



2024-25 Benefits

Enrollment portal access: July 25 – August 16

New plan year starts September 1

Coverage does not roll-over – take action to make your selections for the new year

Contact PISD Benefits for assistance or questions:

benefits@pisd.edu
(469)752-8138

Information Online

Review the [plan highlights](#) available online now

Watch for more details to be posted on our [PISD Benefits website](#) by July 15

Booklets will be available online. If you don't have computer access, contact us for a paper copy.

What's Changing?

Every year, the cost of medical services across the country increases. TRS has been able to minimize the impact of these rising cost trends through their size, stability, and supplemental funding. However, to ensure premiums are sufficient to pay for medical care and prescription drugs for participants, TRS must adjust the total premiums to keep pace with rising health care costs. An overview of coverage changes is below, and premium information is on page 3:

Primary Plan

- Annual out-of-pocket maximum increase from \$7,500 to \$8,050 for individual and from \$15,000 to \$16,100 for family

HD (high deductible) Plan

- In-network deductible increase from \$3,000 to \$3,200 for individual and from \$6,000 to \$6,400 for family
- In-network annual out-of-pocket maximum increase from \$7,500 to \$8,050 for individual and from \$15,000 to \$16,100 for family
- Out-of-network deductible increase from \$5,500 to \$6,400 for individual and from \$11,000 to \$12,800 for family

Baylor Scott & White HMO is being discontinued

- Baylor Scott & White HMO will not be offered as a plan option as of 9/1/2024
- Nearly all Baylor Scott & White doctors and hospitals are in-network for the other medical plans
- ActiveCare Primary + plan offers comparable coverage. If you are currently enrolled in Baylor Scott & White HMO, you must select a different plan during open enrollment, or you will be auto-enrolled in ActiveCare Primary +.
- TRS will proactively outreach to participants who will see a change in providers or prescriptions

What Should I Do Now?

Confirm

Make sure your address is always up-to-date with the PISD HR department.

You don't want to miss any important mailings, including your new ID cards!

(Hold on to your old ID cards to use until your new ones arrive)

[Check your address in TEAMS](#)

[Submit an address change to HR](#)

Prepare

Review the coverage changes, [plan highlights](#), and [new premiums](#), so you are familiar with all your options.

Identify areas where you may have questions or need more information once the enrollment period starts.

Boost

Enhance your knowledge by using the Decision Making Tools provided by TRS.

- **Attend a 30-minute virtual webinar about your benefits**, multiple dates and times are available. [Register for From A to Z: Your TRS-ActiveCare Plan](#)
- Know the differences between the Primary plans and the HD plan in [Health Care Versus](#)
- Understand health care terms with the video [Learn the Terms: Health Care Edition](#)
- Access the ["How To" video series](#) to learn how to use different aspects of your plan

Act

[Bookmark our benefits website](#) and check it mid-July for more details about open enrollment.

Reach out for help. If you're not sure about something, or just want to confirm some details, it's always better to ask. Email benefits@pisd.edu or call 469-752-8138.

If possible, plan to complete your enrollment submission before the first day of school.

When Choosing a Medical Plan, Ask Yourself...

- **What's the most important plan feature for me?** Am I willing to pay a higher premium for it? Or am I willing to make some adjustments to save money?
- **Am I worried about a Statewide network with no out-of-network coverage?** Consider: All plans cover true emergency services worldwide, and virtual health programs can also be accessed from anywhere.
- **Is my doctor in-network for the plan I'm considering?** Carefully check each plan's network provider list. Even within Blue Cross Blue Shield, a doctor might be in-network for one plan but not another.
- **Am I concerned about having to get referrals from a PCP?** There is value in having a PCP who can play a critical role in keeping you healthy and lowering your out-of-pocket costs. They'll get to know you and your health needs, and help you get age-appropriate screenings to catch any issues early. And once you're an established patient, you can usually get appointments more quickly and referrals more easily.



Monthly Premiums

	Current 2023-24 Premiums			New 2024-25 Premiums			Amount of Change
	Full monthly premium	District contribution	Cost after District contribution	Full monthly premium	District contribution	Cost after District contribution	
ActiveCare Primary							
Employee Only	\$450	\$330	\$120	\$501	\$330	\$171	\$51
Employee & Spouse	\$1,215	\$330	\$885	\$1,353	\$330	\$1,023	\$138
Employee & Children	\$765	\$330	\$435	\$852	\$330	\$522	\$87
Employee & Family	\$1,530	\$330	\$1,200	\$1,704	\$330	\$1,374	\$174
ActiveCare HD							
Employee Only	\$462	\$330	\$132	\$513	\$330	\$183	\$51
Employee & Spouse	\$1,248	\$330	\$918	\$1,386	\$330	\$1,056	\$138
Employee & Children	\$786	\$330	\$456	\$873	\$330	\$543	\$87
Employee & Family	\$1,571	\$330	\$1,241	\$1,745	\$330	\$1,415	\$174
ActiveCare Primary +							
Employee Only	\$529	\$330	\$199	\$588	\$330	\$258	\$59
Employee & Spouse	\$1,376	\$330	\$1,046	\$1,529	\$330	\$1,199	\$153
Employee & Children	\$900	\$330	\$570	\$1000	\$330	\$670	\$100
Employee & Family	\$1,746	\$330	\$1,416	\$1,941	\$330	\$1,611	\$195
Baylor Scott & White HMO							
Employee Only	\$569.76	\$330	\$239.76	Discontinued for 2024-2025			
Employee & Spouse	\$1,432.42	\$330	\$1,102.42				
Employee & Children	\$916.49	\$330	\$586.49				
Employee & Family	\$1,648.78	\$330	\$1,318.78				
ActiveCare 2 (closed to new enrollees)							
Employee Only	\$1,013	\$330	\$683	\$1,013	\$330	\$683	0
Employee & Spouse	\$2,402	\$330	\$2,072	\$2,402	\$330	\$2,072	0
Employee & Children	\$1,507	\$330	\$1,177	\$1,507	\$330	\$1,177	0
Employee & Family	\$2,841	\$330	\$2,511	\$2,841	\$330	\$2,511	0

Medical Plans At a Glance

	Primary	HD	Primary +	ActiveCare 2 (closed to new members)
Premium Cost	Lowest	Lower	Mid-range	Highest
Copays for Doctor Visits	✓		✓	✓
Requires PCP and Referrals to Specialists	✓		✓	
100% Coverage for Preventive Care In-Network	✓	✓	✓	✓
BCBS Provider Network	Statewide (can expand for kids at college out-of-state)	Nationwide	Statewide (can expand for kids at college out-of-state)	Nationwide
Out of Network Coverage for Non -Emergencies (all plans cover true emergencies both in and out of network)		✓		✓
Deductible	Mid-range (full deductible also applies to prescriptions)	High (full deductible also applies to prescriptions)	Low	Low
HSA-Eligible		✓		
Virtual Health Programs	✓	✓	✓	✓
Digital Mental Health Powered by Learn To Live	✓	✓	✓	✓
Blue Points	✓	✓	✓	✓
Member Rewards	✓	✓	✓	✓

Virtual Health Programs



Medical

- Back Strains
- Ankle Injuries
- Shoulder Strains
- Pulled Muscles
- Contusions/Bruises
- Asthma
- Shortness of Breath
- Infections
- Allergies
- Chemical Exposure

redimd.com/trsactivecare

866-989-CURE (2873), option 3

\$0 copay (\$30 copay on HD plan)



Medical

*Mental Health

- Cold and flu symptoms
- Allergies
- Bronchitis
- Respiratory infections
- Stomach upset
- Sinus problems
- Skin problems
- Depressive and anxiety disorders
- Bipolar, schizophrenia and psychotic disorders
- Attention disorders
- Alcoholism and addiction and substance-related disorders

member.teladoc.com/trsactivecare

855-Teladoc (835-2362)

*Mental Health visits subject to additional cost

\$12 copay (\$42 copay on HD plan)

Digital Mental Health Powered by Learn to Live

Getting help has never been easier! Learn to Live can help you find a more thoughtful approach to life's struggles by teaching the tools and techniques of Cognitive Behavioral Therapy. Use your personalized dashboard to access your programs, progress, information, and other resources. Get personal coaching by phone, text or email. Sign up for mindfulness moments, which are weekly text messages with quick mood-boosting tips and exercises. Watch an introductory video on their [web site](#).



Fewer than 50% of people
with a
mental health condition receive
treatment*



Targeted, online programs and services
based on proven cognitive behavioral
therapy principles



Private, convenient entry point for
mental health concerns

- Depression
- Stress, Anxiety & Worry
- Social Anxiety
- Insomnia
- Substance Use



No cost to employee

*Mental Health by the Numbers, National Alliance on Mental Health, 2019.
Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage
through Blue Cross and Blue Shield of Texas.
BCBSTx makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Available to employees and family members age 13 and older

Programs in English and Spanish

Blue Points

You can earn points for regularly participating in many different healthy activities. You can redeem your points in the online shopping mall, which offers a wide variety of merchandise. Please review [this flyer](#) or the [BCBS website](#) for more details.

Log into wellontarget.com today to find all the interactive tools and resources you need to start earning Blue Points. Keep yourself motivated to earn more points by heading over to the online shopping mall and checking out all the rewards you can earn for adopting – and continuing – healthy habits.



BUILT-IN INCENTIVES
BLUE POINTSSM

TRS ACTIVECARE
PROVIDER NETWORK PARTICIPATING PROVIDER

Offerings that earn points:

- Use of online trackers
- Connecting and syncing a fitness device or app
- Health Assessment completion
- Digital Self-management Program completion
- Fitness program visits

Redeem points in the online Shopping Mall with over a million products!

Blue Points Program Rules are subject to change without prior notice.
See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information.

Member Rewards

Why not get rewarded for choosing a lower-cost high-quality provider? Prices for the same quality medical services can differ by thousands of dollars within the same region and health plan network. With Member Rewards, you can compare costs for procedures like MRIs, CT Scans, Ultrasounds, and Knee Surgery. You can earn rewards to reduce your copays or coinsurance for future expenses. On the Primary and Primary + plans, rewards can apply to expenses for medical, prescription, dental, and vision services. On the HD plan, rewards can be applied only to dental and vision expenses.

Please review the [BCBS website](#) for more details, FAQ, and an introductory video.

MEMBER REWARDS®

TRS-ACTIVECARE PRIMARY, TRS-ACTIVECARE PRIMARY+, HD



	TRS-ActiveCare Primary & Primary +	New! TRS-ActiveCare HD
New! Expanded member rewards	✓	✓
New! Dynamic Incentives included	✓	✓
Referral Required before service	✓	
Rewards can be used towards eligible medical, pharmacy, dental, vision expenses	✓	
Rewards can ONLY be use towards eligible dental, vision expenses		✓
Rewards automatically deposited in HCA after claim processed.	✓	
Rewards deposited after participant submits HCA reimbursement form		✓

AVERAGE REWARD

\$121

Colonoscopy

\$89

MRI

\$45

Ultrasound

\$10

Lab (New!)