

Region 4 ESC 2026-2027
BENEFITS GUIDE



Valeria Clinckscates
Sr. Executive Administrator
281-272-7618
Valeria.Clinckscates@ffga.com

bit.ly/R4OpenEnrollment

Region 4 Human Resources
HR@esc4.net

Contents

- [EMPLOYEE BENEFITS CENTER](#)
- [HOW TO ENROLL](#)
- [BENEFIT ELIGIBILITY & COVERAGE](#)
- [SECTION 125 PLANS](#)
- [MEDICAL](#)
- [TELEHEALTH](#)
- [DENTAL](#)
- [VISION](#)
- [FSA](#)
- [HSA](#)
- [FSA & HSA RESOURCES](#)
- VOLUNTARY SUPPLEMENTAL INSURANCE PRODUCTS
 - [TERM LIFE & AD&D](#)
 - [TEXAS LIFE](#)
 - [DISABILITY INSURANCE](#)
 - [CANCER INSURANCE](#)
 - [CRITICAL ILLNESS INSURANCE](#)
 - [ACCIDENT ONLY INSURANCE](#)
 - [IDENTITY THEFT PROTECTION](#)
 - [LEGAL PLAN](#)
 - [VOLUNTARY RETIREMENT PLANS](#)
 - [HOSPITAL INDEMNITY INSURANCE](#)
 - [COBRA](#)
 - [MEDICARE](#)
 - [MY FFGA BENEFITS + APP](#)
- [BENEFIT CONTACT INFORMATION](#)

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!

Region 4 ESC 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 plan year!

bit.ly/R4OpenEnrollment



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://ffbenefits.ffga.com/region4esc/how-to-enroll/>

[Enroll Now](#)

Username & Password

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

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 enrollment.

Existing Employees

When it's time to enroll in your benefits, your FFGA Account Representative on-site will be available to assist you with making your elections. If you prefer to self-enroll, 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.**

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



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/> | 1-866-355-5999

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 Plan Prescription Benefits

Express Scripts | <https://www.express-scripts.com/trsactivecare/> | 1-844-367-6108

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.

2026-27 TRS-ActiveCare Plan Highlights Sept. 1, 2026 – Aug. 31, 2027



You have three plan options — one regional plan and two standard plans — with a wide range of wellness benefits.

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.
- Almost Remote Recovery gives you in-home virtual physical therapy to relieve common aches and pains at no cost.*

*Equity 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

	TRS-ActiveCare Primary x Region 4	TRS-ActiveCare Primary+	TRS-ActiveCare HD
Plan Summary	<ul style="list-style-type: none"> Lowest premium of the three standard 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 Member Tiering options that lower your out-of-pocket costs when you choose certain facilities. 	<ul style="list-style-type: none"> Highest premium of the three standard plans Copays for many services and drugs Lowest 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 	<ul style="list-style-type: none"> Highest premium of the three standard 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

Monthly Premiums	Employee Contribution	Your Premium	Total Premium	Employee Contribution	Your Premium	Total Premium	Employee Contribution	Your Premium
Employee Only	\$599	\$723	\$0	\$699	\$723	\$0	\$693	\$723
Employee and Spouse	\$1,537	\$723	\$814	\$1,740	\$723	\$1,017	\$1,575	\$723
Employee and Children	\$989	\$723	\$246	\$1,138	\$723	\$415	\$992	\$723
Employee and Family	\$1,935	\$723	\$1,212	\$2,208	\$723	\$1,485	\$1,983	\$723

Plan Features	In-Network Coverage Only	In-Network Coverage Only	In-Network	Out-of-Network
Type of Coverage	In-Network Coverage Only	In-Network Coverage Only	In-Network	Out-of-Network
Individual/Family Deductibles	\$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	\$8,650/\$16,100	\$6,900/\$13,800	\$8,300/\$16,600	\$20,500/\$41,000
POB Required	Yes	Yes	No	No

Doctor Visits	Primary Care	Specialist
Primary Care	\$30 copay	\$15 copay
Specialist	\$70 copay	\$70 copay

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

Prescription Drugs	Drug Deductible	Integrated with medical	Integrated with medical	Integrated with medical
Generics (31 Day Supply/90 Day Supply)	\$15/\$45 copay; \$0 copay for certain generics	\$200 deductible per participant (grand drugs only)	\$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 (\$250 max)	You pay 25% after deductible	You pay 25% after deductible
Non-preferred	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Specialty (31 Day/90 Day Supply) or 31 Day/90 Day Supply (Specialty) medications covered by SaverCost®	You pay 30% after deductible; \$0 if SaverCost® eligible	You pay 20% after deductible (\$500 max); \$0 if SaverCost® eligible	You pay 30% after deductible	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	You pay 25% after deductible

TRS-ActiveCare 2	Total Premium	Employee Contribution	Your Premium
Closed to new enrollees. Current TRS-ActiveCare 2 participants can stay enrolled.	\$1,013	\$723	\$290
	\$2,402	\$723	\$1,679
	\$1,507	\$723	\$784
	\$2,241	\$723	\$2,118

	Total Premium	Employee Contribution	Your Premium
In-Network	\$1,000/\$3,000	\$2,000/\$6,000	\$2,700/\$7,400
Out-of-Network	\$2,000/\$6,000	\$2,700/\$7,400	\$3,700/\$10,400

	Tier 1: \$20 copay	Tier 2: \$40 copay	Tier 1: \$35 copay	Tier 2: \$65 copay
You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible	You pay 40% after deductible

	\$50 copay	You pay 40% after deductible
You pay a \$250 copay plus 20% after deductible	\$0 per medical consultation	\$12 per medical consultation

	\$200 brand deductible	\$200 brand deductible
You pay 25% after deductible (\$40 mm/\$80 max)/ You pay 25% after deductible (\$100 mm/\$210 max)	You pay 25% after deductible (\$100 mm/\$210 max)	You pay 25% after deductible (\$100 mm/\$210 max)
You pay 50% after deductible (\$215 mm/\$430 max)	You pay 50% after deductible (\$215 mm/\$430 max)	You pay 50% after deductible (\$215 mm/\$430 max)
You pay 30% after deductible (\$200 mm/\$900 max); \$0 if SaverCost® eligible	\$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

TRS ActiveCare Medical Premiums

Medical Monthly Premiums				
	Primary	Primary+	HD	AC2
Employee Only	\$0.00	\$0.00	\$0.00	\$290.00
Employee + Spouse	\$814.00	\$1,017.00	\$852.00	\$1,679.00
Employee + Children	\$245.00	\$415.00	\$269.00	\$784.00
Employee + Family	\$1,212.00	\$1,485.00	\$1,260.00	\$2,118.00

The rates listed are based on the \$723 monthly contribution from Region 4 Service Center.

TRS Medical Plan Information: www.bcbstx.com/trsactivecare
Prescription Plan Information: www.express-scripts.com/trsactivecare
Blue Access for Members: [Personal Login](#)



TeleHealth



Recuro Health | www.member.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.

It's like having a doctor on call whenever you need medical advice. Access is only a call or click away!

Telehealth Monthly Premium

Employee + Family

\$10.00

Dental Insurance

PPO Plan Choices



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

Preferred Provider Organization (PPO Plan)

Visiting the dentist can help you and your family keep a great smile and maintain good health. Oral care can be a significant financial expense. This traditional insurance plan requires you to pay \$50 deductible per covered person to a maximum of \$150 for family and then share in a percentage of the dental costs. The annual plan-year maximum is \$1,500 per person, per calendar year on the plan.

- In-network providers with Ameritas allow for lower out-of-pocket expenses.
- Preventative and diagnostic care is paid at 100%; basic restorative care is paid at 80%; and major restorative care is paid at 50% (major restorative has a six-month waiting period)
- Deductible is waived for preventative and diagnostic care.
- \$1,500 orthodontia lifetime maximum coverage for covered individuals.

Dental Monthly Premiums	
PPO	
Employee Only	\$40.60
Employee + 1	\$76.14
Employee + 2 or more	\$116.03

Dental Insurance

DHMO Plan Choices

MetLife | www.metlife.com | 800-880-1800

Dental Health Maintenance Organization (DHMO Plan)

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

Dental Monthly Premiums	
DHMO	
Employee Only	\$12.48
Employee + Spouse	\$23.68
Employee + Children	\$24.94
Employee + Family	\$38.68

Visit the Employee Benefits Center for more details.

ffbenefits.ffga.com/region4esc/dental/

Vision Insurance

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

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:

- \$10 copay for Eye Exams
- \$25 copay for eyeglasses with basic lenses
- \$130 In-network allowance toward contact lenses or eyeglasses, plus an additional 20% off overages (Low Plan)
- \$180 In-network allowance toward eyeglasses or contacts, plus an additional %20 off overages (High Plan)

*Dependents up to age 26 are eligible for coverage.

Vision Monthly Premiums		
	LOW PLAN	HIGH PLAN
Employee Only	\$9.04	\$12.40
Employee + Spouse	\$16.32	\$22.12
Employee + Children	\$17.12	\$23.60
Employee + Family	\$27.16	\$36.88



Flexible Spending Accounts

First Financial Administrators, Inc. | [Homepage](#)
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 reimburse yourself for out-of-pocket medical expenses not covered under your medical plan. Your employer has chosen the \$660 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$660 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$660 will be forfeited under the use-it-or-lose-it rule.

Your maximum contribution amount for 2026 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

HSA Bank | www.hsabank.com | 1-800-357-6246

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
HSA Contribution Limits	<ul style="list-style-type: none">• Self Only: \$4,400• Family: \$8,750
Health Insurance Deductible Limits	<ul style="list-style-type: none">• Self Only: \$1,700• Family: \$3,400

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

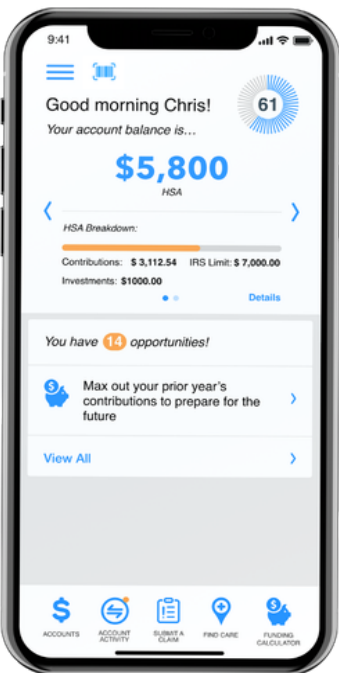
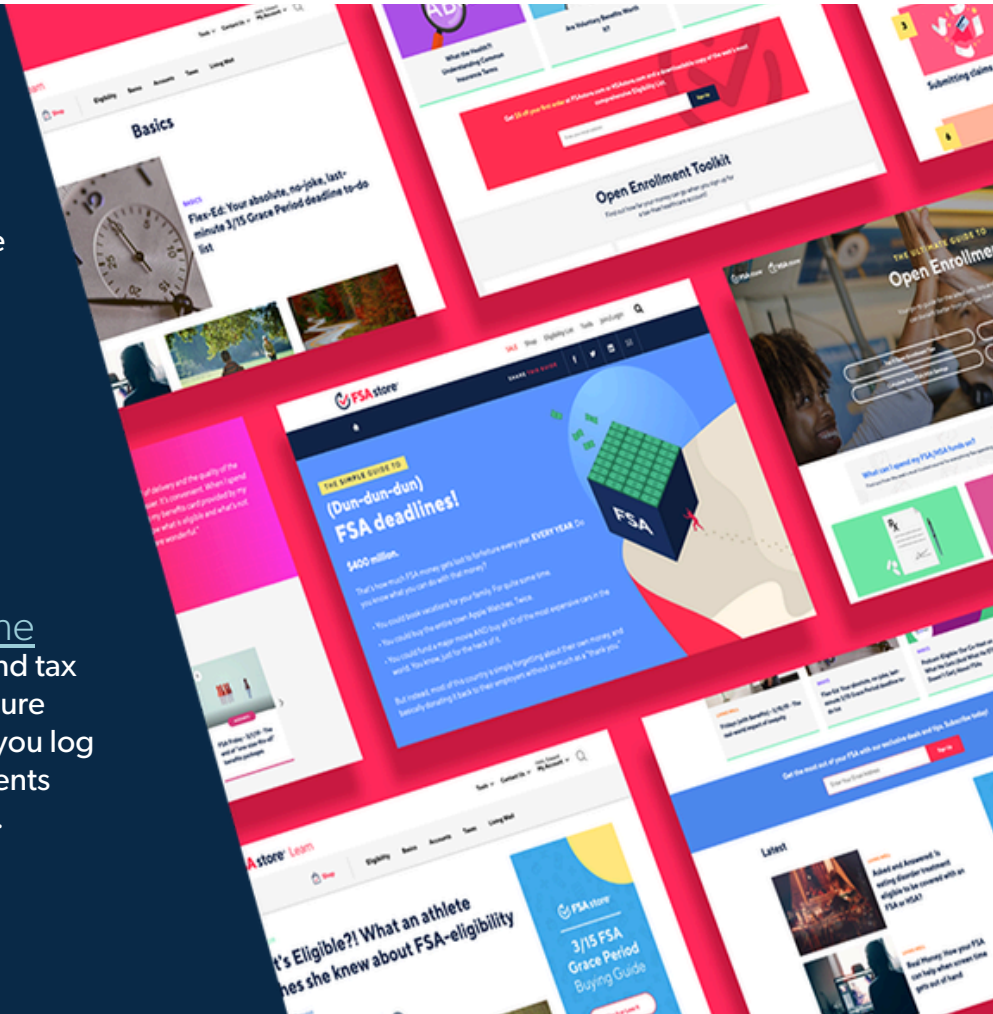
FSA & HSA Resources

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.



Term Life & AD&D

Employer-Paid & Voluntary

SunLife U.S. | www.sunlife.com | 800-247-6875

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. Subject to underwriting for all new coverage, all eligible employees get Basic Life and Accidental Death and Dismemberment for 1x annual salary, not to exceed \$200,000, paid by Region 4. The cost of this policy is paid for 100% by your employer. This is a term life policy that is in effect only 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.
ffbenefits.ffga.com/region4esc/group-life/



Texas Life

Permanent Life



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.

Visit the Employee Benefits Center for more details.
ffbenefits.ffga.com/region4esc/texas-life/

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.

Disability Insurance

The Standard | www.standard.com | 800-368-2859

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.

Short-Term Disability

***LEAVE MUST BE EXHAUSTED PRIOR TO ELIGIBILITY FOR SHORT-TERM DISABILITY**

- Pays 66.66 % of salary up to \$1,200 per week
- Guaranteed issue coverage for everyone, but will incur a late entrant penalty if employee did not get coverage
- In the event that you become sick, injured, or pregnant and are unable to work, disability insurance can step in to help take the place of your missing paycheck.
- New Hires and Current Policy Holders: Policy pays from day 7 or day 14 of disability and continues to a maximum of 90 days; eligible new employees within 31 days of hire will have no preexisting limitations and are guaranteed to be issued.
- Late Entrants (i.e., existing employees who do not currently have coverage) Employees who did not elect coverage when it was first available OR those changing waiting periods will have a 60-day waiting period for the first year on anything not an accident.
- Disability due to an accident will begin on day 7 or day 14, based on your election.
- Rates are based on salary, wait period option, and age band (Age banding will increase slightly every 5 years based on your age at the time of the benefit plan year).

Long-Term Disability

- Region 4 pays this benefit for you.
- 60% of your salary up to a maximum benefit of \$5,000 per month.
- Coverage begins after 90 days of disability and continues until you can return to work. Maximum Benefit period determined by your age when Disability begins.

Visit the Employee Benefits Center for more details.
ffbenefits.ffga.com/region4esc/disability/

Cancer Insurance

Plan Options



Allstate | www.allstateatwork.com | 800-521-3535

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.

Premiums are paid through convenient payroll deduction to ensure your policy remains in force if you should need it. Benefits are paid directly to you, so you can choose how to spend the money.

The cancer wellness benefit is paid at \$100 per calendar year per covered persons for qualifying cancer screenings regardless of results.

Visit the Employee Benefits Center for more details.
ffbenefits.ffga.com/region4esc/cancer-insurance/

Cancer Monthly Premiums			
	Plan 1 Base Cancer Plan	Plan 2 Cancer Plan w/initial diagnosis rider	Plan 3 Cancer Plan w/initial diagnosis & ICU rider
Employee	\$21.64	\$26.04	\$29.28
Employee + Family	\$35.96	\$43.96	\$50.56

Critical Illness Insurance

MetLife | www.metlife.com | 800-438-6388

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.

Plan Highlights

- Rates vary depending on benefit amount selected and age at time of enrollment.
- Low and high plans available to meet your needs: dependents are covered up to age 26.
- Plan pays lump-sum benefit amount of \$15,000 (low plan) or \$30,000 (high plan).
- Preexisting conditions will not be covered for 6 months, except for heart attack or stroke.
- Plan will pay up to 300% of the benefit for each person on the plan.
- Guaranteed issue for all employees.
- Recurrence benefit can apply.
- Wellness benefit pays you \$50 (low plan) or \$100 (high plan) for annual health screening test.

Visit the Employee Benefits Center for more details.

ffbenefits.ffga.com/region4esc/critical-illness/



Accident Insurance

Aflac | www.aflacgroupinsurance.com | 800-433-3036

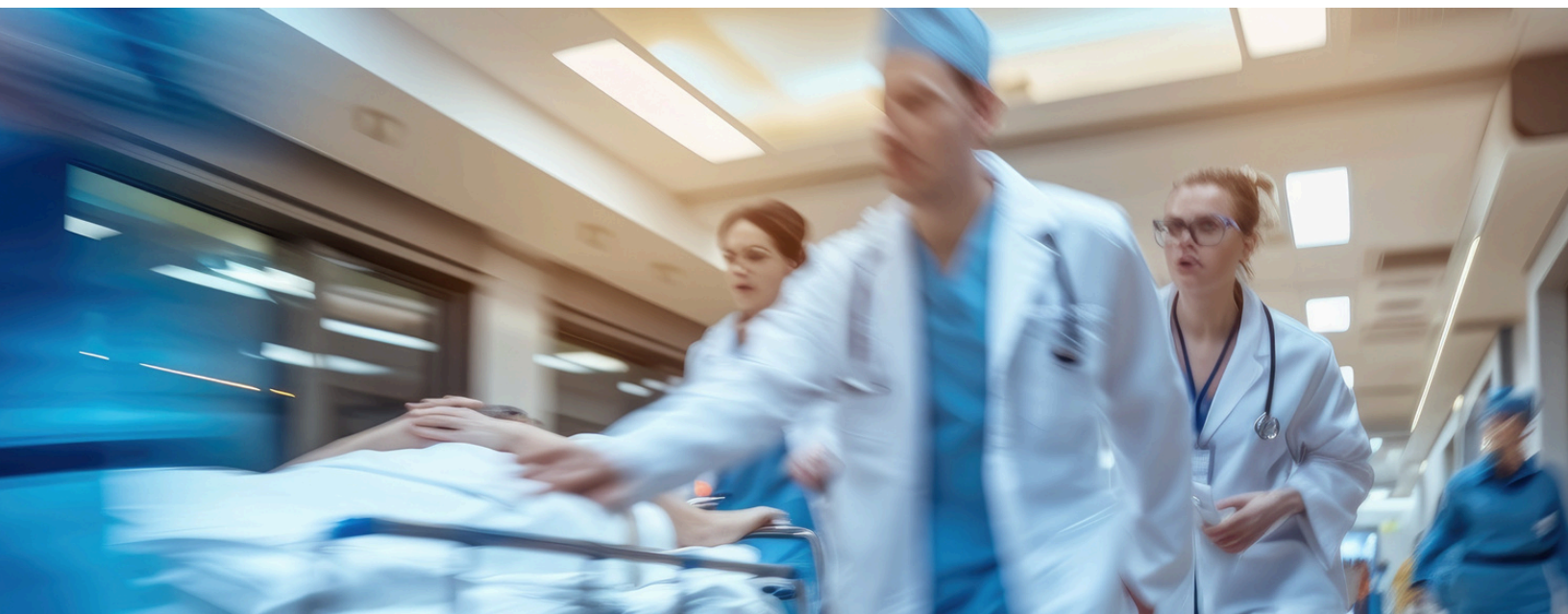
The costs associated with an injury can add up. Between hospital visits, exams and treatment, out-of-pocket costs could put you in a financial hardship. An accident plan pays benefits directly to you so you can determine where to spend the money. It's comforting to know that an accident insurance policy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

- Concussions
- Lacerations
- Broken teeth
- Emergency room visits
- Ambulance, ground or air
- Intensive care unit

*Dependents up to age 26 are eligible for coverage.

Accident Monthly Premiums		
	Low Plan	High Plan
Employee Only	\$7.34	\$15.26
Employee + Spouse	\$12.24	\$25.40
Employee + Children	\$16.30	\$33.80
Employee + Family	\$21.20	\$43.94

Visit the Employee Benefits Center for more details.
ffbenefits.ffga.com/region4esc/accident/



Identity Theft Protection

iLock360 | ilock360.com | 855-287-8888

Millions of Americans report having their identity stolen each year. People are online and mobile more than any time in history, so it's no surprise that identity theft is on the rise. And it goes far beyond simply having your credit card number stolen. While credit card fraud is one of the highest reported types of identity theft, it also includes bank, loan, phone and tax-related fraud.

Identity theft insurance won't prevent your identity from being stolen. But it will be there to alert you if any suspicious activity is noticed under your name. The plan includes credit bureau monitoring, social security number usage and lost wallet protection. Accounts are monitored daily so you can rest easy knowing your identity is being protected even while you sleep. The sooner you can take action to close your accounts, the quicker you can recover your identity.

It takes years to establish a good reputation with credit lenders and employers. Make sure it remains yours by taking advantage of the identity theft insurance offered through your employer.

Visit the Employee Benefits Center for more details.

ffbenefits.ffga.com/region4esc/identity-theft/

Identity Theft Monthly Premiums

	PLUS	PREMIUM
Employee	\$8.00	\$15.00
Employee + Spouse	\$15.00	\$22.00
Employee + Child(ren)	\$13.00	\$20.00
Employee + Family	\$20.00	\$27.00



Legal Plan



LegalEase | www.legaleaseplan.com/region4 | 888-416-4313

Have you ever found yourself in need of legal advice, but aren't sure where to go? A voluntary group legal plan helps fill that need. It provides you with access to professional lawyers at a low monthly rate. For just a few dollars a month, you can consult with a lawyer about having your will prepared, reviewing documents, contesting a traffic ticket, lawsuits, divorce and so much more. Expert legal advice is available at your fingertips.

Legal Monthly Premium	
LEGAL GUARD PLAN	
Employee & Family	\$15.18

Visit the Employee Benefits Center for more details.

ffbenefits.ffga.com/region4esc/legal/

Voluntary Retirement Plans



TCG | 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. Plus, your employer may even match your contributions based on how much you put into the plan. 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

\$24,500

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.

Hospital Indemnity Insurance

MetLife | www.metlife.com | 800-438-6388

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.

The plan pays a lump sum benefit in a previously specified amount. The money can be used for medical costs, insurance deductibles, groceries, transportation, childcare – the choice is up to you!

Hospital Indemnity Premiums		
	LOW PLAN	HIGH PLAN
Employee	\$15.08	\$27.74
Employee + Spouse	\$27.88	\$51.28
Employee + Child(ren)	\$24.68	\$45.40
Employee + Family	\$37.46	\$68.94



COBRA

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:
Medical, 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.

medicareolutions@ffga.com



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

REGION 4
GROUP ID: 38561



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.

Product	Carrier	Website	Phone
Medical	BCBSTX	www.bcbstx.com/trsactivecare	866-355-5999
Telehealth	Recuro Health	www.member.recurohealth.com	855-673-2876
Dental (PPO)	Ameritas	www.ameritas.com	800-487-5553
Dental (DHMO)	MetLife	www.metlife.com/mybenefits	800-880-1800
Vision	Ameritas	www.ameritas.com	800-487-5553
FSA	FFGA	www.ffga.com	866-853-3539
HSA	HSA Bank	www.hsabank.com	800-357-6246
Term Life Insurance	SunLife	www.sunlife.com	800-247-6875
Permanent Life Insurance	Texas Life	www.texaslife.com	800-247-6875
Disability	The Standard	www.standard.com	800-368-2859
Cancer	Allstate	www.allstateatwork.com	800-521-3535
Critical Illness	MetLife	www.metlife.com	800-438-6388
Accident	Aflac	www.aflacgroupinsurance.com	800-433-3036
Identity Theft	iLock360	www.ilock360.com	855-287-8888
Legal	LegalEase	www.legaleaseplan.com/region4	888-416-4313
Voluntary Retirement Plans	TCG	www.tcgservices.com	800-943-9179
Hospital Indemnity	MetLife	www.metlife.com	800-438-6388
COBRA	FFGA	cobrapoint.benaissance.com	800-523-8422
Medicare	FFMS	www.ffga.com/medicare-solutions	800-523-8422