

Executive Summary

Prepared for Board of Trustees Meeting May 8, 2018

Employee Health Insurance Report

Purpose of Report

This report is to present to the Board of Trustees, for their review and discussion, a brief update of the TRS Medical plan changes for 2018-2019.

Objectives

Review of plan benefits on an annual basis to keep the Board apprised of rate and benefit changes that are being made for the upcoming year.

Operational Impact

Current TRS Medical Plan Options:

- ActiveCare 1-HD
- ActiveCare Select
- ActiveCare 2
- Scott & White - HMO

2018-2019 TRS Medical Plan Options:

- ActiveCare 1-HD
- ActiveCare Select
- ActiveCare 2 – This is now a closed plan. Only participants presently enrolled in ActiveCare 2 are eligible to remain in this plan for 2018-2019. No new enrollments will be allowed.
- Scott & White – HMO

Select Benefit and Rate Changes for 2018-2019:

- Deductibles increased on the TRS ActiveCare 1-HD and the Scott & White HMO plans.
- Out of pocket maximum amounts increased for all plans.
- The prescription coverage benefits were reduced for the TRS ActiveCare 1-HD and TRS ActiveCare 2 plans for the non-preferred brand option.
- Emergency room copays increased for all plans.
- New benefit classification introduced for freestanding emergency rooms which carries a higher copay than a traditional emergency room visit.
- Deductibles were added for diagnostic lab work for TRS ActiveCare Select and TRS ActiveCare 2.
- Copays for specialist office visits increased for TRS ActiveCare Select and TRS ActiveCare 2.
- TRS rates increased 4.4% to 9.5%
- The District contribution will remain at \$260 per employee per month.

Denton ISD Open Enrollment is scheduled for July 18 – August 21, 2018.

Results

The TRS Board approved the benefit and rate changes during their April 2018 meeting.
