



Employee Benefits
2015-2016

Welcome Back!!!



Summary of Employee Benefits

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- Social Security/Medicare
- Workers Compensation
- Unemployment Compensation
- *Health Plans*
- Teacher Retirement & TRS Insurance
- Leaves & Absences
- Voluntary Employee Elections





Health Plans (Employer Plans)

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- Group Health Insurance
 - TRS ActiveCare
- Group Dental Insurance
 - Met Life
- Group Term Life
 - Met Life





Group Health Insurance

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- TRS ActiveCare
 - Statewide health coverage plan for public education employees established in 2003.
 - Participation has grown to 460,000 employees and dependents
 - Of the 1,245 districts/entities eligible to participate in TRS ActiveCare, over 90 %, or 1,122 now do so





Group Health Insurance

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- TRS ActiveCare
 - TRS Active is a self-funded plan
 - The rates and benefits are not determined by the vendor (administrator)
 - The rates and benefits are established by the TRS Board of Trustees based on the claims experience





TRS ActiveCare Administrator

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- TRS ActiveCare is administered AETNA
 - <https://www.trsactivecare.aetna.com/>
- The prescription drug benefits are administered by Caremark
 - <http://www2.caremark.com/trsactivecare/>





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AETNA Mobile Web Access

Aetna Mobile *Secure Site – Log-in Required*

- Find a network doctor
- Check your plan coverage
- Check on a claim
- Show you ID card
- Contact TRS-ActiveCare Customer Service

CarePass

- Connects you to health and fitness apps
- Set goals
- Track your nutrition, fitness, health and sleep

iTriage

- Check a symptom
- Look up a conditions
- Find the right doctor
- Check on ER wait times





Caremark Mobile Web Access

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Only PBM to offer native pre-log in functions for iPhone and Android

- Scan to refill multiple Rx checkout
- Pill identifier
- Drug interaction checker
- **After log in functions available**
- Find drug costs
- Find a pharmacy in network
- View digital ID card
- See prescription orders and history
- Refill prescriptions





TRS ActiveCare Plans

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- ActiveCare 1 HD Plan
- ActiveCare Select Plan
- ActiveCare 2 Plan



All the help you need

**TRS-ActiveCare
Customer
Service**

1-800-222-9205

Monday-Friday, 8am-6pm CT



What's New

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- 2015-2016 annual enrollment for TRS-ActiveCare
 - You must actively enroll or decline coverage this year **by August 21st**
 - If you do not enroll during the enrollment period, you will not have coverage effective September 1, 2015
 - You will not be able to enroll for coverage in the 2015-2016 plan year, unless you have an applicable special enrollment event.





What's New

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• TRS ActiveCare Plan Highlights 2015-2016

2015-2016 TRS-ActiveCare Plan Highlights

Effective September 1, 2015 through August 31, 2016 | Network Level of Benefits*



Type of Service	ActiveCare 1-HD	ActiveCare Select or ActiveCare Select – Aetna Whole Health (Baptist Health System and HealthTexas Medical Group; Baylor Scott & White Quality Alliance; Memorial Hermann Accountable Care Network; Seton Health Alliance)	ActiveCare 2
Deductible (per plan year)	\$2,500 employee only \$5,000 employee and spouse; employee and child(ren); employee and family	\$1,200 individual \$3,600 family	\$1,000 individual \$3,000 family
Out-of-Pocket Maximum (per plan year; does include medical deductible/any medical copays/coinsurance/any prescription drug deductible and applicable copays/coinsurance)	\$6,450 employee only \$12,900 employee and spouse; employee and child(ren); employee and family	\$6,600 individual \$13,200 family	\$6,600 individual \$13,200 family
Coinsurance Plan pays (up to allowable amount) Participant pays (after deductible)	80% 20%	80% 20%	80% 20%
Office Visit Copay Participant pays	20% after deductible	\$30 copay for primary \$60 copay for specialist	\$30 copay for primary \$50 copay for specialist



What's New

- **TRS ActiveCare Plan Rates 2015-2016**



2015-2016 TRS-ActiveCare POS II Plans
Rates and Benefits Changes
Effective September 1, 2015

Consistent with ACA requirements, any medical copayments, coinsurance, and deductibles, **plus pharmacy copayments, coinsurance and deductibles** paid by ActiveCare 1HD, Select, and 2 participants will now be counted to satisfy the out-of-pocket maximum beginning with the 2015-2016 plan year. Since this allows participants to reach their out-of-pocket maximum faster, out-of-pocket limits will be increased slightly to achieve the same approximate actuarial cost to the plan.

TRS-ActiveCare 1-HD

Gross Monthly Premium before State and District Contributions

Coverage Tier	2014-2015 Plan Year	2015-2016 Plan Year
Employee only	\$ 325.00	\$ 341.00
Employee and Spouse	\$ 850.00	\$ 914.00
Employee and Child(ren)	\$ 572.00	\$ 615.00
Employee and Family	\$1,145.00	\$1,231.00



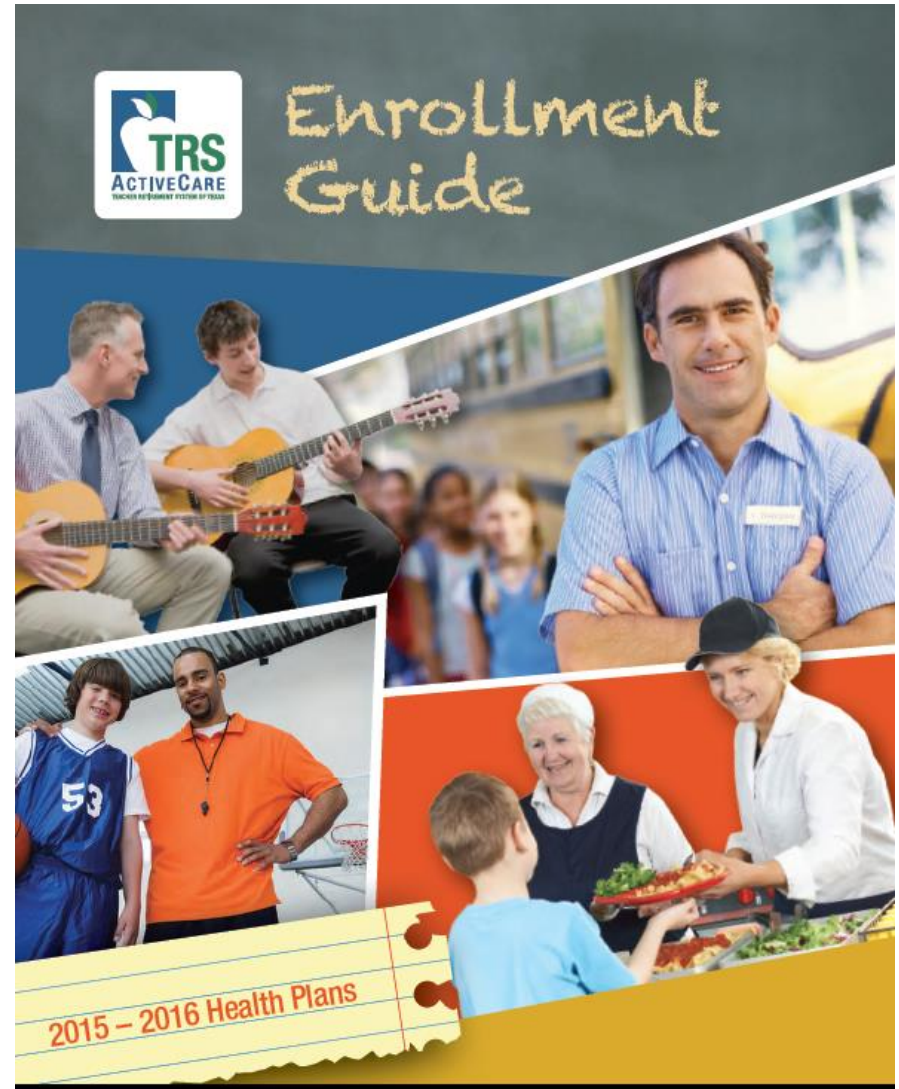
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What's New

- **2015-2016 Enrollment Guide**

- Posted on Payroll & Benefits webpage





What's New

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- **Added savings and value with Quest Diagnostics**
 - You can take advantage of extra savings when you need a lab test. Quest
 - ActiveCare Select & ActiveCare 2 plans cover lab services at 100% if you use a Quest Diagnostics facility.





Out of Pocket Expenses



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- Consistent with ACA requirements, any medical copayments, coinsurance, and deductibles, **plus pharmacy copayments, coinsurance and deductibles** paid by ActiveCare 1HD, Select, and 2 participants will now be counted to satisfy the out-of-pocket maximum beginning with the 2015-2016 plan year.
- Since this allows participants to reach their out-of-pocket maximum faster, out-of-pocket limits will be increased slightly to achieve the same approximate actuarial cost to the plan.





TRS ActiveCare 1-HD

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Employee and Family	\$1,145.00	\$1,231.00

TRS-ActiveCare 1 -HD-Benefit Changes

Plan Feature	From 2014-2015 Plan Year	To 2015-2016 Plan Year
Individual Out-of-Pocket Maximum	\$6,350	\$ 6,450
Family Out-of-Pocket Maximum	\$9,200	\$12,900
	(Out-of-Pocket Maximums include deductibles, any medical copayments and coinsurance)	Out-of-Pocket Maximums include deductibles, any medical copayments, coinsurance and deductibles, plus pharmacy copayments, coinsurance and deductibles



TRS ActiveCare Select

TRS-ActiveCare Select Plan

Gross Monthly Premium before State and District Contributions

Coverage Tier	2014-2015 Plan Year	2015-2016 Plan Year
Employee only	\$ 450.00	\$ 473.00
Employee and Spouse	\$1,044.00	\$1,122.00
Employee and Child(ren)	\$ 709.00	\$ 762.00
Employee and Family	\$1,238.00	\$1,331.00

TRS-ActiveCare Select -Benefit Changes

Plan Feature	2014-2015 Plan Year	2015-2016 Plan Year
Individual Out-of-Pocket Maximum	\$6,350	\$ 6,600
Family Out-of-Pocket Maximum	\$9,200 (Out-of-Pocket Maximums include deductibles, any medical copayments and coinsurance)	\$13,200 Out-of-Pocket Maximums include deductibles, any medical copayments, coinsurance and deductibles, plus pharmacy copayments, coinsurance and deductibles



TRS ActiveCare 2

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TRS-ActiveCare 2 Plan

Gross Monthly Premium before State and District Contributions

Coverage Tier	2014-2015 Plan Year	2015-2016 Plan Year
Employee only	\$ 555.00	\$ 614.00
Employee and Spouse	\$1,287.00	\$1,478.00
Employee and Child(ren)	\$ 875.00	\$ 992.00
Employee and Family	\$1,323.00	\$1,521.00

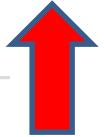
TRS-ActiveCare 2-Benefit Changes

Plan Feature	From 2014-2015 Plan Year	To 2015-2016 Plan Year
Individual Out-of-Pocket Maximum	\$ 6000 \$12,000 (Out-of-Pocket Maximums include deductibles, any medical copayments and coinsurance)	\$ 6600 \$13,200 Out-of-Pocket Maximums include deductibles, any medical copayments, coinsurance and deductibles, plus pharmacy copayments, coinsurance and deductibles



Employee & Employer Paid Premiums Comparison

NEW



5%-15%

Coverage Category	2014-2015			2015-2016		
	ActiveCare 1 HD	ActiveCare Select	ActiveCare 2	ActiveCare 1 HD	ActiveCare Select	ActiveCare 2
Employee Only	\$ 325	\$ 450	\$ 555	\$ 341	\$ 473	\$ 614
Employee & Spouse	\$ 850	\$ 1,044	\$ 1,287	\$ 914	\$ 1,122	\$ 1,478
Employee & Child(ren)	\$ 572	\$ 709	\$ 875	\$ 615	\$ 762	\$ 992
Employee & Family	\$ 1,145	\$ 1,238	\$ 1,323	\$ 1,231	\$ 1,331	\$ 1,521

Coverage Category	2015-2016			Employee Cost		
	ActiveCare 1 HD	ActiveCare Select	ActiveCare 2	ActiveCare 1 HD	ActiveCare Select	ActiveCare 2
Employee Only	\$ 341	\$ 473	\$ 614	\$0*	\$ 13	\$ 154
Employee & Spouse	\$ 914	\$ 1,122	\$ 1,478	\$ 454	\$ 662	\$ 1,018
Employee & Child(ren)	\$ 615	\$ 762	\$ 992	\$ 155	\$ 302	\$ 532
Employee & Family	\$ 1,231	\$ 1,331	\$ 1,521	\$ 771	\$ 871	\$ 1,061

*Note. 1HD Enrollees eligible for \$119/month (\$1,428/year) FSA account.

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Other Insurance Plans

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- Dental coverage \$37.72/month
 - Employee Only
- Life insurance (\$40K) \$ 6.40/month
 - Employee Only
- Both of these premiums are paid by Lackland ISD

Employee's may opt to purchase coverage for dependents.





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FSA Reminders



- Flexible Spending Accounts
 - Plan period start date 9-01-2014
 - Plan end date 8-31-2015
 - Grace Period end date 11-15-2015
 - Deadline to submit claims for reimbursement 11-30-2015



**Remember: If you don't spend it....
YOU lose it!**



Insurance Enrollment

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- Insurance enrollment will be in the Lyon Center as noted below:
 - Elementary campus staff
 - Thursday, August 20th
 - 8:00 am to 3:30 pm
 - Secondary campus staff
 - Friday, August 21st
 - 8:00 am to 3:30 pm

Mark Your Calendar



Central Office and Auxiliary Staff may enroll during either of the meetings.





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Four Steps to Enroll

1 Choose your health plan

2 Meet with the First Financial Administrator's staff and/or District staff to address your questions

3 Complete the on-line application – multiple computer stations will be set-up in the Lyon Center (Instructions will be emailed to ALL LISD and will be available onsite)

4 Complete your Section 125 Plan Election selections



Questions

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ENJOY YOUR SCHOOL YEAR!!