

FOCUS on TRS-ActiveCare

#3 – 10/04/2010

Frequently Asked Questions – Combined Premiums for Families

If both you and your spouse work for a school district that is participating in TRS-ActiveCare, the premium and district contribution(s) can be combined as described below.

Pooling Funds

Premiums and district contribution(s) can be combined / pooled on any of the TRS-ActiveCare medical plan options, when Employee & Spouse or Employee & Family coverage is selected. **Each family must decide whether this arrangement will benefit their personal situation.**

If both spouses work for El Paso ISD:

1. One employee would enroll in the family coverage, and cover the spouse as a dependent. The person electing the family coverage should complete his or her online enrollment first.
2. The employee, who is covered as a dependent spouse, would then complete their online enrollment and decline TRS-ActiveCare coverage.
3. When both spouses are eligible for the district contribution, the contribution for both would be applied towards the premium. (If you are covering a spouse who is a TRS retiree, only one district contribution will be applied towards the premium.) The on-line enrollment cost per check will not reflect the additional district contribution during the on-line session. The additional district contribution will have to be added manually after the on-line enrollment closes.
4. The remaining cost of the premium will be deducted from the paycheck of the employee who elects the family coverage. The spouse covered as a dependent will see the medical plan listed on their paycheck stub and Benefit Statement, but with no premium being deducted.

Note: When you complete the EPISD online enrollment, the reduced premium will not appear on the screen. After your coverage selections are submitted, the premium will be adjusted to subtract the additional district contribution. You will see the adjusted premium on the confirmation letter you receive mid-December.

Example: (ActiveCare 2 family coverage)

EPISD Employee #1 - Elects Family Coverage

EPISD Employee #2 - Spouse of Employee #1 - Declines Coverage

Total Family Premium for ActiveCare 2	= \$991.00
District Contribution for Each Employee \$300.00 x 2	= \$600.00
Monthly Premium Due from Employee #1	= \$391.00

If one person needs a different medical plan, the premium and district contribution(s) cannot be combined. Also, this only applies when both spouses are eligible employees.

If your child is also an employee and is eligible for coverage on his or her own, you may not cover that child as a dependent.

The language of the official plan documents and policies will prevail over the language of any communications vehicle.

Split Premium

If one spouse works for El Paso ISD, and their spouse works for another participating school district:

EPISD's 2011 Open Enrollment is not a qualifying event for a Change of Status for other participating entities. An employee (not employed by EPISD but employed by a participating entity as listed below) is not experiencing a change of status, in accordance with TRS-ActiveCare rules, therefore, they cannot request to split premiums until the next open enrollment (which will be in April/May of 2011 for a September 1 effective date; unless a future change of status occurs after January 1, 2011). Further, an employee of a participating entity cannot drop coverage and become enrolled as a dependent under their spouse's coverage and still be covered as a dependent under the TRS-ActiveCare plan during the 2011 Open Enrollment.

As a result, it is recommended that during the 2011 Open Enrollment, an employee of EPISD enrolls for coverage as appropriate for their needs and during the Spring Open Enrollment, complete the forms necessary to split premium for the 2011-2012 Plan Year.

This is how it would work for the 2011-2012 Plan Year:

One employee would enroll in the family coverage, and cover the spouse as a dependent. It does not matter which employee selects the family coverage.

1. The employee, who is covered as a dependent spouse, would then complete their enrollment and decline TRS-ActiveCare coverage.
2. The Total premium will be split in half between the two employees.
3. The district contribution that is allowed for each employee would be applied towards their portion of the premium.

The remaining cost of the premium will be deducted from each employee's paycheck.

Important: Splitting premiums between employees who work for different school districts *will not happen automatically*. You must complete the TRS-ActiveCare "**Application to Split Premium**" form, which will be available on our website during the spring enrollment period. The form must be completed and signed by both employees, as well as representatives from each school district.

Example of Split Premium: (ActiveCare 2 family coverage)

El Paso ISD Employee

Anthony ISD Employee

Total Family Premium for ActiveCare 2	\$991.00
50% Split Charged to Each Employee	\$495.50 / \$495.50
District Contribution for Each Employee	\$300.00 / \$235.00
Monthly Premium Due from Each Employee	\$195.50 / \$260.50

The following represents other ISD's in Region 19 that are currently participating in the TRS-ActiveCare Health Plan:

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Anthony ISD
Burnham Wood Charter School
Clint ISD
Dell City ISD
El Paso Academy East
Fabens ISD
Fort Hancock ISD
Region 19 Education Service Center
Sierra Blanca ISD
Tornillo ISD
Paso Del Norte Academy
Harmony Science-El Paso

For more information, please contact:

EPISD Employee Benefits
Human Resources Division
(915) 881-2670
Web Site www.episdbenefits.org

Blue Cross Blue Shield of Texas
Customer Service for TRS-ActiveCare
1-866-355-5999
<http://www.bcbstx.com/trs/>

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