

2025-26 Benefits

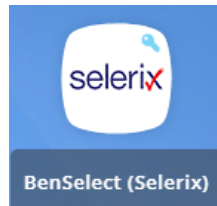
Information Online

Review the [plan highlights](#) available online now

Watch for more details & e-booklets to be posted on our [Plano ISD Benefits website](#)

New Enrollment Portal

Use the new Webdesk tile



Enrollment portal access: July 24 – August 15

New plan year starts September 1

Coverage does not roll-over – take action to make your selections for the new year

Contact Plano ISD Benefits for assistance or questions:

benefits@pisd.edu
(469)752-8138

What's Changing?

----- Medical -----

Every year, the cost of health care across the country increases. TRS has been able to minimize the impact through their size, stability, and supplemental funding. However, to ensure premiums are sufficient to pay for medical care and prescription drugs for all participants, TRS must adjust the total premiums to keep pace with rising health care costs. An overview of changes is below, and premium information is on page 3:

Primary & Primary + Plans

- In addition to not needing referral from your Primary Care Physician (PCP) for an OB/GYN annual exam or for mental health, referrals will no longer be needed to see a dermatologist or for physical therapy
- Referrals are still required to see other specialists

HD (high deductible) Plan

- Deductibles & out-of-pocket maximums will increase to maintain compliance with regulations regarding high deductible plans
 - In-network deductible will increase by \$100 for individual and by \$200 for family
 - In-network out-of-pocket maximum will increase by \$250 for individual and by \$500 for family
 - Out-of-network deductibles and out-of-pocket maximums will also increase

All medical plans

- New Lantern pilot program beginning 9/1/2025
- Extra incentives when using the Lantern network of providers for surgeries for joint, spine, and bariatric procedures

----- Dental -----

Dental plans will continue to be provided by **Delta Dental**. Premiums will increase slightly due to higher claims costs. Using a PPO dentist will provide the greatest savings and maximize your benefits. To search the Delta Dental PPO Network, visit www.deltadentalins.com and click on Find a Dentist. When prompted for a network, select Delta Dental PPO for the highest savings. Dentists in the Delta Dental Premier network may also be used, but offer lower discounts on costs. You may use a non-network dentist, but they may bill you for additional amounts that exceed Delta's allowable rate.

----- Disability Insurance -----

Effective 9/1/2025, the new disability insurance carrier will be **The Standard**, and premiums will decrease slightly. Any currently active claims will continue to be handled by the previous carrier until completion. New claims that occur on or after 9/1/2025 will be handled by The Standard.

The same plan options will be available (7, 14, 30, 90 day waiting periods), and you can still choose any level of coverage up to two-thirds of your gross salary. You may add or change disability insurance during open enrollment only. If you're enrolling for the first time, any pre-existing conditions (including pregnancy) may only receive limited benefits during the first year of coverage.

Why sign up for disability insurance? Disability insurance can replace a portion of your lost income if you are unable to work due to illness or injury. When accidents or long-term illness arise, most people see their expenses go up, and their income go down. Disability income protection can be very beneficial, and is most appreciated when the unexpected happens.

When Choosing a Medical Plan, Ask Yourself...

- **What's the most important plan feature for me?** Am I willing to pay a higher monthly premium for it? What adjustments am I willing to make to save money?
- **Am I worried about a Statewide network with no out-of-network coverage?** Consider: All plans cover true emergency services worldwide, and virtual health programs can also be accessed from anywhere.
- **Is my doctor in-network for the plan I'm considering?** Carefully check each plan's network provider list. Even within Blue Cross Blue Shield, a doctor might be in-network for one plan but not another. Search online at www.bcbstx.com/trsactivecare/doctors-and-hospitals
- **Am I concerned about having to get referrals from a PCP?** There is value in having a PCP who can play a critical role in keeping you healthy and lowering your out-of-pocket costs. They'll get to know you and your health needs, and help you get age-appropriate screenings to catch any issues early. And once you're an established patient, you can usually get appointments more quickly and referrals more easily. Certain specialists don't require referrals, such as OB/GYN, mental health, dermatologist, and physical therapy.



What Should I Do Now?

Confirm

Confirm that your **current mailing address** is shown in the Skyward Employee Access Center. If needed, [submit an address change to the Plano ISD HR department](#)

You don't want to miss any important mailings!

Will I get a new ID card?

Yes

- everyone enrolled in the HD plan
- anyone changing plans
(use your old ID card until a new one arrives)

No

- anyone enrolled in the Primary, Primary + and ActiveCare 2 plans
(continue to use your current ID cards)

Boost

Enhance your knowledge by using the Decision Making Tools provided by TRS

- **Attend a 45-minute webinar about the medical plans**, multiple dates and times are available: [Register for TRS-ActiveCare: From A to Z](#)
- Know the differences between the Primary plans and the HD plan in [This Versus That](#)
- Understand health care terms with the video [Learn the Terms: Health Care Edition](#)

Access the [“How To” video series](#) to learn how to use different aspects of your plan

Review the prescription benefits available through [Express Scripts](#)

Engage

Tap into additional opportunities for support from the Plano ISD Benefits Department

- Hands-on enrollment assistance in computer lab at the Sockwell Center:

Tues, July 29	Fri, August 8	Wed, August 13
1:00-3:00 pm	3:00-5:00pm	2:00-5:00pm
- Virtual office hours for questions and guidance: (meeting links will be shared later)

Thurs, July 31	Wed, August 6	Tues, August 12
9:00-11:00am	11:00am-1:00pm	3:00-5:00pm

As always, you can email benefits@pisd.edu or call 469-752-8138 anytime

Act

[Bookmark our benefits website](#) and check it mid-July for more details about open enrollment.

Reach out for help. If you're not sure about something, or just want to confirm some details, it's always better to ask.

If possible, complete your enrollment submission before the first day of school.

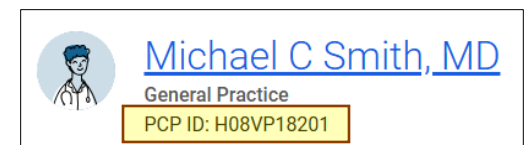
Open enrollment deadline is Friday August 15

Medical Plans – Monthly Premiums

	Current 2024-25 Premiums			New 2025-26 Premiums			Amount of Change
	Full monthly premium	District contribution	Cost after District contribution	Full monthly premium	District contribution	Cost after District contribution	
ActiveCare Primary							
Employee Only	\$501	\$330	\$171	\$556	\$330	\$226	\$55
Employee & Spouse	\$1,353	\$330	\$1,023	\$1,502	\$330	\$1,172	\$149
Employee & Children	\$852	\$330	\$522	\$946	\$330	\$616	\$94
Employee & Family	\$1,704	\$330	\$1,374	\$1,891	\$330	\$1,561	\$187
ActiveCare HD							
Employee Only	\$513	\$330	\$183	\$570	\$330	\$240	\$57
Employee & Spouse	\$1,386	\$330	\$1,056	\$1,539	\$330	\$1,209	\$153
Employee & Children	\$873	\$330	\$543	\$969	\$330	\$639	\$96
Employee & Family	\$1,745	\$330	\$1,415	\$1,938	\$330	\$1,608	\$193
ActiveCare Primary +							
Employee Only	\$588	\$330	\$258	\$653	\$330	\$323	\$65
Employee & Spouse	\$1,529	\$330	\$1,199	\$1,698	\$330	\$1,368	\$169
Employee & Children	\$1,000	\$330	\$670	\$1,111	\$330	\$781	\$111
Employee & Family	\$1,941	\$330	\$1,611	\$2,155	\$330	\$1,825	\$214
ActiveCare 2 (closed to new enrollees)							
Employee Only	\$1,013	\$330	\$683	\$1,013	\$330	\$683	0
Employee & Spouse	\$2,402	\$330	\$2,072	\$2,402	\$330	\$2,072	0
Employee & Children	\$1,507	\$330	\$1,177	\$1,507	\$330	\$1,177	0
Employee & Family	\$2,841	\$330	\$2,511	\$2,841	\$330	\$2,511	0

Primary & Primary+ plans require you to select a Primary Care Physician (PCP), and you must enter the PCP ID # when you complete your online enrollment. If you are already enrolled in these plans, your current PCP will be displayed. If you will be enrolling for the first time, start choosing your PCP now. Go to www.bcbstx.com/trsactivecare/doctors-and-hospitals to search the list of doctors for the specific plan. Once you have selected a doctor, **make note of their PCP ID, which will be displayed under their name and will always start with the letter H. A valid PCP ID will be required to complete your online enrollment.**

Example:



Medical Plans At a Glance

	Primary	HD	Primary +	ActiveCare 2 (closed to new members)
Premium Cost	Lowest	Lower	Mid-range	Highest
Deductible	Mid-range (full deductible also applies to prescriptions)	High (full deductible also applies to prescriptions)	Low	Low
Copays for Doctor Visits	✓		✓	✓
Requires PCP and Referrals to Most Specialists	✓		✓	
100% Coverage for Preventive Care In-Network	✓	✓	✓	✓
BCBS Provider Network	Statewide (can expand for kids at college out-of-state)	Nationwide	Statewide (can expand for kids at college out-of-state)	Nationwide
Out of Network Coverage for Non -Emergencies (all plans cover true emergencies both in and out of network)		✓		✓
HSA-Eligible		✓		
All plans include extra features to support health & wellbeing	Virtual Health Programs Digital Mental Health Powered by Learn to Live Member Rewards Well onTarget and Blue Points Fitness Programs Ovia Health apps for pregnancy support and more			

Virtual Health Programs



Medical

- Back Strains
- Ankle Injuries
- Shoulder Strains
- Pulled Muscles
- Contusions/Bruises
- Asthma
- Shortness of Breath
- Infections
- Allergies
- Chemical Exposure

RediMD.com/trsactivecare

855-942-4900

\$0 copay (\$30 copay on HD plan)



Medical

*Mental Health

- Cold and flu symptoms
- Allergies
- Bronchitis
- Respiratory infections
- Stomach upset
- Sinus problems
- Skin problems
- Depressive and anxiety disorders
- Bipolar, schizophrenia and psychotic disorders
- Attention disorders
- Alcoholism and addiction and substance-related disorders

member.Teladoc.com/trsactivecare

855-Teladoc (835-2362)

\$12 copay (\$42 copay on HD plan)

Digital Mental Health Powered by Learn to Live

Getting help has never been easier! Learn to Live can help you find a more thoughtful approach to life's struggles by teaching the tools and techniques of Cognitive Behavioral Therapy. Use your personalized dashboard to access your programs, progress, information, and other resources. Get personal coaching by phone, text or email. Sign up for mindfulness moments, which are weekly text messages with quick mood-boosting tips and exercises. Visit their [web site](#) to learn about the variety of digital programs.



Fewer than 50% of people
with a
mental health condition receive
treatment*



Targeted, online programs and services
based on proven cognitive behavioral
therapy principles



Private, convenient entry point for
mental health concerns

- Depression
- Stress, Anxiety & Worry
- Social Anxiety
- Insomnia
- Substance Use



No cost to employee

*Mental Health by the Numbers. National Alliance on Mental Health. 2019.

Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Available to employees and family members age 13 and older

Programs in English and Spanish

Member Rewards

Why not get rewarded for choosing a lower-cost high-quality provider? Prices for the same quality medical services can differ by thousands of dollars within the same region and health plan network. With Member Rewards, you can compare costs for procedures like MRIs, CT Scans, Ultrasounds, and Knee Surgery, as well as certain specialists. You can earn up to \$599 per year to reduce your copays or coinsurance for future expenses. On the Primary and Primary + plans, rewards can apply to expenses for medical, prescription, dental, and vision services. On the HD plan, rewards can be applied to dental and vision expenses.

Please review the [BCBS website](#) for more details, FAQ, and how to access your Member Rewards.

MEMBER REWARDS®

TRS-ACTIVECARE PRIMARY, TRS-ACTIVECARE PRIMARY+, HD



	TRS-ActiveCare Primary & Primary +	New! TRS-ActiveCare HD
New! Expanded member rewards	✓	✓
New! Dynamic Incentives included	✓	✓
Referral Required before service	✓	
Rewards can be used towards eligible medical, pharmacy, dental, vision expenses	✓	
Rewards can ONLY be use towards eligible dental, vision expenses		✓
Rewards automatically deposited in HCA after claim processed.	✓	
Rewards deposited after participant submits HCA reimbursement form		✓

AVERAGE REWARD

\$121

Colonoscopy

\$89

MRI

\$45

Ultrasound

\$10

Lab (New!)