



Benefits & Risk Management
Human Resources Division



Focus on TRS-ActiveCare #6 – 10/14/2009

Combined Premiums for Families

If both you and your spouse work for a school district that is participating in TRS-ActiveCare, the premium and district contribution(s) can be combined as described below. This arrangement will work if the entire family will be covered on the same medical plan. If one person needs a different medical plan, the premium and district contribution(s) cannot be combined. Also, this only applies when both spouses are eligible employees. If your child is also an employee and is eligible for coverage on his or her own, you may not cover that child as a dependent.

Premiums and district contribution(s) can be combined on any of the TRS-ActiveCare medical plans when Employee & Spouse or Employee & Family coverage is selected. Each family must decide whether this arrangement will benefit their personal situation.

If both spouses work for Plano ISD:

1. One employee would enroll in the family coverage, and cover the spouse as a dependent. The person electing the family coverage should complete his or her online enrollment first.
2. The employee, who is covered as a dependent spouse, would then complete their online enrollment and decline TRS-ActiveCare coverage, as well as the PISD Non-Medical Alternate Plan.
3. When both spouses are eligible for the district contribution, the contribution for both would be applied towards the premium. (If you are covering a spouse who would not be eligible for the district contribution on their own, such as an individual who works less than 25 hours per week or who is a TRS retiree, only one district contribution will be applied towards the premium.)
4. The remaining cost of the premium will be deducted from the paycheck of the employee who elected the family coverage. The spouse covered as a dependent will see the medical plan listed on their paycheck stub, but with no premium being deducted.

Note: When you complete the online enrollment, the reduced premium will not appear on the screen. After your coverage selections are submitted, the premium will be adjusted to subtract the additional district contribution. You will see the adjusted premium on the confirmation letter you receive mid-December.

Example: (ActiveCare 2 family coverage)

	Plano ISD Employee #1 Elects Family Coverage	Plano ISD Employee #2 Declines Coverage
Total Family Premium for ActiveCare 2	\$926.00	\$0
District Contribution for Each Employee	$\$259.00 \times 2 = \518.00	
Monthly Premium Due from Employee	\$408.00	\$0

If one spouse works for Plano ISD, and their spouse works for another participating school district:

1. One employee would enroll in the family coverage, and cover the spouse as a dependent. It does not matter which employee selects the family coverage.
2. The employee, who is covered as a dependent spouse, would then complete their enrollment and decline TRS-ActiveCare coverage, as well as the PISD Non-Medical Alternate Plan (if a PISD employee).
3. The premium will be split in half between the two employees.
4. The district contribution that is allowed for each employee would be applied towards their portion of the premium.
5. The remaining cost of the premium will be deducted from each employee’s paycheck.

Important: Splitting premiums between employees who work for different school districts *will not happen automatically*. You must complete the TRS-ActiveCare “**Application to Split Premium**” form, which will be available on our web site during the enrollment period. The form must be completed and signed by both employees, as well as representatives from each school district.

Example: (ActiveCare 2 family coverage)

	Plano ISD Employee	McKinney ISD Employee
Total Family Premium for ActiveCare 2	\$926.00	
50% Split Charged to Each Employee	\$463.00	\$463.00
District Contribution for Each Employee	\$259.00	\$260.00
Monthly Premium Due from Each Employee	\$204.00	\$203.00

For more information, please contact:

PISD Benefits & Risk Management Department
 Email benefits@pisd.edu
 Phone (469)752-8138
 Web Site www.pisd.edu/benefits

Blue Cross Blue Shield of Texas
 Customer Service for TRS-ActiveCare
 1-866-355-5999