ESC-20 Benefits Cooperative

Open Enrollment

Highlights for 2026

NEW! Vision plan provider –Eyemed - reduced rates/enhanced contact allowance
Dependent Care Savings – increase in IRS max amount to $7500 annually
Flexible Spending Accounts (FSA/DCAP) are moving to National Benefit Services
Slight increase in medical and dental rates
5Star Spouse GI now $50,000 – no medical questions asked!
NEW! Function Health – additional offering for advanced, preventive medical testing
NEW! Medicare Assistance – resources for help with Medicare questions

Benefits Website

www.esc20bc.net > locate your school in the dropdown

Scan the QR Code to access your benefits website.

Enrollment Dates: 7/6/2026-8/14/2026

Dates may vary by school and will be announced by your benefits office.

Now is the time to make your benefit elections for a 9/1/2026 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 the event.

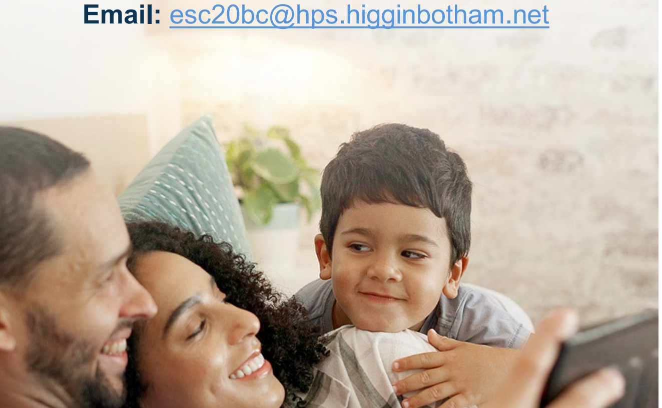
Contact Us

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

Call: (833) 944-4746

Monday – Friday 7AM to 6PM CST

Email: esc20bc@hps.higginbotham.net



TRS Medical
Do you have questions on TRS-ActiveCare, or need to update your PCP? Call BCBSTX at (866) 355-5999 or attend a virtual info session.
https://www.bcbstx.com/trsactivecare/welcome

Important! Group Life Insurance through Chubb. Current employees may elect coverage in increments of **$10,000** to a maximum of **$500,000**. If you are currently enrolled or newly hired, you may elect up to the **guaranteed issue** of **$300,000 for yourself and $50,000 for your spouse** with **no medical questions or health exams**!

Important! Individual Life Insurance through 5Star. This type of insurance locks in at the age you are when you purchase and does not increase. It also allows for portability – you can continue coverage upon termination with no loss in benefits and no rate increases. Employees may elect up to **$150,000 for self and $50,000 for spouse** with **no medical questions or health exams**!

Disability Insurance - This insurance will replace a portion of your income if you become physically unable to work due to sickness or injury for an extended period. This plan covers both short-term and long-term leave.

Telehealth – A standalone telehealth plan through Recuro Health is available, offering urgent care and behavioral health services with no copays!

- **Telehealth options for employees enrolled in TRS-ActiveCare**
  - **ActiveCare HD** includes RediMD at a $30 copay or Teladoc at a $42 copay for urgent care. **Virtual behavioral health** appointments through Teladoc are available at 30% coinsurance *after* deductible.
  - **ActiveCare Primary, Primary + or Plan 2** includes RediMD - $0 copay or Teladoc - $12 copay. **Virtual behavioral health** appointments through Teladoc are available at a $0 copay.
- **Options if NOT enrolled in TRS-ActiveCare – consider Recuro Telehealth**
  - If you or your dependents are not covered on a medical plan, you may purchase the **voluntary** plan through Recuro for **a low monthly premium** which offers urgent care and behavioral health services. No copays are required at time of service.

Dental – Choose from three dental plans that allow you to utilize in-network as well as out-of-network coverage. For assistance in selecting the plan that would best fit your needs, call the benefits support line at 833-944-4746.

Resources

Important Tips Before You Begin Enrollment

Returning Employees

- Have your dependent's SSNs ready, if enrolling.
- Review your benefits and beneficiaries annually.
- Review FSA and HSA elections closely. FSA elections **must be made annually** during open enrollment. Remaining balances may be forfeited, or, in some cases, some balances may roll to the next plan year – contact your benefits office for details of your plan.

FSA Contribution with NBS	
Plans	**Amount**
Employee Only	$3,400
Dependent Care per Household	$7,500

HSA Contribution	
Plans	**Amount**
Employee Only	$4,400
Employee + Family	$8,750
55 + Catch Up	$1000

New Employees

- You will be required to enroll or decline coverage for yourself and/or eligible dependents within 31 days of employment, even if waiving all benefits.
- Depending on your date of hire, you may be offered benefits for the month of August. If so, you will be required to complete the enrollment process two times - one for August and one for the new plan year of Sept 1. ***If you need benefits to begin in August, please communicate with your benefits office.***
- For enrollment in the Primary & Primary + medical plans, you must have a primary care physician ID number. To find this number, **Click the Provider Finder.**
- You will need your dependents' SSNs, if enrolling them.
- You can enroll yourself and your dependents in a medical plan and/or in a variety of supplemental benefits (i.e., vision, dental, life insurance, disability) if eligibility requirements are met.
- For life insurance products, be prepared to provide your beneficiaries' names, addresses, and phone numbers when you enroll.

TRS-ActiveCare

Resources, information, webinars, and enrollment guides for TRS-ActiveCare can be found here: **https://www.bcbstx.com/trsactivecare/welcome**

Rates will be distributed by your benefits office and will be reflected in the enrollment process. Refer to TRS Plan Highlights and the resources above for full details. Select your region, 13 or 20.

Important! Social Security Numbers will be required for spouse and all dependents over age 1! This is a TRS requirement and coverage will be dropped by TRS if this is not included in the enrollment system.

- **TRS-ActiveCare Primary** (requires Primary Care Physician): This plan has the lowest premiums and includes a $30 copay for primary care physician (PCP) visits and $70 for specialist visits. There is no out-of-network coverage. Virtual health includes $12 Teladoc and $0 RediMD visits.

- **TRS-ActiveCare Primary+** (requires Primary Care Physician): This plan has lower deductibles and copays for many services and drugs. The plan offers a $15 copay for primary care physician (PCP) visits and $70 for specialist visits. There is no out-of-network coverage. Virtual health includes $12 Teladoc and $0 RediMD copays.

- **TRS-ActiveCare HD**: This plan is compatible with a Health Savings Account (HSA), has a national network and out-of-network coverage, and coinsurance rates instead of copays. You must meet the deductible before the plan will pay for non-preventive services. Virtual health includes a $42 Teladoc copay and $30 RediMD copay. The deductible has increased per IRS regulations to $3,400 individual/ $6,800 family (in-network).

- **TRS-ActiveCare 2**: This plan is closed to new enrollees; those currently enrolled may remain.

NEW! Vision Insurance now with Eyemed
The vision plan has reduced rates and an increase in contact lens allowance on the High Plan. There is a low plan option that allows for frames at $125 and contacts at $120, and a high plan option that offers a frame or contact lens allowance at $180.

NEW! Function Health – *this offering is optional and not part of benefits enrollment. It may be purchased at any time and is not payroll-deducted. This is not part of the medical insurance plan.*

- Offers advanced lab testing and reporting on your heart, liver, thyroid, hormones, and more, monitoring for early indicators of thousands of diseases by tracking five times more biomarkers than your annual physical.
- Provides a detailed summary of your results and a plan to help you reach your health goals.
- Preferred member pricing - $335 per person.
- For more information and to sign up for a membership, click here.

NEW! Medicare Boomer Benefits

- Resources for Medicare questions have been added to your benefits website! Go to www.esc20bc.net, select your school, then click the Benefits Information tile. Scroll down the left-hand menu to Medicare.

Have questions or need assistance?
Call (833) 944-4746
Mon.-Fri. 7 am to 6 pm CST
Bilingual assistance to access to the online system. available
Recorded Line