



# FLOUR BLUFF INDEPENDENT SCHOOL DISTRICT

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**LOUISE DAY, ASSISTANT SUPERINTENDENT FOR BUSINESS MANAGEMENT**

## OPEN ENROLLMENT 2017-2018

It is that time of year again! FBISD continues to provide our staff with a broad selection of benefits. The Dental and Supplemental benefits are covered in the First Financial Group (FFG) Benefit Book attached to this email ([file "Flour Bluff FFG Benefit Book 2017"](#)). This Book also contains the information to complete your online enrollment.

The Board of Trustees have approved Aetna Insurance as our Health provider for 2018. Unfortunately, the cost of Health Care has continued to rise, and we have had to increase total premiums by 20%. The premium rate schedule is attached ([file "health insurance rates 2018"](#)). To assist with the increasing rates, The Board has approved an increase in the district contribution of \$25.

There are several Health Plan changes and new options this year. I have included with the open enrollment calendar four scheduled information presentations to cover the plan changes and introduce you to Aetna and its services ([file "2017-2018 OPEN ENROLLMENT SCHEDULE"](#)). Please attend a presentation so that you can make an informed decision for your health care.

In addition to the presentations, we will have the traditional enrollment sessions around the district where you can seek additional information ([file "health insurance rates 2018"](#)). Enrollment is available 100% online – the sessions are optional and provided for your assistance.

I understand that this is a lot of information. We felt it was important for you to have the information available prior to the presentations. The plans and changes will be covered in the presentation. I want to stress again that it is **important for everyone to attend a session**, so you can make an informative decision for you and your family's health care needs.

Our plan is self-funded, and we pay directly for all the costs incurred. Plan changes have been made for the benefit of our staff and the self-funded plan in the long run. Our goal is to provide the best care we can at the best price possible. We have added a 3000 plan with a narrow network that is more affordable to you. The narrow network concept will be explained at the presentations.

## Plan changes:

- o Elimination of the zero plan
- o Three plans to choose from ([file "FBISD 2018 Medical – three plans"](#)) Detailed plan descriptions for each plan are also included with this email
- o Two network options ([file "FBISD 2018 narrow vs broad plans"](#))
- o This compares the benefits on the two networks
- o The file includes links to look up the doctors and facilities in each network. There are two help documents attached to help you navigate the Aetna look up site. Files titled "help sheet..."
- o The narrow network does not include Spohn or Driscoll Hospitals
- o Emergency Care – all plans – If you seek care in an emergency room for a non-emergency, you will be responsible for the expense and it will apply to your deductible and out of pocket maximum
- o Thomas Spann Clinic is a preferred provider on all plans and has a \$10 copay ([flyer attached file "Thomas Spann flyer SB"](#)) link to provider: <http://www.thomasspann.com/providers.html>
- o Pharmacy benefits will now be filled through Express Scripts. They will be mailing a separate card for RX ([file "2018 Rx Benefits"](#))
- o RediMD is still available at no cost to the employees ([flyer attached file "RediMD instructions for Flourbluff ISD"](#))

If you have questions, please contact your campus benefits representative, the district benefits coordinator, Hollie Crenshaw, or myself.

Thanks for all you do for FBISD! I look forward to working with everyone through the open enrollment process.

Sincerely,

**Louise Bonniwell Day, CPA**  
**Assistant Superintendent for Business Management**  
**(361)694-9212**