



Goose Creek CISD

# **GCCISD BENEFITS ENROLLMENT 2025**

Dr. Ellen Akers  
Director of Employee  
Health and Wellness



# AGENDA

Annual Enrollment Dates

Clinic Updates

Medical Plan Changes

- Features
- Rates
- Options

Voluntary Plan Changes

- Features
- Rates
- Options

WC Updates

Questions



# Annual Enrollment Dates

## Presentations

- October 22 – November 1, 2024

## Enrollment Window

November 1 – 15, 2024

- Mandatory Enrollment
- All employees must complete the enrollment even if you are declining coverage
- Beneficiary on Group Term Life
- Benefit changes







Scan the QR code to learn more  
about the plans that are  
available this plan year!

## [Goose Creek CISD 2025 Benefits Presentation](https://ffbenefits.ffga.com/goosecreekcisd/)

<https://ffbenefits.ffga.com/goosecreekcisd/>



My FFGA Benefits Plus Mobile App

Home

Benefit Plans & Premiums

How To Enroll – Online & Onsite

Contacts

Check My HSA/FSA



### MEDICAL PLAN CHANGE

Medical is changing as of January 1, 2025. More information to come once the medical plan has been voted on!



## GOOSE CREEK CISD EMPLOYEE BENEFITS CENTER

*Your benefits guide*

<https://ffbenefits.ffga.com/goosecreekcisd/>

### WELCOME!

We are pleased to provide eligible employees a competitive benefits package that includes both employer-paid and voluntary products. We have worked closely with First Financial (FFGA) to provide you with a variety of benefits and resources to help you reach your healthcare and retirement needs. Details of all available benefits can be found on this website. Be sure to read the product descriptions carefully so you are well prepared before enrollment begins. If you have questions, feel free to reach out to your First Financial Account Representative!

# Enrollment Presentations and On-Site Enrollment Schedule

GOOSE CREEK CISD Meeting and Enrollment Schedule 2024											
CAMPUS	GROUP MEETING/PRESENTATION	GROUP MTG. LOCATION	GCCISD Benefits Specialist	ENROLLMENT DATE Online for Everyone (Online via your phone, tablet, laptop or computer 24 hours/day)	ONSITE ENROLLMENT DATE	ENROLLMENT LOCATION (was at last year, will confirm location for TY)	Address	Enroll #	Total AMs for date	Number of AMs	SPANISH
All Locations											
Alamo Elementary	Oct 24, 2024 @ 3:50PM	Library	Krystal	Nov 1-15, 2024	November 1, 2024	Conference Room	6100 N. Main, Baytown, TX 7	80		1	
Ashbel Smith Elementary	Oct 24, 2024 @ 3:50PM	Library	Yesenia	Nov 1-15, 2024	November 1, 2024	Library	403 E. James, Baytown, Tx 7	60		1	
Austin Elementary	Oct 25, 2024 @ 3:50 PM	Library	Letty	Nov 1-15, 2024	November 1, 2024	Library	3022 Massey Tompkins Rd.,	65		1	
Hugh Echols - Police Department	Oct 28, 2024 @ 4:30PM	Training room #2	Akers	Nov 1-15, 2024	November 1, 2024	Training room #2 (1 PM - 4:30PM)	607 Baker Rd., Baytown, TX	30	5	2	
Banuelos Elementary	Oct 23, 2024 @ 7:45 AM	Library	Krystal	Nov 1-15, 2024	November 4, 2024	TBD	7770 Eastpoint Blvd., Baytow	65		1	
Baytown Junior	Oct 28, 2024 @ 3:00 PM	Library	Krystal	Nov 1-15, 2024	November 4, 2024	Library	7707 Bayway Dr., Baytown, T	80		1	
Bowie Elementary	Oct 25, 2024 @ 3:50 PM	Library	Akers	Nov 1-15, 2024	November 4, 2024	TBD	2200 Clayton St., Bayown, T	80		1	
Central Administration	Oct 22, 2024 @ 1:30 PM	Board Room	Akers/Rosa	Nov 1-15, 2024	November 4, 2024	Board Room (8:00am - 4:30pm)	4544 I 10 East, Baytown, TX	100	5	2	
Carver Elementary	Oct 25, 2024 @ 3:50 PM	Library	Yesenia	Nov 1-15, 2024	November 5, 2024	Library	610 S. Pruett., Baytown, TX 7	60		1	
Cedar Bayou Junior	Oct 30, 2024 @ 7:45 AM	Library	Akers	Nov 1-15, 2024	November 5, 2024	TBD	2610 Elvinta, Baytown, TX 7	70		1	
Clark Elementary	Oct 23, 2024 @ 7:45 AM	Library	Yesenia	Nov 1-15, 2024	November 5, 2024	TBD	6033 N. Hwy 146 , Baytown,	80		1	
Maint./Grounds/Construction/ Operations	Oct 25, 2024 @ 7 AM & 12 PM	FMC	Rosa/Akers	Nov 1-15, 2024	November 5, 2024	FMC Bldg. (7:30 AM - 4:30 PM)	3401 N. Main, Baytown, TX 7	80	5	2	SPANISH
DeZavala Elementary	Oct 29, 2024 @ 3:50 PM	Library	Krystal	Nov 1-15, 2024	November 6, 2024	TBD	305 Tri-City Beach Rd, Bayto	75		1	
EF Green Jr High	Oct 28, 2024 @ 7:45 AM	Auditorium	Akers	Nov 1-15, 2024	November 6, 2024	TBD				2	
Transportation	Oct 28, 2024 @ 10:00 AM	Transportation	All	Nov 1-15, 2024	November 6, 2024	Transportation ( 9:00 AM - 1:00 PM)	2102 E. Archer Rd., Baytown	100	5	2	SPANISH
Transportation	Oct 28, 2024 @ 10:00 AM	Transportation	All	Nov 1-15, 2024	November 7, 2024	Transportation ( 9:00 AM - 1:00 PM)			5	2	
Gentry Junior	Nov 1, 2024 @ 7:45 AM	Auditorium	Akers	Nov 1-15, 2024	November 7, 2024	Library 9am-12pm	1919 E. Archer Rd., Baytown	80		1	
Goose Creek Memorial	Oct 25, 2024 @ 3:00 PM	Auditorium	Krystal	Nov 1-15, 2024	November 7, 2024	Patriot Center	6001 E. Wallisville, Baytown,	200	4-11/2, 2-11/7		
Liles Early Learning Academy	Oct 24, 2024 @ 7:45 AM		Krystal	Nov 1-15, 2024	November 8, 2024	TBD			1	1	
Education Service Center/Food Service	Oct 23, 2024 @ 3:00 PM	RM 214	Akers/Rosa	Nov 1-15, 2024	November 11, 2024	8:00 AM - 5:00 PM (214)	2610 N. Alexander, Baytown,	55		2	SPANISH
Harlem Elementary	Oct 23, 2024 @ 3:50 PM	Library	Letty	Nov 1-15, 2024	November 11, 2024	Library	3333 Interstate 10, Baytown,	60		1	
Highlands Elementary	Oct 23, 2024 @ 7:45 AM	Library	Akers	Nov 1-15, 2024	November 11, 2024	TBD	200 E. Wallisville, Baytown,	75		1	
Highlands Junior	Oct 29, 2024 @ 3:00 PM	Auditorium	Letty	Nov 1-15, 2024	November 11, 2024	Library	1212 E. Wallisville Rd. Bayto	80	5	1	
Hopper Primary	Oct 24, 2024 @ 7:45 AM	Multi-Purpose Room	Yesenia	Nov 1-15, 2024	November 12, 2024	Online / Phone	405 E. Houston, Baytown, TX	60		1	
Horace Mann Junior	Oct 30, 2024 @ 3:00 PM	Library	Krystal	Nov 1-15, 2024	November 12, 2024	Room 215/216	310 S. Hwy 146, Baytown, T	75		1	
IMPACT (Early College HS)	Oct 22, 2024 @ 3:40PM	Cafeteria	Yesenia	Nov 1-15, 2024	November 12, 2024	Teacher lounge B	1415 Market St., Baytown, T	55		1	
Lee High School	Oct 23, 2024 @ 3:00 PM	Auditorium	Letty	Nov 1-15, 2024	November 12, 2024	Library 7:00 AM - 4:00 PM	1809 Market St., Baytown, T	150		2	
Lamar Elementary	Oct 22, 2024 @ 3:50 PM	Library	Letty	Nov 1-15, 2024	November 13, 2024	Library	816 N Pruett, Baytown, TX 7	75	4	1	
Peter E Hyland Learning Center	Oct 29, 2024 @ 3:20 PM	Cafeteria	Akers	Nov 1-15, 2024	November 13, 2024	TBD	1906 Decker Dr., Baytown, T	35		1	
Sterling High School/CIS	Oct 31, 2024 @ 3:00 PM	Cafeteria	Akers	Nov 1-15, 2024	November 13, 2024	Sterling Library 7:00AM - 4:00 PM	300 W. Baker Rd., Baytown,	200	5	2	
Point Alt Center (old SCGC)	Oct 30, 2024 @ 3:00 PM	Library/ISS	Yesenia	Nov 1-15, 2024	November 14, 2024	Downstairs Lounge	401 Jones Rd, Baytown, TX 7	25		1	
Pumphrey Elementary	Oct 24, 2024 @ 7:45 AM	Cafeteria	Akers	Nov 1-15, 2024	November 14, 2024	Library				1	
San Jacinto Elementary	Oct 29, 2024 @ 7:45 AM	Cafeteria	Krystal	Nov 1-15, 2024	November 14, 2024	TBD	2615 Virginia, Baytown, TX 7	60		1	
Stuart Career Center/Robotics	Oct 24, 2024 @ 3:00 PM	Cafeteria	Akers	Nov 1-15, 2024	November 14, 2024	TBD	302 YMCA Dr., Baytown, TX	55	4	1	
Crockett Elementary	Oct 28, 2024 @ 3:50 PM	Cafeteria	Rosa	Nov 1-15, 2024	November 15, 2024	TBD	4500 Barkaloo, Baytown, TX	65		1	
TMS	Oct 29, 2024 @ 1:00 PM	Training room	Akers	Nov 1-15, 2024	November 15, 2024	TBD	5950 N. Main, Baytown, TX 7	30		1	
Travis Elementary	Oct 23, 2024 @ 3:45 AM	Cafeteria	Akers	Nov 1-15, 2024	November 15, 2024	TBD	100 Robin Road, Baytown, T	75		1	

# Employee Wellness Clinic Update

ESC Building - 2610 N. Alexander Dr,  
Baytown, TX 77520

- **Available to all full-time employees**
- **No insurance coverage required**
- **Appointment Only**
- **281-707-3411**

- Monday, Wednesday, & Friday  
8:30 AM – 4:30 PM
- Tuesday and Thursday  
10:00 AM – 7:00 PM
- Available services:
  - Primary medical care
  - Acute illness care
  - Chronic condition management
  - WC
  - DOT Physicals





# The Fitness Center

Free to all full-time  
employees

Badge in

David Conejo – can  
help you create a  
workout plan,  
demonstrate  
equipment

# Employee Assistance Program

## Unlimited 24/7 assistance

You can access the following services anytime, online or with a toll-free call:

- Information, resources, and referrals on family matters, such as child and elder care; kennels and pet care; event and vacation planning; moving and relocation; car buying; college planning; and more
- Legal information and referrals for situations requiring expertise in family law, estate planning, landlord/tenant relations, consumer and civil law, and more
- Guidance with financial matters, including household budgeting, and short and long-term planning In-person guidance

## Some matters are best resolved by meeting with a professional in person.

With **EmployeeConnect**, you get the resources you need to meet life's challenges.

- In-person help for short-term issues (up to five\* sessions with a counselor per person, per issue, per year)
- In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and subsequent meetings at a reduced fee

**EmployeeConnect<sup>SM</sup>**

### Employee Assistance Program Services

Confidential help 24 hours a day, 7 days a week for employees and family members

**COMPSYCH<sup>®</sup>**  
GuidanceResources<sup>®</sup> Worldwide

Visit [www.GuidanceResources.com](http://www.GuidanceResources.com)

(user name = LFGsupport;  
password = LFGsupport1).

Or talk with a specialist at 888-628-4824.

▶ Family

▶ Parenting

▶ Addictions

▶ Emotional

▶ Legal

▶ Financial

▶ Relationships

▶ Stress



# Financial Wellness thru FinPath

## New Benefit – Free to all full-time employees

### Approach Your Finances With Confidence

FinPath combines advanced technology and personal Wellness Coaches to empower stronger financial health in our communities.

The FinPath software program provides personalized financial analysis and provides recommendations to assist employees with:

- budgeting savings
- credit scores
- investments
- wills
- taxes
- retirement planning
- debts management (student loans/credit cards)
- insurance



# Clever RX

Helps you save money by using a prescription drug savings card.

## New Benefit – Free to all full-time employees

### What is Clever RX?

Clever RX helps you save money by using a prescription drug savings card. They partner with the healthcare community to bring state-of-the-art, money-savings tools to participants. It helps you save up to 80% off prescriptions drugs and often beats the average copay. Plus, it's completely free. Thanks to Clever RX, you will never overpay for prescriptions again!

### Highlights

- 100% FREE to use for ALL employees
- Unlock discounts on thousands of medications.
- Save up to 80% on prescription medication – Often beats your copay!
- Download the Clever RX app by using the information on your card below to unlock exclusive savings at over 60,000 pharmacies nationwide.
- Available to use now!

Use Clever RX every time you pay for a medication for instant savings! Download the app or visit the site to price a drug: <https://partner.cleverrx.com/ffga>.







# WELCOME

to Open Enrollment **2025**  
Plan effective dates  
are 1/1 – 12/31 ,2025



# The strength of Blue<sup>SM</sup>



**NUMBER 1**

brand in health care



**OVER 118 MILLION**

members



**MORE THAN  
2 MILLION**

unique, in-network providers



**98%**

of claims paid at in-network rates



# Plan Options — What to Think About

1

## **Provider availability**

Will you be able to visit the doctors, hospitals and other facilities you want to?

2

## **Your costs**

How much is going to come out of your paycheck every month? What about for the whole year?

3

## **Benefit payments**

How much will you have to pay out of your pocket for your medical expenses?

4

## **Medical services**

Consider your health status and services you expect to use during the year. What has your experience been in past years?



## Reminders About the HMO

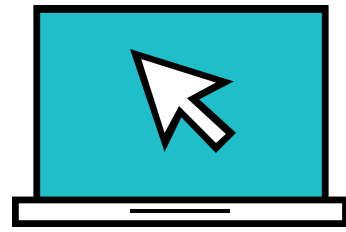
- Each covered employee and dependent must choose a **Primary Care Physician (PCP)** from participating Medical Groups/IPAs; female members may also be asked to select a woman's principal health care provider (WPHCP) to provide or coordinate their health care services
- Visits to specialists **must be referred** by your PCP
- All services must be **coordinated through** the PCP
- No **out-of-network benefits** on the HMO plan except in cases of emergency
- The BlueCard<sup>®</sup> Program covers members traveling outside of Texas who need medical attention when it is not an emergency; members must access a Blue Cross and Blue Shield Plan-affiliated doctor to receive benefits
- The Away From Home Care<sup>®</sup> Program covers members who are living out of the participating service area for at least 90 consecutive days; members can become a guest member with full benefits at an affiliated Blue Cross and Blue Shield Plan in another state

# BCBSTX Network Comparison for 2025

	Blue Essentials HMO	Blue Choice EPO
Type	HMO	EPO
Gatekeeper?	Yes	No
Service Area	All 254 Texas Counties	Nationwide
Out of Network Benefits?	No	No
24 Nurse Line	Yes	Yes
Virtual Visits (Telemedicine)	Yes	Yes
<b>Key Providers</b>		
Memorial Hermann	Yes	Yes
St Lukes	Yes	Yes
Tomball Regional	Yes	Yes
Methodist	Yes	Yes
HCA	Yes	Yes
Kelsey Seybold	Yes	Yes
Texas Childrens	Yes	Yes
MD Anderson	Yes	Yes
<b>Near Site/Urgent Care</b>		
AFC Urgent Care	Yes	Yes
Care Now	Yes	Yes
Concentra	Yes	Yes
Mont Belvieu Urgent Care	Yes	Yes
Next Level Urgent Care	Yes	Yes
Rapid Response Urgent Care	Yes	Yes

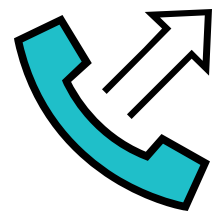


# How to Find a Provider



From your computer or mobile device, log on to [bcbstx.com](https://bcbstx.com) and click on **Find Care**

- Select Find a Doctor or Hospital
- Under Basic Guest Search, click on Search of Doctors as a Guest
- Input zip code
- Select Employer plans
- Select Texas
- Select HMO or EPO –
  - if HMO, select Blue Essentials
  - if EPO, select Blue Choice PPO
- Then type in the name of the doctor or hospital



Call the Customer Service number on your ID card

Call BlueCard<sup>®</sup> Access — available 24/7 **800-810-2583**





# Your ID Cards

**All employees will receive new ID cards.**



**Two ID cards are provided for family coverage.**

**You can call Customer Service or log on to Blue Access for Members<sup>SM</sup> to order additional or replacement ID cards.**

# Transition of Care

Applies to you or your covered dependents who will be in the middle of medical care on Jan. 1, 2025, with a provider who is **not** part of the network.

**If approved**, benefits would be paid at the in-network level for a specified period of time for those:

- Receiving **cancer** treatment/therapies
- Being treated for a **terminal illness**
- In their third trimester of **pregnancy**
- In **cardiac rehabilitation**

**Submit Transition of Care form prior to effective date. You will receive a decision by mail.**

**Completion of the form is not a guarantee of coverage.**

# What Members Can Do in Our **PROVIDER FINDER®**

[Earn Rewards](#) | [View Rx Costs](#) | [Access other health benefits](#)



Quickly find in-network doctors, medical groups, hospitals and urgent care



Search for providers by ZIP code, gender, specialty, languages spoken and more



Compare quality ratings for providers and facilities

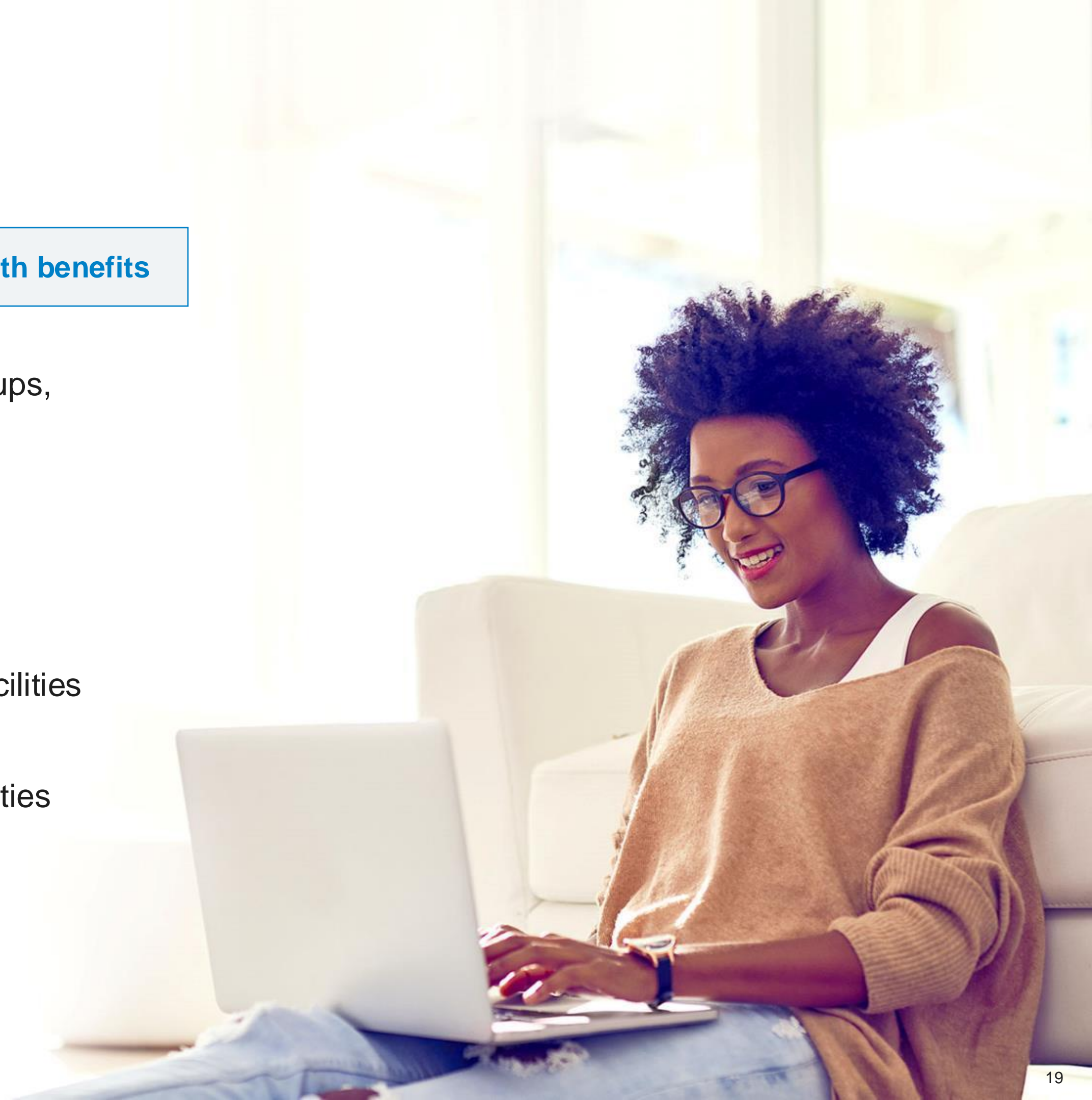


Read or write reviews for providers and facilities



See and compare your out-of-pocket cost estimates for more than 1,700 medical procedures and services\*

\*Available for most networks and plans





# Women's Preventive Services

Women's Preventive Services Guidelines require coverage for the following services, without cost-sharing:

- Well-woman preventive visits
- Screening for diabetes in pregnancy
- Sexually transmitted infection counseling
- Human immunodeficiency virus (HIV) screening
- FDA-approved contraception methods and counseling
- Breastfeeding support, supplies and counseling
- Interpersonal and domestic violence screening and counseling





# Flexible Gym Network

A choice of gym networks to fit budgets and preferences.\*

Plan Options	Digital Only	Base	Core	Power	Elite
Monthly fee	\$10	\$19	\$29	\$39	\$129
Gym* facility network size	Digital access only	3,000	7,500	12,000	12,400
\$19 initiation fee (no initiation fee for digital-only option)					

- **Studio Class Network:** Boutique-style classes and specialty gyms are pay-as-you-go with 30% off every 10th class.
- **Family Friendly:** Expands gym network access to your covered dependents at a bundled price discount. Member pays only one enrollment fee per family.
- **Convenient Payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.

\*Represents possible network locations. Check local listings for exact network options as some locations may not participate. Network locations are subject to change without notice.

## Selecting Options

- You can select an option based on your preference. Once you pay, you'll have access to all locations within the purchased plan and those at the lower price, too.
- The Elite plan has the option to select one home elite gym and access to all other gyms.
- You have the option to change your Elite home gym monthly.

# Take Care of Your Mental Health

Your plan includes behavioral health benefits so you and your covered family members can get support for:

- Anxiety
- Autism
- Depression
- Substance Use Disorder
- Eating disorders
- And other mental health conditions

Log in to **Blue Access for Members<sup>SM</sup>** at **bcbstx.com** or call the number on the back of your member ID card to find a counselor, psychiatrist, treatment facility or other behavioral health provider.





# Prescription Drug Benefit

## Retail Pharmacy Network

- Major pharmacy chains
- Pharmacy search available online

## Home Delivery (Mail Order)

- Up to a 90-day supply
- Convenience and savings

If FDA-approved dosing regimens exceed a 30-day supply limit, members may get a specialty drug in a greater supply amount, per benefits allowed. Cost share is based on the actual day supply dispensed.



# Home Delivery Prescriptions

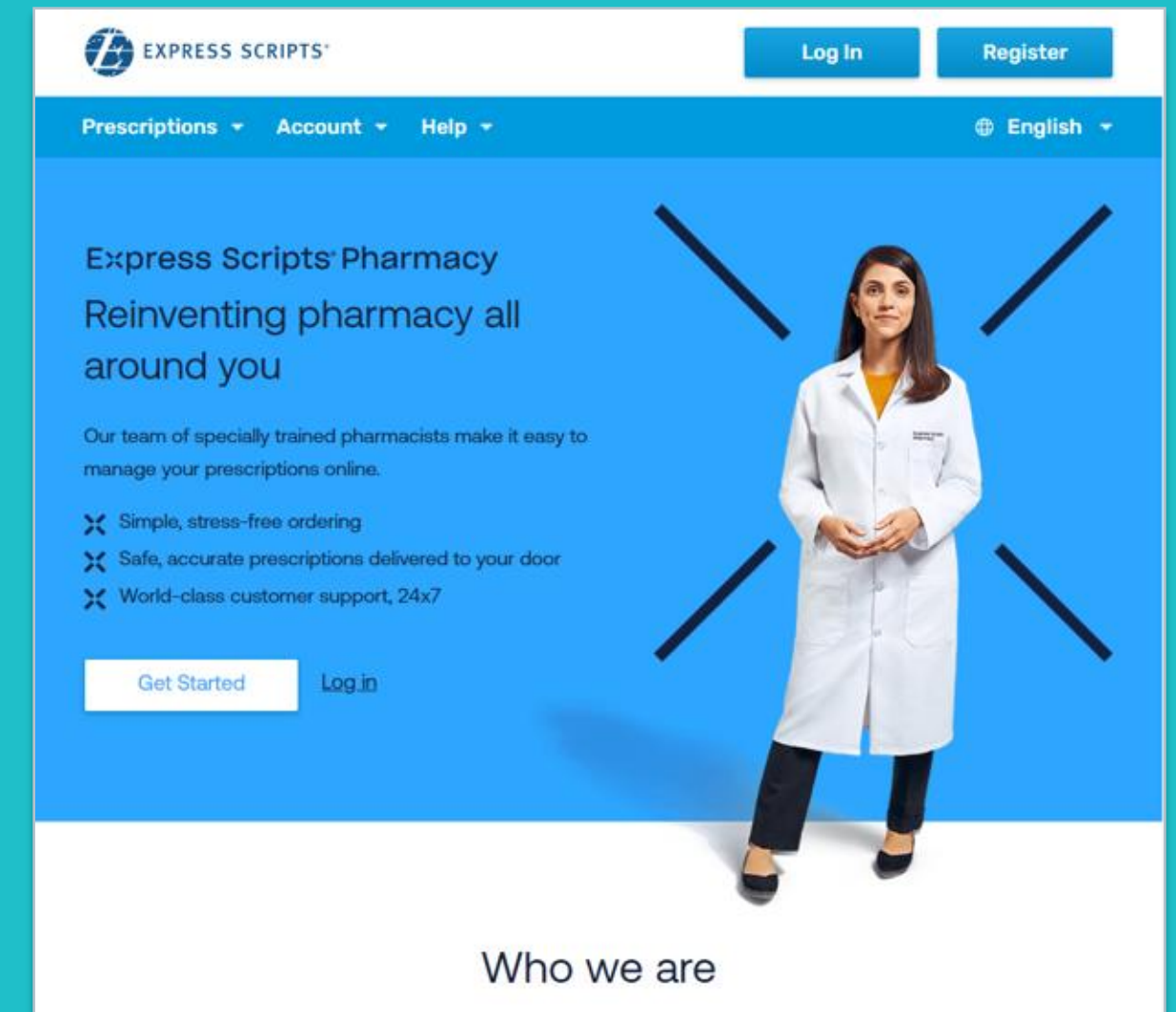
Your pharmacy benefit includes mail order service of your maintenance medications from Express Scripts® Pharmacy.

- Register online at [express-scripts.com/rx](https://express-scripts.com/rx) or by phone at 833-715-0942
- Once registered, ask your doctor to submit your prescription electronically or by fax
- Transfer your existing prescription from a retail pharmacy online or by phone

Based on your benefit plan, you may be able to use other in-network pharmacies. Check your plan materials for details, or call the customer service phone number on your Member ID card.

Prime Therapeutics LLC is a pharmacy benefit management company, contracted by Blue Cross and Blue Shield of Texas to provide pharmacy benefit management services. BCBSTX, as well as several other independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.

Express Scripts® Pharmacy is a pharmacy that is contracted to provide mail pharmacy services to members of Blue Cross and Blue Shield of Texas. The relationship between Express Scripts® Pharmacy and BCBSTX is that of independent contractors. Express Scripts® Pharmacy is a trademark of Express Scripts® Strategic Development, Inc.





# 4-Tier Prescription Drug Benefit



	HD Plan		Standard Plan		Enhanced Plan	
Drug List Status	Retail Pharmacy (up to a 30-day supply)	Home Delivery (Mail Order) (up to a 90-day supply)	Retail Pharmacy (up to a 30-day supply)	Home Delivery (Mail Order) (up to a 90-day supply)	Retail Pharmacy (up to a 30-day supply)	Home Delivery (Mail Order) (up to a 90-day supply)
Generic	20%*	20%*	\$15	\$30	\$15	\$30
Preferred Brand	20%*	20%*	20%*	20%*	\$35	\$70
Non-Preferred Brand	20%*	20%*	20%*	20%*	\$55	\$110
	Specialty Pharmacy (30-day supply)		Specialty Pharmacy (30-day supply)		Specialty Pharmacy (30-day supply)	
Specialty**	20%*		\$250		\$200	

\*after deductible

\*\*Your plan may require that you use select specialty pharmacies to receive coverage for these medications.  
Only a 30-day supply may be obtained at a time, except for certain FDA-designated dosing regimens. See your benefit booklet for details.

# Comparison of Three Plans

Carrier	2025 BCBSTX		
Plan Name	HD Plan	Standard Plan	Enhanced Plan
Network	Blue PPO Choice	Blue Essentials	Blue Essentials
Coinsurance	80%	80%	80%
Calendar Year Deductible (Individual/Family)	\$3,500/\$7,000	\$4,000/\$8,000	\$2,000/\$4,000
Maximum Out of Pocket Limits	\$6,500/\$13,000	\$7,000/\$14,000	\$5,500/\$11,000
Physician Office Visit Copay	20% after ded.	\$35	\$25
Specialist Office Visit Copay	20% after ded.	\$70	\$50
Preventive Care Services	Covered 100%	Covered 100%	Covered 100%
Urgent Care	20% after ded.	20% after ded.	\$50 copay
Emergency Room Visit	20% after ded.	20% after ded.	20% after ded
Hospital Inpatient	20% after ded.	20% after ded.	20% after ded
Hospital Outpatient	20% after ded.	20% after ded.	20% after ded
Lab & X-Ray	20% after ded.	20% after ded.	20% after ded
Major Diagnostics (CT, PET, MRI, MRA & Nuclear Medicine)	20% after ded.	20% after ded.	20% after ded
Annual Prescription Deductible	Integrated with Medical	Integrated with Medical for Brands	Integrated with Medical for Brands
Prescription Benefit - up to 30-day supply	20% after ded.	\$15 / 20% / 20%	\$15 / \$35 / \$55
Mail-order copay for 90-day supply	20% after ded.	\$30 / 20% / 20%	\$30 / \$70 / \$110
Specialty	20% after ded.	\$250	\$200

# Medical Plans and Rates Review

Coverage Tier	Subscribers	Monthly Cost	Monthly Change
<b>Enhanced</b>			
Employee Only	377	\$333.30	\$30.30
Employee + Spouse	11	\$1,399.20	\$127.20
Employee + Child(ren)	139	\$786.50	\$71.50
Employee + Family	19	\$1,728.10	\$157.10
<b>Standard</b>			
Employee Only	792	\$187.00	\$17.00
Employee + Spouse	13	\$1,136.30	\$103.30
Employee + Child(ren)	201	\$662.20	\$60.20
Employee + Family	34	\$1,579.60	\$143.60
<b>Basic HDHP</b>			
Employee Only	394	\$132.00	\$12.00
Employee + Spouse	5	\$939.40	\$85.40
Employee + Child(ren)	85	\$530.20	\$48.20
Employee + Family	20	\$1,336.50	\$121.50

## Move to Blue Cross/Blue Shield of Texas

- HD Plan
- Standard Plan
- Enhanced Plan



**BlueCross BlueShield  
of Texas**



# Recuro – Telehealth

- Unlimited virtual appointments
- Urgent Care
- Behavioral Health appointments
- 24/7 365 Days per year
- \$0 copay for employees and dependents on the plan

10  
Minutes

Did you know?  
The average wait time for an urgent care consult is only 10 minutes.

## Product Details

### 24/7 Access

Recuro physicians are available whenever our patients need them, day or night.

### Integrated Prescriptions

Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup.

### Access for You and Your Family

Services are available 24/7 to you and your family, anytime, anywhere.

### Multi-Channel Options

Live video, phone, and messaging options let each patient receive care the way they like.

### Consult Transcription

Consults can be recorded and transcribed, allowing patients continuous access to information.

## Virtual Urgent Care

24/7 Care Access

Welcome to 24/7 access to board-certified doctors for treatment of common medical concerns and comprehensive behavioral health care from therapy and counseling to psychiatry and medication management.



## Product Highlights

### \$0 Urgent Care

24/7 access to board-certified doctors for treatment of common medical concerns with ongoing communication with your doctor, no cost to you and your family!

### \$0 Licensed Counseling

Receive comprehensive therapy and counseling from Recuro's Clinical Social Workers and Marriage & Family Therapists at no cost to you!

### Psychiatry Access Anytime

Work with a board-certified psychiatrist to achieve your emotional wellness goals and will develop a personalized care plan and track progress over time.



**24/7 Access**

**Multi-Channel Options**

**Consult Transcription**

**Integrated Prescriptions**

**For You and Your Family**



[info@recurohealth.com](mailto:info@recurohealth.com) | 855-6RECURO | [www.recurohealth.com](http://www.recurohealth.com) | Scan QR Code



# Cigna Dental Benefits – No Change



EE Only	\$23.24
EE + Spouse	\$44.44
EE + Children	57.06
EE + Family	66.42

Cigna Dental Choice Plan

## Goose Creek Consolidated Independent School District Rate Summary

Coverage	Participating Lives	Covered Volume	Rates	Annual Premium
<b>Vision Dual Option 10.08.24</b> 7600286				
<b>Vision</b> <i>(per Employee Per Month)</i>				
AAFT Employees enrolled in the Low Plan				
▪ Employee Only			\$8.72	
▪ Employee + Spouse			\$18.64	
▪ Employee + Child(ren)			\$18.14	
▪ Employee + Family			\$27.48	
AAFT Employees enrolled in the High Plan				
▪ Employee Only			\$13.60	
▪ Employee + Spouse			\$29.06	
▪ Employee + Child(ren)			\$28.27	
▪ Employee + Family			\$42.83	
Rates are guaranteed from January 1, 2025 - December 31, 2028				



# Benefit Changes

## 2025 Plan Year



### **Chubb Cancer switching to Guardian Cancer**

Chubb notified FFGA that they cannot keep the cancer plan, it was only built for FBS. Guardian was able to come in, matching the plan design but offering a \$7,500 first diagnosis benefit at the same rates.



### **Chubb Group Life switching to Voya Group Life**

Chubb notified FFGA that they cannot keep the group life. Voya came in with a lower employer paid life rate, now \$2.88/pepm vs. \$3.00/pepm and matched the voluntary, employee paid portion.



### **Chubb Critical Illness switching to Aetna Critical Illness**

Aetna was able to match the plan design and rates 100%.

F F G A + G O O S E C R E E K C I S D



# Benefit Changes

## 2025 Plan Year



### **Chubb Hospital Plan** switching to **Aetna**

Voya was able to offer the same plan design but with a higher newborn benefit, allowing newborn babies once added to the plan to get the full admission and hospital stay coverage as the employee.

Also, the family rate is cheaper.



### **Cigna Accident** switching to **Aetna Accident**

Aetna accident plan has more items covered and is cheaper on all tiers.



### **Eyemed Vision** switching to **Metlife Vision**

Metlife was able to match the current plan rates and extend the rate guarantee to 3 years, versus 1 now. They are also offering a high plan with a \$250 frame/contact allowance and a 2nd pair rider.

F F G A + G O O S E C R E E K C I S D

**During open enrollment, please update your beneficiaries for this policy.**

**You can also buy additional term life coverage.**

# Employer-Paid Term Life/AD&D

## Why Life Insurance?

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care.

### EMPLOYER-PAID TERM LIFE/AD&D INSURANCE

- Your employer provides all eligible employees a \$30,000 policy. The cost of this policy is paid for 100% by your employer. This is a term life policy that is in effect while you are employed.

### VOLUNTARY TERM LIFE INSURANCE

- Voluntary life insurance is term life coverage you can purchase in addition to the basic life plan provided by your employer. It will cover you for a specific period of time while you are employed.
- Plan amounts are offered in tiers so you can choose the amount of coverage that works best for you and your family.
- Because it's a group plan, premiums are typically lower, so it's more affordable to gain the peace of mind that life insurance provides.



## Flexible Spending Accounts

A Health Flexible Spending Account (FSA) is an IRS approved program to help you save taxes and pay for out-of-pocket medical expenses not covered under your medical plan.

# Flexible Spending Account

### Contribution Limits

- 2024: \$3,200
- 2025: TDB

### Highlights

- Contributions are automatically deducted from your paycheck on a pre-tax basis, which helps reduce your taxable income and increase your spendable income.
- Your full election will be available to you at the beginning of the plan year.
- Be conservative – any money left in your account at the end of the plan year (after grace period ends) will be forfeited.
- Use your benefits card to pay for qualified expenses upfront so you don't have to spend money out of pocket.
- Keep all receipts in case you need to substantiate a claim for tax purposes.

REMINDER: GCCISD is currently on a short-plan year from 9/1 – 12/31, 2024. You must use it or lose it if you currently have an FSA account. Your total contribution will not be the full one-year amount but the amount of your deduction x 8 pay periods.

**Contributions are not loaded up front. Funds become available as contributions are made to your account. Contributions made in January would be available in February.**

# Dependent Care FSA

## Dependent Care FSA

---

With a Dependent Care Flexible Spending Account, you can set aside part of your pay on a pre-tax basis to pay for eligible dependent care expenses like child care, babysitters and adult day care. Eligible dependents must be claimed as an exemption on your tax return.

The 2024 dependent care contribution limits are as follows:

- \$5,000 for single taxpayers and married couples filing jointly
- \$2,500 for married individuals filing separately

### Highlights

- Eligible dependents must be children under age 13 or an adult dependent incapable of self care.
- Contributions are not loaded upfront. Funds become available as contributions are made to your account.
- Receipts are not required for reimbursement, but be sure to save them for tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.

## Health Savings Account

HSA's work in conjunction with a qualified HDHP to combine tax free savings.

# Health Saving Account

### Highlights

- Balances roll over from year to year and earn interest along the way.
- Portable – you keep it even after you leave employment.
- Tax advantages – invest money in mutual funds to grow your tax savings for either future healthcare costs or retirement.
- Pay for expenses with a benefits debit card that gives you immediate access to your money at the time of purchase.
- Expenses also can be reimbursed through our online portal, online bill pay directly to your provider or submitting a distribution request form.
- Receipts are not required for reimbursement, but be sure to save them for tax purposes.





## WC Reminder

- Steps for addressing work injuries
  - Notify secretary / administrator
  - Complete paperwork online
  - Have campus personal assess injury
  - For treatment, go to approved facility
  - Forward doctor's note to Benefits with any restrictions.
  - Notify emergency contact if employee is not able to drive to leave facility.
    - *Do not take employee in your own vehicle for treatment or home.*

# Your Amazing Benefits Team



**Dr. Ellen Akers**

Director of  
Employee Health  
and Wellness



**Leticia (Letty) Arredondo**

Benefits Supervisor



**Yesenia Gonzalez**

Benefits Specialist  
A-L



**Krystal Ramos**

Benefits Specialist  
M-Z



**Rosa Cisneros-Hernandez, Secretary**







# Thank You

