



BROWNFIELD I.S.D.

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Jerry D. Jones, Superintendent

Jerry Thomas, Asst. Supt./Curriculum/Instruction

Jerry Lawrence, Director of Personnel

Jay Lashaway, Chief Financial Officer

Sabrina Andrews, Director of Federal Programs

Cheryl Clopton, Director of Special Education

Memo

To: Brownfield ISD Faculty & Staff

From: Jay Lashaway *JL*

Date: 04/30/09

Re: 2009-2010 Health Insurance Plan

Once again, it is time to enroll in the TRS-ActiveCare Health Insurance Program for the 2009-2010 school year, which will take effect September 1, 2009. Please make sure you have received your [enrollment guide](#) from TRS that contains the new health benefits for next year from your campus principal or supervisor or see [attachment](#). This enrollment guide is very informative, and we ask that you read it carefully. Several other key points to the health insurance plan are outlined below:

- Enrollment Dates: Spring and summer enrollment periods are available. See page 7 for details.
- Enrollment Forms: This year if you are not making any changes to your current plan, we are requiring that you sign the attached form that states that you are not making any changes.
- TRS ActiveCare does require the enrollment application be filled out if you are declining coverage or making any changes see page 8 for details. Also, see the enrollment application after page 46 or go online at http://www.bcbstx.com/trs/pdf/trs_enrollment_application.pdf to complete the application.
- What's new for 2009-2010: See page 2 in your enrollment guide for details. **There are several changes in premium rates as well as benefit changes for ActiveCare 1, 2, and 3 plans. Please read carefully.**
- TRS ActiveCare 1-HD: New plan option that meets IRS definition of high deductible health plan in order to participate in a Health Savings Account (HSA). **(See page 33 and attachments to this email for details).**
- TRS ActiveCare 1: 4.5% increase in premium. **(See page 33 and attachments to this email for details).**
- TRS ActiveCare 2: 4.5% increase in premium. **(See page 33 and attachments to this email for details).**
- TRS ActiveCare 3: 4.5% increase in premium. **(See page 33 and attachments to this email for details).**
- **FIRSTCARE - Premium rates decreased by an average of 10%.** See page 33 for details. Also, please see PDF attachments for rate increases and comparison to last year's rates.
- **FIRSTCARE – Benefits changed. Please see pages 3 and 22-23 for details.**
- State and Local Funding: The District is anticipating that we will continue to provide the \$225 per month toward insurance premiums.
- We have scheduled a question and answer session to be held at the Administration Board Room. The meeting will be at 4:00 PM on Wednesday, May 6th. You are not required to attend this meeting, but you will be required to complete and sign the no change form and submit it to the Business Office by May 15, 2009. If you are making a change or declining coverage, you must complete the [application](#). There will be a summer enrollment period beginning August 1, 2009, through August 31, 2009, if you need to make any changes for the 2009-2010 school year. Also, there is a possibility that we will have a FIRSTCARE representative at this meeting to help answer questions about their plan.

BROWNFIELD ISD
2009-2010 HEALTH INSURANCE COST COMPARISON ANALYSIS
AS OF APRIL 30, 2009

Plans Available	2009-2010 Total Monthly Premium	2008-2009 Total Monthly Premium	Total Monthly Increase to Employee	% Increase	Annual Increase
TRS Active Care 1-HD (NEW PLAN OPTION)					
Employee Only	245	266	(21.00)	-7.9%	-252
Employee & Spouse	600	606	(6.00)	-1.0%	-72
Employee & Children	382	424	(42.00)	-9.9%	-504
Employee & Family	785	667	118.00	17.7%	1416
TRS Active Care 1					
Employee Only	278	266	12.00	4.5%	144
Employee & Spouse	633	606	27.00	4.5%	324
Employee & Children	443	424	19.00	4.5%	228
Employee & Family	697	667	30.00	4.5%	360
TRS Active Care 2					
Employee Only	370	354	16.00	4.5%	192
Employee & Spouse	842	806	36.00	4.5%	432
Employee & Children	589	564	25.00	4.4%	300
Employee & Family	926	886	40.00	4.5%	480
TRS Active Care 3					
Employee Only	498	477	21.00	4.4%	252
Employee & Spouse	1,134	1,085	49.00	4.5%	588
Employee & Children	794	760	34.00	4.5%	408
Employee & Family	1,247	1,193	54.00	4.5%	648
FirstCare HMO					
Employee Only	354.86	394.00	(39.14)	-9.9%	-469.68
Employee & Spouse	879.22	977.00	(97.78)	-10.0%	-1173.36
Employee & Children	564.42	627.00	(62.58)	-10.0%	-750.96
Employee & Family	882.80	981.00	(98.20)	-10.0%	-1178.4

**BROWNFIELD ISD
2009-2010 HEALTH INSURANCE COST ANALYSIS
AS OF APRIL 30, 2009**

Plans Available	2009-2010 Total Monthly Premium	District Insurance Benefit (Employee)	Total Monthly Cost to Employee
TRS Active Care 1-HD (NEW PLAN OPTION)			
Employee Only	245	225.00	20.00
Employee & Spouse	600	225.00	375.00
Employee & Children	382	225.00	157.00
Employee & Family	785	225.00	560.00
TRS Active Care 1			
Employee Only	278	225.00	53.00
Employee & Spouse	633	225.00	408.00
Employee & Children	443	225.00	218.00
Employee & Family	697	225.00	472.00
TRS Active Care 2			
Employee Only	370	225.00	145.00
Employee & Spouse	842	225.00	617.00
Employee & Children	589	225.00	364.00
Employee & Family	926	225.00	701.00
TRS Active Care 3			
Employee Only	498	225.00	273.00
Employee & Spouse	1,134	225.00	909.00
Employee & Children	794	225.00	569.00
Employee & Family	1,247	225.00	1,022.00
FirstCare HMO			
Employee Only	354.86	225.00	129.86
Employee & Spouse	879.22	225.00	654.22
Employee & Children	564.42	225.00	339.42
Employee & Family	882.80	225.00	657.80

**BROWNFIELD ISD
2009-2010 HEALTH INSURANCE COST ANALYSIS
EMPLOYEE/SPOUSE POOLING METHOD
AS OF APRIL 30, 2009**

Plans Available	2009-2010 Total Monthly Premium	District Insurance Benefit (Employee)	District Insurance Benefit (Spouse)	Total Monthly Cost to Employee
TRIS Active Care 1-HD (NEW PLAN OPTION)				
Employee Only	245	225.00	-	20.00
Employee & Spouse	600	225.00	-	375.00
Employee & Children	382	225.00	-	157.00
Employee & Family	785	225.00	225.00	335.00
TRIS Active Care 1				
Employee Only	278	225.00	-	53.00
Employee & Spouse	633	225.00	-	408.00
Employee & Children	443	225.00	-	218.00
Employee & Family	697	225.00	225.00	247.00
TRIS Active Care 2				
Employee Only	370	225.00	-	145.00
Employee & Spouse	842	225.00	-	617.00
Employee & Children	589	225.00	-	364.00
Employee & Family	926	225.00	225.00	476.00
TRIS Active Care 3				
Employee Only	498	225.00	-	273.00
Employee & Spouse	1,134	225.00	-	909.00
Employee & Children	794	225.00	-	569.00
Employee & Family	1,247	225.00	225.00	797.00
FirstCare HMO				
Employee Only	354.86	225.00	-	129.86
Employee & Spouse	879.22	225.00	-	654.22
Employee & Children	564.42	225.00	-	339.42
Employee & Family	882.80	225.00	225.00	432.80