

## 2024 ENROLLMENT | CENTER ISD



### WHEN IS OPEN ENROLLMENT?

07/18/2024—08/16/2024

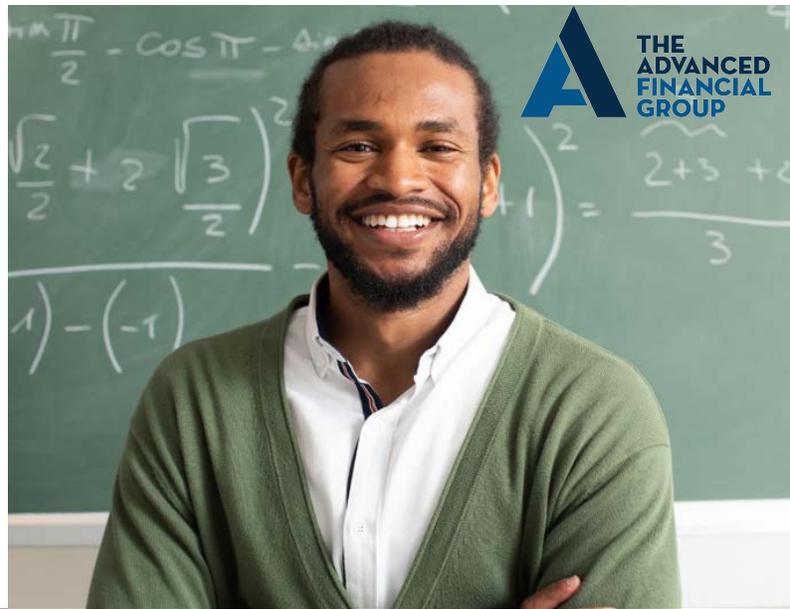
### WHERE CAN I FIND COMPLETE DETAILS OF ALL THE INSURANCE PLANS OFFERED?

[WWW.MYBENEFITSHUB.COM/CENTERISD](http://WWW.MYBENEFITSHUB.COM/CENTERISD)



### WHERE DO I GO TO ENROLL?

CLICK THE LOGIN BUTTON TO BEGIN ENROLLMENT



## ENROLLMENT ASSISTANCE SCHEDULE

Aug 12th-

9-11:30- CES/MOFFITT

10am- ADMIN

1-3- CHS/CMS

\*Employees are welcome to attend any session

THE ADVANCED  
FINANCIAL GROUP

(936) 634-3378

Monday - Friday,

8AM - 5PM / CST



## BENEFITS AT A GLANCE - WHAT IS CHANGING?

Hospital Indemnity and Critical Illness are now with Chubb!

### Critical Illness

- Critical Illness plan has significant rate reductions.
- Spouse coverage is now 100% of employee election.
- Dependent children are now covered for free with employee election.
- Now offering \$10k, \$20k, & \$30K lump sum values.
- \$75 wellness benefit for each covered person, payable one per year.

### Your Accident plan is now with Guardian

- Lower rates!
- Enhanced benefits.
- NEW- Child Organized Sport Rider- 25% increase to child benefits.
- \$100 wellness benefit for each covered person, payable one per year.

### Hospital Indemnity

- Lower Rates!
- NEW- 3 admission benefits per year.
- NEW- \$500 newborn nursery benefit.
- NEW- \$500 observation unit benefit.
- \$1500 & \$3000 hospital admission options.
- Increases in daily confinement and ICU benefits.
- \$100 wellness benefit for each covered person, payable one per year.

### FSA and HSA Changes for 2024

- FSA \$3200 Individual max contribution. The rollover max at the end of 24/25 plan year is \$640.
- Employees with a FSA rollover balance who do not actively enroll in 2024/25 will incur the annual card fee.
- HSA \$4150 Individual & \$8300 Family max contribution.

## TRS ACTIVECARE RESOURCES

For more information about plan changes and plan design visit [bcbstx.com/trsactivecare](http://bcbstx.com/trsactivecare).

### TRS-ActiveCare Primary

- Lowest premium of all three plans
- Copays for doctor visits before you meet your deductible
- Statewide network
- Primary Care Provider referrals required to see specialists
- Not compatible with a Health Savings Account
- No out-of-network coverage

### TRS-ActiveCare Primary+

- Lower deductible than the HD and Primary plans
- Copays for many services and drugs
- Higher premium
- Statewide network
- Primary Care Provider referrals required to see specialists
- Not compatible with a Health Savings Account
- No out-of-network coverage

### TRS-ActiveCare HD

- Compatible with a Health Savings Account
- Nationwide network with out-of-network coverage
- No requirement for Primary Care Providers or referrals
- Must meet your deductible before plan pays for non-preventive care

## FREQUENTLY ASKED QUESTIONS

### What happens to my benefits if I don't login?

All 2024/25 benefits except your Flexible Spending Account will default to what's currently enrolled.

### What if I started my enrollment and want to go back and make a change?

You must complete your original enrollment and walk through each benefit screen to get back to the "EnrollmentPage". Once you begin the walkthrough again, you can work through the elections until you get to the benefit you'd like to change.

### What rates are changing this year?

Hospital Indemnity/Critical Illness and Accident are lower under the new carriers and the TRS Medical rates are slightly higher to cover the increase of claim costs. Age banded plans like Voluntary Life may possibly show a rate increase if you reached a new age band with a birthdate this past year.

### When are my benefits effective?

All benefits are effective September 1st. The carrier may not have your information in their system until the 2nd week of September. If Urgent Care is needed, reach out to the TRS Personal Health Guide at 866.355.5999 if you are having problems accessing care. For issues with ancillary benefits contact your HR office or The Advanced Financial Group at 936.634.3378.

### When is the last day to make changes to my enrollment?

August 16th, unless you have a life event during the plan year such as death, divorce, marriage or childbirth.

## LOGIN TIPS

Go to: [www.mybenefitshub.com/centerisd](http://www.mybenefitshub.com/centerisd)  
Click the login button at top right to begin enrollment.  
Follow 2 factor authentication instructions.

### THEbenefitsHUB Login

Employee

Last Name

Birth MM

Birth DD

Birth YYYY

Last Four Digits of SSN

Login

## TIPS BEFORE YOU BEGIN ENROLLMENT

### For Existing Employees

1. All employees are required to complete their open enrollment. If you do not log in, you will not know until you get your first check if rates have increased.
2. Update your mailing address, phone and email preferences. In addition, be sure to advise HR of these changes so your records can be updated.
3. Confirm your eligible dependents. Have your dependent's SSNs ready, if you are adding them to coverage this plan year.
4. To change PCP, call TRS-ActiveCare Customer Service (866-355-5999)
5. Update your beneficiaries on all policies.
6. Make your annual FSA Contribution.

### For New Employees

1. You are required to log in THEbenefitsHUB and enroll or decline medical coverage for yourself and/or eligible dependents within 31 days of employment.
2. You will need your dependent's SSN to complete enrollment.
3. Have your PCP number ready. To find PCP Number, click here <https://prd-trs.sapphirecareselect.com/?ci=trs-active-blueessentials-hd&network>
4. Know who your beneficiaries are and their information to finalize enrollment.
5. If you are married to a current employee, you are not allowed to duplicate coverage.