

# Employee Benefits

TRS Update

# TRS Updates– ActiveCare Plans

State and District Contributions **NOT** included.



	Current FY 2019 Gross Premium Rates	Proposed FY 2020 Gross Premium Rates	Average Percent Change
<b>TRS ActiveCare 1-HD</b>			
Employee Only	\$367	\$378	3.00%
Employee and Spouse	\$1,035	\$1,066	
Employee and Child(ren)	\$701	\$722	
Employee and Family	\$1,374	\$1,415	
<b>TRS ActiveCare Select</b>			
Employee Only	\$540	\$556	3.00%
Employee and Spouse	\$1,327	\$1,367	
Employee and Child(ren)	\$876	\$902	
Employee and Family	\$1,668	\$1,718	
<b>TRS ActiveCare 2</b>			
Employee Only	\$782	\$852	8.91%
Employee and Spouse	\$1,855	\$2,020	
Employee and Child(ren)	\$1,163	\$1,267	
Employee and Family	\$2,194	\$2,389	

# TRS Updates– HMO

Gross Rates Listed– State and District Contributions **NOT** included.

## Scott & White Health Plan

<u>Coverage Tier</u>	<u>FY 2019</u>	<u>FY 2020</u>	<u>% Change</u>
Employee Only	\$578.36	\$558.54	- 3.4%
Employee & Spouse	\$1,353.40	\$1,306.58	- 3.5%
Employee & Children	\$908.06	\$876.76	- 3.4%
Employee & Family	\$1,509.56	\$1,457.28	-3.5%

Remember – HMO Networks are limited geographically.  
Plan availability is determined by employee address.



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# TRS Updates.

## TRS-ActiveCare1- HD

Plan Feature	From 2018-2019 Plan Year	To 2019-2020 Plan Year
<u>Individual/Family Maximum Out-of-Pocket (MOOP)</u>		
In-Network	\$6,650/\$13,300	\$6,750/\$13,500
Out-of-Network	\$13,300/\$26,600	\$20,250/\$40,500
<u>Inpatient Hospital</u>		
Out-of-network	40% coinsurance after deductible	Member pays the balance of covered charge in excess of \$500 per diem
Preferred Brand Drug	20% coinsurance after deductible	25% coinsurance after deductible

## TRS-ActiveCare Select

Plan Feature	From 2018-2019 Plan Year	To 2019-2020 Plan Year
<u>Individual/Family Maximum Out-of-Pocket (MOOP)</u>		
In-Network	\$7,350/\$14,700	\$7,900/\$15,800
<u>Generic Prescription Drugs</u>		
Retail	\$20 copay	\$15 copay
Retail Maintenance	\$35 copay	\$30 copay
<u>Preferred Brand Prescription Drugs</u>		
Retail	\$40 copay after drug deductible	25% coinsurance after drug deductible (min \$40; max \$80)
Retail Maintenance	\$60 copay after drug deductible	25% coinsurance after drug deductible (min \$60; max \$120)
Mail Order & Retail Plus	\$105 copay after drug deductible	25% coinsurance after drug deductible (min \$105; max \$210)



# TRS Updates.

## TRS-ActiveCare 2

Plan Feature	From 2018-2019 Plan Year	To 2019-2020 Plan Year
<u>Individual/Family Maximum Out-of-Pocket (MOOP)</u>		
In-Network	\$7,350/\$14,700	\$7,900/\$15,800
Out-of-Network	\$14,700/\$29,400	\$23,700/\$47,400
<u>Inpatient Hospital</u>		
Out-of-network	\$150 copay per day (max \$750) plus 40% after deductible	Member pays the balance of covered charge in excess of \$500 per diem
<u>Preferred Brand Prescription Drugs</u>		
Retail	\$40 copay after drug deductible	25% coinsurance after drug deductible (min \$40; max \$80)
Retail Maintenance	\$60 copay after drug deductible	25% coinsurance after drug deductible (min \$60; max \$120)
Mail Order & Retail Plus	\$105 copay after drug deductible	25% coinsurance after drug deductible (min \$105; max \$210)
<u>Non-Preferred Brand Prescription Drugs</u>		
Retail	50% coinsurance after drug deductible (min \$65; Max \$130)	50% coinsurance after drug deductible (min \$100; max \$200)
Retail Maintenance	50% coinsurance after drug deductible (min \$90; Max \$180)	50% coinsurance after drug deductible (min \$105; max \$210)
Mail Order & Retail Plus	50% coinsurance after drug deductible (min \$180; Max \$360)	50% coinsurance after drug deductible (min \$215; mx \$430)

[https://www.trs.texas.gov/TRS%20Documents/benefits\\_committee\\_book\\_april2019.pdf](https://www.trs.texas.gov/TRS%20Documents/benefits_committee_book_april2019.pdf)



# TRS Updates– HMO Plan Changes

## **Scott & White Health Plan**

### *Proposed Plan Changes*

- Decrease deductible for individual coverage from \$1,000 to \$950;
- Decrease deductible for family coverage from \$3,000 to \$2,850;
- Increase maximum out-of-pocket limit for individual coverage from \$7,000 to \$7,450;
- Increase maximum out-of-pocket limit for family coverage from \$14,000 to \$14,900;
- Increase the primary care physician office visit copay from \$15 to \$20, waived for dependents age 19 and under;
- Increase emergency room cost share from \$250 plus 20% coinsurance after deductible to \$500 copay after deductible;
- Addition of Naturally Slim wellness program

[https://www.trs.texas.gov/TRS%20Documents/benefits\\_committee\\_book\\_april2019.pdf](https://www.trs.texas.gov/TRS%20Documents/benefits_committee_book_april2019.pdf)





## Open Enrollment

- Open Enrollment
  - Denton ISD's benefits open enrollment will begin on July 22<sup>nd</sup> and will end on August 23<sup>rd</sup>
- Passive Enrollment
  - DISD will be conducting a passive enrollment this year. This decision was based on several factors including...
    - TRS guidance is for the enrollment to be passive
    - DISD benefits staff will not be forced to terminate benefits on behalf of employees
    - Enrollment experience for employees who do not wish to make benefit changes will be easier



## Voluntary Benefits

- Dental
  - Dental plan through Cigna was up for renewal for 2019 plan year. Renewal was received and DISD made the decision to issue an RFP based on the renewal received.
- Vision
  - No changes to the vision insurance plan for 2019 plan year. Vision is up for renewal next year (09/01/2020).
- Disability
  - No changes to the disability insurance plan for 2019 plan year. Disability plan is up for renewal next year (2020)

## Voluntary Benefits

- Life Insurance
  - No changes to the life insurance plan for the 2019 plan year. Life Insurance is up for renewal next year (2020)

## 2020 Looking Ahead

- Fall 2019
  - RFP – Vision, Disability, Life Insurance
- HSA Implementation
  - Possible RFP for fall of 2019 to evaluate and select HSA providers
- Future Processes
  - Auto Demographic Import (ADI) File – This is a process which will update the benefit enrollment system with data from the DISD payroll system nightly. This will eliminate all manual data entry into enrollment system saving time and resources
  - LDAP (Lightweight Directory Access Protocol) – This will allow DISD employees to use their district login credentials to log-in to the enrollment system, as opposed to using a separate credentials unrelated to their district login
  - Ongoing Payroll files – These are files originating from the enrollment system and delivered to the DISD payroll system on a regular basis for upload. This will reduce and possibly eliminate payroll deduction discrepancies.