

When will I get the second half of my HSA District contribution?

The second half of the District contribution to HSA started March 15 and will run through August 31st; \$20.84 per check. This can be viewed on your paystub in the portion at the bottom for Employer Contributions. You can always contact Cigna at the number on the back of the card to check your balance or 1-800-CIGNA-24.

What happened to AETNA? Is it gone?

Yes. The TRS Board decided to change providers to Blue Cross Blue Shield – TX for Health and Pharmacy services effective 9/1/20 for TRS-ActiveCare participants.

Can I still use CVS with Blue Cross?

Absolutely the pharmacy network for Blue Cross Blue Shield – TX. TRS and EPISD/Cigna plans both have CVS in their network.

Can I switch from TRS to Cigna?

Absolutely! You are free to select the plans with the most robust benefits, lowest costs, and obtain employer contributions to your Health Savings Accounts.

Can I switch from Cigna to TRS?

You should carefully review all plan Annual Out of Pocket Costs, Deductibles, and per paycheck Premiums to select the best plan for you and your family during Open Enrollment. Based on data released from TRS, Cigna plans will provide the richest benefits at the best costs.

Can I keep the plan I currently have?

We do not recommend this specifically because the TRS-AC plan options are changing. Their provider networks are Statewide not National and you will need referrals for specialists, in addition to costing you more out of pocket. If you currently have TRS-ActiveCare Select you will be defaulted into the new Primary+ plan. If you are defaulted, it means that you did not select a mandatory Primary Care Provider (PCP) and any claims you may incur may be rejected as not having proper authorization. Every family member covered under TRS-AC needs to select a PCP.

Did TRS increase their rates for next year?

TRS did increase rates on the existing TRS-AC 1 HD and for the TRS-AC 2; the only coverage option that did not increase was the TRS-AC 1 HD for Employee Only. The two new TRS-AC plans overall are more expensive than the EPISD/Cigna Plan Options. Please review EPISD's cost comparison, coming out soon, to identify the true costs of your health plan; which includes: Premiums, Deductibles, Out of Pocket Costs, Coinsurance and Copays. Employee Benefits recommends that you review and carefully analyze your options.

Are the rates for the CIGNA plans going to increase?

EPISD Administration has been able to stabilize the premiums for 20/21 on all Cigna plan options and tiers. **NO RATE** increase will occur for any employees on Cigna moving into the 20/21 Benefit Plan Year.

Is the District going to increase the amount contributed to the medical insurance?

Administration has recommended that the EPISD Board of Trustees contribute to the Health Care Trust to ensure funds are available to pay claims expenses, administrative costs, and continued funding for the HSA. The Board of Trustees also believes it is crucial for employees to have reasonably priced Health Care options and supports Administration's recommendation.

Will EPISD continue to provide Employee Health Clinics?

EPISD is committed to ensuring that our employees have quick no out of pocket access to medical care when needed for acute conditions. It keeps our employees healthy and avoids costly emergency room visits. All permanent employees working 10 or more hours are eligible to visit the Employee Health Clinics. If their dependents are covered under either TRS-AC or EPISD/Cigna, they may also access the Employee Health Clinics. For more information, please visit the Employee Benefit Website: <https://www.episd.org/Page/652>

Does Cigna have customer service during late hours?

Cigna provides customer service 24/365. That means they are always available to assist you with questions about your HSA, Claims, getting a medical ID card, Pharmacy and much more. **The Cigna One Guide is waiting for your call at 1-800-244-6224.**

Where can I view my current plan summary?

Remember, Benefitsolver is the enrollment platform. All benefit plan documents reside on the [Benefitsolver website](#) in the Reference Center. To view your 2019/2020 PLAN YEAR Benefit Summary, current Plan Documents/Certificates, Network Provider Lists, and Short videos that help explain various benefit plans, and much more, you will need to log in. **Use Mozilla or Internet Explorer as your browser.**

If you have forgotten your username or password then just click on the "Forgot User ID or Password" button, for assistance.

THE COMPANY KEY is: elpaso (all lowercase no spaces)

Does the District have an Employee Assistance Program (EAP)?

EPISD offers an EAP for you and your family members through Compsych/Guidance Resources that provides up to 3 no cost counseling sessions for a variety of concerns. Additionally, Cigna also offers an EAP. For more information visit the Employee Benefit Website: <https://www.episd.org/Page/649>