

2014-15 TRS-ActiveCare Medical Plans

Coverage details will be posted when they become available later.

Who can enroll:	Employees working 25 or more hours per week	Employees working between 10 and 24 hours per week	Substitutes who regularly work 10 or more hours per week
Eligible for:	All types of plans, and the District Contribution to the medical premium	Medical plans only, no District Contribution	Medical plans only, no District Contribution

	Total Monthly Cost	PISD Contribution for full-time employees	Full-Time Employee's Monthly Cost
ActiveCare 1-HD			
Employee Only	\$325.00	\$259.00	\$66.00
Employee & Spouse	\$850.00	\$259.00	\$591.00
Employee & Child(ren)	\$572.00	\$259.00	\$313.00
Employee & Family	\$1,145.00	\$259.00	\$886.00
ActiveCare Select			
Employee Only	\$450.00	\$259.00	\$191.00
Employee & Spouse	\$1,044.00	\$259.00	\$785.00
Employee & Child(ren)	\$709.00	\$259.00	\$450.00
Employee & Family	\$1,238.00	\$259.00	\$979.00
ActiveCare 2			
Employee Only	\$555.00	\$259.00	\$296.00
Employee & Spouse	\$1,287.00	\$259.00	\$1,028.00
Employee & Child(ren)	\$875.00	\$259.00	\$616.00
Employee & Family	\$1,323.00	\$259.00	\$1,064.00

Medical Plans: TRS-ActiveCare (continued)

Combined Premiums for Families (applies to medical plans only)

If both you and your spouse work for a school district that participates in TRS-ActiveCare, you may choose to combine your coverage, but you are not required to do so. Premiums and district contributions may be combined on any TRS-ActiveCare plan when Employee & Spouse or Employee & Family coverage is selected. However, in most situations, savings would only be seen with Employee & Family coverage. Each family must decide whether this arrangement would benefit their personal situation.

If both spouses work for Plano ISD:

Two district contributions are applied to the premium listed in the “Total Monthly Cost” column on the previous page, and then the remainder is deducted from one person’s paycheck.

To enroll online for this option: One employee selects the family coverage for medical and covers the spouse as a dependent. The other employee would Waive medical coverage.

When you complete the online enrollment, the reduced premium *will not appear* on the screen. The additional district contribution will be applied *after* your coverage is submitted.

Example:

- John and Jane are married, both work for Plano ISD, and they have 2 kids.
- John enrolled in TRS-ActiveCare 2 for employee & family.
- Jane waived medical coverage on her enrollment.

\$1,323 – Total Monthly Cost
-\$259 – PISD’s contribution for John
-\$259 – PISD’s contribution for Jane
\$805 – Monthly Premium Deducted from John’s Paycheck

If one spouse works for Plano ISD, and the other works for another school district:

The premium listed in the “Total Monthly Cost” column on the previous page is divided in half and shared between the two spouses. Each district would apply their contribution to their employee’s half of the premium, and the remainder is deducted from each employee’s paycheck.

To enroll online for this option: One employee selects the family coverage for medical and covers the spouse as a dependent. The other employee would Waive medical coverage at their school district.

Splitting premiums between school districts ***will not happen automatically***. You must complete the TRS-ActiveCare “***Application to Split Premium***”, available on our web site. If you are already splitting the premium, that arrangement will automatically carry-forward and remain in effect for next year, unless you request to cancel it.

Example:

- Bill and Susie are married and have 2 kids. Bill works for Plano ISD. Susie works for ABC ISD.
- Bill enrolled in TRS-ActiveCare 2 for employee & family at Plano ISD.
- Susie waived medical coverage at ABC ISD.

\$1,323 – Total Monthly Cost (divided in half and shared)	
\$661.50 – Charged to PISD for Bill	\$661.50 – Charged to ABC ISD for Susie
<u>-\$259.00</u> – PISD’s contribution for Bill	<u>-\$259.00</u> – ABC ISD’s contribution for Susie
\$402.50 – Monthly Premium Deducted from Bill’s Paycheck	\$402.50 – Monthly Premium Deducted from Susie’s Paycheck