

Bryan ISD

Group Benefits Risk Pool

Discussions

September 23, 2024



Agenda

- Review plan performance 2023-24
- Benefits of continuing current plan
- Discuss possible changes to plan design, district contribution and premiums
- Review informational meetings and open enrollment schedules
 - And other opportunities for employees to gain information and ask questions

Plan Performance 2023-24

- High Cost Claimants - 8 claims reached over \$200,000 through August 2023 (last year was 4)
- 1 claim over the Stop Loss Limit of \$350,000 (last year was 1)
- Heavy usage again due to Free Standing Emergency Facilities
- Medical inflation continues to average 6-10% per year
- \$1.0M transferred from fund balance reserves to help cover shortfall
 - Equates to an additional \$385 per employee
 - Effectively increasing the district contribution from \$485 to approximately \$615 per month per employee for the prior fiscal year would help prevent future shortfalls

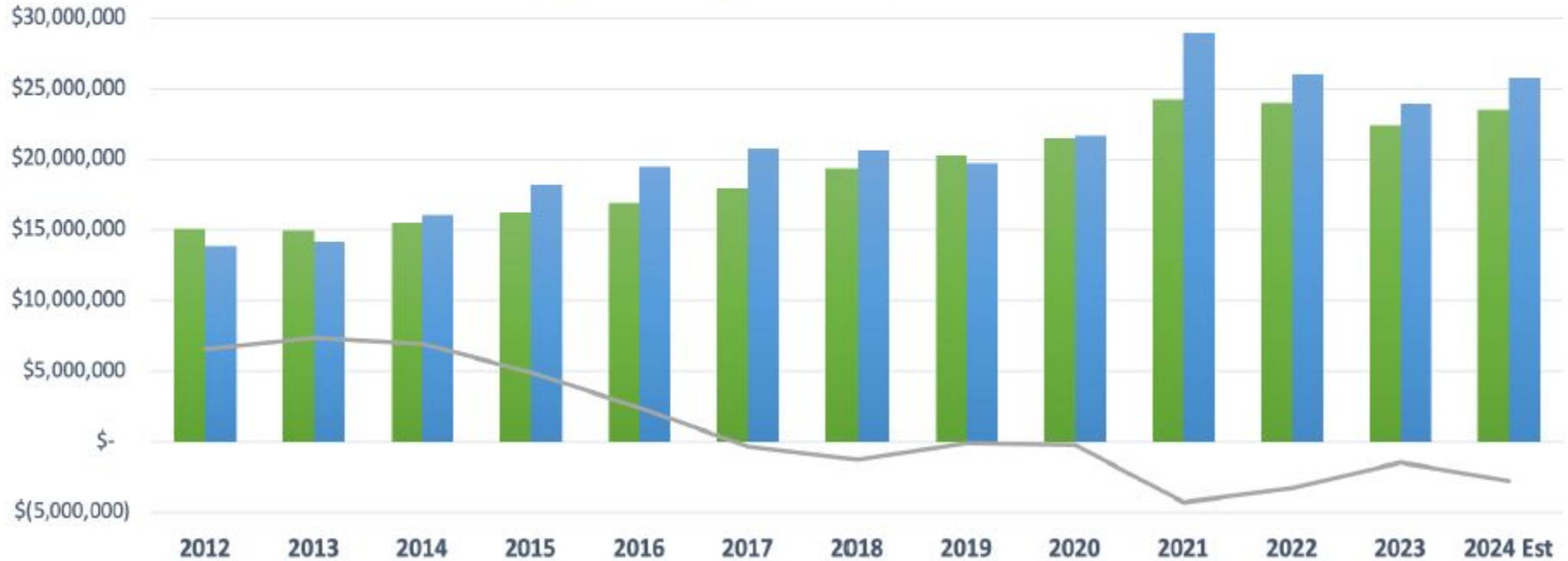
Free Standing Emergency Room (FSER)

- Free Standing Emergency Room Services
 - PPO Gold Plan - \$500 copay + 50% coinsurance of allowable amount.
 - HMO Blue Plan - \$500 copay + 70% coinsurance of allowable amount.
 - HDHP HSA Plan - \$0 after calendar year deductible.
- Examples of recent visits to a FSER in the last 6 months
 - Acute Upper Respiratory Infection (short-term infection to the nose or throat).
 - Urinary Tract Infection (very common bacterial infection that affects the urinary tract).
 - Epigastric Pain (discomfort/aching in the upper abdomen, mild cases go away in a few days).
 - Coronavirus (respiratory tract infection).
 - Dizziness (symptoms include lightheadedness and vertigo).
 - 936 primary and secondary codes submitted.
- Charges billed to medical plans in the last 3 years
 - Total billed = \$21.5 million with 4,603 claims submitted.
 - Slightly under \$4 million actually paid in claims
 - 29 different FSER locations utilized.
 - One location billed \$20.7 million with 4,492 claims submitted.

Plan Performance 2023-24

Group Benefits Revenue/Expense Comparison

Revenue Expenses Fund Balance



Benefits of Continuing the Plan

- Premiums lower than many other optional plans for the benefits offered (College Station ISD, Round Rock ISD, TRS, etc)
- Employee Health Center (included in employee's monthly premiums)
- Employee's will continue to benefit from the BCBSTX Onsite Representative, having access to benefit education, discuss benefit summaries and resolve any issues employees may be facing
- Flex Access Program - pharmacy opportunities savings
 - 2023 realized \$299,857 in total savings
- Teladoc Program - diabetes and hypertension management solutions
 - 230 currently taking advantage of this program

Proposed Plan Changes for 2025 Plan Year

- Increase district contribution \$30 per month per employee from \$485 to \$515 per month (MORE THAN DOUBLE WHAT TEA REQUIRES - \$225) 6% overall increase
- Combination of plan design changes, increased district contribution as well as alternative options for coverages and premiums
 - HMO plan - Change the copay from \$48 to \$25 for MDLive Virtual Visits
 - PPO plan - Change the copay from \$44 to \$25 for MDLive Virtual Visits
 - Lowering the copays will have zero impact on overall budget
 - Decrease Urgent Care copay from \$75 to \$25 copay for services
- Continue programs that help educate employees on the most/least cost effective methods/providers to use to help the plan prosper
- Consider premium changes to entice employees to enroll in most cost effective plans

Urgent Care Information

- Urgent Care Services 2024 Current Rates
 - PPO Gold Plan - \$75 copay.
 - HMO Blue Plan - \$75 copay.
 - HDHP HSA Plan - \$0 after calendar year deductible.

- Urgent Care 2025 Proposed Rates
 - Option #1 - Overall Projected Plan Changes Increase = \$60,938 (Recommended).
 - PPO Gold Plan - \$25 copay.
 - HMO Blue Plan - \$25 copay.
 - HDHP HSA Plan - \$0 after calendar year deductible.
 - Option #2 - Overall Projected Plan Changes Increase = \$93,403.
 - PPO Gold Plan - \$0 copay.
 - HMO Blue Plan - \$0 copay.
 - HDHP HSA Plan - \$0 after calendar year deductible.

2025 Proposed Coverages and Premiums

			BISD 6% Increase	Employee 3% Increase
PPO Gold	2024 District Contribution	2024 Employee Contribution	2025 District Contribution	2025 Employee Contribution
Employee Only	\$ 485.00	\$ 135.00	\$ 515.00	\$ 140.00
Employee + Spouse	\$ 485.00	\$ 630.00	\$ 515.00	\$ 649.00
Employee + Child(ren)	\$ 485.00	\$ 391.00	\$ 515.00	\$ 405.00
Employee + Family	\$ 485.00	\$ 726.00	\$ 515.00	\$ 745.00
HMO Blue				
Employee Only	\$ 485.00	\$ 125.00	\$ 515.00	\$ 125.00
Employee + Spouse	\$ 485.00	\$ 581.00	\$ 515.00	\$ 593.00
Employee + Child(ren)	\$ 485.00	\$ 363.00	\$ 515.00	\$ 379.00
Employee + Family	\$ 485.00	\$ 671.00	\$ 515.00	\$ 685.00
HDHP				
Employee Only	\$ 485.00	\$ 45.00	\$ 515.00	\$ 45.70
Employee + Spouse	\$ 485.00	\$ 404.00	\$ 515.00	\$ 415.00
Employee + Child(ren)	\$ 485.00	\$ 206.00	\$ 515.00	\$ 220.00
Employee + Family	\$ 485.00	\$ 491.00	\$ 515.00	\$ 515.00

BISD vs Other Employers Medical Cost Difference

Bryan ISD Proposed Rate Increase Cost

- Gold PPO Plan
 - Employee Only = \$2.50 per paycheck
 - Employee + Spouse = \$9.50 per paycheck
 - Employee + Child(ren) = \$7.00 per paycheck
 - Employee + Family = \$9.50 per paycheck
- HMO Plan
 - Employee Only = \$0.00 per paycheck
 - Employee + Spouse = \$6.00 per paycheck
 - Employee + Child(ren) = \$8.00 per paycheck
 - Employee + Family = \$7.00 per paycheck
- HDHP Plan
 - Employee Only = \$0.35 per paycheck
 - Employee + Spouse = \$5.50 per paycheck
 - Employee + Child(ren) = \$7.00 per paycheck
 - Employee + Family = \$12.00 per paycheck

Other Employer Medical Rate Cost Difference

- PPO Plan - College Station ISD (CSISD) + Round Rock ISD (RRISD)
 - Employee Only - CSISD = \$4.15 + RRISD = \$27.50 per paycheck
 - Employee + Spouse - CSISD = \$21.34 + RRISD = \$112.50 per paycheck
 - Employee + Child(ren) - CSISD = \$16.66 + RRISD = -\$37.00 per paycheck
 - Employee + Family - CSISD = \$36.96 + RRISD = \$68.50 per paycheck
- HMO Plan
 - Employee Only - CSISD = \$3.11 + RRISD = \$20.00 per paycheck
 - Employee + Spouse - CSISD = \$19.88 + RRISD = \$105.00 per paycheck
 - Employee + Child(ren) - CSISD = \$22.72 + RRISD = -\$56.50 per paycheck
 - Employee + Family - CSISD = \$42.01 + RRISD = -\$93.00 per paycheck
- HDHP Plan
 - Employee Only - CSISD = -\$1.90 + RRISD = \$15.00 per paycheck
 - Employee + Spouse - CSISD = \$12.90 + RRISD = \$102.00 per paycheck
 - Employee + Child(ren) - CSISD = \$25.38 + RRISD = -\$58.50 per paycheck
 - Employee + Family - CSISD = \$42.56 + RRISD = \$40.00 per paycheck

2024 Open Enrollment (Last Year)

- Employee Benefits Guide
 - Revised and Updated to be more aligned with the Benefits Dept. current standards.
- First Financial Group of America contracted in July 2023 for TPA services
 - Introduced a new Enrollment platform to staff during Open Enrollment.
 - Quoted all new supplemental benefits.
- TCG Administrators contracted in August 2023 for 403(b) TPA services
 - Already the TPA for our 457 plans.
 - Employees only have to call one number for 403(b) or 457 for enrollment and advice.
- 2024 Open Enrollment
 - October 31, 2023 - November 17, 2023.
- All new supplemental benefits were offered in 2024
 - Accident, Critical Illness, Cancer, Flexible Spending Accounts, Health Saving Accounts, Hospital Indemnity, Permanent Individual Life Insurance, Voluntary Life Insurance, and Identity Theft Protection plans.
- Bryan ISD increased the free Life Insurance amount for every full time employee to \$25,000
 - Previous years was \$20,000.
- Bryan ISD offers the Basic Identity Theft Protection plan for free to all employees who enrolled

2024 Open Enrollment (Last Year) Continued

Previous Employee Benefits Guide

Revised Employee Benefits Guide



2023 Employee Benefits Guide



Employee Benefits Guide

Bryan Independent School District



Employee Benefits Office
801 South Ennis Street
Bryan, TX 77803
(979) 209-1092



2024 Open Enrollment (Last Year) Continued

- Informational Campus Meetings Scheduled
 - Mixed results-All but 2 campuses were able to schedule meetings
 - One campus had every staff member in attendance
 - Rest of the campuses varied in attendance from many to just a few
 - Informational flyers highlighting all changes shared with staff during meetings.
 - 2024 Benefit Guides shared with staff during meetings (English + Spanish).
 - Posters printed and distributed to campuses with every campus OE calendar listed.

- Open Enrollment Onsite Scheduled
 - Onsites scheduled at every campus.
 - FFGA enrollers (English + Spanish) available to staff.
 - TCG (403b + 457 retirement plans) enroller available to staff.
 - 1:1 meetings with every staff member who utilized FFGA & TCG enrollers.
 - Onsite schedules shared daily listing the campuses where the enrollment team will be.
 - Daily access reminders, flyers, and resources shared with employees to access their enrollment platform along with how to log into their accounts.
 - Last week of enrollment flyers shared with staff showing enrollment not started per campus.

2024 Open Enrollment (Last Year) Continued

Informational Meetings

Onsite Enrollment Schedule

Monday	Tuesday	Wednesday	Thursday	Friday
October 2, 2023 Mitchell Elementary 3:30PM - 5:00PM Kennel Front Office	October 3, 2023 Jane Long Intermediate 10:30AM - 12:00PM Seminar Room Navarro Elementary 3:30PM - 5:00PM PLC Room	October 4, 2023 Jones Elementary 12:30PM - 2:00PM Library Ross Elementary 3:45PM - 5:15PM Cafe	October 5, 2023 Rudder High School 4:00PM - 5:30PM Library	October 6, 2023 Crockett Elementary 3:30PM - 5:00PM Conference Room
October 9, 2023 Kemp-Carver Elementary 10:40AM - 1:00PM Teacher Lunch Room Rayburn Intermediate 3:30PM - 5:00PM Library	October 10, 2023 CTEC 12:25PM - 2:00PM Becky Seale Building Sadberry Intermediate 4:00PM - 5:30PM Cafe	October 11, 2023 Henderson Elementary 7:30AM - 9:00AM - Library Bowen Elementary 10:45AM - 1:00PM - H2 Branch Elementary 4:00PM - 5:30PM - Art Room	October 12, 2023 CDC & CDC Print Shop 2:00PM - 3:30PM CDC Conference Room SFA Middle School 4:00PM - 5:00PM Library	October 13, 2023 Fannin Elementary 3:30PM - 5:00PM Cafe
October 16, 2023 Transportation 8:00AM - 10:00AM Bonham Gym	October 17, 2023 BISD Administration 2:30PM - 3:30PM Board Room	October 18, 2023 Auxiliary (Maintenance + Grounds) 7:00AM - 9:00AM Breakroom	October 19, 2023 Bryan ISD Closed	October 20, 2023 Bryan ISD Closed
← Bryan ISD School Campuses Closed →				
October 23, 2023 Bryan Collegiate High School 4:00PM - 5:30PM Room 203	October 24, 2023 MC Harris + DAEP + SPED + JDC 3:30PM - 5:00PM Cafe @ MC Harris	October 25, 2023 Neal Elementary 3:30PM - 5:00PM Library	October 26, 2023 Johnson Elementary 3:30PM - 5:00PM Work Room	October 27, 2023
October 30, 2023 Davila Middle School 4:30PM - 5:30PM Cafe	October 31, 2023	November 1, 2023 Travis Bryan High School 1:30PM - 4:00PM #6117 Large Auditorium	QUESTIONS? MICHAEL STIRES Bryan ISD michael.stires@bryanisd.org 979-209-1133 MARESSA WERTH Blue Cross Blue Shield Bryan ISD maressa_werth@bcbsbx.com 979-209-1057 MONICA SAUSEDA Bryan ISD monica.sauseda@bryanisd.org 979-209-1092 JR CORNEJO First Financial Group of America Bryan ISD jr.cornejo@ffga.com 903-245-3883	

Monday	Tuesday	Wednesday	Thursday	Friday
October 30, 2023 FIRST DAY OF OPEN ENROLLMENT	October 31, 2023 Sadberry Intermediate Library Bryan Collegiate High School Room 203	November 1, 2023 Rudder High School Library Johnson Elementary Work Room	November 2, 2023 Rudder High School Library Ross Elementary Front Office Conference Room	November 3, 2023 Branch Elementary Room 25 Henderson Elementary Library
November 6, 2023 MC Harris + DAEP + SPED + JDC Teacher Workroom @ MC Harris Bowen Elementary H2	November 7, 2023 Travis Bryan High School Library Jones Elementary Library SFA Middle School Library	November 8, 2023 Neal Elementary Library	November 9, 2023 CDC & CDC Print Shop CDC Conference Room Fannin Elementary Library CTEC Becky Seale Building	November 10, 2023 Travis Bryan High School Library Navarro Elementary PLC Room Davila Middle School Library
November 13, 2023 Crockett Elementary Conference Room Kemp-Carver Elementary Library Mitchell Elementary Kennel Front Office	November 14, 2023 Transportation Breakroom Bonham Elementary Teachers Lounge Auxiliary (Maintenance + Grounds) Breakroom	November 15, 2023 Jane Long Intermediate Seminar Room Rayburn Intermediate Library Technology Service Center Small Conference Room	November 16, 2023 Houston Elementary Room 16 BISD Administration Business Services 1317	November 17, 2023 BISD Administration Board Room 1157 LAST DAY OF OPEN ENROLLMENT
November 20, 2023	November 21, 2023	November 22, 2023 Bryan ISD Closed - Fall Break	November 23, 2023	November 24, 2023

2024 Open Enrollment (Last Year) Continued

Open Enrollment Informational Flyer



2024 OPEN ENROLLMENT OCTOBER 30 – NOVEMBER 17, 2023

Open enrollment is your once-a-year opportunity to sign up for benefits and update available coverage options. Protect your health and your finances with the available benefits Bryan ISD has to offer you.

Take some time now to review your options and choose the benefits that work best for you.

Unless you have a big change in your life such as getting married or having a child, open enrollment is your only chance this year to sign up for available benefits. Don't miss your opportunity!

QUESTIONS?

MICHAEL STIRES

Bryan ISD
michael.stires@bryanisd.org
979-209-1133

MONICA SAUSEDA

Bryan ISD
monica.sauseda@bryanisd.org
979-209-1092

MARESSA WERTH

Blue Cross Blue Shield - Bryan ISD
maressa_werth@bcbsbx.com
979-209-1057

JR CORNEJO

First Financial Group of America - Bryan ISD
jr.cornejo@ffga.com
903-245-3888

Benefits Portal

Bryan ISD switched benefit administrators over to First Financial Group of America. Employees will log in to FFEroll to make changes during Open Enrollment and if they experience a qualifying life event (QLE). Employees will no longer access Beacon to view their past benefits.

LATEST NEWS

We are excited to announce that Bryan ISD has all new supplemental benefit plans, see below for more information:

- **Accident Insurance**
 - No more bundled requirements - keep it separate
 - Members save on average \$4.95 a month
- **Critical Illness Insurance**
 - No more bundled requirements - keep it separate
 - Locked-in rates - Rates do not increase with age
- **Cancer Insurance**
 - Two options - Basic & Enhanced
 - Get paid for completing cancer screenings
- **Flexible Spending Accounts (FSA)**
 - Two options - Healthcare & Dependent Care
 - **Must re-enroll every year**
- **Health Savings Account (HSA)**
 - Two options - Employee & Employee + Dependents
 - **Must re-enroll every year**
- **Hospital Indemnity Insurance**
 - Two options - Low & High plans
 - No pre-existing condition clause
- **Permanent Individual Life Insurance**
 - Guaranteed for life
 - Take it with you if you leave the District
- **Voluntary Life Insurance**
 - Increased guaranteed issued amount = \$300,000
 - Pay less for more - Lower premiums & Higher benefits
- **Identity Theft Protection**
 - Three options - Basic + Plus + Premium
 - Basic is FREE for all eligible employees



2024 OPEN ENROLLMENT OCTOBER 30 – NOVEMBER 17, 2023

Bryan ISD is very unique and unlike many other school districts, which take health insurance from the Texas TRS plans. Bryan ISD's medical plans are self-insured and the Board of Trustees set the premiums and design the plans. This allows the district to keep the employee premiums significantly lower than most school districts in Texas, allowing you to keep more money in your pocket.

We strongly encourage each employee to review their medical plan elections and pick the plan that will best suit their needs.



Bryan ISD Board of Trustees has increased the district's contribution amount towards your medical plan to \$485 a month!

QUESTIONS?

MICHAEL STIRES

Bryan ISD
michael.stires@bryanisd.org
979-209-1133

MONICA SAUSEDA

Bryan ISD
monica.sauseda@bryanisd.org
979-209-1092

MARESSA WERTH

Blue Cross Blue Shield - Bryan ISD
maressa_werth@bcbsbx.com
979-209-1057

JR CORNEJO

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jr.cornejo@ffga.com
903-245-3888

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Medical Plan Monthly Premium Increase Update

- **PPO Gold**
 - Employee Only = \$135.00 (\$7.02 per paycheck)
 - Employee + Spouse = \$630.00 (\$8.82 per paycheck)
 - Employee + Child(ren) = \$391.00 (\$5.42 per paycheck)
 - Employee + Family = \$726.00 (\$10.38 per paycheck)
- **Blue HMO**
 - Employee Only = \$125.00 (\$6.50 per paycheck)
 - Employee + Spouse = \$581.00 (\$6.75 per paycheck)
 - Employee + Child(ren) = \$363.00 (\$5.50 per paycheck)
 - Employee + Family = \$671.00 (\$9.00 per paycheck)
- **HDHP HSA**
 - Employee Only = \$45.00 (\$2.89 per paycheck)
 - Employee + Spouse = \$404.00 (\$5.37 per paycheck)
 - Employee + Child(ren) = \$206.00 (\$2.83 per paycheck)
 - Employee + Family = \$491.00 (\$7.00 per paycheck)

Dental Plans - No changes to plans or premiums

Vision Plans - No changes to plans or premiums

For employees who may need assistance during their enrollment process, they may call the Benefits Department to schedule a one-on-one appointment. Check your campus calendars for your campus onsite date and if you have any questions concerning your insurance coverage, please contact the Benefits Department.

2024 Open Enrollment (Last Year) Continued

Daily Onsite Calendar



2024 OPEN ENROLLMENT
OCTOBER 30 – NOVEMBER 17, 2023

Tuesday, October 31, 2023
7:30AM - 4:30PM

Bryan Collegiate High School
Location: Room 203

Sadberry Intermediate
Location: Library - Storage Room



**Scan Here to Access
Benefits Portal**

OPEN ENROLLMENT HAPPENING NOW!!

Enrollers will be at the campuses listed above to help employees get enrolled. Stop by today to get signed up for the new benefits available to you.

ACCOUNT LOGIN INFORMATION

Login: Your Employee ID or Social Security Number (no dashes)
PIN: Last four digits of your Social Security Number & the last two numbers of the year you were born (six numbers total)

Last Week OE Flyer



2024 OPEN ENROLLMENT
DEADLINE IS NOVEMBER 17, 2023

Get Enrolled Before it's to Late

This is the **LAST WEEK** to enroll and make changes to your benefits for the 2024 plan year. If you missed your campus onsite date, you can attend any campus that has enrollers present to enroll in benefits. Enrollers (including Spanish enrollers) will be present at the BISD Administration building on November 16th + 17th to help any employees get signed up.

EMPLOYEE BENEFIT PLANS LOCATIONS

BRYAN ISD WEBSITE

- District Departments
- Employee Benefits
- 2023 + 2024



BRYAN ISD TEAMCONNECT

- My Files - TeamConnect
- Benefits
- 2023 + 2024 Plan Year

EMPLOYEE BENEFITS EXCLUSIONS & LIMITATIONS

Please reach out to the Benefits Department if you have any benefit plan summary questions or need more information regarding benefit plans exclusions and limitations.

Blue Cross Blue Shield

Maressa Werth
979-209-1057

Vision + Supplemental Benefits

JR Cornejo + Monica Sauseda
903-245-3889 + 979-209-1092

ACCOUNT LOGIN INFORMATION

Login: Your Employee ID or Social Security Number (no dashes)
PIN: Last four digits of your Social Security Number & the last two numbers of the year you were born (six numbers total)

Campus Enrollment Flyer



2024 OPEN ENROLLMENT
DEADLINE IS NOVEMBER 17, 2023

Enrollment Report by Campus - Not Started

Elementaries

Bonham = 12
Bowen = 10
Branch = 14
Crockett = 16
Fannin = 12
Mitchell = 17
Henderson = 27
Houston = 11
Johnson = 13
Jones = 23
Kemp-Carver = 24
Navarro = 16
Neal = 18
Ross = 24

Intermediates

Jane Long = 41
Rayburn = 30
Sadberry = 17

Middle Schools

Davila = 54
SFA = 56

High Schools

Bryan Collegiate = 7
MC Harris = 5
Rudder = 62
Travis Bryan High = 84

Other Departments

Auxiliary = 6
BISD Admin = 34
CDC & Print Shop = 20
CTEC = 1
DAEP = 4
Grounds & Maintenance = 2
Milam SPED = 22
Technology = 5
Transportation = 51



BENEFITS WILL NOT AUTOMATICALLY RE-ENROLL FOR 2024

Please see above for the employees who have not started their Open Enrollment at your campus. Supervisors, if you need your employee's name at your campus we will be happy to share that with you to ensure enrollment. After November 17th, any employees who did not enroll in benefits for 2024 will have to wait until next year's Open Enrollment to sign up for benefits unless they experience a Qualifying Life Event (QLE).

Enrollers will be on campuses to help employees get enrolled. Stop by today to get signed up for the new benefits available to you.

Benefit Resources Happening Now

- **Benefits “Baby Shower”**
 - A Benefits “Baby Shower” is a one on one event that aims to educate soon-to-be mothers or fathers on how to utilize maternity services and create opportunities to address any questions related to their benefits.
 - 11 baby shower info session have been completed this fall semester.
- **Benefits Buzz Monthly Newsletter**
 - This newsletter is designed to keep staff informed, engaged, and serve as a comprehensive resource, delivering insights into our employee benefits programs, health and wellness initiatives, upcoming events, and much more.
 - First edition shared January 2024
- **Come and Go Benefit Sessions**
 - Onsite availability to answer any medical/dental insurance questions surrounding topics such as claims, referrals, coverage, finding care, etc.
 - 12 campuses are currently scheduled for fall semester.
- **Onsite Representatives available to staff**
 - Blue Cross Blue Shield of Texas - started June 2023
 - First Financial Group of America - started September 2024

Benefit Resources Happening Now

Benefits Plan Hub Flyer

Where to Go for Care Flyer

Flu Shot Clinics Flyer



BENEFITS PLAN HUB

Medical & Prescription Plans
Medical insurance helps pay for services covered by your plan, like doctor's fees, hospital bills, tests, and medicine.

- PPO Gold Plan
- HMO Blue Plan
- HDHP Plan

Dental Plans
Dental insurance helps pay for the cost of visits to a dentist for basic, major, or preventive care services.

- Platinum Plan
- Gold Plan
- Silver Plan

Vision Plans
Vision insurance helps pay for routine eye care expenses like exams, contact lenses, frames and more.

- High Plan
- Low Plan

Accident Insurance
Accident coverage can pay benefits for an on- or off-the-job accident, plus some benefits correspond with medical care.

Critical Illness Insurance
Critical illness coverage can pay benefits for non-medical, critical illness-related expenses your medical plan might not cover.

Cancer Insurance
Supplementing your medical insurance with cancer insurance may help you fill gaps that might not be covered under your medical plan.

Disability Insurance
Disability coverage replaces a portion of your income for the time you are unable to work due to those reasons.

- Maternity is covered the same as illness.

Flexible Spending Account (FSA)
FSAs allow you to set aside a portion of your salary, before taxes, to pay for qualified medical or dependent care expenses. Use-it-or-lose-it rule.

Health Savings Account (HSA)
HSAs work in conjunction with a qualified High Deductible Health Plan (HDHP) to combine tax-free savings earmarked for qualified medical expenses.

Hospital Indemnity Insurance
Hospital indemnity coverage pays a benefit directly to you for hospital-related events, regardless of your treatment costs or other insurance coverage you may have.

PURELIFE-Plus Life Insurance
This permanent universal life insurance helps protect you and your family if something happens to you by paying a cash benefit to your family upon your death.

Group Life Insurance
Group life insurance premiums are typically lower, so it's more affordable to gain the peace of mind that life insurance provides.

Identity Theft Protection
Identity Theft Protection provides credit monitoring to safeguard your finances, credit, and good name. Get up to \$1 million dollars in coverage.

403(b) & 457 Retirement Plans
Public school employees have the option to enter into a tax-deferred 403(b) or 457 retirement plan. Enrollment into these plans can be done anytime during the year.

Teacher Retirement System (TRS)
TRS is a mandatory retirement plan for all employees employed for at least 1/2 month. Employees are unable to opt-out of TRS contributions.

Employee Assistance Program (EAP)
EAP is a problem-solving resource available to you and your household members. Visit www.creoskoop.com. Use Login/Password = bryisd

Employee Health Center (EHC)
If you're enrolled in the PPO Gold, Blue HMO, or the HDHP medical plans you and eligible dependents can visit the EHC for a 50 co-pay.

Employer Paid Life Insurance
Bryan ISD provides life insurance for all full-time employees. The cost of this policy is paid for 100% by the District. This is a term life policy that is effective while you're employed by Bryan ISD.

Scan the QR Code to access Benefits Plan Documents



Scan the QR Code to access the Benefits Portal and Enroll into Benefits



ACCOUNT LOGIN INFORMATION

Login: Your Employment ID or Social Security Number (no dashes)
PIN: Last four digits of your Social Security Number & the last two numbers of the zip you were born in (no numbers used)



Where to Go for Care



HEALTHCARE

IN-NETWORK URGENT CARE

Urgent Care Facility	Address	Date and Time	Phone #
Integrify Urgent Care - Physicians Center	2201 University Dr., 8:00 AM - 8:00 PM	Mon-Sat, 8am-8pm Sun, 10am-6pm	979-703-1832
Integrify Urgent Care - Century Square	1208 University Dr., College Station, TX	Mon-Sun, 8am-8pm	979-324-1494
Integrify Urgent Care - James Crossing	11459 Farm to Market Rd 1914 Mile 305, College Station, TX	Mon-Sat, 8am-8pm Sun, 10am-6pm	979-265-1486
Appaland Urgent Care	11025 Farm to Market Rd 2124, Collier Station, TX	Mon-Sat, 8am-8pm	979-661-6510
Baylor Scott & White Government Care	1700 University Dr., Second Floor, Deans S. Bldg., College Station, TX	Mon-Sat, 8am-7:30pm Sun, 10am-6pm	979-207-3535



Urgent Care Map

*These Urgent Care's take all BCCG plans offered by BCCG. Other Urgent Care's in this area may take your specific plan.
*Reminders: Urgent Care and First Standing ER's are NOT the same!

IN-NETWORK EMERGENCY ROOMS

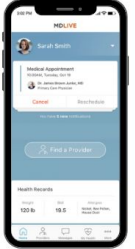
- Baylor Scott & White Medical Center
- St. Joseph Hospital (2 locations)
- Caprock Hospital




BAM gives you access to services and features that can help save you time and money. You can:

- Find care
- Find coverages & benefits
- Access ID cards

Call MDLIVE at **888-680-8646**
Text **BCBSTX** to **635483** (MDLIVE's online assistant Sophie will help you activate your account).






FREE FLU SHOT CLINICS

FREE FOR ALL BRYAN ISD EMPLOYEES

SCAN OR CLICK THIS CODE TO SIGN UP AND GUARANTEE YOUR SHOT



OCTOBER 10, 2024
FROM 12:00PM - 4:00PM
RUDY HALIBURTON
AUXILIARY COMPLEX ROOM C105

OCTOBER 14, 2024
FROM 1:00PM - 4:30PM
BRYAN HIGH SILVER CAFETERIA 1100

OCTOBER 15, 2024
FROM 7:30AM - 12:00PM
SADBERRY INTERMEDIATE LIBRARY

PROTECT YOURSELF & OUR STUDENTS

Download on the App Store
GET IT ON Google Play

Mareisa Werth
Bryan ISD
801 S. Ennis St.
Bryan, TX 77803
Direct: 979-269-1057
Office: 512-795-5998
mareisa_werth@bcbstx.com

Benefit Resources Happening Now

During Summer Fridge Flyer

During Summer, REMEMBER

Go Digital and have access at your fingertips!

- Text BCBSTXAPP to 33633 for a link
- Open the BCBSTX App and go to settings

IN-Network Urgent Care Clinics Available Year Round

Locate the B/CS Urgent Care Map Here!

Reminder:

- Urgent Care Clinics and Free Standing ER's are NOT the same thing.
- Free Standing ER's have a costly difference.

Employee Benefits

Bryan ISD Employee Benefits Team will be available for all questions:

Monday - Thursday
Summer Schedule (June & July)

Access the Employee Benefit Center

Michael Stires BCSS 979-209-1133	Monica Sauseda BISD 979-209-1092
Maressa Warth BCSS 979-209-1037	Dominick Zucconi TCG 210-900-9322
JR Cornejo FFGA 903-245-3889	

CITY OF BRYAN/BISD EMPLOYEE HEALTH CENTER

2308 E. Villa Maria, Suite 100
Bryan, Tx 77802
Phone: 979-821-7690

Call today to schedule your appointment (no walk-ins allowed).

****Saturday Clinic Closed until September 2024**

MDLIVE

You may want to have a virtual visit:

- Instead of going to an Urgent Care or ER for non-emergency visits
- If your doctor is booked
- While at home, vacation, or on-the-go

MD

App Store | Google Play

Teladoc HEALTH

BENEFITS BUZZ

TCG ADMINISTRATORS

AIRROSTY

vAetna

FFGA

theStandard

403(b) & 457 Retirement Flyer

ATTENTION PLEASE

403(b) & 457 Voluntary Retirement Plans

Bryan ISD Endorses TCG Administrators for 403(b) and 457 Voluntary Retirement Plans.

Bryan ISD endorses only TCG Administrators for the district's 403(b) and 457 Voluntary Retirement Plans.

Please note that any retirement communication received that is not from TCG Administrators is not from a district-approved vendor.

For any inquiries or assistance regarding the 403(b) and 457 Voluntary Retirement Plans, please contact Dominick Zucconi, the Bryan ISD point of contact.

Thank you for your attention to this matter.

Bryan Independent School District - Benefits Department



Schedule a TeleWealth Meeting

www.tcgservices.com/Dzucconi

For extended hours or weekends, please email dzucconi@tcgservices.com or call 210-900-9322



Employee Health Center Flyer

CITY OF BRYAN/BISD EMPLOYEE HEALTH CENTER

2308 E. Villa Maria, Suite 100
Bryan, Tx 77802

Phone: 979-821-7690 Fax: 979-821-7691

Monday - Thursday: 7:30am - 5:30pm (closed during the Noon hour)*
Friday: 7:30am - 3:00pm (open during the Noon hour)*
Saturday: 8:00am - 12:00pm (minor acute illnesses only-telehealth for appt.)*
*Call to schedule appointments

Saturday Clinic is open September-April during peak season

The City of Bryan/BISD Employee Health Center is committed to providing comprehensive, patient-centered healthcare to you and your family. The care team may be comprised of providers, nurses, medical assistants, and office associates. The care team will work to coordinate your care across multiple settings, including medical care, other specialties, urgent care, and emergency medicine. Below are a few of the services offered:

- Medical examinations
- Minor medical treatment
- Vaccine administration
- Wellness consultations
- Chronic disease management
- Sports physicals
- Allergy injection administration
- Behavioral health services**

Health Center Quick Facts:

- No copay is required for a clinic visit.
- Children 2 years of age and up can be seen for acute illnesses only.
- Patients must be enrolled in the Bryan ISD medical plan and coverage must be effective.

Bryan ISD Employee Benefits Contacts:

Michael Stires 979-209-1133 michael.stires@bryanisd.org	Monica Sauseda 979-209-1092 monica.sauseda@bryanisd.org
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Don't Forget! It's included in your health premiums!

**Limited to 6 FREE sessions a year, members enrolled in the HMO plan are not eligible to receive benefits.

Benefit Resources Continued

- Flu Shot Clinics
 - Employees of Bryan ISD are able to receive a flu shot for free at one of the four locations scheduled this semester.
 - 9/30/24 Admin Bldg., 10/10/24 Haliburton, 10/14/24 Bryan High, 10/15/24 Sadberry Inter.
- 2025 Open Enrollment
 - November 4th - November 22nd enroll ends at midnight.
- Proposed Open Enrollment Informational Meetings

Bryan ISD Open Enrollment Meetings											
Presentation Date			Presentation Date							Presentation Date	Presentation Date
10/29/2024	Travis Bryan High School (1st Day) (Spanish)	305									
10/30/2024	Rudder High School (1st Day) (Spanish)	225									
11/4/2024	Transportation & Auxiliary (M&G) (Spanish)	168/ 63									
11/5/2024	Technology Service Center	36	11/5/2024	Career & Technical Education Complex (CTEC)	9	11/5/2024	MC Harris HS + DAEP + Special Ed + JDC	60	11/5/2024	Sadberry Intermediate	42
11/6/2024	CDC & CDC Print Shop (Spanish)	52	11/6/2024	Henderson Elementary	71	11/6/2024	Houston Elementary	56			
11/7/2024	SFA Middle School	144	11/7/2024	Johnson Elementary	49						
11/8/2024	Rayburn Intermediate	128	11/8/2024	Mitchell Elementary	54						
11/11/2024	Jane Long Intermediate	127	11/11/2024	Branch Elementary	61						
11/12/2024	Davila Middle School	142	11/12/2024	Navarro Elementary	55						
11/13/2024	Kemp-Carver Elementary	93	11/13/2024	Fannin Elementary	56	11/13/2024	Bonham Elementary	69			
11/14/2024	Ross Elementary	68	11/14/2024	Crockett Elementary	58	11/14/2024	Neal Elementary	66			
11/15/2024	BISD Administration (1st Day)	167	11/15/2024	Jones Elementary	95						
			11/18/2024	Bowen Elementary	61						

Benefit Resources Continued

- Proposed Open Enrollment Onsite Schedule

Bryan ISD Open Enrollment Onsite Schedule

Agents Needed for the Week	Date	Campus	# of EE	# of Agents	Campus	# of EE	# of Agents	Campus	# of EE	# of Agents	Campus	# of EE	# of Agents
4	11/4/2024	Travis Bryan High School (1st Day) (Spanish)	305	4									
4	11/5/2024	Travis Bryan High School (2nd Day)	305	4									
4	11/6/2024	Rudder High School (1st Day) (Spanish)	225	4									
4	11/7/2024	Rudder High School (2nd Day)	225	3	Bryan Collegiate High School	39	1						
4	11/8/2024	Transportation & Auxiliary (M&G) (Spanish)	168/ 63	4									
5	11/11/2024	Technology Service Center	36	1	Career & Technical Education Complex (CTEC)	9	1	MC Harris HS + DAEP + Special Ed + JDC	60	2	Sadberry Intermediate	42	1
5	11/12/2024	CDC & CDC Print Shop (Spanish)	52	2	Henderson Elementary	71	2	Houston Elementary	56	1			
5	11/13/2024	SFA Middle School	144	3	Johnson Elementary	49	2						
5	11/14/2024	Rayburn Intermediate	128	3	Mitchell Elementary	54	2						
5	11/15/2024	Jane Long Intermediate	127	3	Branch Elementary	61	2						
5	11/18/2024	Davila Middle School	142	3	Navarro Elementary	55	2						
5	11/19/2024	Kemp-Carver Elementary	93	2	Fannin Elementary	56	1	Bonham Elementary	69	2			
5	11/20/2024	Ross Elementary	68	2	Crockett Elementary	58	1	Neal Elementary	66	2			
5	11/21/2024	BISD Administration (1st Day)	167	3	Jones Elementary	95	2						
5	11/22/2024	BISD Administration (2nd Day)	167	3	Bowen Elementary	61	2						

- Medicare Enrollment

- Help staff members who are Medicare eligible with understanding how Medicare works and all the different types of plans that are available to them. Provide resources with where to go to sign up and enroll, including enrollment into Part D.