

Galena Park

Independent School District

Welcome to 2012 Open Enrollment

It's Time to Enroll: Mark Your Calendar

Spring Open Enrollment Period: May 14 through June 14, 2012

Fall Open Enrollment Period: August 1 through August 31, 2012

Open Enrollment is your opportunity to review your benefit choices, select the plans that best meet your needs for the coming year, and complete the enrollment process.

Remember, unless you experience a qualified family status change, the benefit choices you make during Open Enrollment are yours to keep for the full plan year: September 1, 2012 through August 31, 2013.

Please note: Generally, the changes you make during Open Enrollment go into effect on September 1. However, certain increases to your life insurance or disability insurance coverage may require evidence of insurability. In this case, your coverage will go into effect when you receive approval from the insurance company.

If you don't want to make any changes to your current coverage, and you don't want to reenroll in the Flexible Spending Accounts (FSAs), you don't need to take any action during the Open Enrollment period unless you are waiving medical coverage—see "Don't Forget to Enroll" on page 2.

What's New for 2012-13?

Premium Increases & Plan Design Changes

ActiveCare 3 premiums are increasing 9%, ActiveCare 2 premiums are increasing 6%, and ActiveCare 1 and 1 HD premiums are increasing 4%. The final impact of these rate changes to employees will be released this summer upon approval of the GPISD budget. Premiums for the dental, vision, life, and disability plans will remain the same as the current premiums. (Note: If you or your spouse moves into a new age category, your Critical Illness rates will increase.) Please see the 2012-2013 TRS ActiveCare Enrollment Guide for changes to ActiveCare 2 and 3 medical/RX copays and deductibles.

Selecting Your Health Plan

The following table represents the annual savings in premiums you would experience when moving from ActiveCare 2 to either ActiveCare 1 or 1 HD for 2012-13 based on the District's current budget. Employees should carefully consider whether the slightly lower deductible of ActiveCare 2 justifies the additional premiums they are paying for that coverage.

Annual Premium Savings Moving from ActiveCare 2...		
	...to ActiveCare 1-HD	...to ActiveCare 1
Employee Only	(\$1,332)	(\$852)
Employee/Children	(\$2,208)	(\$1,320)
Employee/Spouse	(\$2,172)	(\$1,692)
Family	(\$636)	(\$1,920)
Pool: Two EEs	(\$1,272)	(\$792)
Pool: Two EEs & Children	\$264	(\$1,020)
Split: Two EEs	(\$636)	(\$396)
Split: Family	\$132	(\$510)

To learn the differences among the plans, please go to www.bcbstx.com/trs to download an ActiveCare Benefits Handbook. GPISD will also hold informational meetings to help educate you on these differences. Be sure to monitor your GPISD e-mail for further information on dates and locations!

Important Notes about Life & Disability Insurance

Life Insurance

Late entrants (employees and dependents) must complete evidence of insurability (EOI) for any level of coverage.

Current participants: You and your spouse can increase your current death benefit by up to \$20,000 without EOI, as long as the amount you are selecting is less than the maximum (employee: 5 x earnings up to \$300,000; spouse: 50% x employee up to \$50,000).

Disability

Late entrants can enroll for disability coverage without EOI up to the lesser of 66 2/3% of annual earnings or \$5,000/month. Amounts over \$5,000 require EOI. Please refer to the Benefits Guide to determine the maximum benefit for which you are eligible.

Don't Forget to Enroll

If you would like to make changes to your current benefits coverage, add or remove dependents from coverage, or enroll in the Flexible Spending Accounts, you must make your changes on the District's enrollment Web site during the Open Enrollment Period. Be sure to print and retain a copy of your selections.

Keep in mind: You must reenroll in the Flexible Spending Accounts (FSAs) each year that you would like to participate. Your FSA election does not carry over from year-to-year.

If you would like to waive medical coverage: You must go to the District's enrollment Web site to complete a TRS Enrollment Application.

See "How to Enroll" for instructions.

2012-2013 Benefit Offerings

Benefit	Insurance Company/Plan Administrator
TRS ActiveCare Medical	BlueCross BlueShield of Texas 1-866-355-5999 http://www.bcbstx.com/trs/
Dental	UnitedHealthcare (UHC) 1-800-232-0990 www.myuhcdental.com
Vision	UnitedHealthcare (UHC) 1-800-638-3120 www.myuhcvision.com
Flexible Spending Account(s)	TASC 1-800-422-4661 www.tasconline.com E-mail: service@tasconline.com Fax: 1-800-296-3529 or Shelli Dean, Agent 1-832-878-2605 shelliwdean@sbcglobal.net
Life and AD&D	UHC Specialty Benefits 1-888-299-2070 www.myuhcspecialtybenefits.com
Disability	Assurant 1-800-877-2701 Shelli Dean, Agent: 1-832-878-2605
Critical Illness	UHC Specialty Benefits 1-888-299-2070 www.myuhcspecialtybenefits.com

General Questions

Galena Park ISD Employee Benefits Department:

Gina Martinez, Employee Benefits Specialist
1-832-386-1276
gmartinez@galenaparkisd.com

Diana Villasana, Employee Benefits Specialist
1-832-386-1245
Dvillasana@galenaparkisd.com

Key Dates to Remember

Event	Date
Spring Open Enrollment Period	May 14 through June 14, 2012
Fall Open Enrollment Period	August 1 through August 31, 2012
Medical and dental ID cards begin to arrive in the mail (if you are a new enrollee or change plans)	September 2012
Benefit elections go into effect	September 1, 2012
Benefit plan year	September 1, 2012 through August 31, 2013

Open Enrollment Meetings

Please go to the District's Web site at www.galenaparkisd.com/benefits for open enrollment meeting dates, times and locations.

How to Enroll

You can make your own changes on-line at www.In-Roll.com, or you can come to the Administration Building from 8:00 a.m. to 4:30 p.m., Monday through Friday afternoon for assistance. Your user ID is your first initial of your first name, your last name and the last four digits of your Social Security number. Your initial password is "gpisd," but you will be instructed to change your password the first time you log on. If you get locked out of the site, please call the Benefits Department to have your password reset. If you need assistance enrolling in or changing your benefits please come to the GPISD Benefits Department.

If you have questions about the above benefit plans, please contact Diana Villasana at 1-832-386-1245 or dvillasana@galenaparkisd.com, or Gina Martinez at 1-832-386-1276 or gmartinez@galenaparkisd.com.

Go to www.galenaparkisd.com/benefits for details on each benefit plan.

This communication highlights some of your GPISD benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. GPISD reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.

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