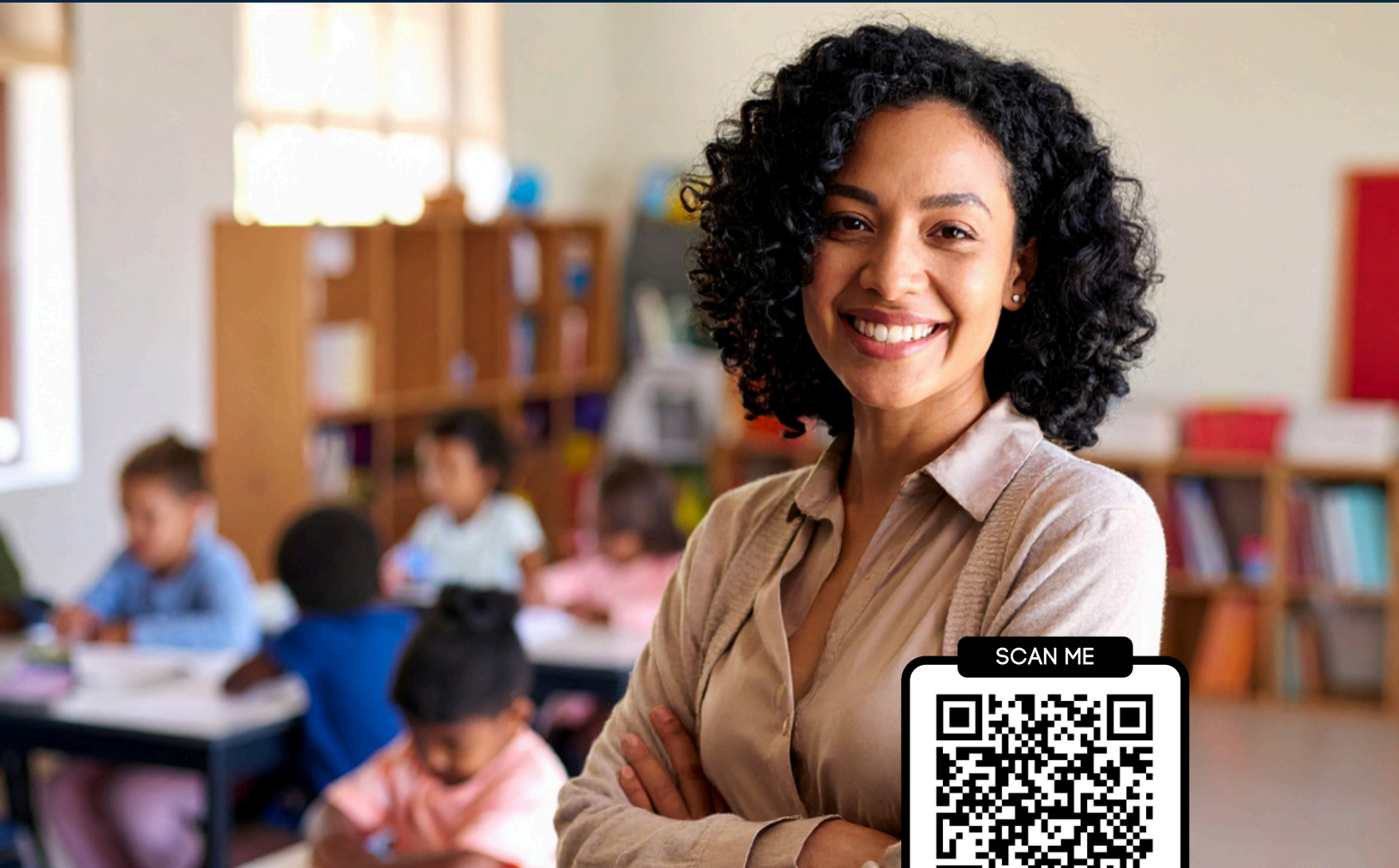


GOOSE CREEK CISD 2026-27

BENEFITS GUIDE



ffbenefits.ffga.com/goosecreekcisd

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This guide contains a summary of the benefits offered by your employer. If there is a conflict between the terms of this outline of benefits and the actual contracts, the terms of the contracts will prevail.

Employee Benefits Center

A guide to your benefits!

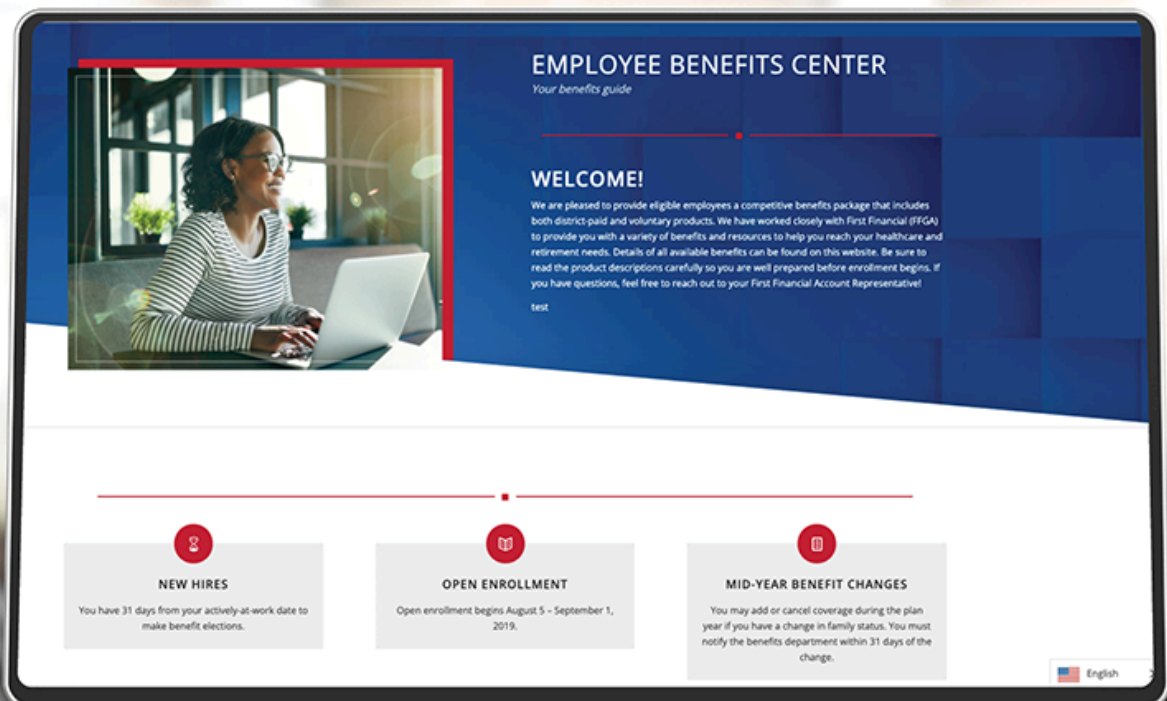
Goose Creek CISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

There's no need to register for site access. Simply type the URL below into your browser and you will be directed to your Employee Benefits Center.



Scan the QR code to learn more about the plans that are available this year!

<https://ffbenefits.ffga.com/goosecreekcisid>



How to Enroll

Benefits Enrollment

On-Site Enrollment

When it's time to enroll in your benefits, your FFGA Account Representative will be on-site to assist you with making your elections. Visit your EBC for more information.

Online Enrollment

To begin online enrollment, visit <https://ffga.benselect.com/Enroll/login.aspx>.

Enroll Now

Username & Password

- Username
 - The Username is either your social security number or your Employee ID.
- Password
 - Instructions to access your initial password will be provided to you prior to open enrollment.
 - Upon initial login, the password will be required to be changed.
 - Remember your password you will use this to sign your enrollment confirmation form and to login in the future.

If you have trouble logging in or forgotten your password, please use the [Forgot Password?](#) link to reset your password. If your account has been locked out due to too many failed attempts, please contact the FFGA Help Desk at 855-523-8422.

View Current Benefits

After logging in, you will arrive at the welcome screen. Your current benefits and premium deductions will be listed on this screen.

View/Add Dependents

Click next to view your dependents. It is very important to make sure the social security numbers and birth dates listed are correct. If you plan to add dependents, you will need to enter their legal name, social security numbers and birth dates.

Begin Elections

Click next again to begin making your benefit elections. Remember, no changes to your elections can be made during the plan year unless you have either a qualified mid-year change under Section 125 or a special enrollment event.

Benefit Eligibility & Coverage

Employee Coverage

Eligibility

Eligible employees must be actively at work on the plan effective date for new benefits to be effective.

New Employees

You have 31 days from your actively-at-work date to make benefit elections. Insurance coverage becomes effective on the first day of the month that follows your date of hire.

Existing Employees

When it's time to enroll in your benefits, your FFGA Account Representative will be available to assist you with making your elections. Your elections can be made anytime during annual enrollment online from your work or home computer. Before enrollment, take time to educate yourself on the available benefits and what options would work best for you and your family by visiting the Employee Benefits Center.

Mid-year Benefit Changes

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 31 days of the change.

Qualifying Life Events Include:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual and student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

Declining Coverage

If you are eligible for benefits, but wish to DECLINE coverage, please complete the online enrollment either on your work or home computer. Under each option, you will need to select "waive." **You must still complete the beneficiary information.**

Dependent Verification Process

If you add any dependents to your benefits insurance, you must submit documentation proving they are an eligible dependent of yours. If you are unable to provide documentation, you must complete your enrollment without them.

Important Plan Year Information

NEW THIS YEAR!

- Medical Plan is changing to TRS ActiveCare effective 9/1/2026
- Dental is changing from MetLife to Ameritas
- Accident is changing from Aetna to Manhattan Life
- Cancer is changing from Guardian to American Public Life (APL)
- Disability is changing from Hartford to American Fidelity

2 NEW products being added this year!

- American Fidelity Term Life
- MASA Medical Transport

USEFUL INFORMATION

- No changes will be allowed until the annual open enrollment period (unless you have an IRS S125 approved event).
- You must re-elect the FSA and Dependent Care each year or it will be dropped
- Benefits will not roll over 9/1/2026 unless enrollment is completed



Section 125 Plans

Section 125 Plan Information & Rules

A Section 125 Plan provides a tax-saving way to pay for eligible medical or dependent care expenses. The funds are automatically deducted from your paycheck on a pre-tax basis.

Here's How It Works

A Section 125 Plan reduces your taxes and increases your spendable income by allowing you to deduct the cost of eligible benefits from your earnings before tax. Plus, the plan is available to you at no cost, and you're already eligible – all you must do is enroll.

Is It Right For Me?

The savings you may experience with a Section 125 Plan are outlined in the example below. For instance, you could potentially take home about \$70 more each month if you participated in your employer's Section 125 Plan – that's a savings of \$840 a year!

You cannot change your benefit elections for the plan year unless the benefits office receives notification in writing within 31 days of the status change. If the benefits office is not notified within 31 days of the status change, no benefit change can be made until the next annual open enrollment.

IRS specified changes in family status include:

- Change in legal married status
- Change in number of dependents
- Termination or commencement of employment
- Dependent satisfies or ceases to satisfy dependent eligibility requirements
- Change in residence or worksite that affects eligibility for coverage

Section 125 Plan Sample Paycheck		
	Without S125	With S125
Monthly Salary	\$2,000	\$2,000
Less Medical Deductions	-N/A	-\$250
Tax Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	-\$400	-\$350
Less Estimated FICA (7.65%)	-\$153	-\$133
Less Medical Deductions	-\$250	-N/A
Take Home Pay	\$1,197	\$1,267

You could save \$70 per month in taxes by paying for your benefits on a pre-tax basis!

**The figures in the sample paycheck above are for illustrative purposes only.*

Medical Coverage

TRS-ActiveCare is the new carrier this year!



Your medical plans are offered through TRS. From in- and out-of-network options to comprehensive prescription drug coverage and special health and wellness programs, TRS-ActiveCare has been designed to flexibly meet the needs of nearly half a million public education employees.

Blue Cross Blue Shield of Texas | <https://www.bcbstx.com/trsactivecare/> | 866-355-5999

TRS-ActiveCare Primary

- Copays for doctor visits and generic prescriptions before you meet deductible
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ActiveCare HD

- Must meet deductible before plan pays for non-preventive care
- In-network and out-of-network benefits – separate out-of-network deductible/out-of-pocket maximum
- Nationwide network
- Deductible applies to medical and pharmacy
- No requirement for PCP or referrals
- Compatible with health savings account (HSA)
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ActiveCare Primary +

- Copays for many services and drugs
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive 2 ID cards (BCBS & Express Scripts)

TRS-ActiveCare 2 - Plan is closed and not accepting new enrollees. If you are currently enrolled in TRS-ActiveCare2 from a previous district, you can choose to remain in this plan.

- Copays for many drugs and services
- Nationwide network with out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ActiveCare Plan Prescription Benefits

Express Scripts | <https://info.express-scripts.com/trsactivecare/> | 844-367-6108

When you enroll in a BCBSTX Plan, you automatically receive prescription drug coverage through Express Scripts which gives you access to a large, national network of retail pharmacies.

TRS ActiveCare Medical Premiums

Medical Semi-Monthly Premiums				
	Primary	Primary+	HD	AC2
Employee Only	\$129.50	\$179.50	\$136.50	\$351.50
Employee + Spouse	\$613.50	\$715	\$632.50	\$1,046
Employee + Children	\$329	\$414	\$341	\$598.50
Employee + Family	\$812.50	\$949	\$836.50	\$1,265.50

Semi-Monthly Premiums shown above include the Employer contribution of \$155 per pay

For more information, please refer to the TRS-ActiveCare website.



2026-27 TRS ActiveCare Plan Highlights

	TRS-ActiveCare Primary x Region 4	TRS-ActiveCare Primary+	TRS-ActiveCare HD
Plan Summary	- Lowest premium of the three available plans - Copays for doctor visits before you meet your deductible - Statewide network - Primary Care Provider referrals required to see specialists - Not compatible with a Health Savings Account - No out-of-network coverage New! Tiering options that lower your out-of-pocket costs when you choose certain facilities.	- Highest premium of the three available plans - Copays for many services and drugs - Lower deductible than the HD and Primary plans - Statewide network - Primary Care Provider referrals required to see specialists - Not compatible with a Health Savings Account - No out-of-network coverage	- Higher premium of the three available plans - Must meet your deductible before plan pays for non-preventive care - Nationwide network with out-of-network coverage - No requirement for Primary Care Providers or referrals - Compatible with a Health Savings Account

Plan Features				
Type of Coverage	In-Network Coverage Only	In-Network Coverage Only	In-Network	Out-of-Network
Individual/Family Deductible	\$2,500/\$5,000	\$1,200/\$2,400	\$3,400/\$6,800	\$6,800/\$13,600
Coinsurance	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible
Individual/Family Maximum Out of Pocket	\$8,050/\$16,100	\$6,900/\$13,800	\$8,300/\$16,600	\$20,500/\$41,000
PCP Required	Yes	Yes	No	

Doctor Visits				
Primary Care	\$30 copay	\$15 copay	You pay 30% after deductible	You pay 50% after deductible
Specialist	\$70 copay	\$70 copay	You pay 30% after deductible	You pay 50% after deductible

Immediate Care				
Urgent Care	\$50 copay	\$50 copay	You pay 30% after deductible	You pay 50% after deductible
Emergency Care	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	
TRS Virtual Health-RediMD™	\$0 per medical consultation	\$0 per medical consultation	\$30 per medical consultation	
TRS Virtual Health-Teladoc®	\$12 per medical consultation	\$12 per medical consultation	\$42 per medical consultation	

Prescription Drugs			
Drug Deductible	Integrated with medical	\$200 deductible per participant (brand drugs only)	Integrated with medical
Generics (31-Day Supply/90-Day Supply)	\$15/\$45 copay; \$0 copay for certain generics	\$15/\$45 copay	You pay 20% after deductible; \$0 coinsurance for certain generics
Preferred (Max does not apply if brand is selected and generic is available)	You pay 30% after deductible	You pay 25% after deductible (\$100 max)/ You pay 25% after deductible (\$265 max)	You pay 25% after deductible
Non-preferred	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Specialty (31-Day Max) Call 1-844-367-6108 to see if your specialty medication is covered by SaveOnSP.	You pay 30% after deductible; \$0 if SaveOnSP eligible	You pay 20% after deductible (\$500 max); \$0 if SaveOnSP eligible	You pay 20% after deductible
Insulin Out-of-Pocket Costs	\$25 copay for 31-day supply; \$75 for 61- to 90-day supply	\$25 copay for 31-day supply; \$75 for 61- to 90-day supply	You pay 25% after deductible

How to Calculate Your Monthly Premium

Total Monthly Premium



Your Employer Contribution



Your Premium

Ask your Benefits Administrator for your district's specific premiums.

Being Healthy is Easy

- \$0 preventive services
- One-on-one health coaches
- Weight loss programs and nutrition
- TRS Virtual Health

- Member Rewards is even better. Now you'll get a check when you use Member Rewards and choose low-cost, high-quality doctors and facilities – up to \$599* per tax year.
- Airrosti Remote Recovery gives you in-home virtual physical therapy to relieve common aches and pains at no cost.*

* Eligibility rules may apply.

See the Annual Enrollment Guide for more details.

Mental Health

You have in-office and virtual benefits:

- TRS-ActiveCare Primary x Region 4 Plan: \$30 copay for office visits or \$0 with Teladoc
- TRS-ActiveCare Primary+ Plan: \$15 copay for office visits or \$0 with Teladoc
- TRS-ActiveCare HD Plan: 30% coinsurance after deductible or \$42 with Teladoc
- TRS-ActiveCare 2 Plan: \$20 copay for office visits or \$12 with Teladoc

Questions?

Call a Personal Health Guide at 1-866-355-5999 for help with medical services.
Call Express Scripts® by Evemorth Pharmacy Benefit Services at 1-844-367-6108
for help with your pharmacy benefits.

Compare Prices for Common Medical Services

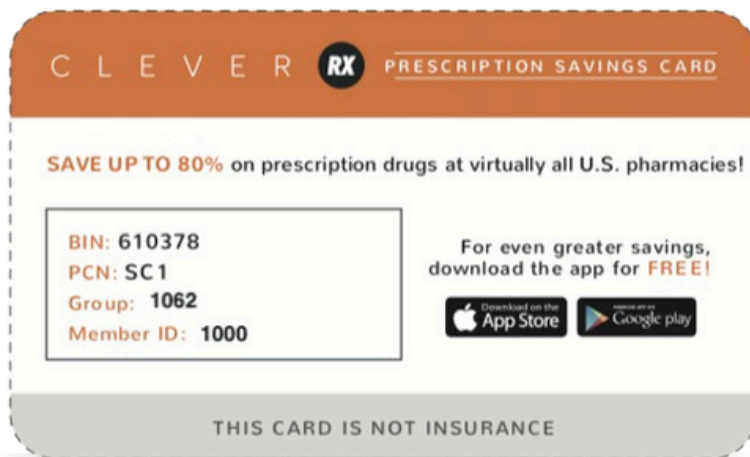
Closed to new enrollees.

Benefit	TRS-ActiveCare Primary x Region 4	TRS-ActiveCare Primary+	TRS-ActiveCare HD		TRS-ActiveCare 2	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Diagnostic Labs	Office/Independent Lab: You pay \$0	Office/Independent Lab: You pay \$0	You pay 30% after deductible	You pay 50% after deductible	Office/Independent Lab: You pay \$0	You pay 40% after deductible
	Outpatient: You pay 30% after deductible	Outpatient: You pay 20% after deductible			Outpatient: You pay 20% after deductible	
High-Tech Imaging (like CT Scan, Mammogram and MRI)	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay 20% after deductible + \$100 copay per procedure	You pay 40% after deductible + \$100 copay per procedure
Outpatient (like colonoscopy, cataract surgery and steroid injections)	Tier 1: 30% coinsurance after deductible Tier 2: 40% coinsurance after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay 20% after deductible (\$150 facility copay per incident)	You pay 40% after deductible (\$150 facility copay per incident)
Inpatient (like childbirth, complex joint replacement and cardiac surgery)	Tier 1: 30% coinsurance after deductible Tier 2: 40% coinsurance after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible (\$500 facility per day maximum)	You pay 20% after deductible (\$150 facility copay per day)	You pay 40% after deductible (\$500 facility copay per incident)
Freestanding Emergency Room	You pay \$500 copay + 30% after deductible	You pay \$500 copay + 20% after deductible	You pay \$500 copay + 30% after deductible	You pay \$500 copay + 50% after deductible	You pay \$500 copay + 20% after deductible	You pay \$500 copay + 40% after deductible
Bariatric Surgery	Facility: You pay 30% after deductible	Facility: You pay 20% after deductible	Not Covered	Not Covered	Facility: You pay 20% after deductible (\$150 facility copay per day)	Not Covered
	Professional Services: You pay \$5,000 copay + 30% after deductible	Professional Services: You pay \$5,000 copay + 20% after deductible			Professional Services: You pay \$5,000 copay + 20% after deductible	
	Only covered if rendered at a BDC+ facility	Only covered if rendered at a BDC+ facility			Only covered if rendered at a BDC+ facility	
Annual Vision Exam (one per plan year)	Specialist: You pay \$70 copay	Specialist: You pay \$70 copay	You pay 30% after deductible	You pay 50% after deductible	Tier 1 Specialist: \$55 copay Tier 2 Specialist: \$85 copay	You pay 40% after deductible
Annual Hearing Exam (one per plan year)	PCP: \$30 copay Specialist: \$70 copay	PCP: \$15 copay Specialist: \$70 copay	You pay 30% after deductible	You pay 50% after deductible	Tier 1 PCP: \$20 copay Tier 2 PCP: \$40 copay Tier 1 Specialist: \$55 copay Tier 2 Specialist: \$85 copay	You pay 40% after deductible

Clever RX | <https://partner.cleverrx.com/ffga> | 800-873-1195

Clever RX helps you save money by using a prescription drug savings card. They partner with the healthcare community to bring state-of-the-art, money-savings tools to participants. It helps you save up to 80% off prescriptions drugs and often beats the average copay. Plus, it's completely free. Thanks to Clever RX, you will never overpay for prescriptions again!

Use Clever RX every time you pay for a medication for instant savings!



Download the app or visit the site to price a drug: <https://partner.cleverrx.com/ffga>.

Clever RX Highlights

- 100% FREE to use.
- Unlock discounts on thousands of medications.
- Save up to 80% on prescription medication – Often beats your copay!
- Download the Clever RX app by using the information on your card to unlock exclusive savings at over 60,000 pharmacies nationwide.
- Available to use now!

Flexible Spending Accounts

» LEARN MORE

First Financial Administrators, Inc. | www.ffga.com
1-866-853-3539 P.O. Box 161968 | Altamonte Springs, FL 32716

Medical FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and pay for out-of-pocket medical expenses not covered under your medical plan.

Your plan includes a 2.5 month grace period option so you have additional time to incur and claim against unused funds in the new plan year. Keep in mind that remaining balances after the grace period is exhausted will be forfeited under the use-it-or-lose-it rule.

Your maximum contribution amount for 2026-2027 is \$3,400

Medical FSA Highlights

- Contributions are automatically deducted from your paycheck on a pre-tax basis, which helps reduce your taxable income and increase your spendable income.
- Your full election will be available to you at the beginning of the plan year.
- Be conservative – any money left in your account at the end of the plan year will be forfeited.
- Use your benefits card to pay for qualified expenses upfront without spending money out of pocket.
- Keep all receipts in case you need to substantiate a claim for tax purposes.

NOTE: The IRS requires proof that all expenses are eligible. Keep all receipts in case you need to substantiate a claim for tax purposes. Your receipt must include the date of purchase or service, amount you were required to pay after insurance, description of the product or service, merchant or provider name, and the patient's name.

Dependent Care FSA

With a Dependent Care Flexible Spending Account, you can set aside part of your pay on a pre-tax basis to pay for eligible dependent care expenses like childcare, babysitters, and adult day care.

You may allocate up to \$7,500 per tax year for reimbursement of dependent care services.

If you are married and file a separate tax return, the limit is \$3,750.

Dependent Care FSA Highlights

- Eligible dependents must be claimed as an exemption on your tax return.
- Eligible dependents must be children under age 13 or an adult dependent incapable of self-care.
- Funds become available as contributions are made to your account.
- Keep all receipts in case you need to substantiate a claim for tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.

Health Savings Account



First Financial Administrators, Inc. | www.ffga.com | 1-866-853-3539
P.O. Box 161968 | Altamonte Springs, FL 32716

A Health Savings Account (HSA) is a great way to help you control your healthcare costs. It works in conjunction with a qualified High Deductible Health Plan (HDHP) to combine tax-free savings earmarked for qualified medical expenses. An HSA allows you to set aside money to pay for higher deductibles associated with a lower monthly premium HDHP. The money you save in monthly insurance premiums is reserved for eligible medical expenses you incur in the future. Eligible expenses include things like co-pays and deductibles, prescriptions, vision expenses, dental care, therapy and medical supplies.

Health Savings Account Highlights

- Balances roll over from year to year and earn interest along the way.
- Portable – you keep it even after you leave employment.
- Tax advantages – invest money in mutual funds to grow your tax savings for either future healthcare costs or retirement.
- Pay for expenses with a benefits debit card that gives you immediate access to your money at the time of purchase.
- Expenses also can be reimbursed through our online portal, online bill pay directly to your provider or submitting a distribution request form.
- Receipts are not required for reimbursement but be sure to save them for tax purposes.

Who Can Participate in an HSA?

- You must be enrolled in a qualified High Deductible Health Plan (HDHP).
- You cannot be enrolled in Tricare or Medicare or covered under your spouse's traditional (non-HDHP) health care plan.
- You cannot participate in a general purpose Flexible Spending Account (FSA) or Health Reimbursement Arrangement.
- Limited Purpose Flexible Spending Accounts are permitted (dental and vision expenses only).
- You cannot participate if your spouse has a general purpose FSA or HRA at their place of employment.
- You cannot participate if you are being claimed as a dependent on another person's tax return.

	2026	2027
HSA Contribution Limits	• Self Only: \$4,400 • Family: \$8,750	• Self Only: \$4,500 • Family: \$9,000
Health Insurance Deductible Limits	• Self Only: \$1,700 • Family: \$3,400	• Self Only: \$1,750 • Family: \$3,500

\$1,000 catch-up contributions (age 55 or older)

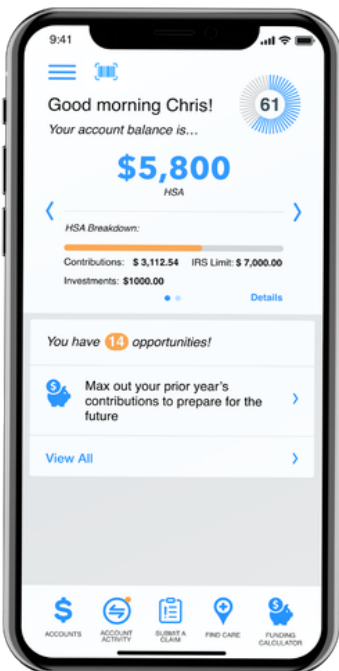
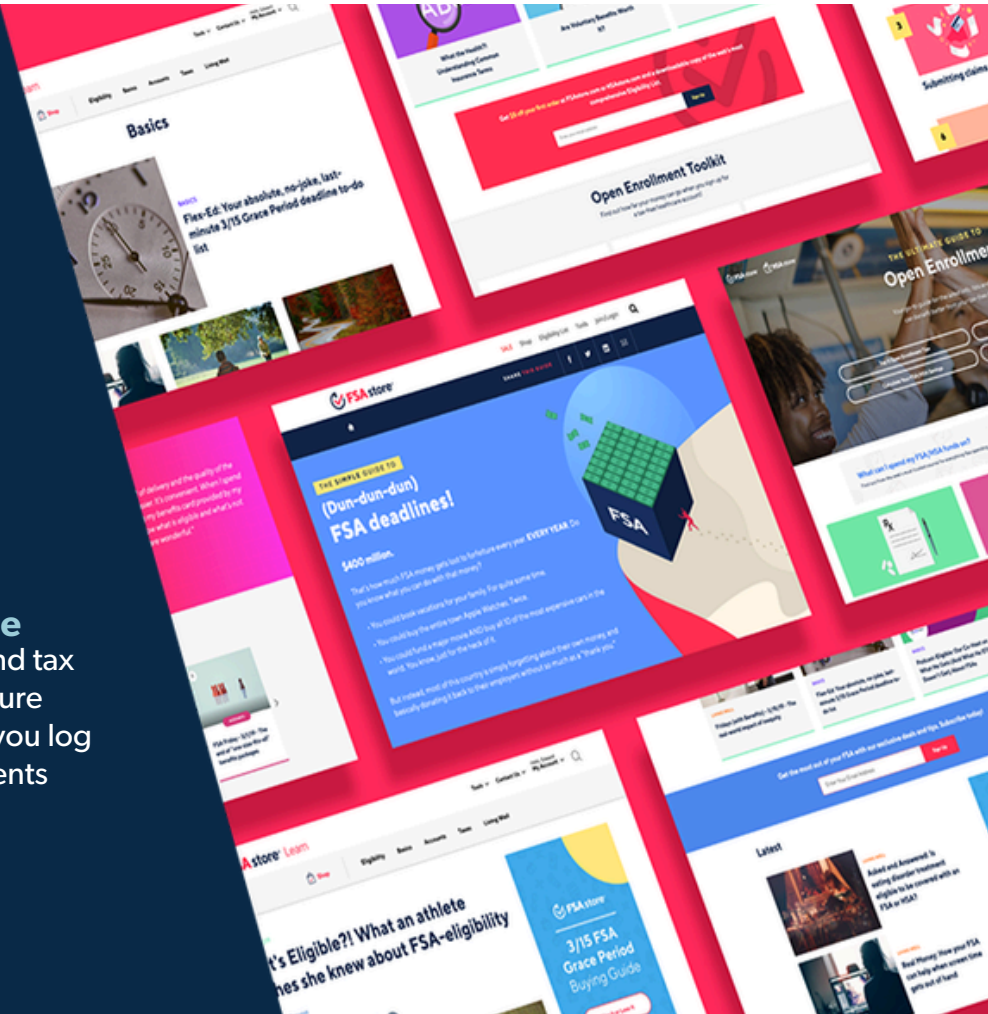
FSA & HSA Resources

Benefits Card

The FFGA Benefits Card is available to all employees that participate in a Flexible Spending Account or Health Savings Account. The Benefits Card gives you immediate access to your money at the point of purchase. Cards are available for participating employees, their spouse and any eligible dependents who are at least 18 years old.

View Your Account Details Online

Sign up to view your account balance, find tax forms and check claims status on our secure website. Log in at www.ffga.com. After you log in, you may sign up to have reimbursements directly deposited to your bank account.



FF Mobile Account App

With the FF Mobile Account App, you can submit claims, view account balance and history, check claims status, view alerts, upload receipts and documentation and more! The FF Mobile Account App is available for Apple® and Android™ devices on either the App Store or Google Play Store.

FSA/HSA Store

FFGA has partnered with the FSA Store and HSA Store to bring you easy-to-use online stores to better understand and manage your account. You can shop for eligible medical items like bandages and contact solution, browse for products and services using the Eligibility List and visit the Learning Center to find answers to commonly asked questions. Visit the stores at <http://www.ffga.com/individuals/#stores> for more details and special deals.



Dental Insurance

New plan this year!



Ameritas | www.ameritas.com | 800-487-5553

Group# 010-351291

Taking care of your oral health is not a luxury, it is a necessity to long-term optimal health. Dental insurance can greatly reduce your costs when it comes to preventative, restorative, and emergency procedures. Review the plan benefits to see which option is best for you and your family's dental needs. A range of procedures may be covered, such as:

- Comprehensive Exams
 - Cleanings
 - X-Rays
 - Fillings
 - Tooth Extractions
 - General Anesthesia
 - Crown
 - Root Canals
- Annual Maximum Benefit per person: Low Plan \$1,250 / High Plan \$1,750
 - Exams, x-rays and 3 cleanings per year are covered at 100% in-or out-of-network on both plans
 - Annual deductible of \$50 lifetime per individual
 - Basic restorative care (e.g., fillings, extractions & gum treatments) is paid at 80% up to Annual Maximum on both plans
 - Major services (e.g., crowns, dentures, & implants) are covered at 50% up to annual maximum on both plans
 - Orthodontia is covered at 50% up to Annual Maximum for employee and dependent children under age 26 with a Lifetime maximum of \$1,000 per person on both plans

Dental Semi-Monthly Premiums		
	Low Plan	High Plan
Employee Only	\$11.67	\$17.14
Employee + Spouse	\$22.22	\$32.78
Employee + Children	\$28.53	\$42.08
Employee + Family	\$33.22	\$48.99

Vision Insurance



MetLife | www.metlife.com/vision | 866-939-3633

Group# 264694

Proper vision care is essential to your overall well-being. Regular eye exams at any age will help prevent eye disease and keep your vision strong for years to come.

Your employer provides you with a vision plan to take care of you and your family's needs. You must enroll in the vision plan each plan year and premiums are typically paid through payroll deduction. Here are just a few of the areas where you will save money with your plan:

- Eye Exams
- Eyeglasses
- Contact lenses
- Eye surgeries
- Vision correction
- \$10 co-pay for eye exam
- \$10 co-pay for eyeglasses, or \$0 co-pay for contacts
- Low Plan: \$180 towards frames plus 20% off overage OR \$180 towards contacts plus 20% off overage
- High Plan: \$250 towards frames plus 20% off overage OR \$250 towards contacts plus 20% off overage

Vision Semi-Monthly Premiums		
	Low Plan	High Plan
Employee Only	\$4.36	\$6.80
Employee + Spouse	\$9.32	\$14.53
Employee + Child(ren)	\$9.07	\$14.14
Employee + Family	\$13.74	\$21.42



Term Life & AD&D



Employer-Paid & Voluntary

Voya Financial | www.voya.com | 800-955-7736
Group# 747963

Employer-Paid Term Life & AD&D Insurance

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. Your employer provides all eligible employees a \$30,000 policy. The cost of this policy is paid for 100% by your employer. This is a term life policy that is in effect while you are employed.

Voluntary Term Life Insurance

Voluntary life insurance is term life coverage you can purchase in addition to the basic life plan provided by your employer. It will cover you for a specific period of time while you are employed. Plan amounts are offered in tiers so you can choose the amount of coverage that works best for you and your family. Because it's a group plan, premiums are typically lower, so it's more affordable to gain the peace of mind that life insurance provides. Limitations apply, please see policy for details. Visit the Employee Benefits Center for more details.

Voluntary Term Life Rates		
Age Band	Employee Rates/\$1,000	Spouse Rates/\$1,000
Under 20	\$0.041	\$0.041
20-24	\$0.041	\$0.041
25-29	\$0.052	\$0.052
30-34	\$0.074	\$0.074
35-39	\$0.086	\$0.086
40-44	\$0.097	\$0.097
45-49	\$0.152	\$0.152
50-54	\$0.240	\$0.240
55-59	\$0.461	\$0.461
60-64	\$0.715	\$0.715
65-69	\$1.389	\$1.389
70+	\$2.262	\$2.262

Child Life Monthly Rate is \$1.22 per month. One premium covers all children.

Accidental Death & Dismemberment

Voya Finanacial | www.voya.com | 800-955-7736
Group# 747963

» **LEARN MORE**

A common misconception is that Accidental Death and Dismemberment insurance, or AD&D, is the same as life insurance. But that’s not the case. The difference is that AD&D insurance covers you in the event you were to die due to an accident. It would also pay a benefit if you were severely injured due to an accident.

Voluntary AD&D Insurance Monthly Rates		
Employee	Spouse	Child
\$0.015 per \$1,000	\$0.015 per \$1,000	\$0.015 per \$1,000

AD&D Highlights

- Full cost of coverage is payroll deducted and will begin the first month following 30 days of employment, if you are actively employed at that time
- Affordable premiums
- Age-banded, which means your age plays a role in the amount of coverage you will receive and cost increases and coverage reductions.



Term Life

New plan this year!



American Fidelity | www.americanfidelity.com | 800-662-1113

Group# 98765

Term Life Insurance

AF Term Life® Insurance offers protection during your peak earning years when you have financial responsibilities, such as paying a mortgage or supporting your family.

Your policy covers you during a term period, either 10, 20, or 30 years. You decide which term is best for your financial situation. A policy that you own — take it with you if you leave employment at the same rate.

Highlights

- You own the policy, even if you change jobs or retire.
- Rates guaranteed not to increase during the initial term period you choose.
- Guaranteed death benefit amount during the term you choose.
- You may renew the policy at the end of the term period until the insured reaches age 90; you may also convert to a whole life insurance policy before the policy anniversary following age 75.

Rates can be viewed on the EBC by clicking on the "Learn More" button at top.



Texas Life

Permanent Life

» LEARN MORE



Texas Life | www.texaslife.com | 800-283-9233

Texas Life Insurance - Permanent, Portable Life Insurance

The peace of mind voluntary, permanent life insurance provides is unmatched. It is a solid companion to your group life insurance plan. Texas Life provides life insurance that you can keep for a lifetime. The plan is easy to purchase, pay for, and keep through the convenience of payroll deduction. Coverage is affordable and dependable. Plus, Texas Life has over a century of experience protecting families and giving the peace of mind only permanent life insurance can provide.

Texas Life - Permanent Life Highlights

- You own the policy, even if you change jobs or retire.
- The policy remains in force until you die or up to age 121 if you pay the necessary premium on time.
- It is a permanent, universal life policy which means you can rest easy knowing your loved ones will be well taken care of when you're gone.

Rates can be viewed on the EBC by clicking on the "Learn More" button at top.

Disability Insurance



New carrier this year!

American Fidelity | www.americanfidelity.com | 800-662-1113
Group# 98765

Why Do I Need Disability Insurance?

Have you ever wondered what would happen to your income if you had an accidental injury, sickness, or pregnancy? That is why you need disability coverage. It replaces a portion of income for the period you are unable to work due to those reasons. You can choose the benefit amount, which is the amount of your income to replace, and the waiting period that you begin receiving payments.

How do you decide if you need disability insurance? Consider these questions when making your decision:

- How much employer leave do you have?
- Do you have savings?
- Do you have other income you can rely on, such as from your spouse or from child support?
- How close are you to retirement?
- Could you go on Social Security Disability or take a Disability Retirement?
- What are your other sources of income?

You may purchase coverage that will pay you a monthly flat dollar benefit in \$100 increments between \$200 and \$15,000 that cannot exceed 66 2/3% of your gross monthly earnings (your before tax earnings)

Rates can be viewed on the EBC by clicking on the "Learn More" button at top.



Cancer Insurance

New carrier this year!

» LEARN MORE



American Public Life (APL) | secured.ampublic.com | 800-256-8606
Group# 27737

Thousands of Americans are diagnosed with cancer each day. No doubt, the news is devastating, both personally and financially. It's impossible to anticipate a cancer diagnosis, but it is possible to prepare for it with a cancer insurance plan. It is likely that your major medical coverage will not cover all the costs associated with a cancer diagnosis. Supplementing your major medical with cancer insurance may help you pay for related expenses, such as copays and deductibles, specialists, experimental treatment, specialty hospitals, travel expenses, in-home care and more.

Benefits are paid directly to you! Some of the key benefits include:

- Pays up to \$10,000 annually for chemotherapy, radiation, and immunotherapy
- Pays Initial cancer diagnosis of \$7,500 once per lifetime; children under 26 receive \$11,250
- Wellness Screening Benefit - \$50 per person, per year; follow up \$100 per year after previous abnormal test
- Medical Imaging Screening Benefit (MRI, CT, PET)- \$500 for 1 test per year
- Pays for hospital confinement, extended care facilities, hospice care, surgery etc.

Cancer Semi-Monthly Premiums	
Employee	\$8.91
Employee + Spouse	\$17.35
Employee + Child(ren)	\$11.39
Employee + Family	\$19.83

Critical Illness Insurance

» [LEARN MORE](#)

Aetna | www.myaetnasupplemental.com | 800-800-8121
Group# 6501357

Prepare For the Unexpected

If you've heard of heart attacks, strokes, organ transplants or paralysis, then you're familiar with critical illness. It's likely you or someone you know has experienced one of these life-altering events. Often times, a critical illness has a powerful impact on people's lives, affecting their livelihood and finances.

A critical illness plan can help with the treatment costs of covered illnesses. Benefits are paid directly to you, unless otherwise assigned, giving you the choice of how to spend the money. Plus, there are plans available to provide coverage for you, your spouse and dependent children.

Prepare now for the unexpected with a critical illness insurance plan. The plan helps you focus on getting well rather than worrying about finances. Visit the Employee Benefits Center and view policy for more details.

Guaranteed Issue — no medical questions are required for coverage to be issued! No benefits will be paid for a date of diagnosis that occurs prior to the coverage effective date. There are no pre-existing conditions limitations.

Highlights include but not limited to:

- Pays lump-sum benefit amount of \$30,000 for 40 covered conditions including heart attack and stroke
- Wellness Screening Benefit - \$50 per year

Rates can be viewed on the EBC by clicking on the "Learn More" button at top.



Accident Insurance

New carrier this year!

» LEARN MORE

Manhattan Life | clients.manhattanlife.com | 855-448-6982

Group# 892214

The costs associated with an injury can add up. Between hospital visits, exams and treatment, out-of-pocket costs could put you in a financial hardship. An accident plan pays benefits directly to you so you can determine where to spend the money. It’s comforting to know that an accident insurance policy can be there through all stages of your care, from initial treatment to follow-up care.

Highlights include but not limited to:

- Emergency Care Treatment
- Hospitalization Benefits
- Fractures and Dislocations
- Accidental Death Benefit
- Physician Follow-up Benefit
- Wellness Screening Benefit- \$75 per year

Accident Semi-Monthly Premiums	
Employee	\$2.78
Employee + Spouse	\$5.56
Employee + Child(ren)	\$6.66
Employee + Family	\$7.90



Hospital Indemnity Insurance

» LEARN MORE

Aetna | www.myaetnasupplemental.com | 800-800-8121
Group# 6501357

Hospital stays are costly. If you or a family member find yourself in the hospital due to a sudden accident or illness, you may struggle financially, even if you have a good medical plan. With a hospital indemnity plan, you can rest assured those extra expenses won't be a financial burden. Unlike medical plans, there are no deductibles to meet with a hospital indemnity plan. As soon as you incur a qualified event, you can file a claim and start receiving benefits.

Pre-existing conditions are waived! The plan pays a lump sum benefit in a previously specified amount.

Highlights include but not limited to:

- Hospital Admission Benefit - \$2,500
- Hospital Confinement Benefit- \$100 per day up to 30 days

Hospital Indemnity Semi-Monthly Premiums	
Employee	\$11.81
Employee + Spouse	\$23.24
Employee + Child(ren)	\$13.62
Employee + Family	\$26.95



Medical Transport

» LEARN MORE

New plan this year!

MASA | masaaccess.com | 800-643-9023

Americans today suffer from a false sense of security that their medical coverage will pay for all costs associated with emergency or critical care transport. The reality is that a majority of Americans are only partially covered for these high costs.

Most medical plans will only pay a portion of costs leaving you with the remainder of the bill. There is also the possibility of your medical provider denying your claim altogether, which means you would be responsible for paying the entire bill.

With medical transport protection, you will have zero out-of-pocket expenses for any emergent air or ground transport from anywhere in the United States, regardless of who transports you. You will receive medical emergency transportation solutions to help cover your out-of-pocket medical transport costs when your insurance falls short.

Medical Transport Semi-Monthly Premiums	
Plan	Employee/Family
Emergent Premier	\$8.50
Platinum	\$19.50





Recuro Health | www.recurohealth.com | 855-673-2876

Studies show that more than 50 percent of doctor's office visits can be handled over the phone. With the Telehealth program, you can get a diagnosis quicker and spend less time in the waiting room.

Board Certified physicians will diagnose your illness, recommend treatment, and prescribe medication via telephone or video. You can contact them from anywhere – home, work, school, even while on vacation. They can treat common health issues like acid reflux, allergies, asthma, cold and flu, sinus infections, rashes, sore throat and more.

Medical insurance isn't required and you can receive care on your time.

This voluntary telemedicine plan has no co-pay and can be utilized whether or not, you and/or your spouse and child(ren), are enrolled on the district medical plan.

Telemedicine Semi-Monthly Premium	
Employee/Family	\$5.00

First Financial Administrators, Inc. | www.ffga.com | 800-523-8422, option 4

Life is full of unexpected events that may impact your health insurance coverage. Under the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA, you have the right to continue your group health coverage such as medical, dental, vision insurance and flexible spending accounts for a limited period of time.

COBRA Highlights

- Temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work, divorce, death or a child no longer qualifying as a dependent. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.
- Either you or your family member are responsible for notifying your employer of a divorce, legal separation or child losing dependent status within 60 days of the event. In the case of termination, death or reduction in hours, your employer will be responsible for letting the provider know that you have the right to continue coverage under COBRA.
- Benefits will remain identical to what you had while employed. However, you will be responsible for paying the full premium, plus any applicable fees.

First Financial Administrators, Inc. provides COBRA administration services for the following plans:
Dental, Vision, FSA



Medicare & Age 65



FFMS | <https://www.ffga.com/medicare-solutions> | 800-523-8422

Questions to Consider Before Retiring:

- Do I **plan** to Retire?
- Am I **eligible** to Enroll?
- **When** can I enroll?
- Do I really **want** to enroll?
- **Should** I enroll now or wait?
- What happens if I **don't** enroll when I'm eligible?

Whether or not you intend to retire yet, these questions and more may occur as you approach age 65.

Planning for your future is important, and you don't have to do it alone.

Let the experts at First Financial assist you through this process.



Manage your benefits anytime, anywhere.

All your benefits info in one place! My FFGA Benefits is your new benefits companion, right at your fingertips.

FIND OUR APP HERE



www.ffga.com/my-ffga-benefits

Goose Creek CISD
GROUP ID: 98765



View Available Benefits & Enroll

Navigate to your Employee Benefits Center to enroll and access product brochures, videos, claim forms and carrier contact info.



FSA/HSA Login

Download the FF Mobile Account App and access your FSA/HSA administered through First Financial.



My Wallet

Save provider information, family and health details and carrier cards so that you can quickly access when needed.



Contact Us

Find contact information for your First Financial account manager and local branch office for additional support.

Employee Assistance Program



Voya Financial/ComPsych | guidanceresources.com | 877-533-2363

Web ID: My5848i

An Employee Assistance Program, or EAP, is a free, voluntary program offered by your employer.

Life pulls us in many different directions. Between kids, personal relationships, extracurricular activities, and family time, it seems like we don't have enough time in a day to fit it all in. When life gets you stressed, call the employee assistance line provided by your employer. It offers 24/7 access to professionals who can help you successfully face emotional issues. With one phone call, you will have access to short-term counseling and confidential assessments whenever you have a personal or work-related problem.

Employee assistance programs address a wide range of issues including mental and emotional well-being, substance abuse and grief. Counselors are held to the highest ethical standard and are trained to keep your situation confidential. They work with you to determine the best way to address your needs and move you in a positive direction.





FinPath | finpathwellness.com | 833-777-6545

Approach Your Finances with Confidence

FinPath combines advanced technology and personal Wellness Coaches to empower stronger financial health in our communities.

The FinPath software program provides personalized financial analysis and provides recommendations to assist employees with:

- Budgeting savings
- Credit scores
- Investments
- Wills
- Taxes
- Retirement planning
- Debt management (student loans/credit cards)
- Insurance

**The Financial Wellness Program is a paid service provided by
Goose Creek CISD for ALL employees!**

Voluntary Retirement Plans

» LEARN MORE



TCG Services | www.tcgservices.com | 800-943-9179

403(b) Retirement Plan

Research shows that Americans are living well past retirement years. Are you saving enough to be able to enjoy those years? A 403(b) plan can help you get there.

It's an IRS-approved retirement plan that allows you to set aside money on a pre-tax basis for your retirement. Contributions are conveniently made through payroll deduction, so money is moved from your paycheck into the account automatically. Now is the time to take full advantage of this opportunity to maximize your retirement savings!

457(b) Retirement Plan

The 457(b) plan is an employer-sponsored voluntary retirement savings plan that allows you to save money for retirement on a tax-deferred or ROTH basis. One significant way the 457(b) differs from the 403(b) is that distributions are never subject to the 10 percent tax for early withdrawal.

If you would like to speak with a Retirement Plan Specialist or need assistance enrolling in TCG Retirement Benefits, please call the TCG Advisors Hotline at 512-600-5204 or visit www.region10rams.org/telewealth.

Contribution Limits	
2026	2027
\$24,500	TBD
Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional \$8,000.	

All investing involves risk. Past performance is not a guarantee of future returns.

CONTACT INFORMATION

GCCISD Benefit Specialist (Services Employees A-L)

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 (281) 707-3599

GCCISD Benefit Specialist (Services Employees M-Z)

Rosa Cisneros – Hernandez
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 (281) 707-3236

FFGA Sr. Executive Administrator

Valeria Clinkscales
valeria.clinkscales@ffga.com
 (281) 272-7618

Product	Carrier	Website	Phone
Medical	Blue Cross Blue Shield of Texas	www.bcbstx.com/trsactivecare	866-355-5999
Pharmacy	Express Scripts	www.express-scripts.com/trsactivecare	844-367-6108
Prescription Savings Card	Clever RX	partner.cleverrx.com/ffga	800-873-1195
FSA/Dependent Care	First Financial Administrators, Inc.	www.ffga.com	866-853-3539
HSA	First Financial Administrators, Inc.	www.ffga.com	866-853-3539
Telehealth	Recuro	www.recurohealth.com	855-673-2876
Dental	Ameritas	www.ameritas.com	800-487-5553
Vision	MetLife	www.metlife.com/vision	800-438-6388
Accident	Manhattan Life	clients.manhattanlife.com	855-448-6982
Disability Insurance	American Fidelity	www.americanfidelity.com	800-662-1113
Hospital Indemnity	Aetna	www.myaetnasupplemental.com	800-800-8121
EAP	Voya Financial/ComPsych	guidanceresources.com	877-533-2363
Cancer	American Public Life (APL)	secured.ampublic.com	800-256-8606
Critical Illness	Aetna	www.myaetnasupplemental.com	800-800-8121
Group Term Life	Voya Financial	www.voya.com	800-955-7736
Term Life	American Fidelity	www.americanfidelity.com	800-662-1113
Permanent Life	Texas Life	www.texaslife.com	800-283-9233
Medical Transport	MASA	masaaccess.com	800-643-9023
403(b)/457(b) Retirement	TCG Services	www.tcgservices.com	800-943-9179
Financial Wellness	FinPath	www.finpathwellness.com	833-777-6545
Medicare	FFMS	www.ffga.com/medicare-solutions	800-523-8422
COBRA	First Financial Administrators, Inc.	www.ffga.com	800-523-8422