

ROCKWALL ISD 2026-2027 BENEFITS GUIDE



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Benefit Eligibility & Coverage

Employee Coverage

Eligibility

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

New Employees

You have 31 days from your date of hire (first day of your 26-27 contract) to complete the online enrollment process.

Existing Employees

When it is time to enroll in your benefits, your FFGA Account Representative will be available to assist you with making your elections. You may also make your elections online during annual enrollment online from your work or home computer. Before enrollment, take time to review the available benefits and determine what meets the needs 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 experience a qualifying change in family status. You must notify the Benefits Department of the qualifying event within 31 days of qualifying event to change coverage.

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, including loss of coverage due to your spouse's employment, including job-based, individual or student health coverage, losing eligibility for Medicare, Medicaid, CHIP, or turning 26 and losing coverage through a parent's plan.

Declining Coverage

If you are eligible for benefits, but choose to DECLINE coverage, you must complete the online enrollment using either your work or home computer. For each benefit option, select "waive." **You are still required complete the beneficiary information.**

Medical Coverage

TRS-ActiveCare

Blue Cross Blue Shield of Texas | 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 Plan Prescription Benefits

Express Scripts | 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.

Medical Monthly Premiums

	Primary	Primary+	HD
Employee Only	\$253.00	\$361.00	\$267.00
Employee + Spouse	\$1,297.00	\$1,517.00	\$1,335.00
Employee + Children	\$683.00	\$867.00	\$707.00
Employee + Family	\$1,727.00	\$2,022.00	\$1,775.00

Dental Insurance

Ameritas | www.ameritas.com | (800) 659-2223

Preventative dental care is covered 100% (two cleanings per year). Child Orthodontia covered on all plans. Children are covered to age 26. You can visit any dentist but will have lower out-of-pocket costs with a contracting dentist. For new enrollees to RISD dental insurance, there is no waiting period for major services or orthodontia.

Dental Monthly Premiums			
	LOW	MEDIUM	HIGH
Employee Only	\$22.64	\$40.24	\$47.44
Employee + 1 Dependent	\$44.08	\$78.28	\$92.40
Employee + 2 or More Dependents	\$76.72	\$136.40	\$160.80

Vision Insurance

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

A \$10 copay applies to an eye exam every 12 months. The Low plan covers frames up to \$150 and the High plan covers frames up to \$250. Receive the most benefits by using an in-network provider. Children are covered to age 26.

Vision Monthly Premium		
	LOW	HIGH
Employee Only	\$8.53	\$12.84
Employee + 1 Dependent	\$15.29	\$22.64
Employee + 2 or More Dependents	\$22.56	\$33.04

SUPPLEMENTAL BENEFITS

Disability – Offered through American Fidelity | (800) 654-8489 | www.americanfidelity.com American Fidelity will help you protect your salary, from 50% up to 66%, should you become disabled as a result of a covered injury or illness. The plan has various waiting periods depending on your own personal needs. Coverage is guaranteed issue and requires no medical underwriting. The elimination periods, or waiting periods, available are 8, 15, 31, 61, 91, or 151 days.

Accident – Offered through Aetna | (800) 487-5553 | www.myaetnasupplemental.com If you have an accident, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. Aetna is here to help. Aetna pays cash benefits directly to you, unless otherwise assigned. This means you will have added financial resources to help with medical costs or ongoing living expenses.

Hospital Indemnity – Offered through Aetna | (800) 872-3862 | www.myaetnasupplemental.com A trip to the hospital can be costly and most people are surprised to learn that they are responsible for a good portion of the bill. Hospital indemnity insurance provides a direct benefit in the event of a hospitalization, regardless of treatment costs or other insurance coverage. It's an affordable way to protect yourself from rising health care costs.

Cancer – Offered through American Fidelity | (800) 654-8489 | www.americanfidelity.com Designed to help with the financial impact of being diagnosed, cancer insurance may help pay for expenses not covered by your major medical insurance. Benefits include an annual wellness benefit just for getting a yearly cancer screening! Options are available for spouse and children to age 26.

Critical Illness – Offered through Aetna | (800) 607-3366 | www.myaetnasupplemental.com The Aetna Critical Illness Plan pays benefits when a doctor diagnoses you with a covered serious illness or condition like heart attack, stroke, cancer and more. The money is paid directly to you, to spend as you wish. This plan includes a \$50 wellness benefit for an annual health screening.

Permanent Life Insurance – Offered through Texas Life | (800) 283-9233 | www.texaslife.com Life insurance can be an ideal way to provide money for your family when they need it most. Purelife-Plus offers permanent insurance with a high death benefit and long guarantees that can provide financial peace of mind for you and your loved ones. Purelife-Plus is an ideal complement to any group term and optional term life insurance your employer might provide and has the following features: affordability, take it with you when you leave employment, chronic illness rider and coverage for your spouse, children and grandchildren!

Employer Paid Group Life – Offered through The Standard | (888) 937-4783 | www.standard.com Rockwall ISD provides employer-paid \$20,000 life insurance to all eligible, active, full-time employees, teachers, hourly employees and administrators who regularly work 20 hours per week.

Voluntary Group Life – Offered through The Standard | (888) 937-4783 | www.standard.com Rockwall ISD provides employer-paid life insurance to all eligible, active full-time employees, teachers and administrators who regularly work 30 hours per week. Coverage is available up to 5 times your annual salary. You must select coverage for yourself to have coverage for your dependents. Rates are based on age and amount of coverage selected. **Children** can be covered to age 26.

Identity Theft Protection – Offered through iLock 360 | (855) 287-8888 | www.ilock360.com

Identity theft insurance 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.

Legal Plan – Offered through Arag | (800) 247-4184 | www.araglegal.com

Plan provides you with access to professional lawyers at a low monthly rate with benefits like will preparation, document review, contesting a traffic ticket, lawsuits, divorce and so much more. Expert legal advice is available at your fingertips.

Retirement Plans – Offered through TCG Administrators | (800) 943-9179 | www.tcgservices.com

A 403(b) is a retirement savings plan generally offered by public schools and other tax-exempt organizations that allows employees to make contributions on a pretax basis. Most plans allow you to start, stop, increase or decrease contributions at any time. The employer determines the investment providers and employees must open an account with one of those providers to contribute.

The 457 plan is a district-sponsored voluntary retirement savings plan that allows an employee to save money for retirement on a tax-deferred basis. Your district has chosen to offer the TCG 457 Plan which has low-cost investment options. The TCG 457 Plan has investment options that do not contain any surrender charges or penalties upon distribution.

Health FSA – Offered through First Financial Administrators | (866) 853-3539

This is a reimbursement account for out-of-pocket medical expenses not covered under your medical plan. Your plan includes a 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 is \$3,400.

Health Savings Accounts – Offered through First Financial Administrators | (866) 853-3539

An HSA, or Health Savings Account, is a unique tax-advantaged account that can be used to pay for current or future healthcare expenses. The amount you contribute is deducted from your paycheck on a pre-tax basis. When combined with a high-deductible health plan, it offers savings and tax advantages that a traditional health plan can't duplicate. Your individual maximum contribution amount for 2026 is \$4,400.

Employee Assistance Program – The Standard | (888) 293-6948 | healthadvocate.com/standard3

Provides all employees who work over 10 hours per week as well as their dependents access to confidential services through The Standard. EAP services can help with depression, grief, stress, anxiety, financial and legal concerns, online will preparation, life improvement and goal setting.

Rockwall ISD Sick Leave Bank

The purpose of the Rockwall ISD Sick Leave Bank is to provide additional sick leave days to employees in the event of catastrophic illness or injury. The medical recovery period of childbirth is covered under Sick Leave Bank. Eligibility: All Employees of Rockwall ISD are eligible to participate annually by donating one local leave day during open enrollment. Eligibility for use of Sick Leave Bank extends to the employee and care of immediate family, as defined in policy DEC (LOCAL): "Spouse, children and employee's parents".

Contact Information

Product	Carrier	Website	Phone
Medical	BCBS	www.bcbstx.com/trsactivecare	(866) 355-5999
Prescription	Express Scripts	www.express-scripts.com/trsactivecare	(844) 367-6108
Dental	Ameritas	www.ameritas.com	(800) 659-2223
Vision	Ameritas	www.ameritas.com	(800) 487-5553
FSA/HSA	FFGA Administrators	www.ffga.com	(866) 853-3539
Term Life and AD&D	The Standard	www.standard.com	(888) 937-4783
Permanent Life	Texas Life	www.texaslife.com	(800) 283-9233
Disability	American Fidelity	www.americanfidelity.com	(800) 654-8489
Cancer	American Fidelity	www.americanfidelity.com	(800) 654-8489
Critical Illness	Aetna	www.myaetnasupplemental.com	(800) 607-3366
Accident	Aetna	www.myaetnasupplemental.com	(800) 607-3366
ID Theft	iLock 360	www.ilock360.com	(855) 287-8888
Legal	ARAG	www.araglegal.com	(800) 247-4184
Retirement	TCG Administrators	www.tcgservices.com	(800) 943-9179
Hospital Indemnity	Aetna	www.myaetnasupplemental.com	(800) 872-3862
COBRA	FFGA Administrators	cobrapoint.benaisance.com	(800) 523-8422