

EMPLOYEE HEALTH INSURANCE UPDATE

Plan year 2023-2024

TRANSITION TO BLUE CROSS BLUE SHIELD

- Contract approved and initiated
 - High Deductible Option
 - Gold HMO
 - Platinum HMO
- Walk in communication
- CH Collins
- Braswell HS
- Text
- Email

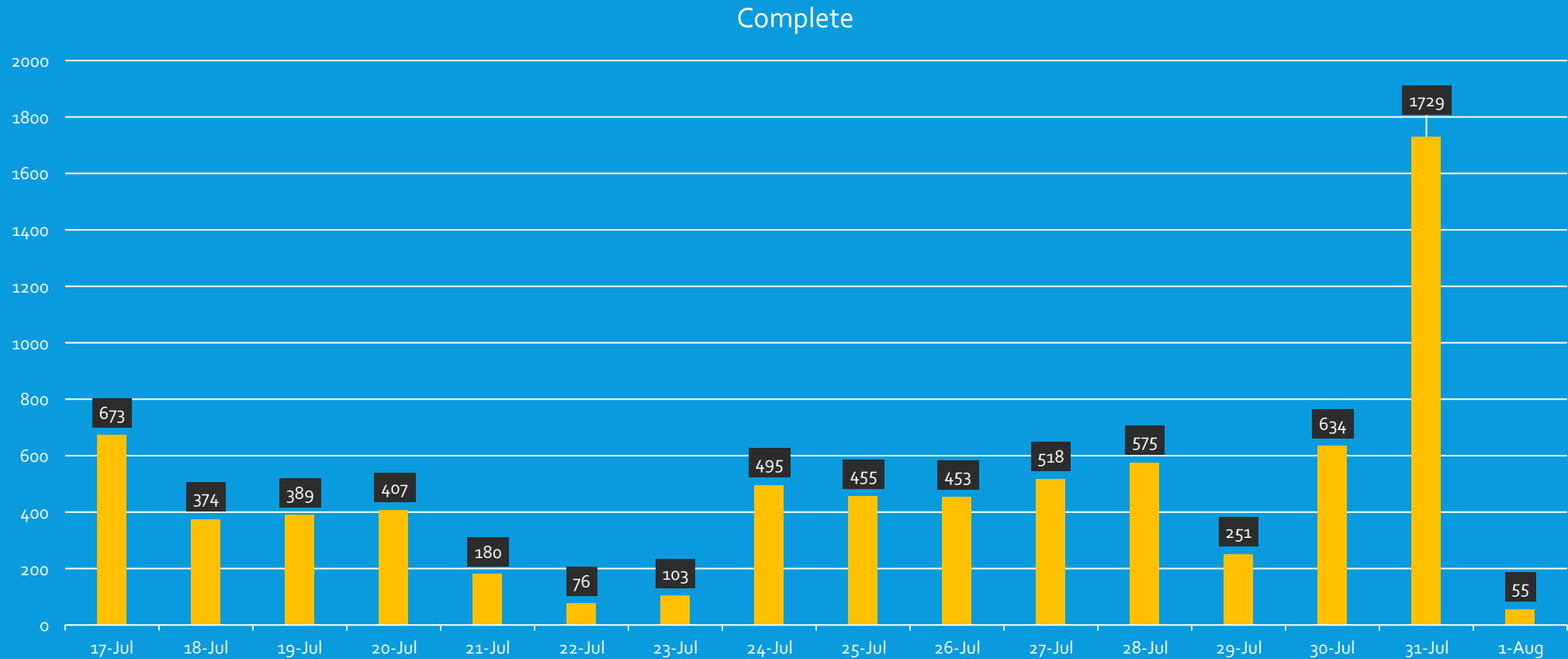


COMMUNICATIONS DEPARTMENT

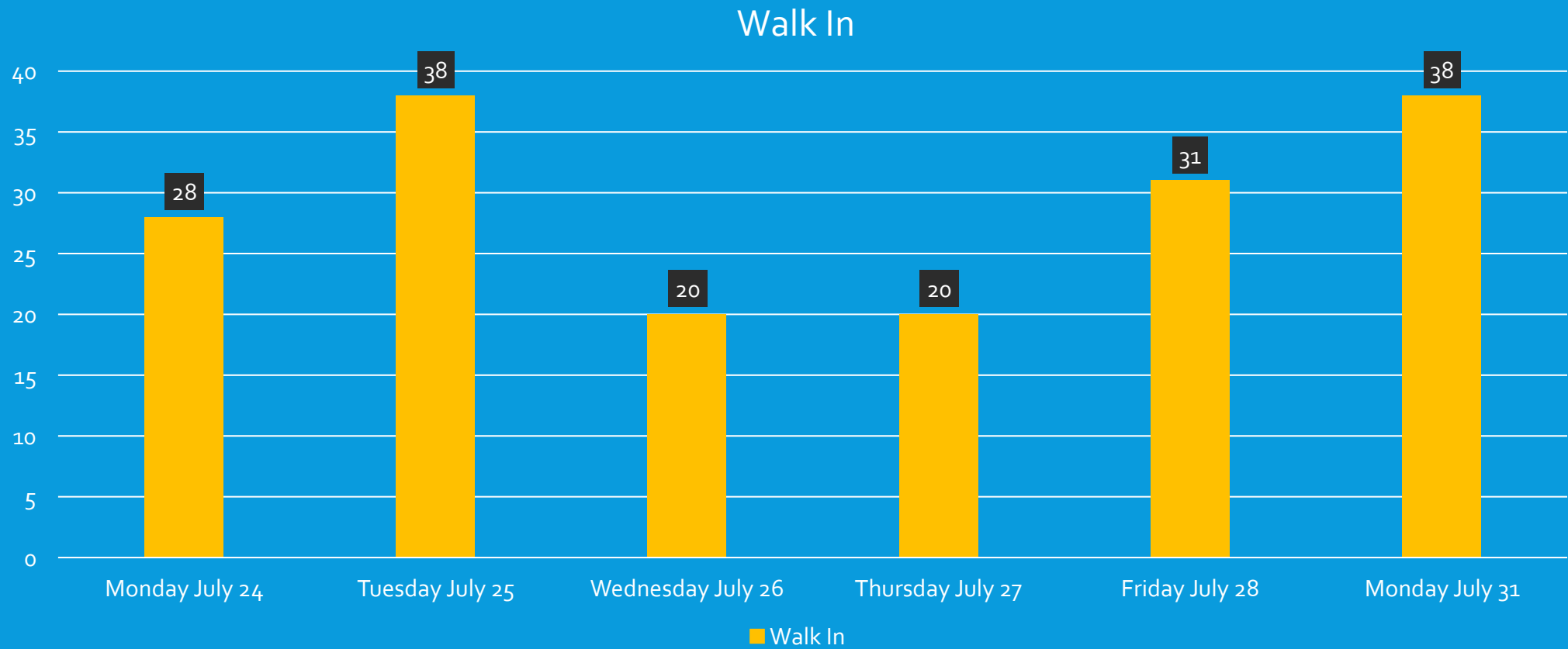
School Messenger text used for the first time with Open Enrollment

- July 17 Initial text on Open Enrollment sent referring to email
- July 20 Text regarding link added to Benefits Page
- July 24 Text reminding about deadline
- July 27 Additional text reminding about deadline
- July 31 Final text reminder – Last day of Open Enrollment

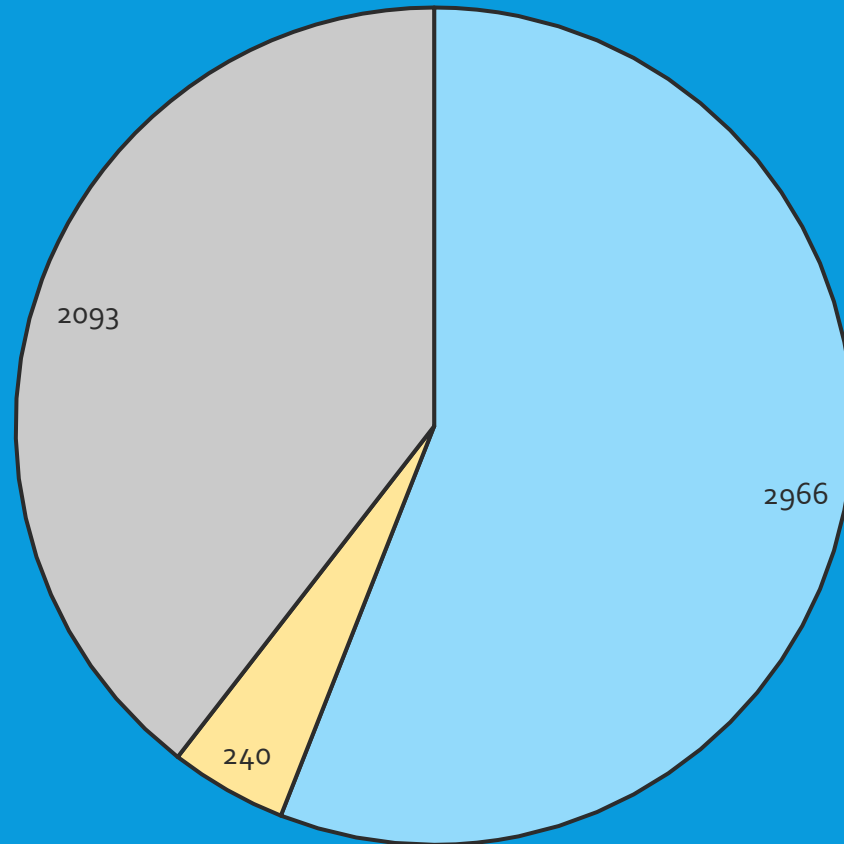
OPEN ENROLLMENT BENEFIT LOGIN ACTIVITY



FACE TO FACE



OPEN ENROLLMENT COMPLETION



Complete Incomplete Passive

HEALTH BENEFIT RATE COMPARED TO TRS ACTIVE CARE

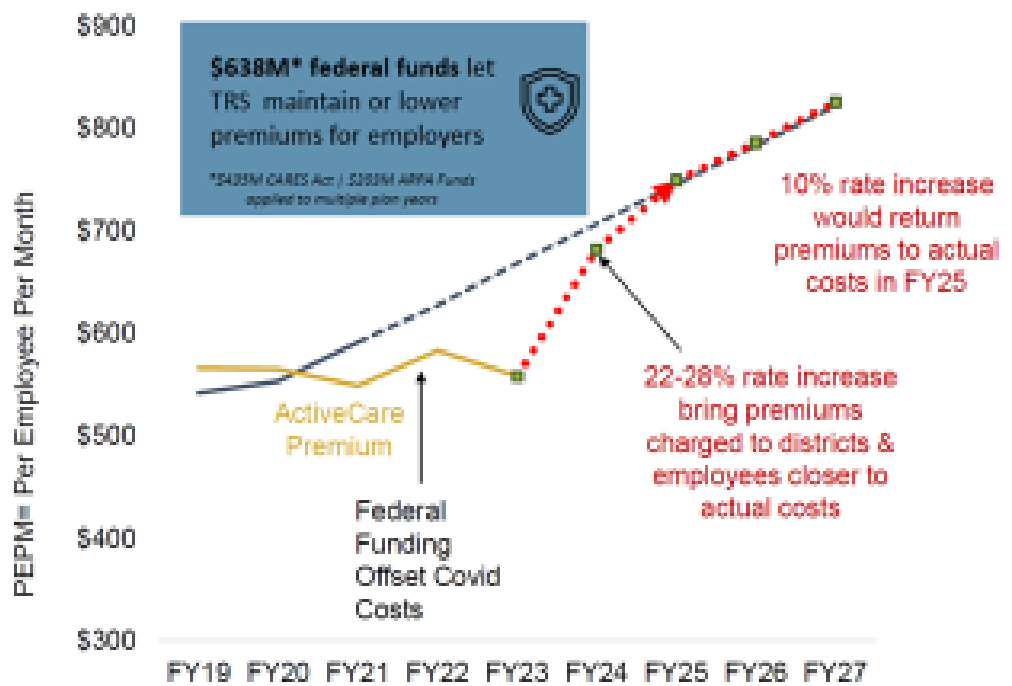
Carrier	BCBS	TRS	BCBS	TRS	BCBS	TRS
Plan Name	Denton HD	AC-HD	Denton ISD Platinum HMO	AC-Primary+	Denton ISD Gold HMO	AC-Primary
In Network	Blue Choice PPO	Blue Choice PPO	Blue Essentials	Blue Essentials	Blue Essentials	Blue Essentials
PCP Required	No	No	Yes	Yes	Yes	Yes
Deductible (Individual / Family)	\$3,000 / \$9,000	\$3,000 / \$6,000	\$1,250/\$3,750	\$1,200/\$2,400	\$3,500 / \$10,500	\$2,500/\$5,000
Max Out of Pocket (Individual/Family)	\$5,000 / \$15,000	\$7,500 / \$15,000	\$5,000/\$15,000	\$6,900/\$13,800	\$7,500 / \$18,200	\$7,500/\$15,000
Coinsurance after Deductible	20%	20%	10%	20%	30%	30%
Physician Services						
Primary Care	Deductible + 20%	Deductible + 30%	\$30	\$15	\$35	\$30
Specialist	Deductible + 20%	Deductible + 30%	\$60	\$70	\$70	\$70
Virtual Visits - MDLIVE	Deductible + 20%	\$42	\$0	\$0	\$0	\$12
Other Services						
Inpatient Hospitalization	Deductible + 20%	Deductible + 20%	10% Coinsurance after \$500 Ded	20% Coinsurance after Ded	30% Coinsurance after Ded	30% Coinsurance after Ded
Outpatient Surgery	Deductible + 20%	Deductible + 20%	10% Coinsurance after Ded	20% Coinsurance after Ded	30% Coinsurance after Ded	30% Coinsurance after Ded
Emergency Room	Deductible + 20%	Deductible + 20%	10% coinsurance after \$500 Copay	20% coinsurance after \$500 Copay	30% coinsurance after \$500 Copay	30% Coinsurance after Ded
Urgent Care	Deductible + 20%	Deductible + 20%	\$75 Copay	\$50 Copay	\$100 Copay	\$50 Copay
Complex Imaging	Deductible + 20%	Deductible + 20%	10% Coinsurance after Ded	30% Coinsurance after Ded	30% Coinsurance after Ded	30% Coinsurance after Ded
Prescription Drugs						
Rx Deductible	Integrated with Medical	Integrated with Medical	\$250	\$200 applies to brand name only	\$500	Integrated With Medical
Generic	20% After Deductible	20% after Ded	\$5	\$15	\$15	\$15
Preferred Brand Name	30% After Deductible	25% after Ded	\$40	25% after Ded	\$60	30% after Ded
Non-Preferred brand name	50% After Deductible	50% after Ded	\$80	50% after Ded	\$130	50% after Ded
Specialty	20% After Deductible	20% after Ded	\$500 Copay	30% after Ded	\$500 Copay	30% after Ded
Mail Order - 90-day supply	2.5x Retail	3x retail	2.5x retail	3x retail	2.5x retail	3x retail
Monthly Premiums						
Employee Only	\$241.69	\$215.00	\$306.56	\$281.00	\$206.31	\$201.00
Employee+Spouse	\$1,053.65	\$1,023.00	\$1,223.52	\$1,147.00	\$961.02	\$985.00
Employee+Child(ren)	\$592.98	\$548.00	\$703.28	\$660.00	\$532.83	\$524.00
Employee + Family	\$1,351.29	\$1,355.00	\$1,559.68	\$1,526.00	\$1,237.67	\$1,308.00

TRS Legislative Presentation

February 27, 2023

TRs and HB 1 Exceptional Items: TRS-ActiveCare

Increases in Premiums If Federal Funding is Not Replaced in FY24 and FY25



Fiscal Year	Avg. Premium Increase
FY24	\$123
FY25	\$67

Educators pay an average \$2,280 more annually by FY25

*Based on medical trend indicators, health care costs expected to grow 5% each year; premiums/funding amounts may need to increase depending on actual costs. Data and estimates as of June 2022. Actual amounts will change as more data is received. Increase in public educator contributions assumes no increases in employer contributions. FY and Plan Years are the same.

THERESA GRANT RIGGS EMPLOYEE WELLNESS CENTER

Department of Transportation Physicals	16
DOT W/Reg UDS & BAT	2
Phys w/ Non-Regular UDS 11 PNL	1
Phys 2 TB Test	10
Total	29

Urgent Care	59
Occupational Health	1
Total	60

Clinic opened on July 18 for first patient. Dr. Sayani and his team have also hosted department meetings with Health Services, Special Education and Transportation.

THERESA GRANT RIGGS EMPLOYEE WELLNESS CENTER

