

# Open Enrollment: July 12 - August 23, 2021

*During Open Enrollment, it is important to review your current benefits and consider the needs for you and your family for the upcoming plan year. Please review your current benefits in the Employee Benefits Portal by visiting <http://mybenefitshub.com/dentonisd>*

## Medical Insurance Plans

### TRS ActiveCare

Review the 2021-22 medical rates [here](#).

- **Change!** Rate premium increase for Primary, Primary+, HD and AC2
- **Change!** Rate premium change for Scott & White HMO
- **Change!** HD Plan increased Deductible, Max out-of-pocket, and employee portion of coinsurance

#### TRS ActiveCare HD (High Deductible)

- No copays, must meet plan year deductible then coinsurance for services and many drugs
- HSA eligible High Deductible Health Plan
- Nationwide network (BCBS of TX) with out-of-network coverage
- No Primary Care Physician (PCP) required
- No referrals to Specialists required

#### TRS ActiveCare Primary

- Copays for many services and drugs
- Copays apply to deductible
- Statewide Network (BCBS of TX) with no out-of-network coverage
- Primary Care Physician (PCP) required
- PCP referrals required to see Specialists

#### TRS ActiveCare Primary+

- Copays for many services and drugs
- Copays apply to deductible
- Statewide Network (BCBS of TX) with no out-of-network coverage
- Primary Care Physician (PCP) required
- PCP referrals required to see Specialists

#### TRS ActiveCare2

Plan is closed to new enrollees. Current enrollees can choose to stay in plan.

#### TRS Scott & White HMO

- Copays for many services and drugs
- Copays apply to deductible
- Regional Network with no out-of-network coverage
- Primary Care Physician (PCP) is required
- No referral required to see In-Network Specialists

### Texas Schools Health Benefits Program

Review the 2021-22 medical rates [here](#).

- **New!** Out-of-network Coverage on both HD and Copay Plans
- **New!** Type 2 Diabetes Management with Virta Health
- **No change!** Rate premiums for both plans
- **No change!** In-Network Deductibles

#### TSHBP High Deductible Plan

- No copays, must meet plan year deductible before plan provides benefit for services and drugs
- Plan pays 100% benefit for covered in-network expenses after deductible is met
- Nationwide Network of Physicians (HealthSmart Network) with out-of-network coverage
- HSA eligible High Deductible Health Plan
- No Network Primary Care Physician (PCP) required
- No referrals to Network Specialists required
- All hospital and other medical facility based services must be accessed through an assigned Care Coordinator.

#### TSHBP Copay Plan

- Copays for services and drugs
- Copays apply to the deductible
- Plan pays 100% benefit for covered in-network expenses after deductible is met
- Nationwide Network of Physicians (HealthSmart Network) with out-of-network coverage
- No Network Primary Care Physician (PCP) required
- No referrals to network specialists required
- All hospital and other medical facility based services must be accessed through an assigned Care Coordinator.

