



2025-26 PLAN YEAR BENEFIT UPDATES

Life School of Dallas has made the decision to change medical carriers to TRS ActiveCare BCBS effective 09/01/2025. TRS ActiveCare requires that every employee log in during annual enrollment and elect a medical plan or waive medical for you and/or your dependents.

Voluntary Life w/AD&D - The carrier is transitioning from One America to Lincoln Financial Group (LFG). During the 2025-2026 enrollment period, you may elect coverage up to the guaranteed issue amounts without answering health questions. All amounts over the guaranteed issue will require medical underwriting.

Guaranteed Issue - Employee: \$250,000; Spouse: \$50,000; Child: \$10,000

Short-Term Disability - Beginning 9/1/25, the UNUM Short-Term Disability plan will offer a special one-time open enrollment period for late applicants. If you previously declined coverage and are looking to enroll in this plan for 9/1/2025, you will not be required to complete an Evidence of Insurability (EOI) application. If you were previously declined for coverage, you are not eligible for the 2025-2026 Open Enrollment Guarantee Issue.

The 2025 IRS Annual Max Contribution for the Flexible Spending Account (FSA) will be \$3,300 for the 2025 plan year. Your FSA will rollover from the current year to the new plan year, but you must log in if you want to increase your FSA contribution to the 2025 annual max amount.

Health Savings Account 2025 IRS Annual Max Contributions will be \$4,300 for a single and \$8,550 for a family for the 2025 plan year. You must be enrolled in the TRS AC High-Deductible Health Plan to be eligible for HSA enrollment.

The 5-Star Individual Life Family Protection Plan will offer guaranteed Issue to all full-time eligible applicants regardless of health status. No doctor exams or physicals.
Employee: \$100,000 | Spouse: \$30,000