

# Open Enrollment

### Region 8 ESC BPC

#### What's New in 2025

- TRS-ActiveCare Medical Rates
- Dental Slight rate increase
- Health Savings Account (H.S.A) Increased annual maximum
- Flexible Savings Account (F.S.A) Increased annual maximum



# Benefits Website www.reg8bpc.com

Scan the QR Code to access your benefits website.





### Enrollment Dates: 7/7/2025 –08/15/2025

Now is the time to make your supplemental benefit elections for a 09/01/2025 effective date. During your annual enrollment period, you may enroll for additional benefits, change plan options, or change dependents. For supplemental benefits that require Evidence of Insurability, a later effective date may apply.

If you experience a special enrollment event outside of the annual enrollment period, call your benefits administrator within 30 days of event.

#### Contact Us

Our expert team is here to provide clear guidance and personalized support.

Call: 833-442-3165

Monday - Friday 7AM to 6PM CST

Email: region8@hps.higginbotham.net



#### Benefits at a Glance

#### **MEDICAL**

Rates for the 2025-2026 plan year are subject to change, please visit the TRS ActiveCare website for the most up to date information.

TRS Active Care I Blue Cross and Blue Shield of Texas

Do you have questions on TRS-ActiveCare, referrals or need to update your PCP? Call (866) 355-5999

#### **DENTAL** Slight rate increase

Dental insurance is a coverage that helps defray the costs of dental care. It insures against the expense of routine care, dental treatment and disease. Slight rate increase

#### FLEXIBLE SPENDING ACCOUNT (FSA)

A Flexible Spending Account allows you to pay for eligible healthcare expenses with a pre-loaded debit card. You choose the amount to set aside from your paycheck every plan year, based on your employer's annual plan limit. The maximum annual contribution increased to \$3,300 Minimum contribution- \$10 per month

#### **HEALTH SAVINGS ACCOUNT (HSA)**

If you're currently contributing to a Health Savings Account (H.S.A.) and wish to make changes for the 2025-2026 plan year, you must log into THEbenefitsHUB. The contribution limits for 2025-2026 are \$4,300 individual and \$8,550 family. If you're over 55+, you have an additional \$1,000 allowance as a catch-up,

#### Resources



## Important Tips Before You Begin Enrollment

#### For Existing Employees

- · Have your dependent's SSNs ready, if enrolling
- To change PCP, call TRS-ActiveCare Customer Service
- Update your beneficiaries

#### For New Employees

- You are required to log in THEbenefitsHUB and enroll or decline medical coverage for yourself and/or eligible dependents within 31 days of employment.
- · You will need your dependent's SSN to complete enrollment.
- Have your PCP number ready. To find PCP Number, click here <u>Provider Search</u>
- Know who your beneficiaries are and their information to finalize enrollment.

#### **Frequently Asked Questions**

#### When will I get my Medical ID Card?

Everyone on ActiveCare plans should receive a new ID card by mid-September. If you do not have your ID card by September 1 st, you can access it using Blue Access for Members (BAM).

\*Member ID numbers do not change for ActiveCare participants. Therefore, you can use your existing ID card for appointments until you receive your new one.

#### Can I have an H.S.A. and an F.S.A.?

No, you can only choose to enroll in one or the other; you cannot contribute to both HSA and FSA.

#### Can you and your spouse both have an H.S.A and F.S.A?

Please note that, in general, under IRS regulations, married couples cannot enroll in both a Flexible Spending Account (FSA) and a Health Savings Account (HSA). If your spouse is covered by an FSA that reimburses medical expenses, then you and your spouse are not eligible for the HSA, even if you would not use your spouse's FSA to reimburse your expenses. However, there are some exceptions to the general limitation regarding specific types of FSAs. For more information on whether you can enroll in a specific type of FSA or HSA as a married couple, contact the FSA and/or HSA provider before enrolling or contact your tax advisor for further guidance.

#### **ENROLLMENT OPTIONS**

□ Self-enroll on THEbenefitsHUB or mobile app.
Follow instructions on the Login page.
Please go step-by-step until you reach the
Congratulations page.

☐ Contact the Call Center (833) 442-3165 Monday - Friday, 7:00 AM - 6:00 PM / CST \*Calls are recorded. Bilingual Assistance Available

☐ Email assistance
region8@hps.higginbotham.net

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Bilingual Assistance Available

#### LOGIN INSTRUCTIONS

- 1. Visit www.reg8bpc.com
- 2. Select your district on the drop down.
  - 3. Login
  - 4. Enter your information
    - Last Name
    - Date of Birth
- ➤ Last Four (4) of Social Security Number

NOTE: THEbenefitsHUB uses this information to check behind the scenes to confirm your employment status. Once confirmed, the Additional Security Verification page will list the contact options from your profile. Select either Text, Email, Call, or Ask Admin options to receive a code to complete the final verification step. Enter the code that you receive and click Verify.

You can now complete your benefits enrollment!