

EMPLOYEE BENEFITS OVERVIEW GUIDE

PLAN YEAR:
SEPTEMBER 1, 2019 –
AUGUST 31, 2020

NORTHWEST ISD



WHAT'S INSIDE?

EMPLOYEE BENEFITS CENTER
HOW TO ENROLL
\$125 PLAN INFORMATION
FLEXIBLE SPENDING ACCOUNTS
AVAILABLE RESOURCES
BENEFITS AT A GLANCE
CONTACT INFORMATION

EMPLOYEE BENEFITS CENTER

[HTTP://BENEFITS.FFGA.COM/NORTHWESTISD](http://benefits.ffga.com/northwestisd)

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EMPLOYEE BENEFITS CENTER

NEW EMPLOYEE BENEFITS CENTER – YOUR GUIDE TO YOUR BENEFITS!

We've created a custom site just for you! Find detailed information about current and upcoming benefits, voluntary product offerings and employer programs, Section 125 & Flex Information, important contact numbers and links, and downloadable forms and brochures.

<http://benefits.ffga.com/northwestisd>



HOW TO ENROLL

Your First Financial Account Manager will be on site to assist you in enrolling in your benefits. To find out when your Account Manager will be at your location, view the schedule online or contact your site director. You also have the option to enroll online 24/7 through FEnroll during your enrollment period.

To prepare for your enrollment, visit your Employee Benefits Center at <http://benefits.ffga.com>. Once you have reviewed available benefits for the upcoming plan year, visit FEnroll, <https://ffga.benselect.com/enroll>, to review currently enrolled benefits and dependent information.

ON SITE ENROLLMENT

- What to have ready for your enrollment:
- Social Security Numbers for all dependents
- Any Status/Life Event or address changes
- Questions about available benefits

ONLINE ENROLLMENT

To enroll online, log in to FEnroll (<https://ffga.benselect.com/enroll>).

For detailed information on how to enroll, visit the how to enroll tab on your Employee Benefits Center

LOGIN AND PIN

Your login is your social security number (no dashes) and your PIN is the last four digits of your social security number and the last two digits of your birth year (678977)

Once you login you will arrive at the Welcome Screen. Click "Next", then:

- Verify your personal information
- Verify all dependent information (ssn/date of birth) ****Very Important****
- View employment information

USEFUL INFORMATION TO KNOW

- Write your PIN number down
- Contact First Financial at 855-523-8422 with any technical questions
- No changes will be permitted until annual enrollment, unless you have an IRS S125 qualified event



SECTION 125 PLAN INFORMATION AND 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 have to do is enroll.

IS IT RIGHT FOR ME?

The savings you may experience with a Section 125 Plan are outlined below. By utilizing the Section 125 Plan, you would have \$70 more every month to apply toward insurance benefits or other needs. That's a savings of \$840 a year!



SECTION 125 SAMPLE PAYCHECK

WITHOUT S125		WITH S125	
MONTHLY SALARY	\$2000	MONTHLY SALARY	\$2000
LESS MEDICAL DEDUCTIONS	- N/A	LESS MEDICAL DEDUCTIONS	- \$250
TAXABLE GROSS INCOME	\$2,000	TAXABLE GROSS INCOME	\$1,750
LESS TAXES (FED/STATE @ 20%)	- \$400	LESS TAXES (FED/STATE @ 20%)	- \$350
LESS ESTIMATED FICA (7.65%)	- \$153	LESS ESTIMATED FICA (7.65%)	- \$133
LESS MEDICAL DEDUCTIONS	- \$250	LESS MEDICAL DEDUCTIONS	- N/A
TAKE HOME PAY	\$1,197	TAKE HOME PAY	\$1,267



**SAVINGS
PER PAYCHECK**

NEED TO MAKE CHANGES?

You're able to change your election each year during your annual benefits enrollment, but the only time Internal Revenue Code regulations allow you to make a change during the plan year itself is if you experience a qualified event. Some examples 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

FLEXIBLE SPENDING ACCOUNTS

MEDICAL FSA

Medical Flexible Spending Accounts (FSA) allow you to set aside pre-tax payroll deduction each paycheck to pay for out of pocket medical, dental and vision expenses for you and your family.

During open enrollment you will estimate the amount you think you will need during the year. This amount will be taken out of each paycheck. Your full annual election will be available to you at the beginning of the plan year.

FSA PLAN YEAR IS: SEPTEMBER 1, 2019 – AUGUST 31, 2020

FSA MAX: THE MAXIMUM YOU CAN SET ASIDE EACH YEAR IS \$2,700.



DEPENDENT CARE FSA

With a Dependent Care Flexible Spending Account (FSA), you can set aside part of your pay on a pre-tax basis to pay for eligible dependent care expenses, such as:

- Day Care Centers
- Before/After School Care
- Mothers-Day-Out Program
- Nursery Schools
- Babysitters
- Nanny
- Au Pair/Day Camps

YOU MAY ALLOCATE UP TO \$5,000 PER TAX YEAR FOR REIMBURSEMENT OF DEPENDENT DAY CARE SERVICES.
(\$2,500 if you are married and file a separate tax return).

This account allows you to pay for day care expenses for your qualifying dependent/child with pre-tax dollars while you (and your spouse) are working, seeking employment, and/or attending school as a fulltime student (for at least five months of the year).

Eligible dependents must be claimed as an exemption on your tax return.





BENEFITS AT A GLANCE

VISIT [HTTP://BENEFITS.FFGA.COM](http://benefits.ffga.com) FOR RATES AND BENEFIT INFORMATION.

MEDICAL – ALLEGIANCE

Cigna is the plan administrator for the Allegiance medical plans.

First Financial Group of America enrolls this product for your district however any product questions or concerns need to be directed to Allegiance or your district benefit administrator.

Allegiance offers:

- A variety of plan and network options to suit your individual needs
- A Health Concierge available by phone for answers and guidance on care and benefits
- Online services and mobile apps for easy access to health information and tools, wherever you travel.

To get the best view of Allegiance resources and plan information, visit www.askallegiance.com/nisd. Please learn about your medical plan and take advantage of all it offers for your health and well-being.

DENTAL – AMERITAS

Oral care can be a significant financial expense. Having dental insurance can help cover the costs. Help keep your family's smiles healthy with dental insurance.

VISION – AMERITAS/VSP

Vision insurance is a way to help cover expenses incurred for eye care services from eye care professionals such as optometrists and ophthalmologists. Regular eye exams can offer more than just measuring your eye sight! They can identify serious eye diseases early, allowing time for treatment. Most people don't realize that eye exams can also reveal the early signs of serious illnesses like diabetes, heart disease and high blood pressure.

DISABILITY – AMERICAN FIDELITY

Disability insurance pays a cash benefit and is designed to help protect you if you can't work due to a covered injury or sickness. It pays a monthly benefit amount based on a percentage of your gross income, so you may continue to pay for everyday living expenses.

CANCER INSURANCE – ALLSTATE

If cancer touches someone in your family, this plan may help ease the impact on your finances. Benefit payments are made directly to you, allowing you to pay for expenses like copayments, hospital stays, and house and car payments.

CRITICAL ILLNESS INSURANCE – AMERICAN FIDELITY

If you experience an event such as a heart attack or stroke, Critical Illness Insurance may help. It pays a lump sum amount to help with expenses that may not be covered by major medical insurance – house payments, everyday expenses, lost income, and more.

ACCIDENT INSURANCE – METLIFE

Accidents are inevitable. Even though you can't always prepare for unforeseen events, you can plan ahead. Accident Insurance is designed to help cover some of the expenses that can result from a covered accident, and benefit payments are made directly to you.

PERMANENT, PORTABLE LIFE INSURANCE – TEXAS LIFE

Ensuring your family is financially covered in the event of a loss is an important way of showing them you care about their needs. Life Insurance can help. Portable, Individual Life Insurance policies may help your family in the event of your death. The application process is simple. You only have to answer three health questions, and there are no medical exams required.

GROUP TERM LIFE – SUNLIFE

Group life insurance allows you to purchase affordable life insurance on yourself, spouse and dependent children. This is term insurance, available as long as you are employed by district.

Employees enrolling in the coverage after the first 31 days of their employment will be subject to insurability and must complete a health questionnaire prior to coverage being issued.

ID THEFT PROTECTION – ILOCK360

Protect yourself and your family from the fastest growing crime in the US: Identity Theft. A low monthly cost provides protection by scouring the dark web for any compromised accounts and restores your identity with 24/7/365 support. This protection saves you money and time by relying on a service to handle all the details involved when your identity is stolen.

RETIREMENT OPTIONS

First Financial along with TCG offer a variety of options to help supplement your future income and help achieve your financial goals.

WHICH ONE IS RIGHT FOR ME?

403(B)

A 403(b) plan is a retirement plan for specific employees of public schools & tax-exempt organizations. These plans allow you to invest in either annuities or mutual funds. A 403(b) Plan allows you to reduce your federal taxable income by the amount you choose to contribute. 403(b) contributions can be pre-tax or after-tax (Roth), based on the plan document and investment provider options.

457(B)

The 457 Plan is your employer-sponsored group retirement plan, allowing you to save for retirement in a fixed annuity and/or mutual fund options. It is a deferred compensation plan established by state and local governments and tax-exempt employers. Eligible employees are allowed to make salary deferral contributions to the 457 plan. Deductions can be pre-tax or after-tax (Roth), based on the plan document and investment provider options.

TRADITIONAL IRA

With a Traditional IRA, contributions may be tax deductible, and earnings grow tax-deferred.

ROTH IRA

With a Roth IRA, contributions are made with after-tax dollars, and it offers the possibility of withdrawing account earnings on a tax-free basis.



Notes

IMPORTANT CONTACTS

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1200 W. WALNUT HILL LN., STE #3400, IRVING, TX 75038
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BENEFIT	VENDOR	PHONE	WEBSITE
Medical	Allegiance	855-333-1008	https://www.askallegiance.com
Dental	Ameritas	800 487-5553	http://www.ameritas.com
Vision	Ameritas	800 487-5553	http://www.ameritas.com
Disability	American Fidelity	800 654-8489	http://americanfidelity.com
Cancer	Allstate	800-348-4489	https://www.allstatebenefits.com
Critical Illness	American Fidelity	800 654-8489	http://americanfidelity.com
Accident	MetLife	800-438-6388	https://www.metlife.com
Permanent Life	Texas Life	800-283-9233	http://www.texaslife.com
Group Term Life	Sunlife	866-223-9149	http://www.sunlife.com
ID Theft Protection	iLock360	855-287-8888	http://www.ilock360.com
Flexible Spending	Allegiance	877-424-3570	http://www.allegianceflexadvantage.com
Retirement Services	TCG	800-943-9179	http://www.tcgservices.desk.com
Technical Support	FFGA	855-523-8422	http://www.ffga.com