



2020 OPEN ENROLLMENT

Dickinson ISD

# WHAT'S NEW

*-NEW! MEDICAL CARRIER*

*-FSA & HSA INCREASE FOR 2020*

**Open Enrollment** is the time to make your supplemental benefit elections for a 09/01/2020 effective date. During your annual enrollment period, you may enroll for additional benefits, change plan options, or change dependents. For supplemental benefits that require Evidence of Insurability, a later effective date may apply.

If you experience a special enrollment event outside the annual enrollment period, changes in employee and/or dependent coverage must be submitted to the benefits office within 30 days of the event date. For more information, please contact your benefits administrator.



### ENROLLMENT DATES

07/15/2020—08/14/2020



### BENEFIT WEBSITE

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



### CALL CENTER

(866) 914-5202

\*SEE DETAILS ON BACK



### DOWNLOAD APP:

TEXT **FBS DICKINSON**  
TO **313131**



## LOGIN INSTRUCTIONS

1

### GO TO BENEFIT WEBSITE:

[www.mybenefitshub.com/dickinsonisd](http://www.mybenefitshub.com/dickinsonisd)



2

### CLICK LOGIN:

LOGIN

3

### ENTER USERNAME & PASSWORD:

All login credentials have been RESET to the following defaults:

#### **Username:**

The first six (6) characters of your last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

If you have six (6) or less characters in your last name, use your full last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

#### **Default Password:**

Last Name\* (lowercase, excluding punctuation) followed by the last four (4) digits of your Social Security Number.

LOGIN

Username

Password

Login

[Forgot Username or Password?](#)

Supported Browsers

Google Chrome

Microsoft Internet Explorer (7.0 or Later)

Mozilla Firefox (3.5 or Later)





## MEDICAL— **NEW PROVIDER!**

Effective 9/1/2020, Blue Cross and Blue Shield of Texas (BCBSTX) will be the new health plan administrator for TRS-ActiveCare medical benefits. Benefit and premium changes will apply to all TRS-ActiveCare plans for the next plan year.

### Plan Options

- \* TRS-ActiveCare Primary—**NEW PLAN!**
- \* TRS-ActiveCare HD (formerly 1-HD)-If currently enrolled in TRS-AC1HD and make no changes, you will be enrolled in this plan.



## DENTAL

The plan is a PPO giving you freedom to see a dentist in or out of Cigna's network. The plan pays up to \$1500 of benefit per insured per plan year. It also includes an orthodontia benefit up to \$1500 per insured per lifetime. Employees who sign up for the Cigna dental plan during open enrollment will have no waiting periods for services. Dental cards will be mailed to participants.



## VISION

Vision insurance is a type of health coverage to insure for services rendered by eye care professionals. It provides coverage for routine eye examinations and may cover all or part of the costs associated with contact lenses, eyeglasses and vision correction, depending on the plan.

*Please note, the information provided in this flyer is a highlight of your benefit options. For full policy details, limitations and exclusions, please review the corresponding Plan Information documents available on the benefit website.*



## 2020 OPEN ENROLLMENT

### HEALTH SAVINGS ACCOUNT-

A Health Savings Account (HSA) lets you set aside a portion of your paycheck before taxes in an account to help pay for medical, dental, vision, and prescription expenses when enrolled in ActiveCare HD. An HSA's balance will rollover every year. Contributions to an HSA are NOT available to you in advance of them being deducted from your paycheck. The 2020 Annual Maximums are \$3,550 for an Individual and \$7,100 for the family

### TELEHEALTH-

Telehealth provides 24/7/365 access to board-certified doctors via telephone or video consultations that can diagnose, recommend treatment and prescribe medication. Telehealth makes care more convenient and accessible for non-emergency care when your primary care physician is not available.

### DISABILITY-

Disability insurance protects one of your most valuable assets, your ability to earn a living. This insurance may replace up to 66.67% of your income if you become physically unable to work due to a sickness or injury. Pre-existing condition limitations apply.

### CANCER-

Cancer insurance offers you and your family extra insurance protection in the event you or a covered family member are diagnosed with cancer. Benefits are paid to you to help with medical expenses. New enrollees may be subject to Pre-Existing condition limitations within the first 12 months of coverage. This plan is offered on a guaranteed issue basis, meaning no health questions or additional forms are required. The Guaranteed Issue is applicable to the employee, spouse and dependents.

### ACCIDENT-

Accident insurance is designed to supplement your medical insurance coverage by covering out-of-pocket costs experienced with an injury. The plan also includes an Accidental Death and Dismemberment benefit. Accident coverage is low cost protection available to you and your family without evidence of insurability.

### CRITICAL ILLNESS-

Critical illness insurance is designed to supplement your medical coverage by easing the financial impact associated with out of pocket costs with health events such as: heart attacks, strokes, renal failure, etc. Also, Alzheimer's, MS, ALS and child conditions like: cystic fibrosis, down syndrome, cerebral palsy. It provides a lump sum benefit payable directly to the insured upon diagnosis of a covered condition. Guarantee issue is \$30K for Employee, Spouse coverage 100% of Employee amount with additional cost. With employee coverage: all eligible dependent children are covered automatically 100% of employee amount at no additional cost.

### VOLUNTARY LIFE -

**Basic Life** -Dickinson ISD provides full-time employees with \$10K in Basic Life and AD&D coverage, at no cost to the employee.

**Group Term Life** is the most inexpensive way to purchase life insurance. You have the freedom to select an amount of life insurance coverage you need to help protect the well-being of your family.

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Friday, 8:00 A.M. - 3:00 P.M.

**Spanish assistance available**

## 2020 OPEN ENROLLMENT

### AD&D-

Accidental Death & Dismemberment is life insurance 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.

### INDIVIDUAL LIFE-

Permanent life coverage that stays in place until age 121. New hires, guarantee issue is \$100K for Employee and \$30K for spouse. Quality of Life Benefit allows an insured, who permanently loses the ability to perform at least 2 of the 6 activities of daily living without assistance, to receive 4% of their death benefit for either care in a facility or home care for a period of 18 months. Dependent children may be covered to a maximum of \$20K.

### FLEXIBLE SPENDING ACCOUNT-

An FSA allows you to pay medical, dental, vision, and prescription expenses on a pre-tax basis, thereby reducing your taxable income. Your full annual contribution is available for use at the beginning of the plan year. The 2020 maximum contribution amount is \$2,750. You may not have both an HSA and an FSA.

### EAP by Life Works

Employee Assistance Program (EAP) is a program that assists you in resolving problems such as finding child or elder care, relationship challenges, financial or legal problems, etc. This program is provided by your employer at no cost to you. EAP is employer paid, employee and all eligible dependents covered.

### SICK LEAVE BANK-

The purpose of the sick leave bank is to provide sick leave days to members of the bank in the event of an unexpected critical illness or surgery or a short-term inability to work due to a serious injury of a bank member or member's spouse, child, or parent, causing the member to be unable to perform the duties of his or her position. Days may be requested from the bank only after the member has exhausted all accumulated sick leave, local sick leave days, and accrued vacation days. In order to enroll in the sick leave bank, an employee must be employed for at least a year and may elect to join the sick leave bank during the following open enrollment by contributing at least two local sick days. The employee will complete the enrollment process through TheBenefitsHUB. Current employees may log into TheBenefitsHUB anytime during the year to see if they are a member of the sick leave bank.

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