



CONROE
INDEPENDENT
SCHOOL DISTRICT

Get ready for annual enrollment July 1 – 31, 2020

Annual enrollment for the 2020 – 2021 plan year begins July 1 and ends July 31, 2020. During this time, you have the opportunity to review, change, or continue your health and voluntary benefits for the coming year. **You are required to submit enrollment selections during this time, even if you do not elect any coverage through the District, or you wish to keep your coverage the same.** New benefits will take effect September 1, 2020, and continue through August 31, 2021.



Enrolling is easy

1. **Enroll** online at www.conroeisd.net.
2. **Click** Employees > Employee Logins > Insurance Enrollment.
3. **Enter** your CISD employee ID number or full Social Security number without any dashes.
4. **Enter** your PIN — the last four digits of your Social Security number, followed by the last two digits of your birth year.

Need help? Watch the “How to Enroll” video at <https://ffga.wistia.com/medias/f78tvquvjr>.

You do not have to be on the District network to enroll.

If you participate in a flexible spending account (health FSA and/or dependent care FSA), health savings account (HSA), or the Conroe ISD Alternate Plan, you must re-enroll in these benefits annually.

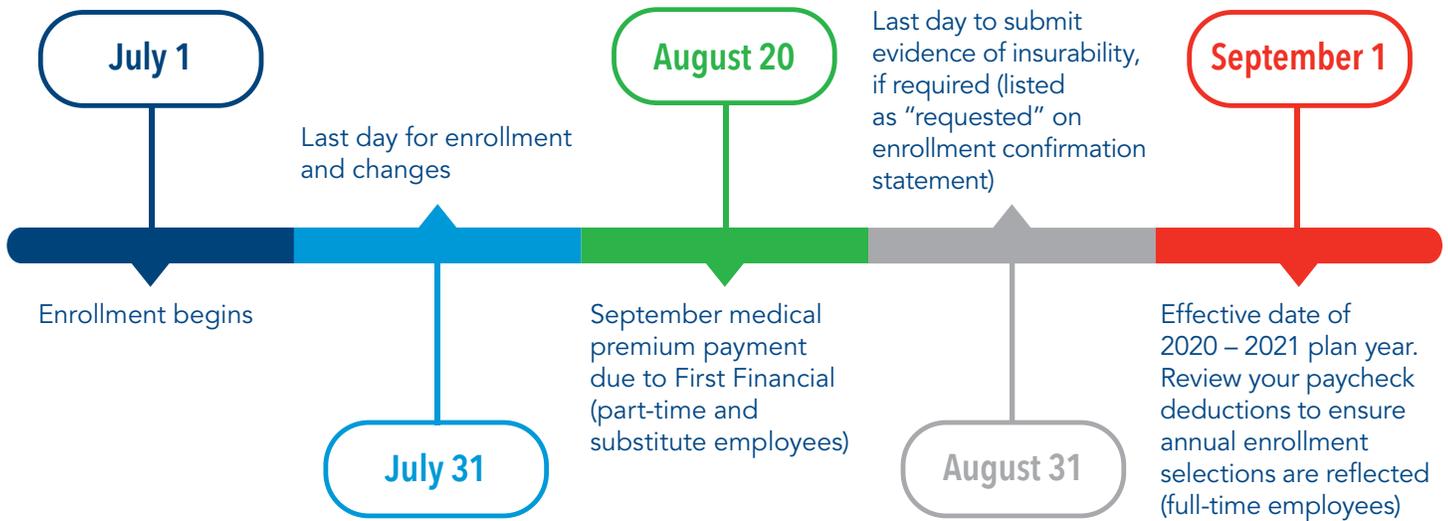
After July 31, 2020, you may only make changes if you experience a qualifying event, such as marriage, divorce, birth or adoption of a child, death of a covered dependent, or a change in your spouse’s employment status, to name a few. You have 30 days from the event date to notify the Conroe ISD Benefits Office and make changes to your benefits (the notification period for Medicaid and CHIP eligibility is 60 days).



Conroe ISD holds active annual enrollment periods. **Every employee must enroll in or decline benefits beginning July 1 and no later than July 31, 2020.**

Elections saved as of 11:59 p.m. July 31, 2020, will take effect September 1, 2020, and continue through August 31, 2021.

2020 enrollment timeline



2020 enrollment support schedule

Employees will have computer access to complete the online enrollment process at two of the District’s high school campuses from July 6 – 31. Representatives from First Financial will be at both locations to help with enrollment and answer questions about voluntary benefit plans. Please refer to the schedule below for specific dates and times.

You may also receive enrollment support over the phone by calling the First Financial Enrollment Assistance Center at **1-855-765-4473**. Representatives are available Monday – Friday, 8:00 a.m. – 5:00 p.m. There is an option to leave a voice message for a representative to return your call as soon as possible, or the next business day if it is after hours.

For technical assistance with the enrollment site (password help, site errors, etc.), please call the FEnroll Help Desk at **1-855-523-8422** or send an email to ffenroll@ffga.com. Help Desk representatives are available Monday – Friday, 7:00 a.m. – 5:00 p.m.

If you have questions about medical and pharmacy benefits, please email UnitedHealthcare at conroeisdoe@uhc.com. Our UnitedHealthcare team will email a response, and if needed, they will schedule a phone or video conference with you. UnitedHealthcare representatives cannot assist you with the online enrollment process.

Enrollment assistance locations and times

Conroe High School library:

3200 West Davis St., Conroe, TX 77304

The Woodlands College Park High School library:

3701 College Park Dr., The Woodlands, TX 77384

Monday – Thursday, July 6 – 9	7:30 a.m. to 5:30 p.m.
Monday – Thursday, July 13 – 16	7:30 a.m. to 5:30 p.m.
Monday – Friday, July 20 – 24	8:00 a.m. to 4:30 p.m.
Monday – Friday, July 27 – 31	8:00 a.m. to 4:30 p.m.

Spanish-speaking assistance will be available on Mondays at Conroe High School only.

Appointments for in-person assistance should be scheduled in advance, and only the employee should attend. To schedule an appointment, please go to www.timetap.com/appts/KmrXsrjMIg or call First Financial at **1-855-523-8422**.

Guidelines for entering a District facility must be followed, so a mask or face covering must be worn, screening questions must be answered upon entry, and proper social distancing must be practiced. District facilities will continue to be cleaned, including bathrooms, doorknobs, and other commonly touched surfaces.

Whether you self enroll or seek enrollment assistance, you are responsible for the selections submitted in the online enrollment system. You should review the Benefit Confirmation/Deduction Authorization statement carefully to ensure it accurately reflects the coverage you want in effect or wish to decline as of September 1, 2020.



ID cards, flex benefits cards, and HSA cards

You will not receive new ID cards unless information on the current card changes, or the card is expiring (flex benefits and HSA). You should contact the plan carrier if you require a replacement card.

Note: Aetna does not mail dental ID cards. If you need to print a dental ID card, log in at www.aetna.com.

What to expect for the new plan year

Conroe ISD works hard to offer outstanding, competitive benefits in the public education field. As a self-funded medical plan sponsor, the District is responsible for all claims and administration costs associated with its plans; therefore, the District must operate plans that generate ample revenue to cover all expenses.

This self-funded arrangement offers greater control over benefits offerings, but it does not shield the District from changes in health care and pharmaceutical costs. Based on actual and expected future claims, the following changes will take effect for the medical plan effective September 1, 2020:

- Premium increases for all coverage tiers
- Deductible and out-of-pocket maximum increases
- Charter Kelsey-Seybold and Nexus ACO R Memorial Hermann plans:
 - Office visit copay increases
 - Specialist visit copay increases
 - Emergency room copay increases
- Choice Plus HDHP: HSA contribution limit increases

The following changes will occur in the voluntary plan options available to full-time employees:

- Increase in dental premiums.
- Health FSA contribution limit increase.
- Cancer insurance carrier change from Allstate to Guardian. Lower rates and no medical questionnaire! All employees who apply will be accepted; no applications will be denied.
 - If you currently have group cancer insurance, your Allstate coverage will terminate August 31, 2020. You have two options:
 1. Enroll in group cancer insurance with the new carrier, Guardian. You will not be subject to pre-existing condition provisions, and your premiums will be payroll deducted. **OR**
 2. Continue coverage with Allstate. If you have a GVCP2 policy that was issued prior to September 1, 2012, you will need to contact Allstate at **1-800-521-3535** to request conversion to an individual policy. If you have a GVCP3 policy that was issued on or after September 1, 2012, you will need to complete the *Authorization for Automatic Payment of Premium* and return it to Allstate. The form is available online at www.conroeisd.net/department/hr/benefits-forms/. The last payroll deduction for Allstate cancer insurance premiums will occur August 14, 2020.
 - If you do not currently have cancer insurance, you will be treated as a new applicant — guaranteed coverage, subject to pre-existing condition provisions.

Important information from the Internal Revenue Service concerning section 125 plans

As part of the governmental response to COVID-19, the Internal Revenue Service on May 12, 2020, released guidance for temporary changes to section 125 plans. These changes provide greater flexibility for taxpayers by:

- Extending claims periods through December 31, 2020, for taxpayers to apply unused amounts remaining in a health FSA or dependent care assistance program as of the end of a plan year or grace period ending in 2020.
- Expanding the ability of taxpayers to make mid-year elections for health FSAs and dependent care assistance programs, allowing them to respond to changes in needs as a result of the COVID-19 pandemic.

These changes allow you to incur eligible health FSA and dependent care program expenses through December 31, 2020, for the Conroe ISD plan year ending August 31, 2020. You may also revoke, decrease, or increase an existing election, as well as make a new election, outside of annual enrollment on a prospective basis for a health FSA and dependent care program. Any revocation or decrease in election will be limited to an amount no less than the amount already reimbursed.

Please contact the CISD Benefits Office if you need to request a change of election.



Benefits Office
Human Resources Department
3205 West Davis
Conroe, TX 77304-2098

Phone: **936-709-7808**

Email: **benefitoffice@conroeisd.net**

Website: **www.conroeisd.net/hr/benefits**

Fax: **936-709-9106**

Hours: **Monday – Friday, 8:00 a.m. to 4:30 p.m.**

Summer hours: **June 1 – July 17, 2020:**

Monday – Thursday, 7:30 a.m. to 5:30 p.m.; closed Fridays

Regular hours resume July 20, 2020

This guide is based on official plan documents and provides highlights of benefits options for the 2020 – 2021 plan year. Every attempt has been made to ensure its accuracy. If there is a conflict between statements in this guide and the plan documents, insurance contracts, or state and federal regulations, the plan documents, insurance contracts, and state and federal regulations will prevail. Plan documents are available online at **www.conroeisd.net** under Employees > Benefits > Plan Documents.

The Conroe Independent School District (District) is an equal opportunity educational provider and employer and does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in educational programs or activities that it operates or in employment matters. The District is required by Title VI and Title VII of the Civil Rights Act of 1964, as amended, Title IX of the Education Amendments of 1972, the Age Discrimination Act of 1975, as amended, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, as well as Board policy not to discriminate in such a manner.

For information about Title IX rights or Section 504/ADA rights, contact the Title IX coordinator or the Section 504/ADA coordinator at 3205 W. Davis, Conroe, TX 77304, **936-709-7752**.