SPRING ISD 2026-2027

BENEFITS GUIDE

Elizabeth Riley
Sr. Executive Administrator
Elizabeth.Riley@ffga.com

Grace Ramirez
Benefit Assistant
gramir1@springisd.org

Benefits and Leaves
Spring ISD Benefit Office
16717 Ella Blvd
benefitsandleaves@springisd.org

Contents

New Changes for 2026-2027

IMPORTANT PLAN YEAR INFORMATION

Enrollment is Mandatory. If you do not enroll this year, you will lose all benefits.

Medical Changes

The medical plan options will be returned to TRS-ActiveCare (BCBSTX), which provides three plans for your selection, along with convenient access. Effective 9/1/26

- TRS-ActiveCare includes Teladoc and RediMD, which delivers high-quality healthcare that can be accessed from the comfort of your home or while on the go through TRS Virtual Telehealth services.
- Additionally, the Health and Wellbeing program offers rewards for engaging in healthy activities, enabling you to save on a variety of health and wellness products and services.
- TRS-ActiveCare will issue Express Scripts prescription ID cards.

New Enrollment Site

- FFenroll: The new enrollment site Spring ISD will transition from BenefitSolver, going live July 7, 2026. Please refer to the benefit guide for detailed steps on how to enroll. mypringisd.org

Active Election or Removal of Benefit

- Catastrophic Sick Leave Bank - You must elect to continue participation in the upcoming plan year.
- SAFE Loan Options - You must decline or waive to remove the benefit.
- Flex Spending Account (FSA) - You must re-elect every year to have this benefit.
- Please make sure you have accurate beneficiaries listed in the benefit system for your district-paid basic life insurance.
- Review and Verify Your Payroll Deductions - It is your responsibility to review your paycheck deductions on the EAC to make sure that they correctly reflect your benefit plan selections. Please contact the payroll department for any discrepancy.

Employee Benefits Center

A guide to your benefits!

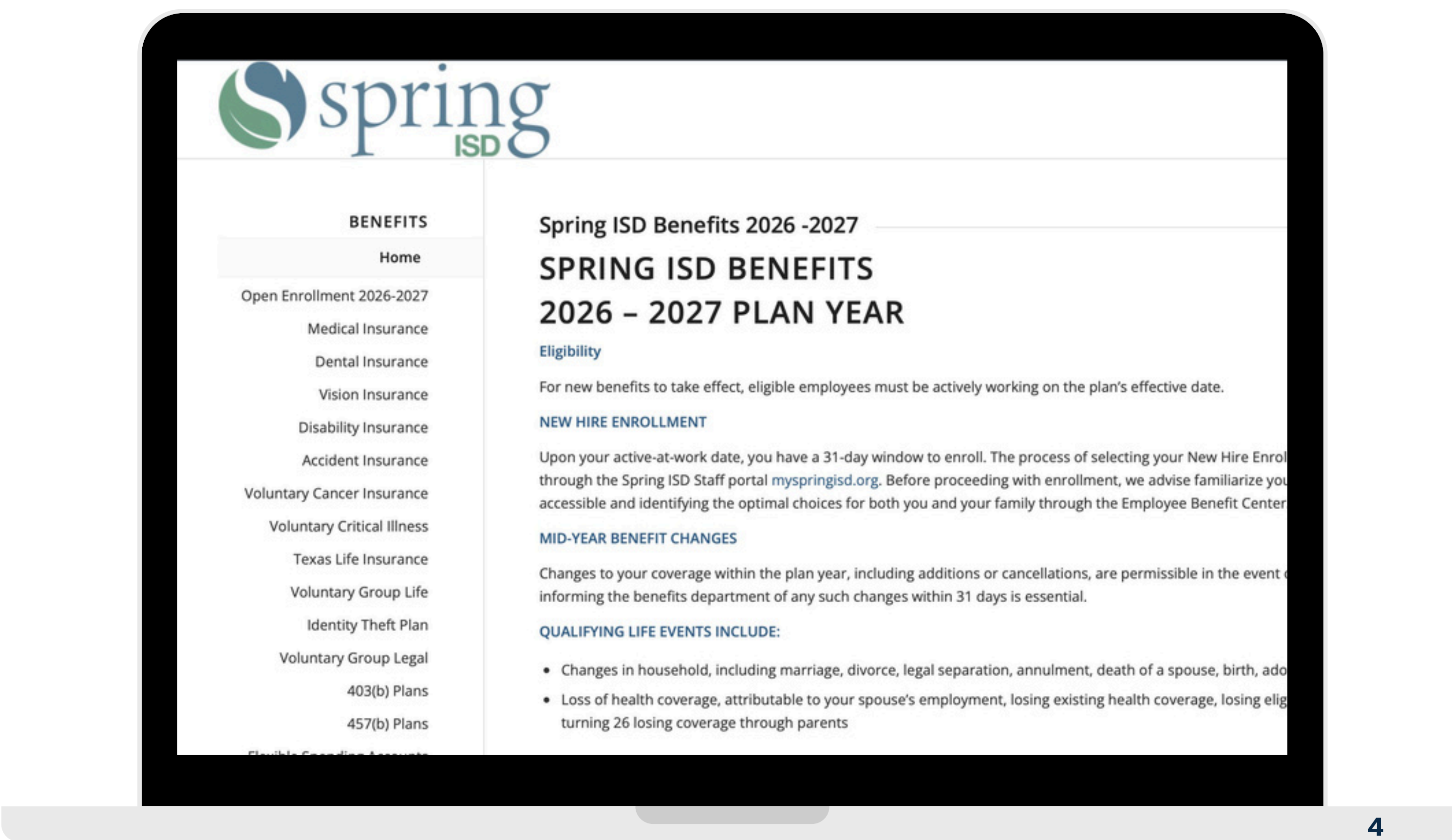
Spring ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

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 ME!

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

ffbenefits.ffga.com/springisd



How to Enroll

Benefits Enrollment

Enrollment Dates: July 6 - Aug 7,2026

Three ways to enroll

During open enrollment, you can enroll on-site, by phone, or online.

On-Site

- A dedicated FFGA representative will be present on-site. Please refer to the schedule on the following page for specific dates and times.

By Phone

- Your FFGA representative will be available to assist with enrolling in benefits via phone.
- 855-765-4473, opt. 3, Monday – Friday from 7 a.m. – 5p.m.

Online

Login to the MySpring portal.

- Visit https://www.springisd.org
  - Enter your district-provided username and password to log in to the staff portal
  - Select the "Employee" folder
  - Select the "Benefits Enrollment" Icon

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.

Benefits Enrollment

2026-2027 Open Enrollment Locations

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.

ON-SITE ENROLLMENT SCHEDULE

2026 Dates	Locations	Times
July 6 - Aug 7, 2026	Online Live July 6, 2026	24/7
July 6 - Aug 7, 2026	Enrolling by Phone Live July 6, 2026	8:00 a.m. to 5:00 p.m.
July 13 - 16, 2026 Mon-Thurs	Admin Building 16717 Ella Blvd 77090	9 a.m. to 4:00 p.m.
July 20 - July 23, 2026 Mon-Thurs	DeKaney High School 22351 Imperial Valley 77073	9 a.m. to 4:00 p.m.
July 27 - July 30, 2026 Mon-Thurs	DeKaney High School 22351 Imperial Valley 77073	9 a.m. to 4:00 p.m.
Aug 3 - Aug 7, 2026 Mon-Fri	Admin Building 16717 Ella Blvd 77090	9 a.m. to 5:00 p.m.
Aug 6, 2026 Thursday	Child Nutrition Bilingual Enrollers 15330 Kuykendahl, 77090	9 a.m. to 3:00 p.m.

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 following 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. Notification to the Benefits and Leaves team should occur within 31 days of such a change: benefitsandleaves@springisd.org

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| www.bcbstx.com | 800-521-2227

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 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 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 2 - Closed to New Enrollees

- 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 | 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.

Medical Coverage

TRS-Teladoc

TRS Virtual Health, powered by Teladoc

Teladoc offers medical virtual visits and mental health services.

- With virtual medical visits through Teladoc, you and your covered family members have access to licensed board-certified doctors, 24 hours a day, seven days a week. You can also get prescriptions sent to your pharmacy. If the patient is 17 or younger, a parent or guardian must be present during the virtual visit.
- Teladoc also offers confidential mental health services for participants age 13 and older from a licensed therapist, psychologist, psychiatrist or certified drug and alcohol abuse counselor.
- General medical and mental conditions treated include:

  - allergies
  - blood pressure
  - cold
  - cough
  - flu
  - headaches
  - sore throat
  - alcoholism, addiction and substance-related disorders
  - attention disorders
  - depressive and anxiety disorders
  - eating disorders
  - personality disorders
  - and more

Go to teladoc.com and follow the instructions to set up your account, contact 1-855-Teladoc.

TRS-RediMD

TRS Virtual Health, powered by RediMD

RediMD provides quality care medical services with live diagnoses and treatments, online or by phone.

- You and your covered family members have access to licensed board-certified doctors, 24 hours a day, seven days a week. You can also get prescriptions sent to your pharmacy.

  - allergies
  - blood pressure
  - cold
  - cough
  - flu
  - sore throat

Go to www.redimd.com/trsactivecare and follow the instructions to register. 855-942-4900

2026-2027 TRS ActiveCare Plan

https://www.bcbstx.com/trsactivecare

2026-27 TRS-ActiveCare Plan Highlights			
	TRS-ActiveCare Primary x Region 4	TRS-ActiveCare Primary+	TRS-ActiveCare HD
	Lowest premium of the three available plans	Highest premium of the three available plans	Higher premium of the three available plans
	• Copays for doctor visits before you meet your deductible	• Copays for many services and drugs	• Must meet your deductible before plan pays
Benefit Plan	• Statewide network	• Lower deductible than the HD and Primary plans	for non-preventive care
	• Primary Care Provider referrals required to see specialists	• Statewide network	• Nationwide network with out-of-network coverage
	• Not compatible with a Health Savings Account	• Primary Care Provider referrals required to see specialists	• No requirement for Primary Care Providers or referrals
	no out-of-network coverage	Not compatible with a Health Savings Account	Compatible with a Health Savings Account
	• No out-of-network coverage	• No out-of-network coverage	
	• Tiering options that lower your out-of-pocket costs when		
	you choose certain facilities.		
Plan Features			
Type of Coverage	In-Network Coverage Only	In-Network Coverage Only	In-Network Coverage Only | 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	$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-RediMDTM	$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 medica	$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 844-367-6108 to see if your specialty medication is covered by SaveOnSP	You pay 30% after deductible; $0 if Save On SP 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

Questions?

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

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

TRS ActiveCare Medical Premiums

Full Time Employee Rates			
2026-2027 Monthly Rates	Salary Under $25,000	Salary $25,000 -$49,999	Salary $50,000 and Above
ActiveCare Primary			
Employee Only	$269.00	$294.00	$344.00
Employee + Spouse	$1,062.00	$1087.00	$1,137.00
Employee + Children	$613.00	$638.00	$688.00
Employee + Family	1,460.00	$1,485.00	$1,535.00
ActiveCare Primary+			
Employee Only	$369.00	$394.00	$444.00
Employee + Spouse	$1,265.00	$1,290.00	$1,340.00
Employee + Children	$783.00	$808.00	$858.00
Employee + Family	$1,733.00	$1,758.00	$1,808.00
ActiveCare HD			
Employee Only	$283.00	$308.00	$358.00
Employee + Spouse	$1,100.00	$1,125.00	$1,175.00
Employee + Children	$637.00	$662.00	$712.00
Employee + Family	$1,508.00	$1,533.00	$1,583.00

TRS ActiveCare Medical Premiums

Guest Teacher Rates - No District Contributions			
2026-2027 MONTHLY RATES			
ActiveCare	Primary	Primary+	HD
Employee Only	$569.00	$669.00	$583.00
Employee + Spouse	$1,537.00	$1,740.00	$1,575.00
Employee + Children	$968.00	$1,138.00	$992.00
Employee + Family	$1,935.00	$2,208.00	$1,983.00

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

Clever RX

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!

SCAN ME!

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!

Dental Insurance
Plan Choices

Delta Dental | www.deltadental.com | 800-521-2651

Maintaining optimal oral health is not merely a luxury; it is a fundamental aspect of long-term well-being. Delta Dental provides a selection of three distinct plans: Delta Dental DPO High, Delta Dental DPO Low, and Delta Dental DHMO. Each plan is meticulously designed to meet a variety of dental needs and includes a comprehensive range of services.
For detailed information, please visit www.deltadentalins.com.

Plan Options
DeltaCare DHMO Plan: This plan offers transparent and cost-effective dental care delivered by trusted in-network dentists. With clear coverage details and predetermined costs for procedures, the billing process is straightforward.
Delta Dental Low Plan: This option encourages visits to network dentists within the DPO network, enhancing cost-effectiveness. Network dentists are committed to reducing fees, ensuring that your expenses remain manageable.
Delta Dental High Plan: This plan features a Plan Year maximum of $1,000 and an annual deductible of $50 for individuals and $150 for families. You have the flexibility to choose a dentist within the network. Staying in-network results in lower out-of-pocket costs for services. In-network PPO dentists adhere to reduced contract rates. Preventative care, including cleanings, exams, and x-rays, is covered at 100% without being subject to the deductible. Basic restorative care, such as fillings, root canals, and gum treatments, is covered at 80% up to the annual maximum. Major services, including crowns, bridges, implants, and dentures, are covered at 50% up to the annual maximum.

DENTAL SEMI-MONTHLY PREMIUMS			
	DHMO	Low PPO	High PPO
Employee Only	$5.89	$9.56	$12.92
Employee + Spouse	$10.49	$21.14	$28.56
Employee + Children	$10.49	$20.39	$27.52
Employee + Family	$14.67	$36.74	$49.62

Vision Insurance

Superior Vision by MetLife | metlife/vision.com | 833-393-5433

The Superior Vision plan by MetLife for Spring ISD emphasizes the importance of vision care for overall health. Regular eye exams are vital for preventing eye diseases. The plan offers comprehensive coverage for eye exams and eyewear, with frame allowances up to $150, accessible via a mobile app or web portal. Key features include:

- Choice between Low and High Plans, focusing on essential vision coverage.
- The High Plan covers two pairs of glasses or one pair of glasses and contact lenses, with double contact allowance.

DENTAL SEMI-MONTHLY PREMIUMS		
	DHMO	Low PPO
Employee Only	$4.18	$6.83
Employee + Spouse	$8.35	$13.64
Employee + Children	$9.36	$15.31
Employee + Family	$12.95	$21.16

Flexible Spending Accounts

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. If your plan includes a grace period option, 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.

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 HSA LIMITS	
HSA Contribution Limits	• Self Only: $4,400 • Family: $8,750
Health Insurance Deductible Limits	• Self Only: $1,700 • Family: $3,400
$1,000 catch-up contributions (age 55 or older)	

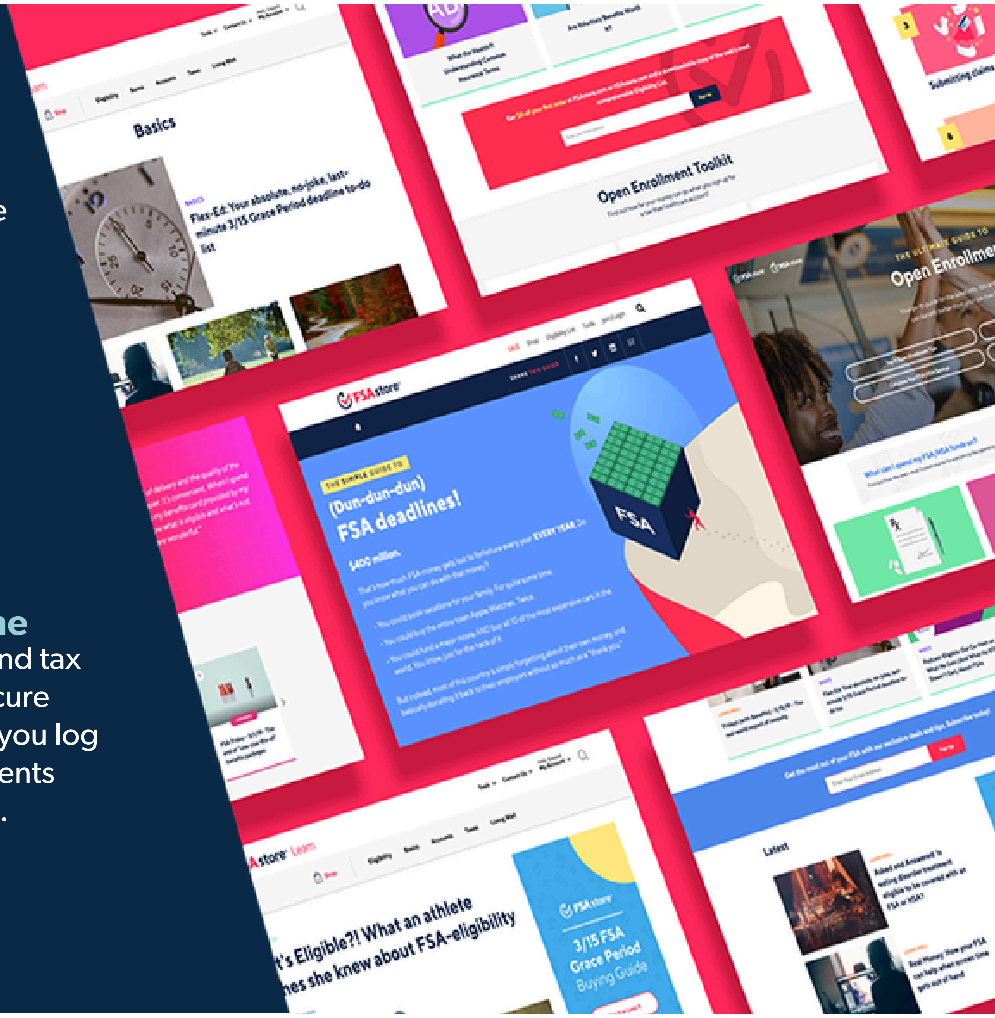
FSA & HSA Resources

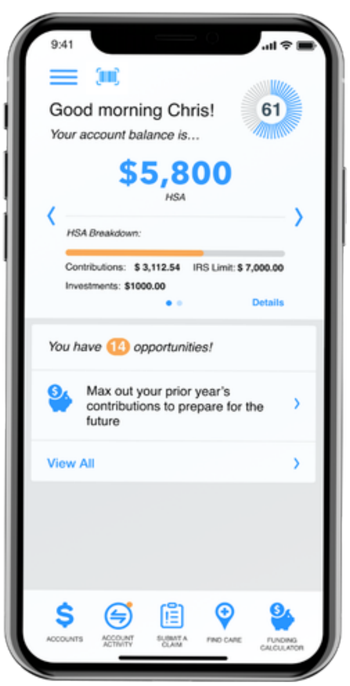
Benefits Card

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.

FSA store® Everything Flex Spending.

HSA store® Health Saving, Simplified.

Term Life & AD&D
Employer-Paid & Voluntary

The Standard | www.thestandard.com | 800-628-8600

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 $20,000 policy. The cost of this policy is paid for 100% by your employer. This is a term life policy that is only in effect while you are employed. Coverage does not continue upon separation of employment.

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.

There are more options available for enrolled employees regarding Voluntary Term Life Insurance.
- If you are currently enrolled in this plan for an amount less than $300,000, you have the option to increase your coverage by $10,000, up to a maximum of $300,000.
- For spouses enrolled in Voluntary Term Life for an amount below $25,000, an additional $5,000 may be elected.
- Coverage for eligible children can be secured for amounts up to $10,000.

If you are not enrolled in Group Term Life or wish to apply for coverage exceeding the aforementioned guaranteed issue amounts, you will need to submit an online application for approval. This process is subject to the health and underwriting guidelines established by the company. An Evidence of Insurability (EOI) will be required, and it will be processed for approval or denial by Standard Insurance.

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, or via bank draft upon separation of employment. 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. Please see complete plan details, on the Employee Benefit Center

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 | 800-628-8600

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?

Plan Highlights below:

- Guaranteed Issue coverage is available for all individuals; however, limitations pertaining to pre-existing conditions will only apply to newly elected levels of coverage or any enhancements to the plan.
- Coverage for pre-existing conditions will commence only after a continuous coverage period of 12 months.
- The plan will begin to disburse benefits only after the elimination/waiting period has been fulfilled. For example, if you have a 30-day waiting period and are unable to work, as per your doctor, for three months, the plan will start providing benefits after the 30-day waiting period is satisfied, covering the subsequent two months.

Cancer Insurance

Plan Options

American Fidelity | www.americanfidelity.com | 800.662.1113

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.

Plan Highlights:

- Benefits are disbursed directly to you, with coverage available for you and your family.
- Annual payouts for chemotherapy, radiation, and immunotherapy are capped at $10,000 for the low plan and $15,000 for the high plan.
- An Intensive Care Unit (ICU) rider is included in both plans, offering a daily benefit of $600 for up to 45 days if you are admitted to the ICU for any reason.
- The Wellness Screening Benefit provides $25 per year for the Basic plan and $75 per year for the Enhanced plan.
- Coverage extends to hospital confinement, extended care facilities, hospice care, surgeries, and more.
- Please note that pre-existing condition limitations will apply to any new coverage for the first 12 months. AFA will not cover any losses related to pre-existing conditions within this period.

CANCER INSURANCE SEMI-MONTHLY RATES

	Basic	Enhanced	Enhanced Plus
Employee	$7,90	$12.13	$15.81
Employee + Family	$13.43	$20.63	$26.90

Critical Illness

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

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.

Below are the key points of the plan:

- Guaranteed Issue for employes and eligible dependents.
- The plan covers employees, spouses, and eligible children. Children are covered at no additional cost with employee coverage, and at 50% of the employee coverage.
- A lump-sum benefit ranging from $5,000 to $50,000 is provided based on your selection.
- Initial Diagnosis Benefit is available for covered conditions such as cancer, heart attack, stroke, kidney failure, Major Organ transplant, Bone marrow transplant, severe burns, coma, and paralysis.
- Recurrence benefits apply to some of the mentioned conditions, with a 6-month separation required from the initial claim.
- For more information, please refer to the Benefitsolver enrollment platform at www.benefitsolver.com.
- A wellness benefit of $100 (High Plan) is offered for annual health screening tests for employees and spouses covered under this plan.
- Age-banded Rates for both plans are detailed in the Reference Center, with rates fixed at the age you obtain coverage.

Accident Insurance

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

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:

Highlights include but not limited to:

- Emergency Care Treatment
- Hospitalization Benefits
- Fractures and Dislocations
- Accidental Death Benefit
- Wellness Screening Benefit- $50 per year

METLIFE ACCIDENT SEMI-MONTHLY RATES		
Tier/Plan	LOW Plan	HIGH PLAN
Employee	$6.70	$5.88
Employee + Spouse	$6.75	$12.14
Employee + Child(ren)	$6.78	$12.07
Employee + Family	$8.51	$14.97

GAP Insurance

American Fidelity | www.americanfidelity.com | 800-654-8489

You may think major medical insurance is enough to cover your needs, but the reality is that many plans may only cover a portion of your overall expenses. It's important to protect yourself in the event of a sudden hospitalization.

A Hospital GAP Insurance plan pays benefits directly to you and is designed to help cover the gap between what your traditional medical plan will cover and the out-of-pocket expenses you will pay. The plan may include benefits you can use to help pay for inpatient hospital stays and surgeries, doctor's office treatments and diagnostic testing costs.

With Hospital GAP Insurance, you can have peace of mind knowing that unexpected medical expenses will less of a financial burden for you and your family members. Please see complete plan details and any limitations on the Employee Benefit Center or speak to a First Financial Representative

Hospital Indemnity Insurance

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

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!

Highlights:

- **Guaranteed Issue for employee and eligible dependents.**
- Pays a benefit for Hospital admission per confinement
- Pays a hospital confinement benefit each day
- Pays hospital Intensive Care Benefit per day
- Pays Intermediate Step-down unit per day
- Wellness benefit of $50 per calendar year for employee and spouses if covered under plan

AFLAC HOSPITAL INDEMNTY PLAN	
SEMI-MONTHLY	PREMIUM
Employee	$10.30
Employee + Spouse	$20.50
Employee + Children	$16.35
Family	$26.55

TeleHealth

RECURO | recurohealth.com | 855-6RECURO

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!

RECURO SEMI-MONTHLY PREMIUMS	
Employee + Family	$5.50

Identity Theft Protection

iLock360 | www.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.

ILOCK 360 SEMI-MONTHLY RATES		
TIER / PLAN	PLUS	PREMIUM
Employee	$4.00	$7.50
Employee + Spouse	$7.50	$11.00
Employee + Child(ren)	$6.50	$10.00
Employee + Family	$10.00	$13.50

Legal Plan

Metlaw/Hyatt Legal | www.legalplans.com | 800-821-6500

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.

Plan Highlights:

- The plan encompasses various legal services such as Family Law, Estate Law, Civil Lawsuits, Vehicle Law, Real Estate Law, Law for Money Matters, and Law for Elder Care issues.
- It offers security for you and your family by preparing Living Trusts, Living Wills, Powers of Attorney, Wills, and Codicils.
- The plan involves preparing and reviewing Affidavits, Deeds, Demand Letters, Document Reviews, Elder Law Matters, Mortgages, immigration services, and Promissory Notes.
- Additional benefits include Adoption and Legitimization, Guardianship, Name Change, Prenuptial Agreement, protection from Domestic Violence, Juvenile Court of Defense, Debt Collection defense, Tax Audit Representation, and defense against minor traffic offenses.

METLAW/HYATT LEGA SEMI-MONTHLY PREMIUMS	
Employee/Family	$8.25

Medical Transport

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.

MASA EMERGENCY TRANSPORT SEMI-MONTHLY Employee + Family		
PLUS	NEW PREMIER	PREMIUM
$7.00	$9.50	$19.50

Employee Assistance Program

The Standard | www.healthadvocate.com | 800-295-8323

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 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.

An employee assistance program, or EAP, is a free, voluntary program offered by your employer. 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.

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.

403(b) vs 457(b) Plan Comparison

Feature	457(b)	403(b)
Contribution maximum limits (can contribute to both plans)	2026: $24,500; $32,500 age 50+, $35,750 ages 60-63	2026: $24,500; $32,500 age 50+, $35,750 ages 60-63
Retirement Contributions Tax Credit	Up to $1,000 ($2,000 if filing jointly)	Up to $1,000 ($2,000 if filing jointly)
Early withdrawal penalty tax	None	10% unless qualified exception
Investment options	Managed allocations or self-directed mutual funds.	Fixed/Variable interest annuities or mutual funds/custodial accounts
Employer Investment Oversight	Yes, managed by HUB Investment Partners + Investment Advisory Committee (made of Supts & CFOs).	No
Distribution restrictions	Funds can be requested upon: o Age591/2 oSeparation from employer o Disability o Death oUnforeseeable emergency	Funds can be requested upon: oAge 59 1/2 oAge 55 and/or leaving employer o Disability o Death oFinancial hardship
Financial Hardship/Unforeseeable Emergency Distributions	Must be an unforeseeable Emergency. Can include the following criteria is met: o Medical expenses o Funeral expenses o Foreclosure/eviction o Certain hurricanes and natural disasters	Qualified for the following causes: o Medical care o Foreclosure/eviction o Tuition payment o Buying a home o Funeral costs o Home repair costs o Disaster relief
Loans	Permitted; loans from all qualified plans limited to the lesser of 50,000 or 50% of vested account balance.	Permitted; loans from all qualified plans limited to the lesser of $50,000 or 50% of vested account balance.
Required minimum distributions	RMD rules apply at age 73 or later, severance from service, or after death.	RMD rules apply at age 73 or later, severance from service, or after death

Have questions? We're here to help.

TeleWealth VirtualAssistanceis available at www.ramsretirement.com/telewealth or by calling the HUB Investment Partners Advisor Hotline at 512-600-5204.

Region 10 RAMS | 900 S. Capital of Texas Hwy, Suite 350, Austin, TX 78746
Customer Service: 800.943.9179 | www.ramsretirement.com

403(b) Retirement Savings Plan

A 403(b) plan is a special type of employer-sponsored retirement plan designed for eligible public education, religious, and other tax-exempt organizations.

Saving with a 403(b) plan gives you the ability to defer a portion of your paycheck and invest funds in a portfolio of your choosing. By participating, you can take advantage of tax savings, reduce your retirement income gap, and get one step closer to achieving financial independence.
To establish a 403(b) account, you must first select an investment provider from a list of approved vendors, and then elect contributions on a pre-tax or Roth basis.
Please note that early withdrawals from a 403(b) account are subject to a 10% early withdrawal penalty unless a qualifying event takes place.

Why Contribute?

- Avoid a gap in your income during retirement
- Take advantage of tax benefits
- Improve your financial wellbeing
- Automatic payroll deductions take stress out of planning
- Decrease your dependency on government-funded pension plans

2026 Contribution Limits

You can contribute 100% of your compensation up to $24,500, whichever is less. If you are age 50 or older, you can contribute up to an additional $8,000 for a total of $32,500. If you are ages 60-63, you can contribute up to an additional $11,250 for a total of $35,750.

You can contribute to both 403(b) and 457(b) plans simultaneously.

Get started at www.ramsretirement.com/403b
Enrollment assistanceis available at www.ramsretirement.com/telewealth or by calling the Enrollment Hotline at 800-943-9179.

Region 10 RAMS | 900 S. Capital of Texas Hwy, Suite 350, Austin, TX 78746 Customer Service: 800.943.9179 | www.ramsretirement.com

See back page for disclosures.

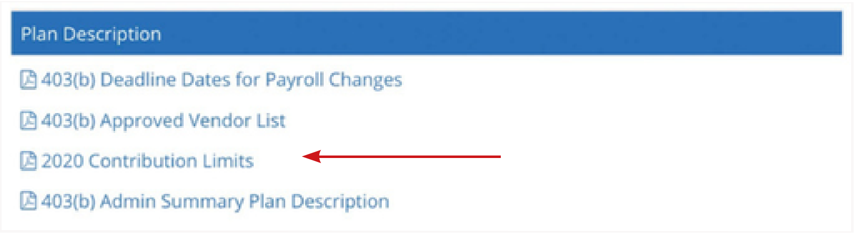
How to Register

StepOne:Createanaccount with an approved vendor

1. Visit www.ramsretirement.com/documents.

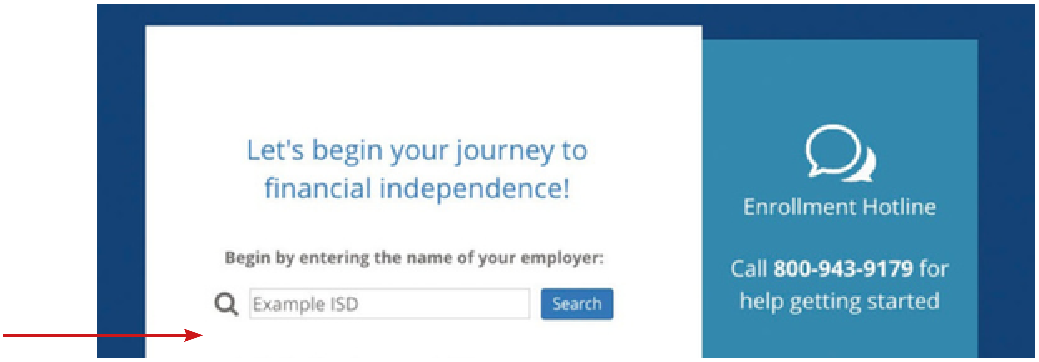
2.Search for your employer and open the 403(b) Approved Vendor list.

3.Do your research and contact a vendor on the list directly to establish your retirement account.



Step Two: Create an administration account

1. Visit www.ramsretirement.com/403b and click Enroll.
2. Enter the name of your employer and select the 403(b) Admin Plan.
3. Follow each step until you get a completion notice.
4. You're done! Login your account any time you wish to make contribution adjustments.



Get started at www.ramsretirement.com/403b

Enrollment assistanceis available at www.ramsretirement.com/telewealth or by calling the Enrollment Hotline at 800-943-9179.

457(b) Retirement Savings Plan

ASection457(b) planis a special type ofemployer-sponsoredretirementplan that certain governmental employers, and other tax-exempt organizations can establish for their employees.

Your employer offers the **RAMS 457(b)** plan as a way to help you build savings for your post-retirement expenses. Contributing regularly to a 457(b) plan can empower you and give you the confidence to retire with more in your pocket to cover housing, healthcare, vacations, bills, and other expenses at the time of retirement.

2026 Contribution Limits

In 2026, you may contribute 100 percent of your compensation, up to $24,500. If you are age 50 or older, you may contribute up to an additional $8,000, for a total of $32,500. If you are age 60–63, you may contribute up to an additional $11,250, for a total of $35,750.

You may contribute simultaneously to 403(b) and 457(b) plans.

Plan Benefits

- Oversight by superintendents and HR directors, providing assurance that the interests of public employees are represented.
- Low, transparent fees
- A wide range of investment options to choose from, including managed portfolios, target-date funds, and self-directed options.
- No 10% tax or penalty is charged for early distribution.
- No redemption charges or hidden fees are charged.
- No product commissions are charged.
- Total control over starting and pausing contributions
- Access to financial education through FinPath
- Wellness, which includes financial counseling, financial health tools, and monthly opportunities to win prizes*†
- Access to free W-2 tax preparation and free creation of a personal will†

Start at www.ramsretirement.com/457b

Assistanceis availableat**www.ramsretirement.com**
or by calling 800-943-9179.

Region 10 RAMS | 900 S. Capital of Texas Hwy, Suite 350, Austin, TX 78746
Customer Service: 800.943.9179 | www.ramsretirement.com

See the last page for important notices.

Exclusive Benefits of RAMS 457(b)

As a benefit of having your retirement dollars managed by the RAMS program, you are automatically eligible for financial resources exclusive to you and your family. This is just another way that saving for retirement can benefit you—both now and in the long run.

FinPath - Financial Education

FinPath* is a financial wellness program designed to help you develop better financial habits and make your money go further.

The program includes:

- Unlimited financial coaching sessions
- Financial wellness tools to help you budget, reduce debt, plan for emergencies, and more
- Financial education workshops and courses from FinPath University
- Opportunities to win prizes, including a $1,000 monthly drawing

Estate Planning

Dedicating a little time to creating a solid estate plan can help you prepare for both the expected and the unexpected.

Redeem a complimentary will‡ (valued at $259) to help protect your legacy and your loved ones.

Tax Preparation

We can help you take the stress out of your tax bill. Our team can help you file your W-2 tax returns at no cost, or provide a $250 credit toward complex preparation services.‡

Ready to start saving?

1. Visit **www.ramsretirement.com/457b** and click on **Enroll Now**.
2. Enter the name of your employer and select the **457(b) Savings Plan** option.
3. Follow the on-screen steps to select your payroll contribution and choose your investment. Don't forget to designate a beneficiary!

   *Note: If you are unsure which investment option to select, schedule a virtual TeleWealth** meeting.*
4. Continue until you receive a confirmation notice—and you're all set!

Scan the QR code to start registration.

Need help?

Assistance is available at **www.ramsretirement.com** or by calling 800-943-9179.

Region 10 RAMS | 900 S. Capital of Texas Hwy, Suite 350, Austin, TX 78746 | Customer Service: 800.943.9179 | www.ramsretirement.com

Investment advisory services are offered through HUB Investment Partners LLC, an SEC-registered investment advisor. Insurance services are offered through HUB International. Recordkeeping and third-party administration services are offered through TCG Administrators, a HUB International company. FinPath is offered through RPW Solutions. *Registration is required to use FinPath. †Services may be offered through third-party providers. **TeleWealth virtual meetings are provided by TCG Advisors, a HUB International company. ‡Tax and estate services may be provided through third-party providers.

Contact Information

Spring ISD Benefits Office
16717 Ella Blvd. Houston, TX 77090
281-891-6040 | benefitsandleaves@springisd.org

Elizabeth Riley, Account Manager
281-705-9222 | Elizabeth.Riley@ffga.com

Grace Ramirez, Benefit Assistant
281.891-6093 | Grace.Ramirez@ffga.com

BENEFIT	CARRIER	WEBSITE	PHONE
Medical	TRS ActiveCare	www.bcbstx.com	866.355.5999
Teladoc	TRS ActiveCare	www.teladoc.com	855.835.2362
Dental	Delta Dental	www.deltadental.com	800.521.2651
Vision	Superior Vision by MetLife	www.metlifevision	833.393.5433
Flexible Spending Accounts	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Permanent Life	Texas Life	www.texaslife.com	800.283.9233
Group Term Life	The Standard	www.standard.com	800.628.8600
Disability Insurance	The Standard	www.standard.com	800.628.8600
Cancer	American Fidelity	www.americanfidelity.com	800.662.1113
Critical Illness	Aflac	www.aflac.com	800.433.3036
Accident	Metlife	www.metlife.com	800.438.6388
Gap	American Fidelity	www.amerianfidelity.com	800.654.8489
ID Theft Proctection	iLOCK360	www.ilock360.com	855.287.8888
Legal Plan	Metlaw/Hyatt Legal	www.legalplan.com	800.821.6500
Medical Transport	MASA Medical Transport Solutions	www.masaaccess.com	800.643.9023
Employee Assistance Program	The Standard	www.standard.com	800.295.8323
TeleHealth	RECURO	www.recurohealth.com	8556RECURO
Hospital Indemnity	Aflac	www.aflac.com	800.433.3036
Medicare & Age 65	FFGA	www.FFGA.com	800.523.8422
COBRA Medical	TRS	www.trs.texas.gov	866.451.3399
COBRA Dental	First Financial Administrators, Inc.	www.ffga.com	800.523.8422
COBRA Vision	First Financial Administrators, Inc.	www.ffga.com	800.523.8422