

Galena Park

Independent School District

Welcome to 2011 Open Enrollment

It's Time to Enroll: Mark Your Calendar

Fall Open Enrollment Period: August 1 through August 31, 2011

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, 2011 through August 31, 2012.

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 inset below.

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 or new Critical Illness plan, 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" on page 2 for instructions.

What's New for 2011?

Increase in the Eligibility Age for Dependent Children

Because of recent health care reform, your dependent children up to age 26, regardless of marital status, student status, or financial dependency can now be covered under your medical, dental and vision plans.

Premium Increases, Plan Design Changes, and District Contribution Changes

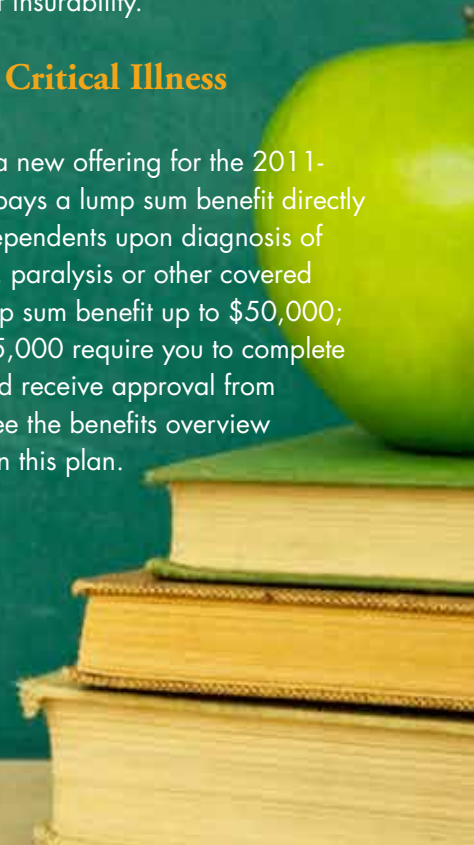
The premiums and District contributions for the medical plans and the PPO dental plan are changing; however, the premiums for the dental HMO and the disability plans remain the same as the current premiums. Please see the 2011-2012 TRS Active Care Enrollment Guide for changes to medical copays, deductibles, and day/visit limits.

Enhancements to Disability Insurance

You may select a monthly amount up to the lesser of 66 2/3% of your salary or \$5,000 per month without answering any medical questions. Amounts greater than \$5,000 require evidence of insurability.

Option to Enroll for Critical Illness Insurance

Critical Illness insurance is a new offering for the 2011-2012 plan year. This plan pays a lump sum benefit directly to you and your covered dependents upon diagnosis of cancer, heart attack, stroke, paralysis or other covered illness. You may elect a lump sum benefit up to \$50,000; however, amounts over \$15,000 require you to complete a medical questionnaire and receive approval from UnitedHealthcare. Please see the benefits overview brochure for more details on this plan.



Enhancements to Supplemental Life

Coverage

The monthly rate for employees for supplemental life insurance is decreasing 10% from \$.24 to \$.216/\$1,000. (The AD&D portion remains an additional \$.02/\$1,000.)

Don't miss this one-time opportunity to add or increase supplemental life insurance coverage without answering any medical questions. Any coverage amounts above the following require the completion of a medical questionnaire and approval by the insurance carrier:

- **Employee:** up to the lesser of 3 x your salary or \$100,000
- **Spouse:** up to the lesser of 50% of the employee amount or \$30,000

2011-2012 Benefit Offerings

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

Key Dates to Remember

Event	Date
Fall Open Enrollment Period	August 1 through August 31, 2011
Medical and dental ID cards begin to arrive in the mail (if you are a new enrollee or change plans)	September 2011
Benefit elections go into effect	September 1, 2011
Benefit plan year	September 1, 2011 through August 31, 2012

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

To enroll, go to www.go2myba.com. 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.