



Benefits & Risk Management
Human Resources Division



Focus on TRS-ActiveCare #8 – 10/28/2009

Enrollment Periods

The annual open enrollment period will occur next month as usual (November 9 to November 24 at 12:00 noon). The coverage you select during this time will begin on January 1, 2010. **No medical coverage will carry-forward from 2009.** If you need medical coverage, you must enroll in one of the TRS-ActiveCare plans. If you do not need medical coverage, you must use the enrollment system to officially decline TRS-ActiveCare coverage. (***Why is this important? See below.***)

As stated earlier, PISD is joining TRS-ActiveCare in the middle of their plan year. All TRS-ActiveCare plans will restart on September 1, and there will be another enrollment period before the school year ends. The exact dates of that enrollment period will be announced later, but it will occur sometime during April and May. At that time, any changes to the TRS-ActiveCare coverage or premiums will be provided to you, and you will also have the opportunity to change your plan. Those changes will take effect on September 1, 2010.

All of our plans (dental, vision, flex accounts, disability, etc.) will also use the September 1 renewal date. So the April-May enrollment period will be the time to make changes to any other coverage as well.

Note: ActiveCare 1-HD is not for everyone. You should look beyond the premium to ensure the plan's higher deductible and out-of-pocket maximums will meet your needs for health care coverage. For example, the employee-only premium has a \$19 per month difference between ActiveCare 1-HD and ActiveCare 1 (after applying the PISD contribution). If the employee selected ActiveCare 1-HD, the annual premium savings would be \$228, yet the additional deductible amount would be \$1,150 and the additional out-of-pocket maximum would be \$1,000.

Why is it important to officially decline TRS-ActiveCare if I don't need medical coverage?

An official declination of coverage for yourself and/or your family members may affect your ability to add coverage at a later date. If you experience a change in status, such as your spouse losing his or her job, you may only be able to add coverage for persons originally listed in your official declination.

The official declination will be part of our online enrollment program, so you may use that program to submit all the necessary information.

For more information, please contact:

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