



# EMPLOYEE BENEFITS NEWSLETTER

June - August 2019



## GALENA PARK INDEPENDENT SCHOOL DISTRICT



**2019 - 2020 Open Enrollment Dates**  
**ONLINE: July 22 - August 23, 2019**

**ASSISTED: July 29 - August 20, 2019**  
Administration Building 8:30 AM—4:30 PM  
Laptops Available  
Bilingual Enrollers Available



- ✓ Each eligible employee shall enroll or waive coverage by August 23, 2019. No extensions.
- ✓ New hires can enroll or waive coverage within 31 days of your actively-at-work-date.
- ✓ Benefits are effective September 1, 2019 – August 31, 2020. Deductions will begin on the September 13, 2019 paycheck.
- ✓ If you elect coverage for dependents or a spouse, you will be asked to certify that they meet the plan eligibility requirements.
- ✓ New hires, returning employees with changes and all ActiveCare 1HD members who make selections by **August 8, 2019** will receive ID cards by **September 1, 2019**.
- ✓ All existing and new ActiveCare 1HD members will be required to elect a Primary Care Physician during enrollment.
- ✓ FSA accountholders who switch to an HSA during open enrollment **and** have a remaining balance on August 31, 2019 cannot begin HSA contributions until November 15, 2019.

## IN THIS ISSUE

- ✓ 2019 - 2020 Open Enrollment
- ✓ Benefit Focus - Medical
- ✓ TRS Health App
- ✓ Skin Cancer Prevention
- ✓ Health Awareness Education

## Friendly Reminder

### ⇒ ADDRESS CHANGED?

It is important that we have your most current address. The **CHANGE/CORRECTION OF GENERAL INFORMATION** form can be obtained from the Payroll Services webpage or by visiting the HRS Receptionist at the Administration Building.

### ⇒ HAVE A FLEXIBLE SPENDING ACCOUNT (FSA)?

An FSA is a "USE-IT-OR-LOSE-IT" account for any qualified medical expenses including dental, vision, co-pay, medication and more. You can also purchase eligible products from the **FSA Store** at <http://www.ffga.com/fsaextras>. Avoid forfeiting funds by using them by **November 15, 2019**. Check your balance at **1-866-853-3539** or at [www.ffga.com](http://www.ffga.com)

# MEDICAL

## FOCUS

### This quarter's Benefit Focus will highlight our Medical Plans

- Our medical plan is regulated by TRS-ActiveCare through the Teacher Retirement System of Texas and administered by Aetna.
- There are currently three plans available, **ActiveCare 1HD**, **ActiveCare Select** and **ActiveCare 2**. As of September 1, 2018 ActiveCare 2 no longer accepts new members, however existing members can continue in this plan.

## What's New & Changing in 2019-2020

All **ActiveCare 1HD** members will select a primary care physician at enrollment. You will receive a new card with your PCP listed.

**3% INCREASE** In premiums for **ActiveCare1HD** and **ActiveCare Select**

**UPTO 25% DECREASE** In prescriptions for **ActiveCare Select** for generic drugs

**UPTO 25% INCREASE** In brand name Rx for **ActiveCare 1HD** members

**8.9% INCREASE**

In premiums for **ActiveCare 2**. This plan has the highest level of coverage and costs

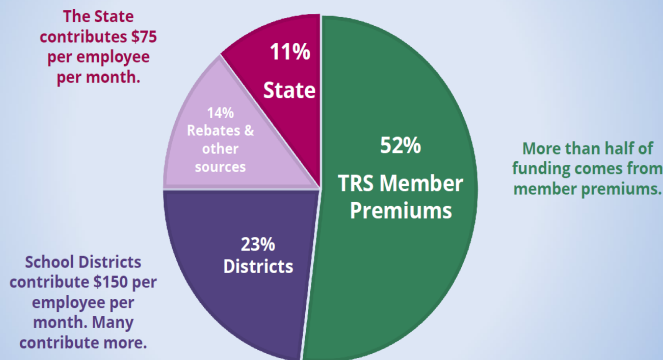
**UPTO 7.5% INCREASE**

In in-network maximum out-of-pocket (MOOP) limit for all plans



In out-of-network MOOPs for **ActiveCare 1HD** and **ActiveCare 2**

### Who funds TRS-ActiveCare?



### TRS-ACTIVECARE BY THE NUMBERS (FY18):

**485,897** participants were covered

**391,681** participants used the plan

**\$2.24 Billion** paid in health care claims

**4.75M** Number of Rx filled

**5,636** babies born





Download Your  
**TRS Health App Today!**



**Everything you need in ONE PLACE!**  
Now available on your smartphone!

- ✓ Access Your Resources 24/7
- ✓ Health & Wellness
- ✓ Benefit Contacts
- ✓ Aetna Concierge
- ✓ Caremark Pharmacy
- ✓ Click to Call



**Download Instructions:**

- 1: **Sign Up/Login\***: Click "Sign Up"
- 2: **Login\***: Click "Create Account"
- 3: **Lookup\***: Enter your Last Name, Date of Birth, and Aetna WID and click "Next"



- 4: **Create Account**: Create your own Username & Password. Verify Contact info and select your MFA communication preference
- 5: **Terms Of Use**: Accept User Agreement
- 6: **Verify MFA**: Enter MFA Code you received via Email or SMS (Text Message)
- 7: **Home**: Welcome to your App Home!



Galena Park ISD has an **Employee Assistance Program (EAP)** benefit available when you are enrolled in the **Long Term Disability Plan**.

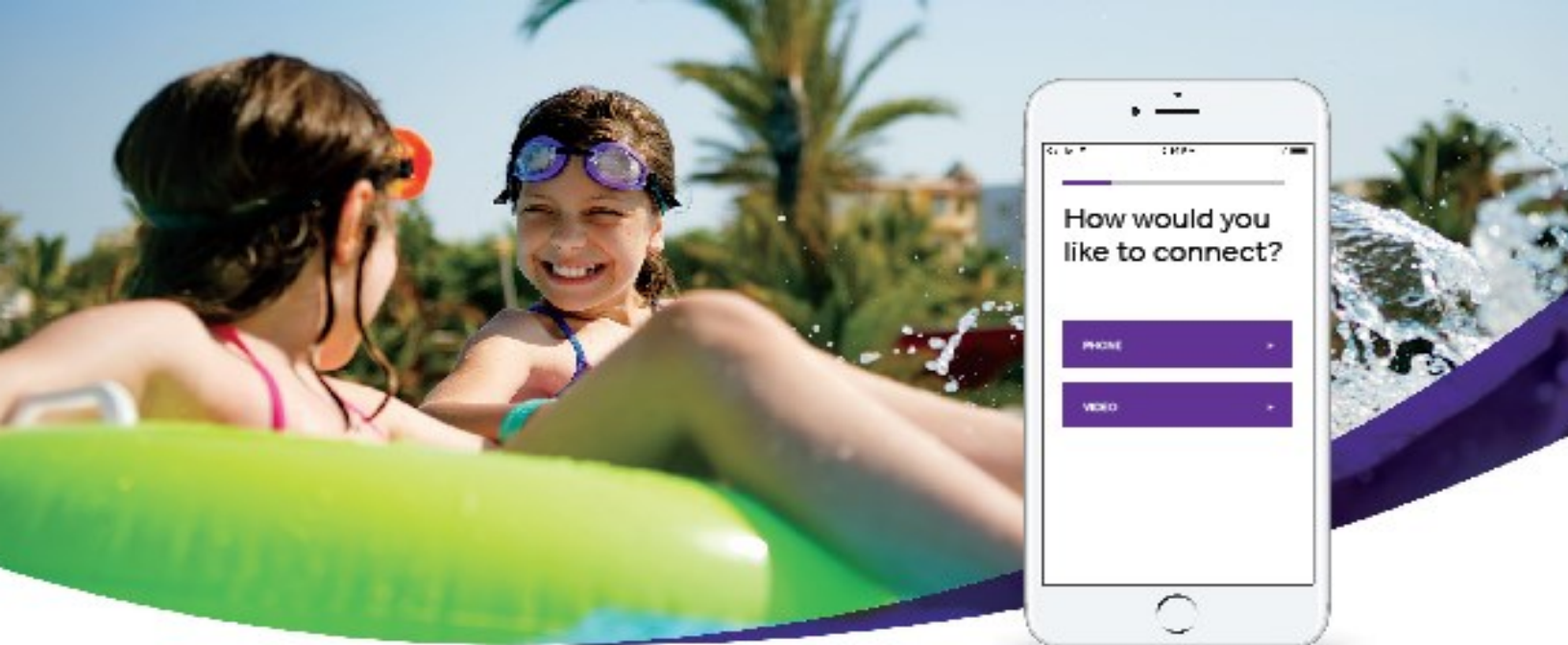
An EAP helps you manage everyday issues from work-life balance to family concerns by giving you access to certified life coaches.

Highlights include:

- ✓ Three sessions with a certified life coach by phone
- ✓ 30-minute face-to-face or telephone sessions with financial counselors and attorneys
- ✓ Access to a legal and financial library

For More Information: 1-800-456-0018 | [www.lifeworks.com](http://www.lifeworks.com) | **User ID:** afac | **Password:** lifeworks





## Keep on splashing. You've got Teladoc!

**Don't let a sunburn or swimmer's ear spoil your summertime fun.** With Teladoc, you can speak with a licensed doctor 24/7 by phone or video for many types of summer illnesses.

Our doctors can diagnose and treat poison ivy, skin rashes, bug bites or stings, food poisoning, swimmer's ear, and upper respiratory infections. They can even send a prescription electronically to your pharmacy of choice when medically necessary.

### Four tips for a healthy and happy summer

- 1 Avoid food-borne illnesses by practicing food safety.
- 2 Avoid being outside between 11 a.m. and 2 p.m., which are the hottest hours of the day.
- 3 Stay hydrated by drinking water even when you don't feel thirsty.
- 4 Wear a sunscreen labeled "broad spectrum" or "UVA/UVB protection" that's at least an SPF 15.

## Talk to a doctor for free

 Teladoc.com  1-800-TELADOC (835-2362)   Download the app



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[www.galenaparkisd.com/Domain/122](http://www.galenaparkisd.com/Domain/122)



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# Health Check

JUNE 2019

 **Kelsey-Seybold Clinic**  
Changing the way health cares™

## Skin cancer prevention – simple ways to help lower your risk



By **BETTY MARKHAM, M.D., F.A.A.D.**  
Dermatology

Kelsey-Seybold's Spring Medical and Diagnostic Center

*Dr. Markham is a board-certified dermatologist and Fellow of the American Academy of Dermatology. She has been with Kelsey-Seybold since 2002 and focuses on "complete" dermatological care including skin, hair, and nails.*

**A**n ounce of prevention is truly worth a pound of cure when it comes to lowering your risk of getting skin cancer. And although skin cancers may not always be preventable, there are simple things you can do to help lower your risk even while living under our strong Texas sun.

- **Choose an effective sunscreen.** Not all sunscreen products are created equal. Read the label for an SPF of 30 or higher and look for the words "broad spectrum." This means it offers protection from UVA and UVB rays, as both can cause damaging sunburns that increase the likelihood of cancer cells forming. Slather a generous amount on exposed skin 30 minutes before going outside. Then reapply after swimming and every two hours if sweating profusely as when working outside.
- **Avoid direct sun exposure between 10 a.m. and 4 p.m.** when UV rays are strongest and most damaging.
- **Dress "sun-smart."** Wear sunglasses, a wide-brimmed hat, and sun-protection clothing such as fishing shirts found in many sports apparel stores.
- **Wear sun protection on overcast days.** Don't kid yourself. UV rays are strong enough to travel 93 million miles to Earth and penetrate clouds to deliver damaging sunburns.
- **Avoid tanning beds.** They can deliver a concentrated flow of UV rays stronger than the midday sun.
- **African-Americans can sunburn, too.** All ethnicities should take precautions against sunburns.
- **Treating a sunburn.** Apply cool compresses and aloe vera gel on affected areas. Stay hydrated. If severely sunburned, see a doctor.
- **See a dermatologist for skin checks.** At the minimum, schedule one a year – or right away if you notice sudden changes in existing moles, freckles, bumps, or birthmarks.
- **Protect children.** Their skin is extra sensitive. A few serious sunburns can increase a child's risk for developing skin cancer later in life. They don't have to be at a pool or beach to need protection. Their skin needs UV protection whenever they're outdoors.

24-Hour Appointment Scheduling: 713-442-0000 • [kelsey-seybold.com/cares](http://kelsey-seybold.com/cares)



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July brings awareness to early signs and symptoms of juvenile arthritis. There are 300,000 children affected by arthritis nationwide, making it one of the most common childhood diseases in the US.

The word “arthritis” means joint inflammation in Latin, but juvenile arthritis can include eyes, skin and gastrointestinal tract as affected areas.

At this moment there is no cure for juvenile arthritis. The custom approach to the disorder is to control pain levels, reduce inflammation and maintain mobility, while in more extreme cases surgery is the only possible solution to prevent further joint damage. Many treatment plans are based on proper medication, therapeutically physical activities and healthy eating. Probably the most important component of any plan is the way in which all measures are included in a child’s daily schedule in order to affect the quality of life as little as possible.

Source: <https://www.arthritis.org/about-arthritis/types/juvenile-arthritis/>



### Why Vaccinate?

Parenting is an amazing, but often challenging, journey. With every milestone, you face new questions. How can you keep your child safe? How can you help them grow? The right choices aren’t always clear.

Like many parenting topics, vaccination can feel overwhelming at first. The good news is there are clear recommendations, backed by extensive research. Here’s everything you need to know, from the womb to graduation.

- ✓ Vaccination is a highly effective, easy way to keep your family healthy.
- ✓ On-time vaccination throughout childhood is essential because it helps provide immunity *before* children are exposed to potentially life-threatening diseases.
- ✓ Vaccines are tested to ensure that they are safe and effective for children to receive at the recommended ages.

Source: <https://www.cdc.gov/vaccines/growing/index.html>



# What's Happening In Employee Benefits



Have a suggestion for a topic or an event? Let us know about it!  
Send an email to [Benefits@galenaparkisd.com](mailto:Benefits@galenaparkisd.com) or call Holli Sherrard x1507

June 26, 2019	Benefits Presentation   Administration Bldg   3 PM
July 16, 2019	Benefits Presentation   Administration Bldg   3 PM
July 22 - August 23, 2019	Online Open Enrollment
July 29 - August 20, 2019	Assisted Open Enrollment <i>Administration Bldg   8:30 AM—4:30 PM</i>
August 31, 2019	Current benefit plans end; Target date to use your FSA funds
September 1, 2019	New benefit plans become effective
September 13, 2019	Payroll deductions reflected on paycheck
November 15, 2019	FSA grace period ends to receive services/make purchases
November 30, 2019	FSA grace period ends to submit receipts for reimbursement

## THE team



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**JENNY BERNABE**, *Benefits Specialist* x1276

**VALERIE GUAJARDO**, *Lead Benefits Specialist* x1245

***WE LOOK FORWARD TO SERVING YOU!***



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