

2 0 1 9 O P E N E N R O L L M E N T

TIPSEBC
WHAT'S NEW
IN
2019

- NEW HOSPITAL INDEMNITY PLAN
- NEW CRITICAL ILLNESS PLAN
- NEW MOBILE APP

www.tipsebc.com



Now is the time to make your supplemental benefit elections for a 09/01/2019 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.



LOGIN INSTRUCTIONS

1

www.tipsebc.com


2

CLICK LOGIN:

LOGIN

ENTER USERNAME & PASSWORD:

All login credentials have been RESET to the following defaults:

3

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.

WHAT'S NEW



MEDICAL

All of the TRS medical plans will experience a rate increase effective 09/01/2019. ActiveCare 2 is not available for new enrollees, however, current participants may elect to remain on the plan. Out-of-pocket maximums increased substantially for ActiveCare 1HD and 2. For more info on design changes for all TRS ActiveCare plans, please visit www.trselectivecareetna.com. Employees with split medical coverage do require a new split application this year.



HOSPITAL INDEMNITY PLAN BY AETNA

New! 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. You do not have to be enrolled in any medical plan to enroll either yourself or eligible dependents. There are no pre-existing condition limitations and pregnancy is a covered condition. You must be actively at work on 9/1/19 to be eligible for this plan. If you are enrolled in TRS ActiveCare plans, there is ease of coordination of benefits. You can be enrolled in both an HSA and the Hospital Indemnity plan at the same time. **The APL MEDlink® will no longer be offered as of 9/1/19. If you were previously enrolled in a MEDLink® plan, you will automatically be enrolled in the new corresponding \$2000 Hospital Indemnity Plan. If you would like to waive or elect the HI Plan you must login during open enrollment.**



CRITICAL ILLNESS BY AETNA

New! The Critical Illness carrier is switching from UNUM to Aetna! 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. This plan is portable, so you can take it with you if you leave the district. If you elect family coverage, your spouse and children are covered at 50% of your covered amount. This plan includes a one time \$75 health screening benefit per year. In addition to critical illness benefits, the plan includes childhood illness benefits and cancer benefits. If you are enrolled in TRS ActiveCare plans, there is ease of coordination of benefits. You must be actively at work on 9/1/19 to be eligible for this plan. **If you were previously enrolled in the UNUM Critical Illness Plan, you will be automatically enrolled in the corresponding Aetna Critical Illness plan.**



VOLUNTARY LIFE AND AD&D BY UNUM

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. This year, the application process for coverage is built directly into the system. This life insurance plan includes an Employee Assistance Program. Complete your Evidence of Insurability during your walkthrough and get an immediate answer of approval or denial. If you have existing coverage or you are a new hire, you may be eligible to elect up to the guaranteed issue amount without an EOI.

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.

CALL CENTER INFORMATION



Number: (866) 914-5202

Hours: Monday - Thursday, 8:00 A.M. - 5:30 P.M.
and Friday, 8:00 A.M. - 3:00 P.M.

Health Savings Account by HSABank

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. A Health Savings Account can only be used if you are also enrolled in a High Deductible Health Care Plan (HDHP). **This year the maximum individual contribution is \$3500 and family maximum is \$7000.**

Flexible Spending Account by NBS

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). **This year the HealthCare FSA maximum is \$2700 and the Dependent Care FSA is \$5000.**

Telehealth by MDLIVE

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.

Dental by Cigna

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. If you use an out-of-network dentist, the High dental plan may be the best choice. This is because the Low dental plan only reimburses at a negotiated in-network fee schedule and you will be balance billed for the difference in cost, which could be significant.

Vision by Superior Vision

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

Cancer by APL

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. This plan includes a \$50 diagnostic testing benefit. Pre-existing limitations apply.

Identity Theft by ID Watchdog

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

Medical Transportation by MASA

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. MASA does not use a network, which means you are covered anywhere in the nation.

Disability by The Hartford

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. You may be eligible for up to 4 weeks of benefits for pre-existing conditions. All new or increases in coverage are subject to pre-existing condition exclusions.

Accident by APL

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.

Individual Life by 5Star

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. This benefit also offers a Quality of Life rider that will pay 4% of the death benefit on a monthly basis if you have a chronic medical condition and therefore cannot perform 2 Activities of Daily Living.

