

09.01.2025



Higginbotham™
Public Sector



2025 OPEN ENROLLMENT **Benefits Overview**

Presentation Disclaimers

General Disclaimer:

This presentation of benefits for employees is meant only as a brief description of some of the programs for which employees may be eligible. This presentation does not include specific plan details. You must refer to the specific plan documentation for specific plan details such as coverage expenses, limitations, exclusions, and other plan terms, which can be found on your MRIC Benefits Website. This presentation does not replace or amend the underlying plan documentation. In the event of a discrepancy between this and the plan documentation, the plan documentation governs. All plans and benefits described in this summary may be discontinued, increased, decreased, or altered at any time with or without notice

Rate Sheet General Disclaimer:

The rate information provided in this guide is subject to change at any time by your employer and/or the plan provider. The rate information included herein, does not guarantee coverage or change or otherwise interpret the terms of the specific plan documentation, available on your MRIC Benefits Website, which may include additional exclusions and limitations and may require an application for coverage to determine eligibility for the health benefit plan. To the extent the information provided in this presentation is inconsistent with the specific plan documentation, the provisions of the specific plan documentation will govern in all cases.





IT'S TIME TO START THINKING ABOUT...

- How much did you pay toward your health expenses last year?
- What changes in your life and health may affect your upcoming benefit needs?
- What benefits are available to help you address your benefit needs?

Things To Remember

- Benefits will become effective September 1st and will remain in effect until August 31st.
- You must enroll or decline coverage on yourself **and** your eligible dependents (even if you aren't taking coverage).
- You can only change your benefits during open enrollment unless you have a qualifying event (marriage, divorce, birth, etc.). If you have a qualifying event, you only have 30 days to contact your Benefits Administrator.



Higginbotham Public Sector Call Center



Help is just a phone call away with the HPS Call Center!

- Call: (833) 937-5437
- Available Monday–Friday 7:00 AM to 6:00 PM CST
- English and Spanish representatives are available to answer questions or help you enroll via phone.

Mobile Enrollment

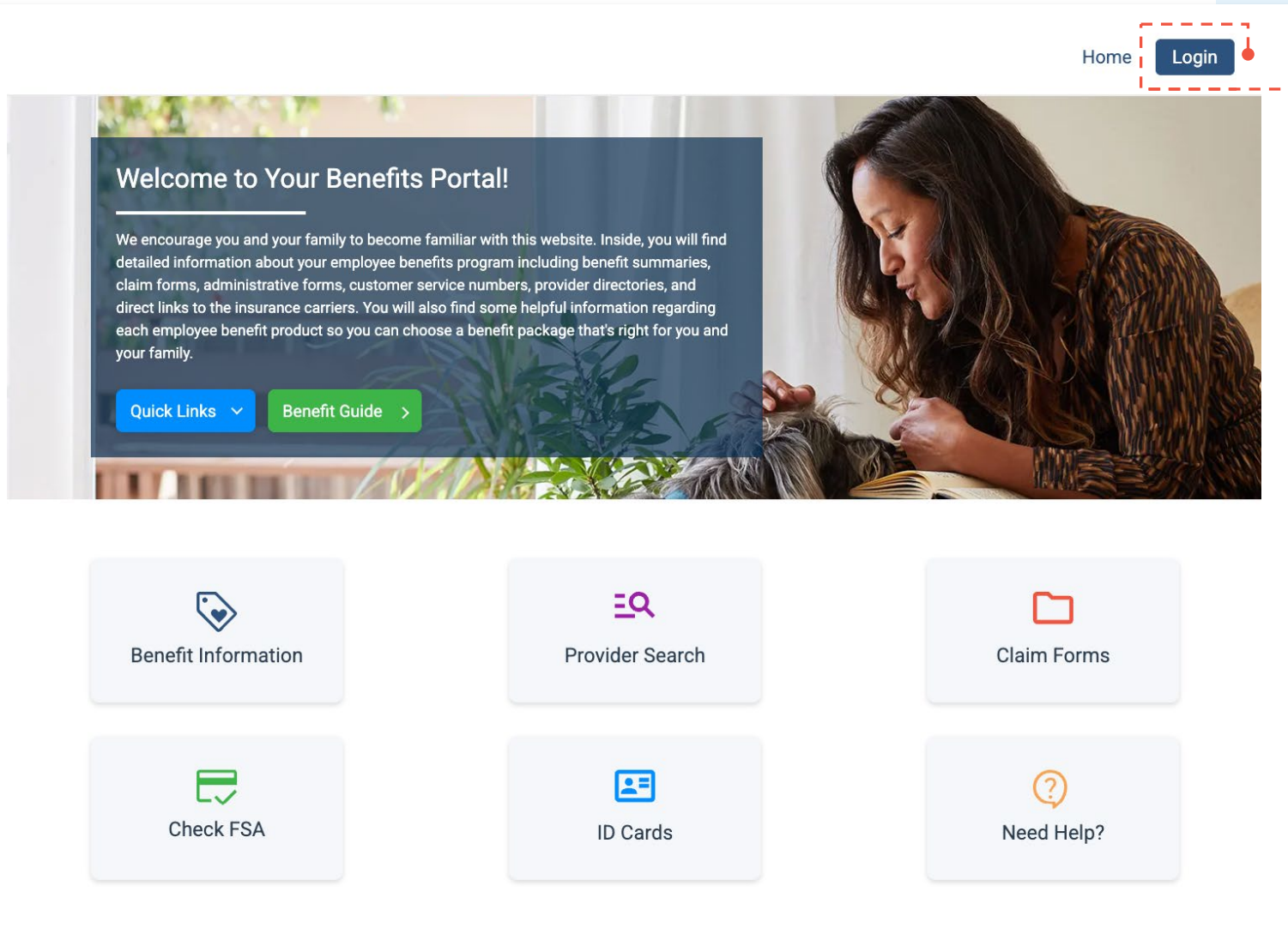


Enrollment made simple through your smartphone or tablet

Text “**BENEFITS**” to (214) 831-4251 and get access to everything you need to complete your benefits enrollment:

- Mobile App
- Interactive Tools
- Online Support
- And More

HOW TO LOGIN



1. Visit your benefits portal:
www.mybenefitshub.com/dickinsonisd
2. Click the **Login** button



THEbenefitsHUB Login

Employee



Last Name

Birth MM

Birth DD

Birth YYYY

Last Four Digits of SSN



Login

Login Instructions:

Your Full Last Name

(Not case sensitive and will auto-delete spaces and dashes)

Date of Birth

(Month/Day/Year)

Last Four Digits of Social Security Number

(Encrypted at the highest possible security)



Employees will be required to complete the multi-factor authentication (MFA) each time they log in.



QUESTIONS?

Need Help?

Call Us

Call: (833) 870-2422
Available Monday–Friday 7:00 AM to 6:00 PM CST

Email Us

Question is related to:

Name

Email

Phone

Preferred Contact Method

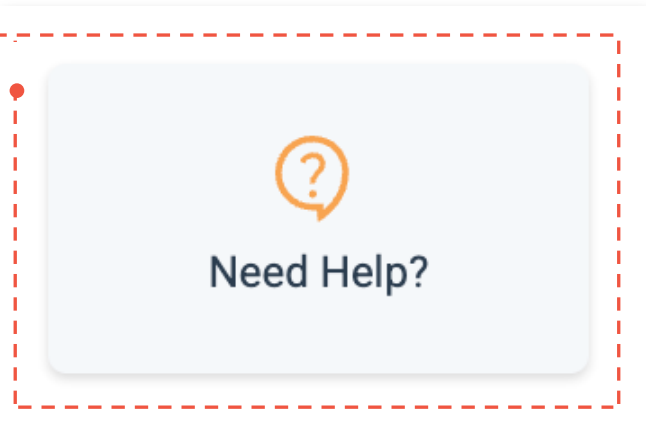
Description of Issue:

Use the **Need Help?** links to send us your questions.

→ 1. The **Need Help?** button on your benefit website,

OR

2. Bottom of the sidebar after login. ←



Financial Planning

Reimbursement Plans

Basic Life

HSA

Telehealth

Benefit Guide

Provider Search

Claim Forms

Check FSA

ID Cards

BCBSTX

BCBSTX

BCBSTX

BCBSTX

BCBSTX

BCBSTX

[Membe](#)

[Membe](#)

[Basic P](#)

[HSA Pl](#)

[School](#)

[Well on](#)

Blue Cross Blue Shield of

General Information: [\(972\)](#)

Toll Free Member Line: [\(80](#)

[www.bcbstx.com](#)

Need Help?



ActiveCare Primary

- Lowest premium of all three plans
- Copays for doctor visits before you meet deductible
- **Statewide** network
- **Primary Care Provider referrals required to see specialists**
- No out-of-network coverage and not HSA compatible

ActiveCare Primary+

- Lower deductible than HD and Primary plans
- Copays for many services and Rx
- **Statewide** network
- **Primary Care Provider referrals required to see specialists**
- No out-of-network coverage and not HSA compatible

ActiveCare HD

- **HSA Compatible**
- Maximum out-of-pocket increased to match IRS guidelines
- **Nationwide** network with out-of-network coverage
- No PCP requirement or referrals
- Must meet your deductible before plan pays for non-preventive care

ActiveCare 2

- **Closed to new enrollees**
- Current enrollees can choose to stay in plan
- Lower Deductible with higher premiums
- Copays for many services and Rx
- Nationwide PPO network with out-of-network coverage
- No requirement for PCPs or referrals

Current enrollees to Primary or Primary+ that wish to change their PCP must contact BCBS directly at (866) 355-5999.



	ActiveCare Primary	ActiveCare Primary +	ActiveCare HD	ActiveCare 2
Type of Coverage	In-Network Only	In-Network Only	In & Out-Of-Network	In & Out-Of-Network
Network Type	Statewide Network	Statewide Network	Nationwide Network	Nationwide Network
PCP Required	Yes	Yes	No	No
Deductible Ind / Family	\$2,500 / \$5,000	\$1,200 / \$2,400	\$3,300 / \$6,600 *(IN) \$6,600 / \$13,200 (OON)	\$1,000 / \$3,000 (IN) \$2,000 / \$6,000 (OON)
Coinsurance	30% after deductible	20% after deductible	30% after deductible (IN) 50% after deductible (OON)	20% after deductible (IN) 40% after deductible (OON)
Out-of-Pocket Max Ind / Family	\$8,050 / \$16,100	\$6,900 / \$13,800	\$8,300 / \$16,600 (IN) \$20,500 / \$41,000 (OON)	\$7,900 / \$15,800 (IN) \$23,700 / \$47,400 (OON)
Primary Care Specialist In-Network	\$30 copay \$70 copay	\$15 copay \$70 copay	You pay 30% after deductible You pay 30% after deductible	\$30 copay \$70 copay
Urgent/Emergency Care In-Network	\$50 copay You pay 30% after deductible	\$50 copay You pay 20% after deductible	You pay 30% after deductible You pay 30% after deductible	\$50 copay \$250 after deductible plus 20%
Prescription Deductible	Integrated with medical	\$200 deductible per participant (brand drugs only)	Integrated with medical	\$200 brand deductible
Generics (31-Day Supply/90-Day Supply)	\$15/\$45 copay; \$0 copay for certain generics	\$15/\$45 copay	20% after deductible; \$0 coinsurance for certain generics	\$20/\$45 copay



Flexible Spending Account (FSA)

- Administrator: Higginbotham
- 2025- FSA max per plan year is \$3,300
- Not tied to Medical plan elections
- Covers medical, dental, and vision eligible expenses
- Funds available up front at the beginning of the plan year
- Use it or lose it, BUT

Grace Period—At the end of the plan year (August 31st), participants will have an additional 30 calendar days to use up the remaining funds.

- Run-out Period – 30 days after 8/31 to submit for reimbursement for medical/dental/vision expenses incurred prior to 8/31

Health Savings Account (H.S.A.)

- Administrator- Gulf Coast Educators Federal Credit Union
- Can only be used with a High-Deductible medical plan
- Covers medical, dental, and vision eligible expenses
- 2025- HSA max per year \$4,300 for self-only and \$8,550 for families. The annual “catch-up” contribution amount for individuals aged 55 or older is \$1000. Funds are not front-loaded
- Balances roll over from year to year and earn interest along the way.



Benefits Overview

- Recuro is replacing MDLive.
- Get Unlimited Virtual Urgent Care and Virtual Behavioral Health 24/7/365
- Enrollment in medical insurance is not required
- Common conditions treated – allergies, stomach flu, sinus infections, UTI, gout, strep, rashes, pink eye, flu and more!
- Prescriptions, if needed, sent to the pharmacy of your choice.
- \$12 covers the employee, spouse, and children to age 26
- No copays! Save the cost of an office visit!
- Behavioral health consultations with licensed psychologists
 - Stress/Anxiety
 - Anger management
 - Depression
 - Grief/Loss

Note – Behavioral health benefits for ages 14 and up.



Benefits Overview

- **Carrier** – Cigna
- **Network** – Cigna Total DPPO
- **Plan Year Max** - \$1,500 per insured
- **Preventive Care** – Covered 100%
- **Basic Restorative Care** – 80% coinsurance
- **Major Restorative Care** – 50% coinsurance
- **Orthodontic Care** – 50% coinsurance; \$1,500 per lifetime benefit for adults and dependent children to age 26
- **Plan Year Deductible** - \$50 Individual/\$150 Family (Basic and Major Care)
- **Stay in Network!** – Although this plan gives you the freedom to see any dentist, staying in network will save you money and will help keep future rate increases down!



Benefits Overview

- **Carrier** – VSP
- **Network** – VSP Choice
- **Copays** - \$10 for Exam/\$25 for Materials
- **Frequencies**
 - Exam every 12 months
 - Lenses every 12 months
 - Frames every 12 months **\$200 Frame Allowance (\$220 on featured brands)**
 - Contacts covered in lieu of glasses/\$200 Allowance for contacts
- **In Network Covered Lens Options**
 - Single vision, lined bifocal, lined trifocal, standard progressive
 - Polycarbonate for dependent children



Benefits Overview

- Carrier – Mutual of Omaha
- All eligible employees will receive \$10,000 Basic Life Insurance and includes \$10,000 in Accidental Death & Dismemberment
- This benefit is paid by your Employer
- This benefit is paid to your beneficiary should you pass away while employed with the Employer
- Includes Employee Assistance Program
- 6 Face to Face or Virtual Sessions (your choice) per type of issue per year per family member
- Online resources
- Materials available in English and Spanish
- 100% confidential!



Benefits Overview

- Carrier – Mutual of Omaha
- Guarantee Issue for New Hires (no health questions)
 - Employee - \$200,000 or 7 times annual salary (whichever is less)
 - Spouse - \$50,000 (can not exceed employee amount)
 - Children - \$10,000
- One of the most affordable life policies available
- Rates are age-banded, this means costs increase as you age
- Benefit reduces with age starting at age 65

*New Hires must be actively at work and enrolled within the first 30 days of hire date

*Current employees applying for the first time must complete an Evidence of Insurability



Benefits Overview

AD&D is coverage that pays a death benefit to the beneficiary should death occur due to a covered accident. Dismemberment benefits are paid to you, according to the benefit level you select, if accidentally dismembered.

- Carrier – Mutual of Omaha
- Employees can elect up to \$250,000 in AD&D, no health questions asked
- If you elect coverage, you may also cover spouses (not to exceed employee coverage amount) and eligible dependent children (\$10,000)



Benefits Overview

- Carrier – 5 Star
- Guarantee Issue for New Hires
 - Employee - \$100,000
 - Spouse - \$30,000
 - Children/Grandchildren - \$10,000
- Includes Terminal Illness Acceleration Benefit and Quality of Life Benefit (Long Term Care)
- Rates are based on your current age and will not change simply due to a change in your age
- Employees do not have to enroll to obtain coverage for dependents
- Fully PORTABLE. This coverage belongs to you and can be kept into retirement



Benefits Overview

- Carrier – UNUM
- Elimination Periods – 0/7, 14/14, 30/30, 60/60, 90/90, 180/180
- Max Monthly Benefit – 66.67% of regular earnings
- Max Benefit Duration – Based on the age you are when disability occurs. If permanent disability occurs prior to age 60, your benefit would be paid until age 65 (see plan summary for age table)
- Pre-existing Conditions Exclusion
- 3 month lookback from effective date of coverage (June, July, August if effective September 1st)
- Pre-existing condition exclusions are applicable to the first 12 months of coverage only for new coverage or increases in coverage. Plan will still pay 4 weeks of benefit for pre-existing conditions

*Note – Employee must be actively at work on September 1st for coverage to become effective.



A supplemental product that pays you cash when confined to a hospital.

Benefits Overview

- Carrier – Cigna
- Plan Highlights
- High/Low Offering
- H.S.A. Compatible
- Guarantee Issue
- Pre-Ex Waived – Even for Maternity!
- Plan Benefits
- Hospital and ICU Admission
- Hospital and ICU Daily Confinement
- Chronic Condition Hospital Admission
- Newborn Care Benefits and NICU Benefits
- \$50 Annual Wellness Benefit – Includes immunizations!
- Portable



Cancer insurance offers extra insurance protection if you or a family member are diagnosed with cancer. This benefit is meant to help with costs your medical insurance may not cover.

Benefits Overview

- Cancer insurance offers extra insurance protection if you or a family member are diagnosed with cancer. This benefit is meant to help with costs your medical insurance may not cover.
- Carrier – CHUBB
- High/Low plan options available
- Positive Diagnosis Benefit
- Radiation, Chemo, Immunotherapy, Hospital Confinement, Heart Attack/Stroke Benefit, Bone Marrow/Stem Cell Transplant, Travel/Lodging, Genetic Testing and MORE!
- Portable(you can take it with you when you leave or retire)
- Guarantee issue but pre-existing exclusions may apply during the first 12 months of coverage for new enrollees



Supplemental Insurance provides financial protection if you are diagnosed with a covered condition.

Benefits Overview

- Supplemental Insurance providing financial protection if you are diagnosed with a covered condition.
- Carrier - UNUM
- Lump sum benefit of \$10,000, \$20,000 or \$30,000
- Covered conditions include Heart Attack, Stroke, Coma, Alzheimer's, ALS, Parkinson's, Multiple Sclerosis (see plan summary for full list of conditions)
- Spouse coverage is 100% of employee amount for additional cost
- Dependent children automatically covered at 100% of employee amount for NO additional cost
- Guarantee Issue (no health questions asked); Pre-existing exclusions may apply
- Portable (you can take it with you when you leave or retire)
- Rates are age banded



Accident insurance is a supplemental benefit that helps reimburse out-of-pocket costs when an accident occurs.

Benefits Overview

- Accident insurance is a supplemental benefit that helps reimburse out-of-pocket costs when an accident occurs.
- New Carrier - Cigna
- High/Low Plan options available
- Pays a benefit amount for- physicians treatment, surgery, x-rays, reductions of fractures and dislocations, and/or other emergency treatment expenses, ambulance benefit, and hospital confinement (see schedule of benefits for complete list)
- Organized and Personal Sports – Increases benefits paid by 25% if related to participation in organized (UIL, Little League, Competitive Cheer, etc) or personal (running, walking, hiking, pickle ball, golf, etc)
- \$50 Annual Wellness Benefit – Will auto-pay wellness benefit if enrolled in both Dental and Accident and have preventative care dental exam. No need to file a claim!
- Guarantee Issue
- Portable



Benefits Overview

- Provider – Mutual of Omaha
- Dickinson ISD Employer Paid
- 24/7 Access for You and Your Household
- 6 Face-to-Face Counseling Sessions (per issue, per household member)
- Unlimited Telephonic Sessions
- Receive Assistance With (see plan summary for more information):
 - Retirement
 - Relationships
 - Disabilities
 - Financial Planning
 - Stress
 - Time Management
 - Child/Elder Care



YOUR HPS SERVICE TEAM



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THANK YOU

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