

EMPLOYEE BENEFITS

NEW HIRE ORIENTATION
2023-2024



The Team



Holli L. Sherrard
Director for Employee Benefits



Jenny Bernabe
Benefits Specialist



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Benefits Specialist



Benefits Offered

Medical

Virtual Telehealth

Flexible Spending Account

Dependent Care Account

Health Savings Account

Dental

Vision

Employee Assistance Program

Life Insurance

Long Term Disability

Cancer

Critical Illness

Hospital Indemnity

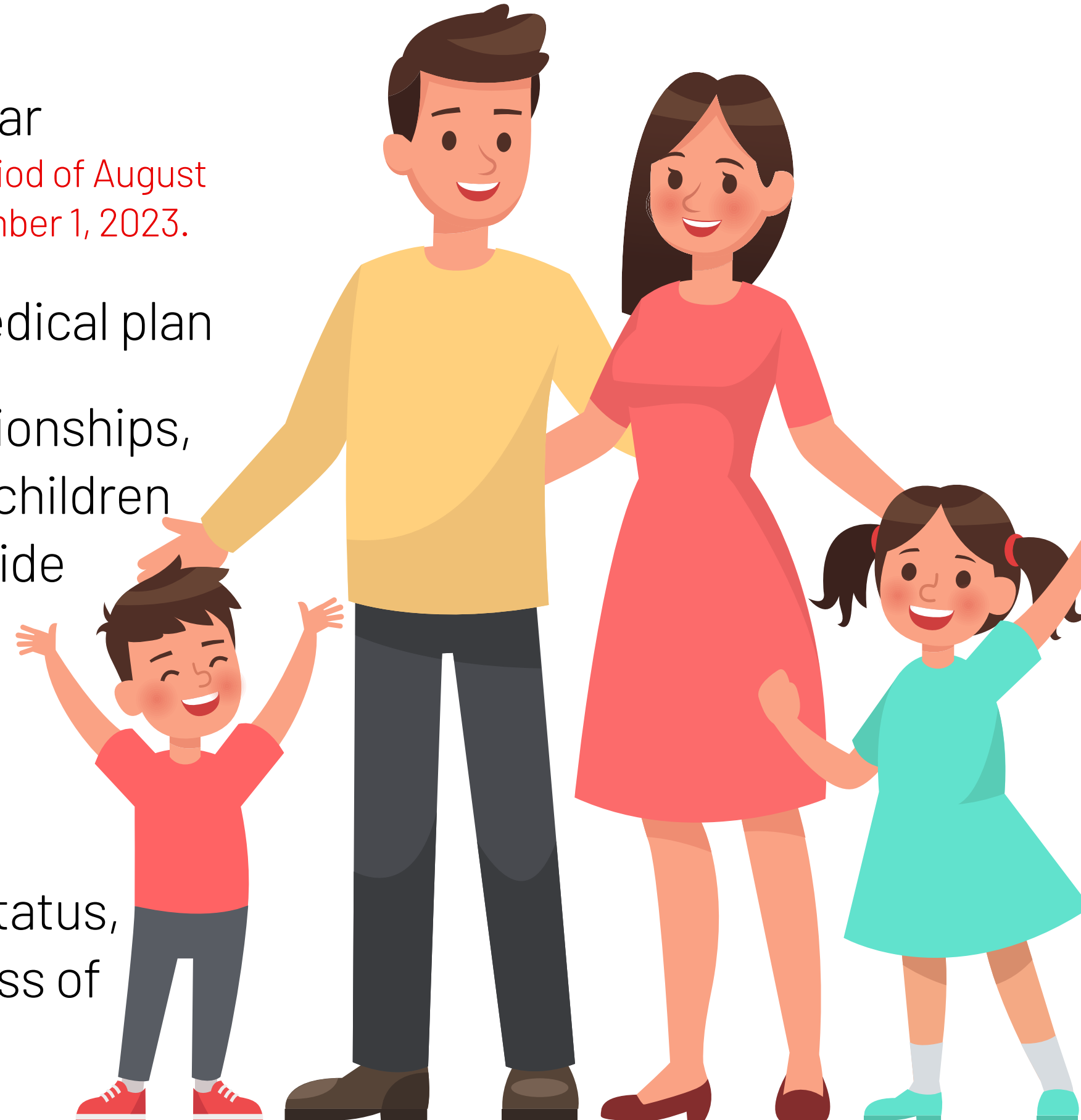
Accident

Legal

Retirement Plan

Important

- Benefit plan year runs September 1 – August 31 each year
 - New Hires starting in August 2023 can enroll in some benefits for the period of August 1-31, 2023. Premiums may differ from the new plan year effective September 1, 2023.
- Most benefits are available for enrollment without a medical plan
- Eligible dependents include spouse, common law relationships, same gender spouse, children, stepchildren and grandchildren (in some instances). Participants may be asked to provide satisfactory proof of eligibility.
- Benefits are paid via payroll deduction each paycheck
- Qualifying Life Events include change in employment status, family status (birth, death, marriage, divorce) or gain/loss of coverage



Employer Paid Benefits

Employer Paid Benefits

Galena Park I.S.D. provides benefits to you that are 100% paid by the district. There is no cost to you!

-
- \$25,000 Life Insurance Policy
 - Employee Assistance Program
 - Teladoc



\$25,000 Life Insurance Policy



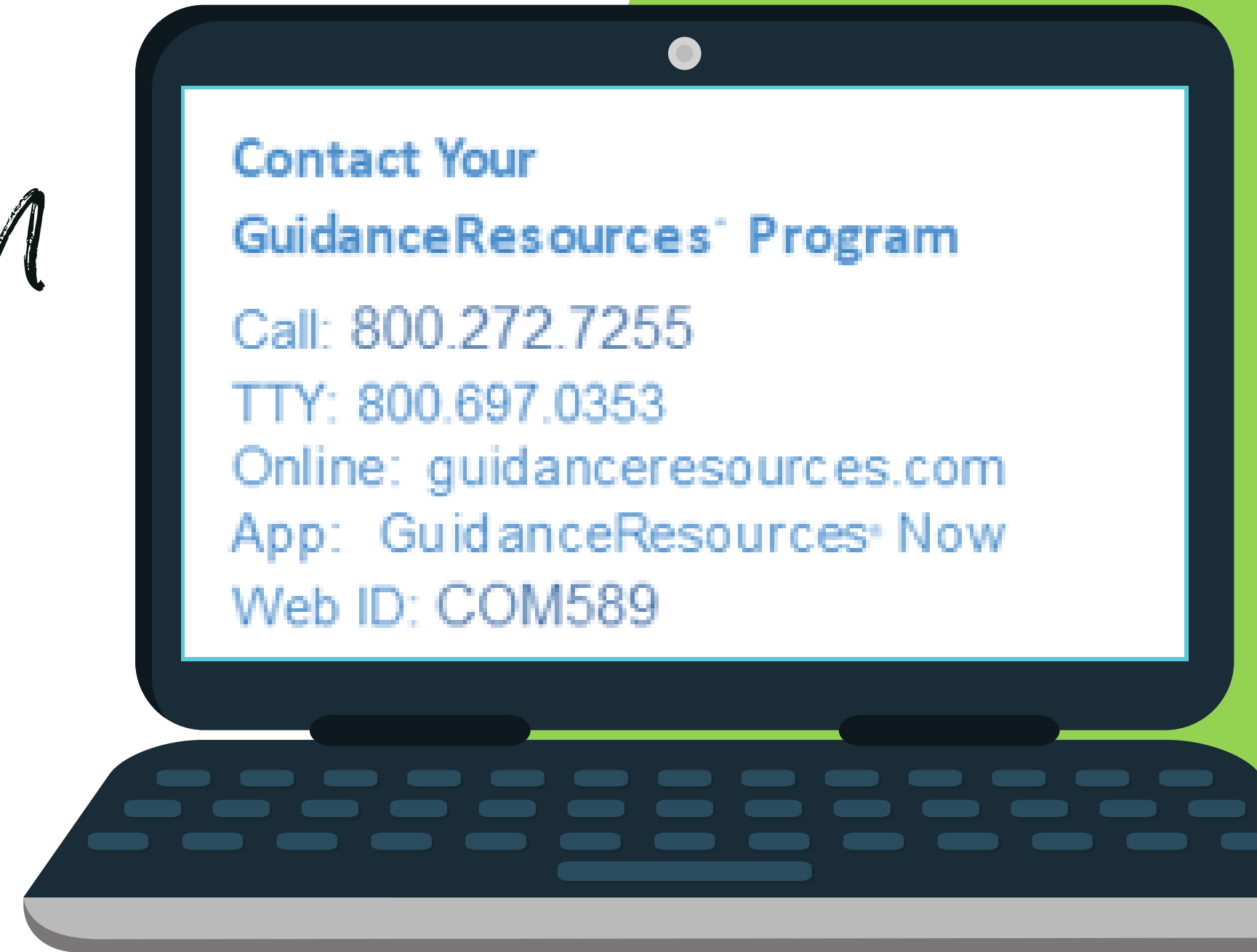
- **Check your beneficiaries at least annually!**
- **Can add additional voluntary plans for self, spouse and children and pay the premiums**

Employee Assistance Program

Six FREE Counseling sessions for you and your household family members!

Support and Resources For:

- Emotional Support (anxiety, stress, depression)
- Legal Guidance (divorce, adoption, wills and more)
- Financial Resources (taxes, budgeting, debt and more)
- Work-Life Solutions (child/elder care, home repair)



Contact Your
GuidanceResources® Program

Call: 800.272.7255

TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceResources® Now

Web ID: COM589

FREE!

Employer Paid Telehealth

- \$0 Consultation Fee
- Applies only if waived medical
OR
- Enrolled in TRS ActiveCare HD
- All others have \$0 consultation fee through TRS with RediMD



Medical

- Cold and flu symptoms
- Allergies
- Bronchitis
- Respiratory infections
- Stomach upset
- Sinus problems
- Skin problems

*Mental Health

- Depressive and anxiety disorders
- Bipolar, schizophrenia and psychotic disorders
- Attention disorders
- Alcoholism and addiction and substance-related disorders

Medical

Dental

Vision

FSA & HSA Accounts

We are members of TRS-ActiveCare.

The medical plan is Blue Cross Blue Shield of Texas.

Four plans available:

- 1. ActiveCare Primary**
- 2. ActiveCare Primary+**
- 3. ActiveCare HD**
- 4. ActiveCare 2***

*ActiveCare 2 is closed to new enrollees; however, you are eligible to remain in the plan if coming from another TRS district.



2023-2024 Medical Rates

September 1, 2023 - August 31, 2024

MEDICAL PLANS - TRS ActiveCare BLUE CROSS BLUE SHIELD OF TEXAS

2023-2024	TRS-ACTIVECARE PRIMARY			
	Total Monthly Premium	District Monthly Contribution	Employee Monthly Premium	Employee Premium/Pay check
Employee Only	\$ 432.00	\$ 325.00	\$ 107.00	\$ 53.50
Employee/Children	\$ 735.00	\$ 342.00	\$ 393.00	\$ 196.50
Employee/Spouse	\$ 1,167.00	\$ 380.00	\$ 787.00	\$ 393.50
Family	\$ 1,469.00	\$ 380.00	\$ 1,089.00	\$ 544.50

2023-2024	TRS-ACTIVECARE HD			
	Total Monthly Premium	District Monthly Contribution	Employee Monthly Premium	Employee Premium/Pay check
Employee Only	\$ 444.00	\$ 325.00	\$ 119.00	\$ 59.50
Employee/Children	\$ 755.00	\$ 342.00	\$ 413.00	\$ 206.50
Employee/Spouse	\$ 1,199.00	\$ 380.00	\$ 819.00	\$ 409.50
Family	\$ 1,510.00	\$ 380.00	\$ 1,130.00	\$ 565.00

2023-2024	TRS-ACTIVECARE PRIMARY+			
	Total Monthly Premium	District Monthly Contribution	Employee Monthly Premium	Employee Premium/Pay check
Employee Only	\$ 507.00	\$ 325.00	\$ 182.00	\$ 91.00
Employee/Children	\$ 862.00	\$ 342.00	\$ 520.00	\$ 260.00
Employee/Spouse	\$ 1,319.00	\$ 380.00	\$ 939.00	\$ 469.50
Family	\$ 1,674.00	\$ 380.00	\$ 1,294.00	\$ 647.00

2023-2024	TRS-ACTIVECARE 2 (CLOSED TO NEW ENROLLEES)			
	Total Monthly Premium	District Monthly Contribution	Employee Monthly Premium	Employee Premium/Pay check
Employee Only	\$ 1,013.00	\$ 325.00	\$ 688.00	\$ 344.00
Employee/Children	\$ 1,507.00	\$ 342.00	\$ 1,165.00	\$ 582.50
Employee/Spouse	\$ 2,402.00	\$ 380.00	\$ 2,022.00	\$ 1,011.00
Family	\$ 2,841.00	\$ 380.00	\$ 2,461.00	\$ 1,230.50

Medical - Know The Terms

Copay

- The set amount you pay for a covered service when you get it.

Deductible

- The amount you pay for covered health care services before your insurance plan starts to pay.

Coinsurance

- The portion you pay for services after you meet your deductible.

Maximum Out of Pocket (MOOP)

- The maximum amount you pay each year for medical costs. After reaching your MOOP, the plan pays 100% of the costs for covered services.

Prior Authorization

- The process by which you or your provider notify the health plan in advance about treatments, like a hospital admission or complex diagnostic test.

Referrals

- Written authorization from your PCP to get care from a different in-network provider, specialist or facility.



2023-2024 Medical Plan Comparison

Plan Comparison



	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS ActiveCare- HD
Benefits			
Type of Coverage	In-Network Coverage Only	In-Network Coverage Only	In-Network & Out-of-Network Coverage
In-Network Individual/Family Deductible	\$2,500 / \$5,000	\$1,200 / \$2,400 ↓	\$3,000 / \$6,000
In-Network Individual/Family Maximum Out of Pocket	\$7,500 ↓ / \$15,000 ↓	\$6,900 / \$13,800	\$7,500 ↑ / \$15,000 ↑
Office Visit	\$30 PCP copay \$70 specialist copay	\$15 PCP copay ↓ \$70 specialist copay	30% after deductible
Urgent Care	\$50 copay	\$50 copay	30% after deductible
TRS Virtual Health (Medical)	\$12 copay Teladoc \$0 copay RediMD	\$12 copay Teladoc \$0 copay RediMD	Direct GP/ISD Plan \$0 consult fee Teladoc TRS Plan \$42 consult fee Teladoc \$30 consult fee RediMD
TRS Virtual Health (Mental Health)	\$0 ↓ copay Teladoc	\$0 ↓ copay Teladoc	30% after deductible
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Emergency Room	30% after deductible	20% after deductible	30% after deductible
Free-Standing Emergency Room	\$500 Copay + 30% after deductible	\$500 Copay + 20% after deductible	\$500 Copay + 30% after deductible

Medical - Plan Highlights

Network Plan Highlights



	STATEWIDE NETWORK	NATIONWIDE NETWORK
In-Network Coverage	✓	✓
Out-of-Network Coverage		✓
PCP Selection Required to access benefits	✓	
Referral REQUIRED to see Specialists	✓	
Access to Statewide network	✓	✓
Access to Nationwide Network		✓

TRS-ActiveCare Primary
TRS-ActiveCare Primary+



TRS-ActiveCare HD
TRS-ActiveCare 2



Medical - What's Included In Your Plan



Preventive Care at No Cost

What's Covered?

- **In-network care is covered at 100% with no copay or deductible.** Out-of-network benefits vary by plan.
- **Preventive care and screenings include:**



- well-woman exam
- Mammogram (age 35+)
- Colonoscopy (age 45+)
- annual wellness exam
- prostate exams (age 45+)
- mental health screenings



- well-baby/child exam
- routine immunizations

Important to remember:

Lab tests related to managing a condition like diabetes or asthma **aren't** preventive care and are covered under applicable deductible and coinsurance levels.

Medical - What's Included In Your Plan

TRS Virtual Health



Convenient, Quality Health Care from Home or On The Go



Teladoc®
1-855-Teladoc
(1-855-835-2362)



*Mental Health visits subject to additional cost

**New! \$0 mental
health copay** for TRS
Primary and Primary+ plans

RediMD™
1-866-989-CURE
(1-866-989-2873)



Registration Code: trsactivecare

2023-2024 TRS Virtual Health

Teladoc costs
\$12 - \$42 with
TRS-ActiveCare.

Create your RediMD
account TODAY for \$0
cost telehealth!



TELADOC

<p><u>Medical</u></p> <ul style="list-style-type: none"> • Cold and flu symptoms • Allergies • Bronchitis • Respiratory infections • Stomach upset • Sinus problems • Skin problems 	<p><u>*Mental Health</u></p> <ul style="list-style-type: none"> • Depressive and anxiety disorders • Bipolar, schizophrenia and psychotic disorders • Attention disorders • Alcoholism and addiction and substance-related disorders
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member.teladoc.com/trsactivecare
855-Teladoc (835-2362)
*Mental Health visits subject to additional cost



RediMD™
get well sooner

Medical

<ul style="list-style-type: none"> • Back Strains • Ankle Injuries • Shoulder Strains • Pulled Muscles • Contusions/Bruises • Asthma 	<ul style="list-style-type: none"> • Shortness of Breath • Infections • Allergies • Chemical Exposure
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Registration Code: trsactivecare
redimd.com/trsactivecare
866-989-CURE (2873), option 3

**KNOW
YOUR
COSTS!**

TRS PLAN	TELADOC		REDIMD
ACTIVECARE PRIMARY	\$12		\$0
ACTIVECARE PRIMARY+	\$12		\$0
*ACTIVECARE HD	\$42	\$0 with Direct GPISD Plan	\$30
ACTIVECARE 2	\$12		\$0

Other TRS-ActiveCare Benefits

- BLUE POINTS REWARDS
 - Earn and redeem points at the Online Shopping Mall when you participate in eligible wellness activities on the portal.
- FITNESS PROGRAM NETWORK
 - Access to a nationwide network of leading national, regional and local fitness centers starting at \$19 monthly for the membership fee.
- WELL ON TARGET
 - Wellness activities personalized for you
 - Women's and family health resources
- PERSONAL HEALTH GUIDES (PHGs)
 - Answers questions about benefits, explains health care costs and options for care, helps you use self-service tools and connects you to other resources.
- 24/7 NURSELINE
 - Staffed by registered nurses, the 24/7 Nurseline provides answers to general health questions and guides you to providers and facilities for care.
- PHARMACY RESOURCES
 - Express Scripts app to check drug costs and savings on diabetic meter and supplies
 - Accredo specialty pharmacy counseling and education for those with chronic conditions. SaveonSP program will provide copay assistance for certain specialty medications.
- DIGITAL MENTAL HEALTH PROGRAM
 - Mental health program is now included in TRS-ActiveCare health plans at no added cost. Conditions treated include stress, anxiety, worry, depression, insomnia, social anxiety, substance use and others. The program won't share personal details with employers.

Medical - What's Included In Your Plan

Be Rewarded for Wellness with Blue PointsSM



Blue PointsSM lets you earn rewards for regularly participating in healthy activities. Redeem your points in the online shopping mall when you're ready to treat yourself.

Earn points with Well onTarget by:



completing a health assessment

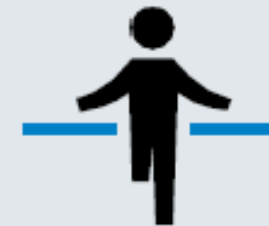


taking a self-guided course on managing stress

Earn points with The Fitness Programs by:



connecting and syncing a fitness device or app



taking a barre class at a participating studio



taking a digital fitness class

Medical - What's Included In Your Plan

Blue365®



Save money on health and wellness products and services from top retailers that aren't covered by insurance like:



apparel and
footwear from
top brands



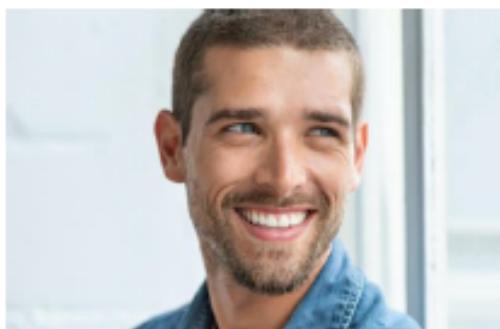
hearing
aids and batteries



fitness equipment,
devices and
memberships



baby monitors,
bottles, diapers
and wipes



LASIK eye
surgery



meal delivery
subscriptions

**Scan the QR
Code below to
learn more:**



Medical - What's Included In Your Plan

Wellness Benefits



Well onTarget

can help you manage your health and reach your wellness goals in one place. Take advantage of self-guided courses or get one-on-one support from a wellness coach with programs like:

- Stress management
- Nutrition
- Cholesterol improvement
- Weight loss & maintenance
- Blood pressure improvement
- And others!



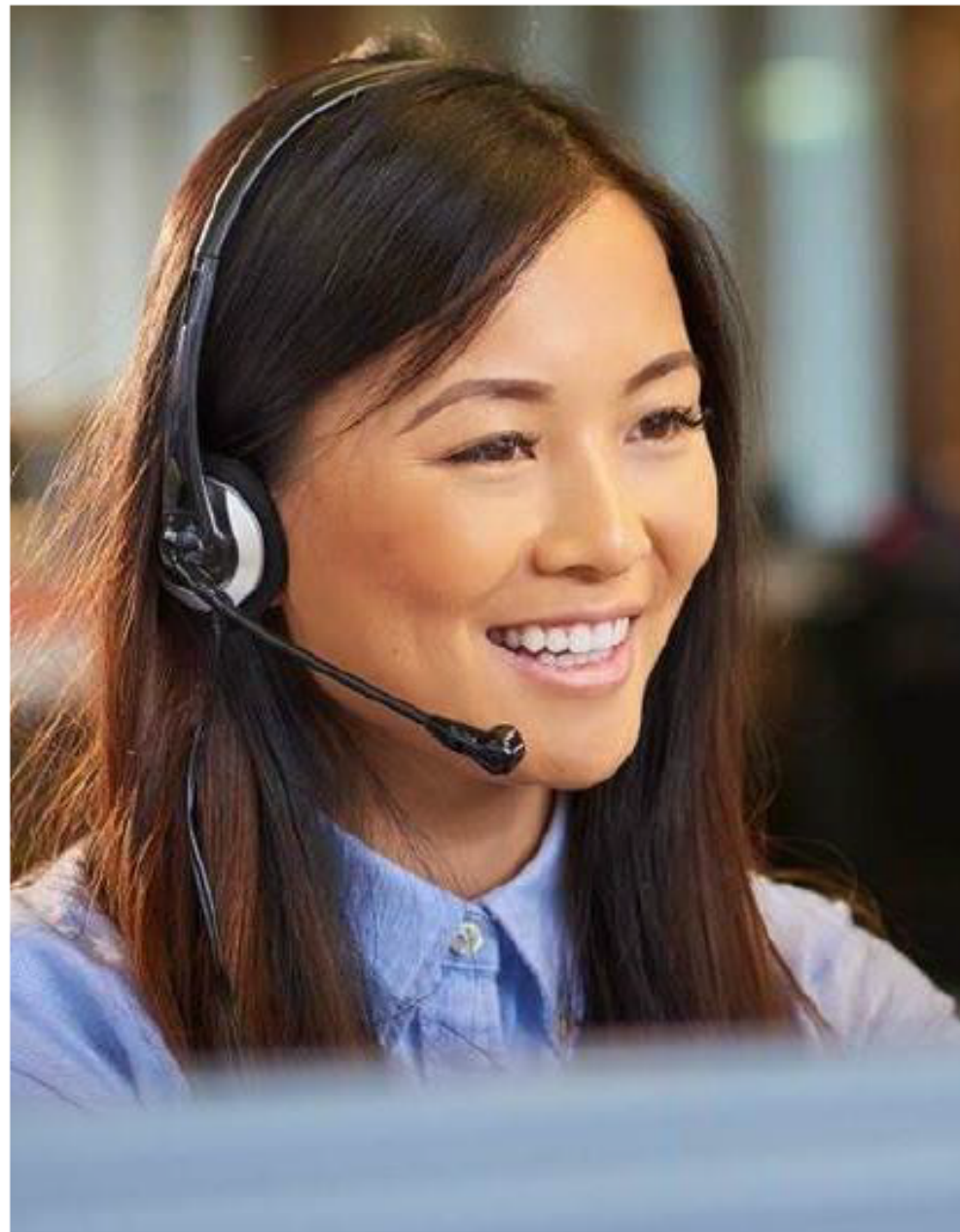
The Fitness Program

offers affordable, no-contract memberships at gyms nationwide. There's also a virtual only option.

Options	Digital Only	Base	Core	Power	Elite
Monthly Fee	\$10	\$19	\$29	\$39	\$99
Number of Gym Facilities	Digital Access Only	3,000	7,500	12,000	12,400
\$19 Initiation Fee (no initiation fee for Digital Only option)					

Medical - What's Included In Your Plan

You Have 24/7 Customer Service



Personal Health Guides (PHGs) are your plan experts.
They can help you:

- find in-network providers
- make a doctor's appointment
- figure out costs for a procedure or medication
- save money with cost comparisons
- make sense of billing and claims
- understand plan features
- get mental health care
- connect you with our 24-hour nurse line

**Call a PHG at: 1-866-355-5999 or
chat through the BCBSTX App**

Available 24/7

Medical - What's Included In Your Plan



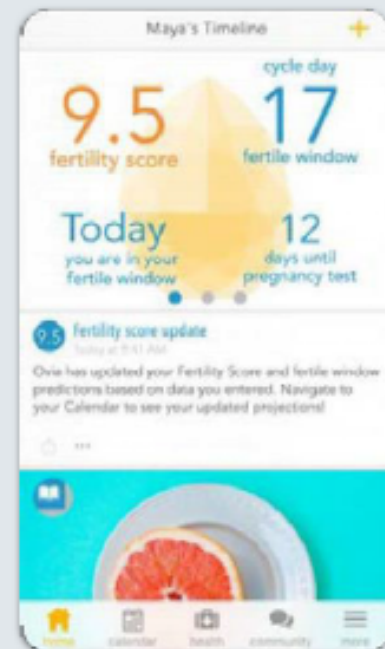
Women's and Family Health

Providing support for women's health, pregnancy, parenting and menopause.

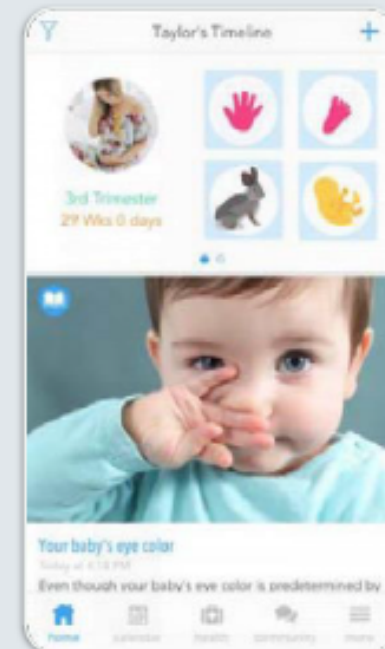
Ovia Health™ apps offer health trackers, videos, tips, coaching and more!

Interactive programs

Ovia



Ovia
Pregnancy



Ovia
Parenting



Well onTarget® offers digital self-guided courses to support healthy pregnancies through every stage. Topics include healthy foods, body changes, and labor.

Exceptional maternity coverage includes:

- electric breast pumps covered at 100% (two per year)
- hospital-grade breast pump rental covered up to a maximum of \$150 (one per year)
- lactation specialist visits covered at 100% (six visits per year)
- No-cost high-risk pregnancy support

Ovia Health is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide maternity and family benefits solutions for members with coverage through BCBSTX. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Well onTarget® is a registered trademark of Health Care Service Corporation.

Medical - What's Included In Your Plan

Mental Health Care is Health Care



Your mental health is just as important as your physical health. You have mental health coverage, and several options for getting care.



Virtually

Use Teladoc to speak with a licensed mental health provider online or over the phone.

TRS-ActiveCare Primary – \$0
TRS-ActiveCare Primary + – \$0
TRS-ActiveCare HD – 30% after deductible



Digitally

Learn to Live is a digital mental health program available at no cost to you. Its programs can help you with stress, anxiety, depression, substance abuse and more.



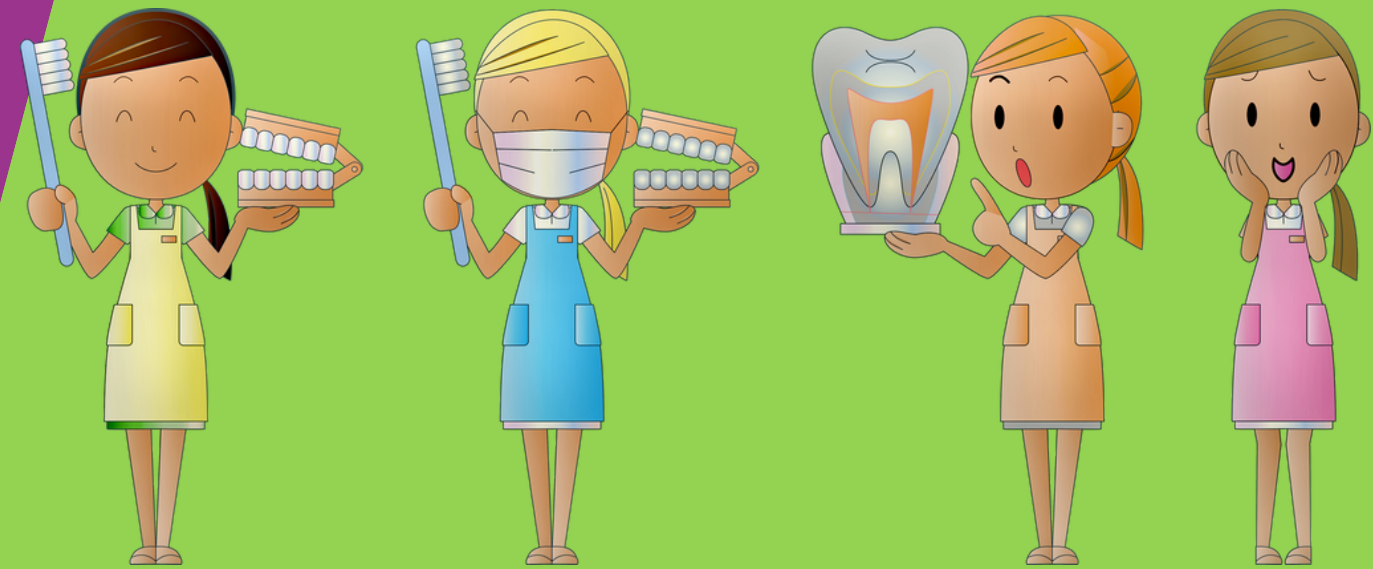
In person

See a therapist, psychiatrist or other mental health professional. Use **Headway** to search for an in-network licensed therapist or psychiatrist and schedule an appointment.

TRS-ActiveCare Primary – \$30 copay
TRS-ActiveCare Primary + – \$15 copay
TRS-ActiveCare HD – 30% after deductible

Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Dental



- PPO and DHMO Plans available
- Annual exam, xrays and cleaning twice per year
- Adult & children orthodontics included on most plans
- Maximum allowance rollover on most plans (certain conditions apply)

Vision

- Coverage for annual eye exam - \$10 copayment
- Coverage for frames, lenses and contact lenses every 12 months - \$25 copayment
- Enhanced frame allowance from any VisionWorks family of store locations



DavisVision™

2023-2024 Dental & Vision Rates

September 1, 2023 - August 31, 2024

DENTAL PLANS - GUARDIAN

2023-2024	GUARDIAN PPO HIGH				2023-2024	GUARDIAN PPO LOW			
	Total Monthly Premium	District Monthly Contribution	Employee Monthly Premium	Employee Premium/ Paycheck		Total Monthly Premium	District Monthly Contribution	Employee Monthly Premium	Employee Premium/ Paycheck
Employee Only	\$ 43.92	\$ 6.00	\$ 37.92	\$ 18.96	Employee Only	\$ 22.04	\$ 6.00	\$ 16.04	\$ 8.02
Employee/Children	\$ 86.22	\$ 6.00	\$ 80.22	\$ 40.11	Employee/Children	\$ 43.28	\$ 6.00	\$ 37.28	\$ 18.64
Employee/Spouse	\$ 88.50	\$ 6.00	\$ 82.50	\$ 41.25	Employee/Spouse	\$ 44.42	\$ 6.00	\$ 38.42	\$ 19.21
Family	\$ 123.00	\$ 6.00	\$ 117.00	\$ 58.50	Family	\$ 61.76	\$ 6.00	\$ 55.76	\$ 27.88

DENTAL PLANS - GUARDIAN (CONT'D)

2023-2024	GUARDIAN DENTAL DHMO			
	Total Monthly Premium	District Monthly Contribution	Employee Monthly Premium	Employee Premium/ Paycheck
Employee Only	\$ 8.42	\$ 6.00	\$ 2.42	\$ 1.21
Employee/Children	\$ 18.94	\$ 6.00	\$ 12.94	\$ 6.47
Employee/Spouse	\$ 16.84	\$ 6.00	\$ 10.84	\$ 5.42
Family	\$ 28.18	\$ 6.00	\$ 22.18	\$ 11.09

VISION PLAN - DAVIS VISION

2023-2024	DAVIS VISION	
	Total Monthly Premium	Employee Premium/ Paycheck
Employee Only	\$ 7.02	\$ 3.51
Employee/Children	\$ 13.34	\$ 6.67
Employee/Spouse	\$ 12.64	\$ 6.32
Family	\$ 21.06	\$ 10.53

2023-2024 Flexible Spending Accounts

Flexible Spending Accounts are "Use-it or Lose-it" and do not rollover each year.

HEALTHCARE FSA

A Health or Dependent Care Flexible Spending Account (FSA) is an IRS-approved program that allows you to set aside pre-tax dollars for out-of-pocket medical expenses.

Annual contribution is available up front on your FSA benefits card.

Your maximum contribution amount for 2023-2024 is \$3,050.

If your spouse is participating in an Health Savings plan, you can not elect an FSA plan.

DEPENDENT CARE FSA

With a Dependent Care Flexible Spending Account, you can set aside pre-tax dollars to pay for eligible dependent care expenses like child care, babysitters and adult day care.

Dollars are made available on your FSA benefits card as contribution are made each month.

Maximum annual election amount is \$5,000 per household.



2023-2024 Health Savings Accounts

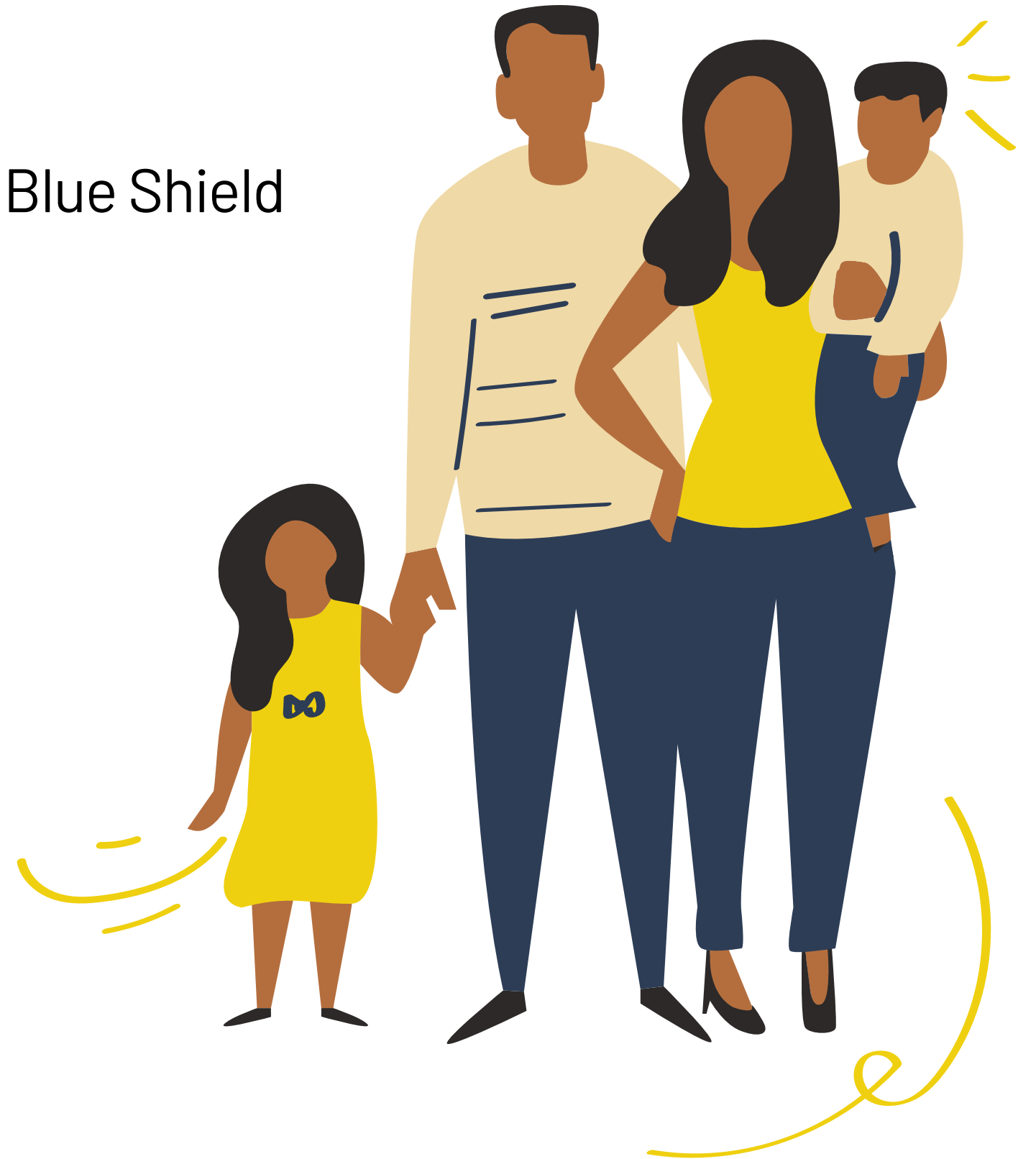
**2024
LIMITS:**
SELF - \$4,150
FAMILY - \$8,300

- A Health Savings account allows you to set aside money on a pre-tax basis to pay for qualified medical expenses.
- **Must be enrolled in the ActiveCare HD plan. No other plan is eligible for an HSA.**
- Pays for eligible expenses such as co-pays, deductibles, prescriptions, vision expenses, dental care and other HSA-qualified expenses.
- Can be used for eligible medical expenses for you, your spouse, and your tax dependents.
- Balances roll over from year to year and earn interest along the way.
- Portable when you separate from the district.
- Account earns tax-free interest, and any disbursement for HSA-qualified expenses are tax-free.
- Debit Cards are issued with this plan.

Other Voluntary Benefits

Other Voluntary Benefits

- Term and Permanent Life Insurance offered by Blue Cross Blue Shield and Texas Life
- Long Term Disability offered by American Fidelity
- Cancer Plan offered by Allstate
- Critical Illness offered by American Fidelity
- Hospital Indemnity offered by MetLife
- Accident Plan offered by Aflac
- Legal offered by LegalEase
- Retirement Accounts administered by First Financial and TCG Services



ENROLLMENT



- **You can enroll in benefits when your HR Hire Process is complete**
 - In person:
 - July 25 – 27, 2023 1 PM – 5 PM at Zotz Education Center Computer Lab
 - August 1 – 17, 2023, 8 AM – 4 PM at the Administration Building, Room Q106 (until 6 PM Aug 10 & 15)
 - By Phone – See Contact Us
- **You have 31 days from your actively-at-work-date to complete your enrollment**
- **The district's annual open enrollment period for returning staff is July 10 – August 17, 2023**
These timelines DO NOT apply to you!
- **Employee Benefits Department will contact you**
- **Email Employee Benefits at Benefits@galenaparkisd.com**

Contact Us

Benefits@galenaparkisd.com

Jenny Bernabe - Benefits Specialist

832-386-1276

jbernabe@galenaparkisd.com

Valerie Guajardo - Benefits Specialist

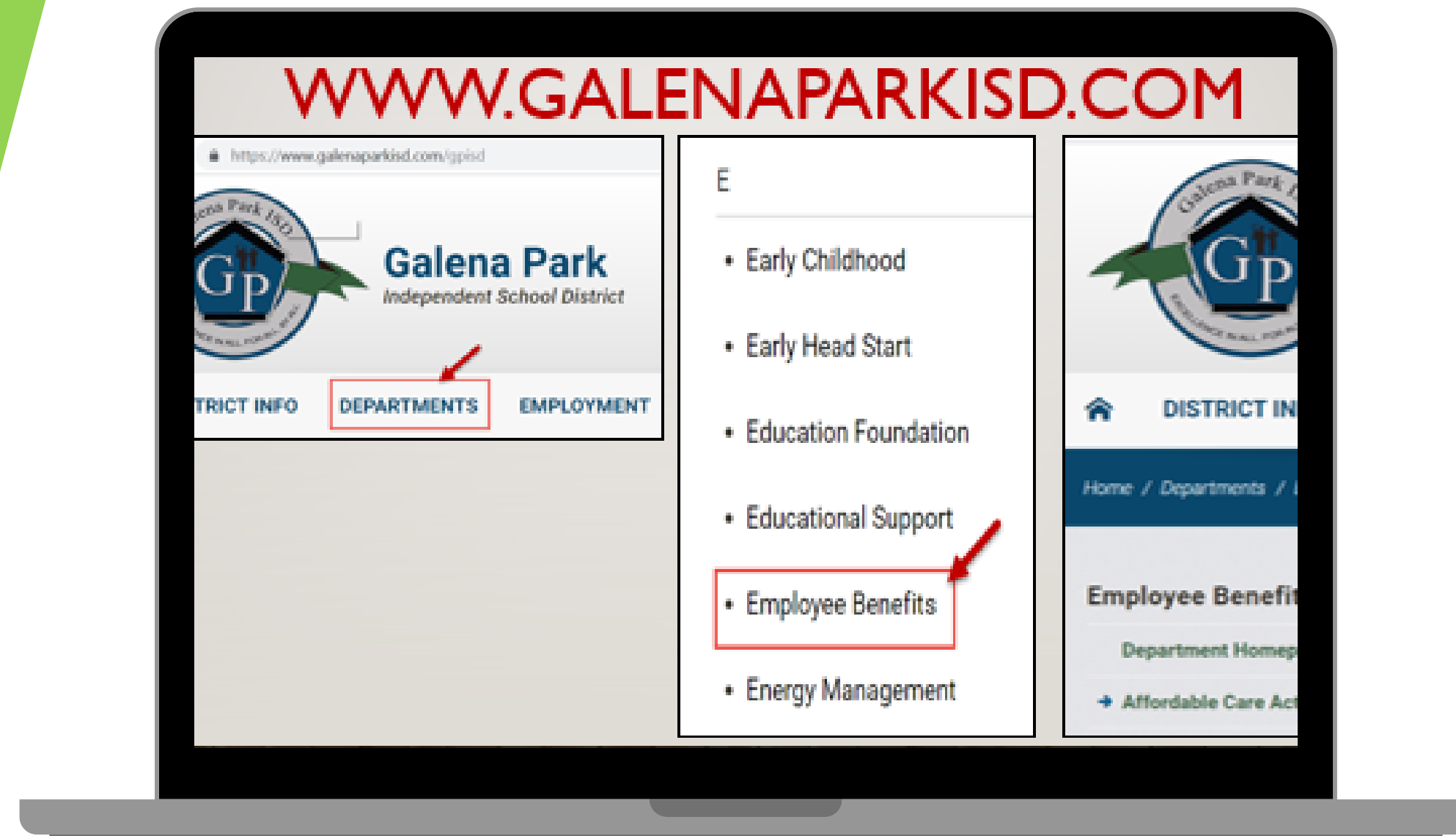
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THANKYOU

