



Employee Benefit Update



Higginbotham™
Public Sector



**BlueCross BlueShield
of Texas**

Comparison to TRS ActiveCare 2024-2025

| Medical Tier 1,200 Employees | HMO Gold Plan | TRSAActiveCare HMO Primary | Variance |
|---------------------------------|---------------------|---------------------------------------|-----------|
| Employee Only | \$241.07 | \$245.00 | \$-3.93 |
| Employee + Spouse | \$1,052.04 | \$1,104.00 | \$-51.96 |
| Employee + Child | \$591.94 | \$599.00 | \$-7.06 |
| Family | \$1,349.31 | \$1,457.00 | \$-107.69 |
| Medical Tier 834 Employees | High Deductible PPO | TRSAActiveCare High Deductible PPO | Variance |
| Employee Only | \$279.09 | \$259.00 | \$20.09 |
| Employee + Spouse | \$1,151.57 | \$1,142.00 | \$9.57 |
| Employee + Child | \$656.57 | \$623.00 | \$33.57 |
| Family | \$1,471.40 | \$1,505.00 | \$-33.60 |
| Medical Tier 558 Employees | HMO Platinum | TRSAActiveCare HMO Primary + | Variance |
| Employee Only | \$348.81 | \$332.00 | \$16.81 |
| Employee + Spouse | \$1,334.11 | \$1,280.00 | \$54.11 |
| Employee + Child | \$775.09 | \$747.00 | \$28.09 |
| Family | \$1,695.30 | \$1,694.00 | \$1.30 |

Comparison to 2023-2024

| Medical Tier 1,200 Employees | HMO Gold Plan 23-24 | HMO Gold Plan 24-25 | Variance |
|---------------------------------|------------------------------|------------------------------|----------|
| Employee Only | \$206.31 | \$241.07 | \$34.76 |
| Employee + Spouse | \$961.02 | \$1,052.04 | \$91.02 |
| Employee + Child | \$532.83 | \$591.94 | \$59.11 |
| Family | \$1,237.67 | \$1,349.31 | \$111.64 |
| Medical Tier 834 Employees | High Deductible PPO 23-24 | High Deductible PPO 24-25 | Variance |
| Employee Only | \$241.69 | \$279.09 | \$37.40 |
| Employee + Spouse | \$1,053.65 | \$1,151.57 | \$97.92 |
| Employee + Child | \$592.98 | \$656.57 | \$63.59 |
| Family | \$1,351.29 | \$1,471.40 | \$120.11 |
| Medical Tier 558 Employees | HMO Platinum 23-24 | HMO Platinum 24-25 | Variance |
| Employee Only | \$306.56 | \$348.81 | \$42.25 |
| Employee + Spouse | \$1,223.52 | \$1,334.11 | \$110.59 |
| Employee + Child | \$703.28 | \$775.09 | \$71.81 |
| Family | \$1,559.68 | \$1,695.30 | \$135.62 |

Ancillary Benefit Updates

Vision Insurance

BCBS will offer Vision Insurance to replace the current Superior Vision Plan.

The Low Vision Plan will offer the same coverage levels at a **20% rate decrease**, while the High Vision Plan will offer the same coverage at a **30% rate decrease**. Network comparisons have been done in an effort to limit network disruption.

Life Insurance (Employer Sponsored and Voluntary)

BCBS will replace One America to offer both the employer sponsored and voluntary life insurance. The employer sponsored life insurance will experience a **rate decrease of 39%**, which will save Denton ISD \$21,000 on the employer sponsored life insurance.

Voluntary Life Insurance will experience a **rate decrease of 10%**, saving the employees of DISD \$167,000 annually on life insurance premiums.

Employee Assistance Program (EAP)

EAP provider will move from One America to The Hartford. Disruption should be minimal as both companies outsource this service to ComPsych.

Conclusion on Medical Visits

| | | |
|---|-------|---------------------|
| Urgent Care Visits | 2,542 | |
| Average Cost of Care in Texas is \$169 per visit. | | \$429,598 |
| Cost of Care for Denton ISD Employee at \$30 per visit. | | \$76,260 |
| Savings for Employees | | \$353,268 |
| Workers' Comp Visits | 81 | |
| More patients receiving medical care. Annual reduction in Workers' Compensation expense. | | \$(-200,000) |
| Occupational Health | 212 | |
| Ease of access to DOT and Drug Screens limiting disruption. | | |



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2024-2025
Monthly Premium
\$18.00

**You have a telehealth benefit
giving you virtual care, anywhere.
At a price you can afford.**

- Board-certified doctors
- Available anytime, day or night
- Consults by mobile app, video or phone
- Prescriptions can be sent to your nearest pharmacy if medically necessary

**We treat over 50 routine medical
conditions including:**

- | | |
|----------------|------------------------|
| • Acne | • Insect bites |
| • Allergies | • Nausea/vomiting |
| • Cold/flu | • Pink eye |
| • Constipation | • Rash |
| • Cough | • Respiratory problems |
| • Diarrhea | • Sore throats |
| • Ear problems | • And more |

Welcome to MDLIVE Behavioral Health!

Managing stress or life changes can be overwhelming but it's easier than ever to get help right in the comfort of your own home. Visit a counselor or psychiatrist by phone, secure video, or MDLIVE App.



Talk to a licensed counselor or psychiatrist from your home, office, or on the go!



Affordable, confidential online therapy for a variety of counseling needs.



The MDLIVE app helps you stay connected with appointment reminders, important notifications and secure messaging.



The Lincoln Critical Illness Insurance Plan:

- Provides cash benefits if you or a covered family member is diagnosed with a critical illness or event originating on or after you or your dependent's coverage effective date
- Benefits are paid in addition to what is covered under your health insurance
- Features group rates for employees
- Includes access to a personal health advocate who can assist you in managing healthcare services for you and your entire family
- There are no waiting periods or overall plan maximums