



## West Texas Employee Benefits Cooperative

# Open Enrollment

## What's New in 2025

- NEW! Telehealth Carrier RECURO.
- NEW! Vision Carrier UNUM.
- Increase in FSA Annual Maximum.
- Increase in HSA Annual Maximum.
- Guarantee Issue for Voluntary Life - New Hires Only.
- Guarantee Issue for Individual Life - New Hires & Existing Employees.



Benefits Website  
[www.wtxebc.com](http://www.wtxebc.com)

Scan the QR Code to access your benefits website.



Benefits App  
Text BENEFITS  
to (214)831-4301



Enrollment Dates:  
**07/07–08/15/25**

Now is the time to make your supplemental benefit elections for a 09/01/2025 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 event.

### Contact Us

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

**Call: (833) 966-2382**

Monday – Friday 7 AM to 6 PM CST

**Email: [wtxebc@hps.higginbotham.net](mailto:wtxebc@hps.higginbotham.net)**

## Benefits Summary for What's New in 2025

**Please note:** This summary highlights only the benefits that have changed for 2025. It does not include your full benefits package. For a complete list of available benefits and details, please refer to your benefits website.

**New Carrier! Telehealth** provides 24/7/365 access to board-certified doctors who can diagnose, recommend treatment, and prescribe medication via telephone or video consultations. It makes non-emergency care more convenient and accessible when your primary care physician is unavailable.

**New Carrier & Plan! Vision** insurance covers routine eye examinations and can help cover some of the costs for eyeglass frames or contact lenses.

Vision Monthly Cost		
	High Plan	Low Plan
EE Only	\$10.48	\$6.55
EE + Spouse	\$20.78	\$12.99
EE + Child(ren)	\$20.39	\$12.74
EE + Family	\$30.84	\$19.28

**Health Savings Account (HSA)** is a personal savings account for eligible medical expenses. Unlike a Flexible Spending Account (FSA), HSAs allow funds to roll over each year. Contributions can only be made if enrolled in a High-Deductible Health Plan (HDHP).

**Flexible Spending Account (FSA)** allows you to pay for eligible healthcare expenses using a pre-loaded debit card. You select an amount from your paycheck each plan year based on your employer's limit. Funds must be used within the plan year(2025-2026), or you will lose the unused balance unless your plan offers a \$500 rollover or grace period.

**Individual Life** insurance is a policy that covers a single person and is intended to meet the beneficiary's financial needs, in the event of the insured's death. This coverage is portable and can continue after you leave employment or retire.





## Important Tips Before You Begin Enrollment

### For Existing Employees

- Have your dependent's SSNs ready, if enrolling.
- To change PCP, call TRS-ActiveCare Customer Service 866-355-5999.
- Update your beneficiaries.

### For New Employees

- You are required to log in to THE *benefits*HUB and enroll or decline medical coverage for yourself and/or eligible dependents within 31 days of employment.
- You will need your dependent's SSN to complete enrollment.
- Have your PCP number ready. To find PCP Number, click here <https://www.bcbstx.com/trsactivecare>
- Know who your beneficiaries are and their information to finalize enrollment.

## Frequently Asked Questions

### If I do not need benefits, do I still need to log in?

All employees must log in to waive or enroll in benefits. The Affordable Care Act also requires the entry of any eligible family members and the option to waive their enrollment.

### What happens if I can't log in?

This typically indicates that something is missing from your profile, so you will need to contact the Benefits Office or your HR team to resolve this issue.

### Where do I find details on available benefits?

We invite you to visit [www.wtxebc.com](http://www.wtxebc.com) and choose your employer to explore the full range of exceptional options available through WTXEBC. Don't miss out on the benefits tailored just for you!

### When will I get an ID card?

You will receive your ID cards in the mail within 14 to 20 business days after you have successfully completed your enrollment process. Please note that if you wait until the last day to complete your enrollment, your ID cards will be mailed after September 1, 2025, which could delay your access to important services. To avoid any issues with delivery, it is essential to verify that the mailing address listed on your profile is accurate and up to date. Double-checking this information will help ensure that you receive your ID cards promptly.

## Important Tips Before You Begin Enrollment

**Go to [www.wtxebc.com](http://www.wtxebc.com) and select your District from the dropdown.**

- Click Login (located at the top right corner).
- Enter your personal information
- Last Name
- Date of Birth
- Last Four (4) of Social Security Number

**Please Note: THE *Benefits*HUB uses this information to check behind the scenes and confirm your employment status.**

- Once confirmed, the Additional Security Verification page will list the contact options from your profile. Select either Text, Email, Call, or Ask Admin options to receive a code to complete the final verification step.
- Enter the code that you receive and click Verify.

**You can now complete your benefits enrollment.**

- **For on-site enrollment assistance**, please check with your district's benefits administrator to find out when our team will be available to answer any questions and help you enroll.