

# WHAT'S NEW IN 2023

- ▶ Hospital Indemnity—Carrier Change
- ▶ Critical Illness—Carrier Change
- ▶ Basic Life and Voluntary Life—Carrier Change

## ENROLLMENT DATES

07/10/2023—08/17/2023

## BENEFIT WEBSITE

WWW.MYBENEFITSHUB.COM/SULPHURSPRINGSISD



FBS CALL CENTER

(866) 914-5202

\*SE HABLÁ ESPAÑOL



DOWNLOAD APP

TEXT FBS TIPS TO

(800) 583-6908

**NOW IS THE TIME** to make your benefit elections for a 09/01/2023 effective date. During your annual enrollment period, you may enroll for additional benefits, change plan options, or change dependents. For supplemental benefits that require Evidence of Insurability, a later effective date may apply.

If you experience a special enrollment event outside of the annual enrollment period, call your benefits administrator within 31 days of event.

### TRS-ACTIVECARE CUSTOMER SERVICE

Do you have questions on TRS-ActiveCare, or do you need to update your PCP?

Call TRS-ActiveCare Customer Service (866)355-5999  
8:00 AM – 8:00 PM CST (Monday – Friday).

<https://bcbstx.com/trsactivecare>

## BENEFITS AT A GLANCE

### SPOTLIGHT: BENEFITS WHICH SUPPLEMENT MEDICAL INSURANCE

#### ACCIDENT

Do you have kids playing sports, are you a weekend warrior, or maybe accident prone? Accident plans are designed to help pay for medical costs associated with accidents and benefits are paid directly to you.

#### CRITICAL ILLNESS

Critical illness insurance can be used towards medical or other expenses. It provides a lump sum benefit payable directly to the insured upon diagnosis of a covered condition or event, like a heart attack or stroke. The money can also be used for non-medical costs related to the illness, including transportation, child care, etc.

#### HOSPITAL INDEMNITY

This plan complements your health insurance by helping you pay for costs left unpaid by your health insurance when you are confined to a hospital. Hospital Indemnity insurance provides a cash benefit for every day, week or month you are hospitalized. Benefits are paid to you directly and it works in addition to your health insurance coverage. This benefit may also be available to your spouse and dependent children.

# RESOURCES

## IMPORTANT TIPS BEFORE YOU BEGIN ENROLLMENT

### For Existing Employees

1. Have your dependent's SSNs ready, if enrolling
2. To change PCP, call TRS-ActiveCare Customer Service
3. Update your beneficiaries

### For New Employees

1. You are required to log in THE*benefits*HUB and enroll or decline medical coverage for yourself and/or eligible dependents within 31 days of employment.
2. You will need your dependent's SSN to complete enrollment.
3. Have your PCP number ready. To find PCP Number, click here <https://bcbstx.com/trsactivecare/doctors-and-hospitals>
4. Know who your beneficiaries are and their information to finalize enrollment.

## NEW BENEFITS CARE LINE

(833) 453-1680

Call and speak with a licensed FBS Enrollment Counselor for help regarding:

- ▶ Your employee benefits
- ▶ Filing a claim
- ▶ Keeping your benefits after leaving your employer

Monday: Thursday: 8:00AM—5:30PM

Friday: 8:00AM—3:00PM

## FBS CALL CENTER

### Need Assistance with enrollment in the HUB?

Call (866) 914-5202

8:00 AM – 6:00 PM CST (Monday – Friday)

\*Calls are recorded

## SCAN QR CODE



1. Open Camera on your Phone.
2. Hold Phone so QR Code Appears on Screen.
3. Tap the Notification to open the link and select your school.

## FREQUENTLY ASKED QUESTIONS

### Can you have both an HSA and an FSA?

No, you can only choose to enroll in one or the other, but you cannot contribute to both an HSA and an FSA.

### Can you and your spouse have both an HSA and an FSA?

Please note that, in general, under IRS regulations, married couples cannot enroll in both a Flexible Spending Account (FSA) and a Health Savings Account (HSA). If your spouse is covered by an FSA that reimburses medical expenses, then you and your spouse are not eligible for the HSA, even if you would not use your spouse's FSA to reimburse your expenses. However, there are some exceptions to the general limitation regarding specific types of FSAs. For more information on whether you can enroll in a specific type of FSA or HSA as a married couple, contact the FSA and/or HSA provider before enrolling or contact your tax advisor for further guidance.

### What if you are currently enrolled in an FSA and want to switch to an HSA on 9/1/2023?

If you are currently enrolled in an FSA and will be switching to an HSA, be sure to exhaust all of your FSA funds by 8/31/2023.

