



# TRS Health Care Alternative

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May 13, 2021



- District of Innovation (DOI)
- Original documentation needs an amendment to include “through the amendment, we seek to obtain broader exemption from TEC 22.004(i), which precludes a school district from providing an alternative uniform group health insurance program after the school district implements coverages under Chapter 1579”.

- Pros

- TRS is still an option for employees
- Gives employees more options/plans to choose from
- Provides more “nation” wide coverage
- Insurance committee found alternative program favorable
- No cost to District unless increase of participants (CISD monthly contribution)

- Cons

- Amending the DOI documents
- TRS is trying to close “loophole” but have not yet been successful
- Highest savings are confined in the TRS Primary Plus plan alternative

- Two additional plans (in addition to TRS)
  - Probably Aetna
  - Cost savings on premiums (current year rates vs. proposed alternative plans)
  - Nationwide network available in both alternative plans and one TRS plan
  - Monthly savings offsets deductible differences
  - No Primary Care Provider required (PCP)

- Next steps:
  - 30 day Notice is currently posted on CISD website
  - May 27 - Amend DOI documentation with Board approval
  - May - Secure alternative plan premiums
  - June – TRS to meet to decide rates and dates for publishing
  - Mid-July (estimate) - TRS premiums to be published
  - Mid-July to early August – Open enrollment - delayed due to TRS not providing timely premiums



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