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IRVING ISD - WHAT'S NEW IN BENEFITS FOR THE 2020-2021 PLAN YEAR

TRS ActiveCare Plan Highlights for the 2020-2021 plan year effective September 1, 2020

- TRS ActiveCare Primary (New Plan for 2020-2021)
 - This plan provides a statewide network of primary care providers and specialists. Services by an out of network provider will not be covered.
 - The plan includes co-pays for doctor visits without having to meet the deductible.
 - Employees that select this plan must choose a provider within the network at the time of enrollment. It is strongly recommended that you use the [Provider Find Search Tool](#) provided by TRS to confirm that your primary physician and specialist are in the network before selecting the Primary Plan. You may also call **Blue Cross Blue Shield at 866-355-5999** for assistance in selecting a primary care provider.
 - If a PCP is not selected during open enrollment, BCBS could select one on your behalf. You may contact BCBS if you wish to change the PCP on file or log in to your BCBS member account to update the PCP.
 - Employees must have a referral from the PCP to see a specialist.
 - This plan is not compatible with the Health Savings Account (HSA) but is compatible with the Flexible Spending Account (FSA) for medical expenses.
 - This plan is compatible with MDLive for telehealth services.

- TRS ActiveCare HD (High Deductible) - Formerly known as 1HD
 - This plan continues to have a nationwide network under BCBS.
 - Employee must meet the deductible before the plan covers any medical expense, including prescriptions.
 - New for 2020-2021, the deductible is now by individual on the Employee + Family plan. An individual under the family plan may meet their deductible and begin co-pays for themselves without having to meet the family deductible.
 - This plan is compatible with the Health Savings Account (HSA).
 - Employees currently enrolled in TRS ActiveCare 1HD who do not take any action during open enrollment to either select or decline coverage will be automatically enrolled in TRS ActiveCare HD.
 - This plan is compatible with MDLive for telehealth services.

- TRS ActiveCare Primary+ (Replaces TRS ActiveCare Select)
 - This plan also provides a statewide network of primary care providers and specialists. Services by an out of network provider will not be covered.

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The logo for "Heart Work" features a red heart shape with a white outline. The words "Heart" and "Work" are written in white, stacked vertically inside the heart. The heart is positioned to the right of the "Education is" text, partially overlapping a dark blue horizontal bar.

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- The plan includes co-pays for more services than the Primary Plan.
- Employees that select this plan must choose a provider within the network at the time of enrollment. It is strongly recommended that you use the [Provider Find Search Tool](#) provided by TRS to confirm that your physician and specialist are in the network before selecting the Primary+ Plan. You may also call **Blue Cross Blue Shield at 866-355-5999** for assistance in selecting a primary care provider.
- Employees must have a referral from the PCP to see a specialist. **Employees currently enrolled in ActiveCare Select who do not take any action during open enrollment to either select or decline coverage will be automatically enrolled in TRS ActiveCare Primary+ and a PCP will be selected on your behalf by BCBS based on claims history.**

- TRS ActiveCare 2 (not open for new enrollment, only available to grandfathered members)
 - This plan is closed to new enrollees.
 - This plan continues to have a nationwide network under BCBS.
 - The plan offers a low deductible and co-pays for many services and prescriptions.

- Central/North Texas Baylor Scott & White HMO (Replaces BSW HMO)
 - This plan provides a regional network of primary care providers and specialists.
 - The plan includes doctor visit co-pays, a low deductible, and will only cover in-network services.
 - This plan includes a prescription deductible except for generic brands.

Hospital Indemnity Plan - Replaces the Medical Gap insurance effective September 1, 2020

- Here are some important features about this plan:
 - Premiums are lower than Medical Gap insurance in some of the tiers
 - No pre-existing condition limitations
 - Complements any of the medical plans
 - Employees may enroll in both a Health Savings Account and Hospital Indemnity Plan
 - Covers in-patient hospital confinement only
- For more information [click here](#).

Health Savings Account provider change effective September 1, 2020

- HSA contributions with HSA Bank will be changing to EECU (Educational Employees Credit Union).
- EECU benefits outweigh those of HSA Bank as follows:
 - No employee monthly service fees
 - ATMs available nationwide

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- EECU branch locations in the DFW metroplex
- Better interest rates
- No employer administrative fees
- For more information [click here](#).