



Flour Bluff Independent School District

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Louise Day, Assistant Superintendent for Business Management

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 that will be posted on website ("[Flour Bluff FFG Benefit Book 2019](#)"). This Book also contains the information to complete your online enrollment and there is an enrollment video on the website.

The Board of Trustees has approved our insurance renewal for 2019. Our current plans with Aetna for health and dental and Express Scripts for pharmacy will continue. Unfortunately, the cost of Health Care has continued to rise and we have had to increase premiums. The premium rate schedule is attached ([file "health insurance rates 2019"](#)). To assist with the increasing rates, the Board has approved an increase in the district contribution of \$19.05.

The Health Plans from last year will continue unchanged. The premiums on the broad plans have increased more than the narrow plan. We added the 3000 narrow network plan last year and it is more affordable to you. The narrow network concept was explained in last year's presentations. The presentations from last year highlighting the differences in the narrow and broad networks are still posted on the District Website on the Employee Hub ([Narrow Vs. Broad Sheet, 2017-2018 Benefits Presentation Video](#)). You can review the benefits under the narrow plan and consider making a shift to the narrow plan.

We are adding a new option this year for a High Deductible Health Plan coupled with a Health Savings Account. With this plan, 100% of your medical expenses go toward the deductible first. There is no co-pay for Doctors or prescriptions. The Health Savings Plan allows you to set aside pretax dollars to cover your medical costs. In addition, the district will contribute \$100 per month to this account. We have scheduled information sessions to explain this new plan option. We will also cover the differences between a Health Savings Account and a Flexible Spending Account.

I have included the open enrollment calendar with four scheduled information presentations to cover the plan changes ([file "2018-2019 OPEN ENROLLMENT SCHEDULE"](#)). Please attend a presentation so that you can make an informed decision regarding your health care. You can attend any available presentation. In addition, the presentation will be recorded and available on the Employee Hub.

We will have the traditional enrollment sessions around the district where you can seek additional information. **Enrollment is available 100% online** – the sessions are optional and provided for your assistance. You can attend any enrollment session around the district. We extended the hours to 5:00 to better accommodate your schedules.

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.

Plan changes:

- Addition of a High Deductible Health Plan (Broad Network) with a Health Savings Account. This will be explained in the presentations.
- Four plans to choose from ([file "FBISD 2019 Medical – four plans"](#)) Detailed plan descriptions for each plan are on the website.
- Two network options are available. The document from last year is still on the website (["FBISD 2018 narrow vs broad plans"](#)).
 - This compares the benefits of the two networks.
 - There is updated information on the website for looking up Doctors on the narrow network ([Aetna_Saving Choice Corpus Christi Texas_Directory](#)).
 - The narrow network does not include Spohn or Driscoll Hospitals.
- 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.
- Thomas Spann Clinic is a preferred provider on all plans and has a \$10 copay. The Thomas Spann Clinic information is on the website.
- Pharmacy benefits will continue to be filled through Express Scripts. Updated Formulary and Exclusions are available on the website (["2019 Express Scripts Formulary and Exclusion lists"](#)).
- RediMD is still available at no cost to the employees on the old plans (flyer on the website ["RediMD instructions for Flourbluff ISD"](#)). Employees electing the High Deductible Plan will pay \$40 per visit.

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 Day