

Do your employees know how to choose the correct coverage start date? | view in [Web Browser](#)



IMPORTANT INFORMATION ABOUT SUMMER DEFERMENT

Hello,

Over the summer, we see an uptick in employees who are retiring from or transferring between school districts. Each year, we try to avoid dual coverage by ensuring retired employees only have either a TRS-ActiveCare or TRS-Care Standard health plan. We also take steps so that employees who move between districts are only covered by one TRS-ActiveCare plan.

DID YOU KNOW?

TRS-ActiveCare lets employees remain covered until Aug. 31 if they're eligible until the last instructional day of the preceding school year. This provision is called summer deferment.

Although there may be differences in how participating entities handle employee separations, it's essential to make this provision clear to employees when they leave your districts.

HOW DOES THIS AFFECT YOUR EMPLOYEES?

Active employees who move to a new TRS-ActiveCare district may have their coverage terminated with your district if they choose a start date before Sept. 1. Retirees may also see their TRS-ActiveCare coverage terminated sooner than expected if they don't choose a Sept. 1 start date for TRS-Care Standard.

If a dual coverage situation occurs, the TRS plan with the newer coverage start date will automatically terminate the TRS plan with the older start date. The following scenarios may result in coverage discrepancies for your district.

- **A participant ends employment with district A on July 15 but intends to use summer deferment to remain covered by district A until Aug. 31.** When that participant starts working for district B on Aug. 1, they elect Aug. 1 as their coverage start date. In this case, District A coverage will be terminated on Aug. 1.
- **A participant retires from a district on July 15 but uses summer deferment to remain covered through Aug. 31.** However, they elect Aug. 1 to start their TRS-Care Standard coverage. In this case, their TRS-ActiveCare plan will end on Aug. 1.

WHAT CAN YOU DO?

The most crucial step is to educate employees leaving or coming to your district about their current coverage end dates. Discussing end dates will help employees make an informed decision about when to begin their new TRS-ActiveCare or TRS-Care Standard coverage.

If you have any questions, your Benefits Administrator Advocate (BAA) is here to support you. You can contact your BAA at [1-877-767-5254](tel:1-877-767-5254) or TRSBAInquiries@bswift.com.

Thank you for all you do,
The TRS-ActiveCare Team

www.bcbstx.com/trsactivecareba

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