

2020 OPEN ENROLLMENT

TIPSEBC

WHAT'S NEW

TRS MEDICAL PLAN CHANGES
ALTERNATIVE MEDICAL PLANS
CHANGING HSA BANK
DENTAL RATE CHANGE



Now 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

7/15/2020—8/17/2020



BENEFIT WEBSITE

WWW.TIPSEBC.COM



CALL CENTER

(866) 914-5202

*SEE DETAILS ON BACK



DOWNLOAD APP:

TEXT **FBS TIPS**
TO **313131**



LOGIN INSTRUCTIONS

1

GO TO BENEFIT WEBSITE:

www.tipsebc.com



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)



TRS MEDICAL PLAN CHANGES

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-** Requires selection of Primary Care Physician (PCP) at time of enrollment.
- **TRS-ActiveCare HD (formerly 1-HD)**-If currently enrolled in TRS-AC1HD and make no changes, you will be enrolled in this plan.
- **TRS-ActiveCare Primary+ (formerly Select)** -If currently enrolled in TRS-AC Select and make no changes, you will be enrolled in this plan. Requires selection of PCP at time of enrollment.

To review new premiums and plan options, refer to [2020-21 TRS-ActiveCare Plan Highlights](#) on your benefit website.



NEW ALTERNATIVE MEDICAL PLANS

New Plans! **This year you have the option to join the Texas Schools Health Benefits Program (TSHBP) as a medical option in addition to TRS medical plans.** Two plan options are available, a High Deductible HSA Compatible plan and a CoPay plan. On both plans, there are no benefits if you go out-of-network. However, TSHBP has a National Network and the plan does not require a primary care provider or referral to a specialist. Telehealth is provided at no cost for the CoPay plan and consultations are \$30 for the High Deductible plan. **On both plans, once your deductible is met all other eligible medical expenses are covered at 100%, and preventative services are always covered at 100%.** Specialty drugs are not covered unless at a facility setting (at the hospital) and if they are less than \$670. All hospital and other medical facility-based services must be accessed and scheduled via your assigned Care Coordinator. Review your benefits website for additional details.



NEW HEALTH SAVINGS ACCOUNT BANK

The bank used for Health Savings Accounts is changing from HSA Bank to EECU as of 9/1/2020. EECU is a credit union for educators and will be offering employees HSA accounts with no monthly service fees! **Employees must login and enroll if you want this benefit for the 2020 plan year, it will not be automatically enrolled.**

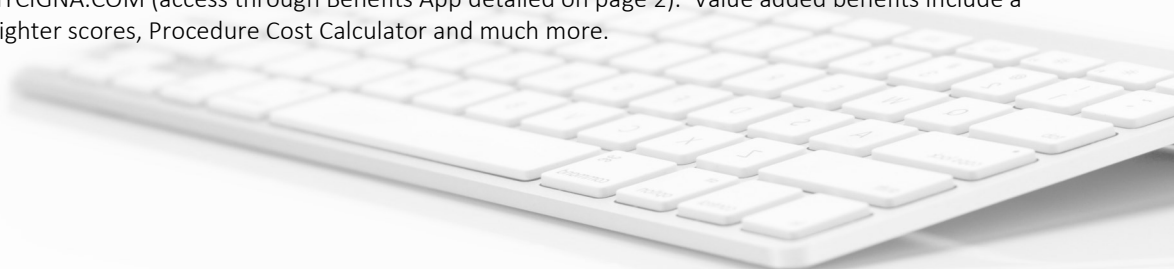
If you currently have funds in HSA bank, you have 2 options: Transfer the funds to EECU, HSA BANK will charge a \$25 transfer fee, or keep both accounts, spending down other account. HSA Bank service fees will change to 2.50 per month. Details on changes and transfers on benefit website.

A Health Savings Account (HSA) is a personal savings account where the money can only be used for eligible medical expenses. Unlike a flexible spending account (FSA), the money rolls over year to year however only those funds that have been deposited in your account can be used. Contributions to a Health Savings Account can only be used if you are also enrolled in a High Deductible Health Care Plan (HDHP). 2020 maximum individual contribution is \$3550 and family maximum is \$7100.



DENTAL RATE CHANGE

Dental insurance is a coverage that helps defray the costs of dental care. It insures against the expense of routine care, dental treatment and disease. Dental plans will have a slight rate increase effective 9/1/20 with a multi-year rate guarantee. Accessing your benefits is easy through MYCIGNA.COM (access through Benefits App detailed on page 2). Value added benefits include a Temporary ID Card, Provider Brighter scores, Procedure Cost Calculator and much more.



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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.

DISABILITY

Disability insurance protects one of your most valuable assets, your paycheck. This insurance will replace a portion of your income in the event that you become physically unable to work due to sickness or injury for an extended period of time.

HOSPITAL INDEMNITY

This is an affordable supplemental plan that pays you should you be in-patient hospital confined. This plan complements your health insurance by helping you pay for costs left unpaid by your health insurance.

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.

ACCIDENT

Do you have kids playing sports, are you a weekend warrior, or maybe accident prone? Accident plans are designed to help pay for medical costs associated with accidents and benefits are paid directly to you.

CANCER

Cancer insurance offers you and your family supplemental insurance protection in the event you or a covered family member is diagnosed with cancer. It pays a benefit directly to you to help with expenses associated with cancer treatment.

CRITICAL ILLNESS

Critical illness insurance can be used towards medical or other expenses. It provides a lump sum benefit payable directly to the insured upon diagnosis of a covered condition or event, like a heart attack or stroke. The money can also be used for non-medical costs related to the illness, including transportation, child care, etc.

MEDICAL TRANSPORT

Medical Transport covers emergency transportation to and from appropriate medical facilities by covering the out-of-pocket costs that are not covered by insurance. It can include emergency transportation via ground ambulance, air ambulance and helicopter, depending on the plan.

VISION

Vision insurance provides coverage for routine eye examinations and can help with covering some of the costs for eye-glass frames, lenses or contact lenses.

EAP

An 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.** Details under Basic Life on Benefit Website.

FSA

A Flexible Spending Account allows you to pay for eligible healthcare expenses with a pre-loaded debit card. You choose the amount to set aside from your paycheck every plan year, based on your employer's annual plan limit. This money is use it or lose it within the plan year (unless your plan contains a \$500 rollover or grace period provision). **2020 HealthCare FSA maximum is \$2750 and the Dependent Care FSA is \$5000.** As of 1/1/20, your FSA can be used towards Over the Counter costs. Details on benefit website.

IDENTITY THEFT

Identity theft protection monitors and alerts you to identity threats. Resolution services are included should your identity ever be compromised while you are covered.

LIFE AND AD&D

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.

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

Individual insurance is a policy that covers a single person and is intended to meet the financial needs of the beneficiary, in the event of the insured's death. This coverage is portable and can continue after you leave employment or retire.

CALL CENTER INFORMATION



Number: (866) 914-5202

Hours: Monday - Friday, 8:00 A.M. - 7:00 P.M.

Spanish assistance available