

EMPLOYEE BENEFITS OVERVIEW GUIDE

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

COLLEGE STATION ISD



EMPLOYEE BENEFITS CENTER

[BENEFITS.FFGA.COM/COLLEGESTATIONISD](https://benefits.ffga.com/collegestationisd)

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WHAT'S INSIDE?

Employee Benefits Center

How to Enroll

S125 Plan Information

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This guide contains a summary of the benefits offered by your employer. If there is a conflict between the terms of this outline of benefits and the actual contracts, the terms of the contracts will prevail. For a more detailed explanation of benefits you may contact your Account Manager or First Financial Administrators at 1-800-523-8422 or visit <http://benefits.ffga.com/CollegeStationSD>

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 and HSA Information; important contact numbers and links; and downloadable forms and brochures.

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



HOW TO ENROLL

Your First Financial Account Manager will be on site to assist you in enrolling in your benefits. To schedule an appointment to enroll visit <https://www.timetap.com/appts/QJb6HYyKtq>. You also have the option to enroll online 24/7 through FFenroll during your enrollment period. To prepare for your enrollment, visit your Employee Benefits Center at <http://benefits.ffga.com/collegestationisd>. Once you have reviewed available benefits for the upcoming plan year, visit FFenroll, <https://ffga.benselect.com/enroll>, to review currently enrolled benefits and dependent information.

- Online Self-Enrollment available - 7/1/19 - 8/14/19
- Agent Assisted Enrollment available (**appointment only**) at the CSISD HR Office - Wednesdays (full day) **and** Fridays (half day) starting 7/10 - 7/26. To schedule an appointment to enroll these dates, visit <https://timetap.com/appts/QJb6HYyKtq>
- Agent Assisted Enrollment available 8/5/19 - 8/9/19 & 8/12/19 - 8/14/19 from 8am - 4pm at the A&M Consolidated High School Library

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 FFenroll (<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

ENROLLMENT BEGINS:
JULY 1, 2019 TO AUGUST 14, 2019



SECTION 125 PLAN INFORMATION AND RULES

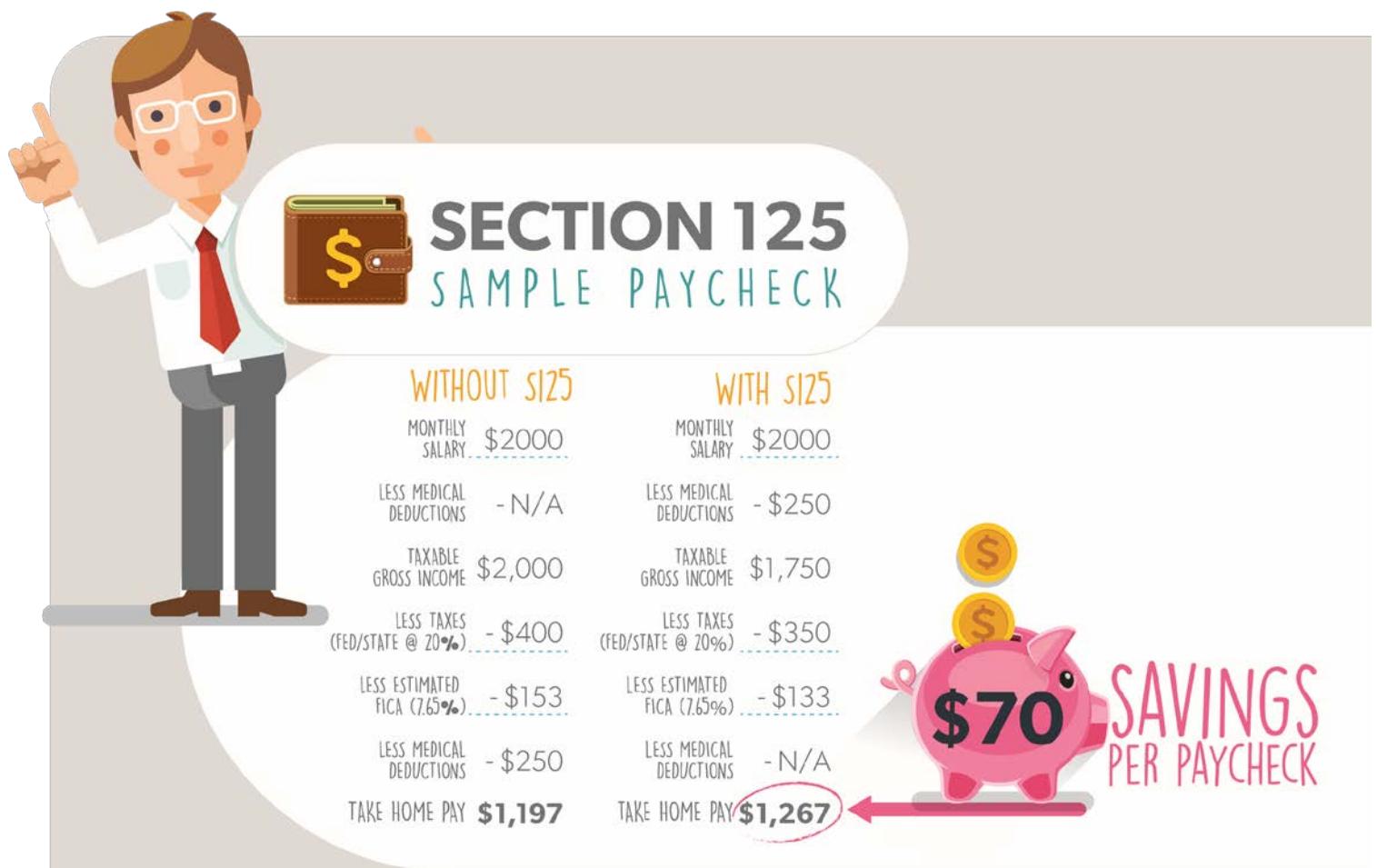
A Section 125 Plan provides a tax-saving way to pay for eligible medical or dependent care expenses. The funds are automatically deducted from your paycheck on a pre-tax basis.

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!



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

IRS FLEXIBLE SPENDING ACCOUNTS

MEDICAL FSA

Medical Flexible Spending Accounts (FSA) allow you to set aside pre-tax payroll deductions 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.

Your employer has chosen the 2.5 month grace period for your plan. This option gives you the opportunity to continue to incur eligible expenses if you have unused funds in your account on the plan year end date for an additional 2.5 months. If the money is not used during the 2.5 months it will be forfeited.

Please Note: The IRS requires validation of most transactions. Upon request, you will have 60 days from the date of the transaction to provide either an itemized receipt or an Explanation of Benefits from your insurance company to substantiate the transaction. Failure to provide documentation within 60 days will result in temporary suspension of your card privileges until documentation is received.



FSA PLAN YEAR IS: SEPTEMBER 1, 2019 TO AUGUST 31, 2020
FSA MAX: THE MAXIMUM YOU CAN SET ASIDE EACH YEAR IS \$2,700

DEPENDENT CARE FSA

With an IRS 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 full-time student (for at least five months of the year).

Eligible dependents must be children under the age of 13 when care is provided or be an adult dependent incapable of self-care and be claimed as an exemption on your tax return. Your full annual election will not be available to you at the beginning of the year, it is a contribution in/disbursement out account. For full plan details, view the FSA Booklet available on the Employee Benefit Center.



HEALTH SAVINGS ACCOUNT

HEALTH SAVINGS ACCOUNT (HSA) THROUGH FIRST FINANCIAL IN CONJUNCTION WITH UMB

HSAs were created to help control healthcare costs. They provide a savings vehicle that allows you to set aside money to pay for higher deductibles associated with lower monthly premium High Deductible Health Plans (HDHP). The money you save in monthly insurance premiums may be set aside for eligible medical expenses you incur in the future.

HOW IT WORKS:

You choose the payroll deduction contributions up to the maximum allowed by the IRS. Your HSA balance rolls over from year-to-year earning interest along the way. The account is portable. Upon retirement or separation of service, you take the HSA with you because it's your money and your account. When you want to access the funds, use your benefits card to pay your provider directly or simply request reimbursement or distribution on our online portal or mobile app. Be sure to keep receipts for all of your medical expenses, for which you received a reimbursement, for at least three years for tax-reporting purposes.

HEALTH SAVINGS ACCOUNTS(HSA) OFFER A TRIPLE TAX ADVANTAGE

- The money you put in to the account is deducted from your paycheck before tax
- The interest and earnings you make on the account grow tax free
- Distributions for eligible medical expenses are tax free

WHAT ARE THE KEY ADVANTAGES OF AN HSA?

- No end-of-year forfeiture of funds
- Portable account
- Provides an excellent savings vehicle for healthcare expenses
- No monthly account fees.
- Free eStatements when you opt in for electronic delivery; \$2.50 per month for paper statements.

MINIMUM HEALTH INSURANCE PLAN DEDUCTIBLE AMOUNTS FOR THE QUALIFYING HDHP

2019

Individual Coverage	\$1,350
Family Coverage	\$2,700

ANNUAL MAXIMUM CONTRIBUTION LEVELS

2019

Individual Coverage	\$3,500
Family Coverage	\$7,000

MAXIMUMS FOR HDHP OUT-OF-POCKET EXPENSES

2019

Individual Coverage	\$6,750
Family Coverage	\$13,500

RESOURCES FOR FSA MANAGEMENT



BENEFITS CARD

The Benefits Card is available to all employees that participate in Medical FSA and/or a Dependent Care FSA. The Benefits Card gives you immediate access to your money at the point of purchase. Cards are available for participating employees, their spouse and eligible dependents that are at least 18 years old. To request a card for your spouse or dependent, login to our secure portal at www.ffga.com.

The IRS requires validation of most transactions. You must submit receipts for validation of expenses when requested. If you fail to substantiate by providing a receipt to First Financial within 60 days of the purchase or date of service your card will be suspended until the necessary receipt or explanation of benefits from your insurance provider is received.

ONLINE PORTAL

Get account information from our easy-to-use online portal. View your Flex Account balance, find claim forms and view claim status and history. See your HSA account and investment balances in real time and request distributions. Visit www.ffga.com to set up your online account.

FF FLEX MOBILE APP

With the FF Flex Mobile App you can submit claims, view account balance & history, see claim status, view alerts, upload receipts and documentation and more! The FF Flex Mobile App is available for Apple® or Android™ devices on the App StoreSM or the Google Play StoreTM.

Your Employer ID Number is FFA997. *You must have this number or your Flex Benefits Card number to register your account on the FF Flex Mobile App.*

FSA STORE

First Financial has partnered with the FSA Store to bring you an easy to use online store to better understand and manage your FSA. Visit <http://www.ffga.com/fsaextras> for more details and special deals!

- Shop at FSA Store for eligible items from bandages to wheel chairs and thousands of products in between
- Browse or search for eligible products and services using the FSA Eligibility List
- Visit the FSA Learning Center to help find answers to questions you may have about your FSA



BENEFITS AT A GLANCE

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

MEDICAL— TRS ACTIVE CARE

Aetna is the plan administrator for the TRS-Active Care plans. First Financial Group of America enrolls this product for your district however any product questions or concerns need to be directed to Aetna or your district benefit administrator.

Aetna 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
- Download the TRS Health App from the App Store for access to your health information on the go!

TRS/Active Care 1 HD	TRS Total Per Month	District Contribution	Monthly EE Cost	24 Pay cost per check
Employee Only	\$378.00	\$378.00	\$0.00	\$0.00
Employee + Child(ren)	\$722.00	\$435.00	\$287.00	\$143.50
Employee + Spouse	\$1066.00	\$470.00	\$1,035.00	\$298.00
Employee + Family	\$1415.00	\$485.00	\$1,374.00	\$465.00
Pooled Family-Pool Enrolled	\$1415.00	\$830.00	\$585.00	\$292.50
Split Employee and Spouse-Split Enrolled	\$533.00	\$470.00	\$63.00	\$31.50
Split Family- Split Enrolled	\$707.50	\$485.00	\$222.50	\$111.25

TRS/ActiveCare Select	TRS Total Per Month	District Contribution	Monthly EE Cost	24 Pay cost per check
Employee Only	\$556.00	\$405.00	\$151.00	\$75.50
Employee + Child(ren)	\$902.00	\$435.00	\$467.00	\$233.50
Employee + Spouse	\$1367.00	\$470.00	\$897.00	\$448.50
Employee + Family	\$1718.00	\$485.00	\$1233.00	\$616.50
Pooled Family-Pool Enrolled	\$1718.00	\$830.00	\$888.00	\$444.00
Split Employee and Spouse-Split Enrolled	\$683.50	\$470.00	\$213.50	\$106.75
Split Family- Split Enrolled	\$859.00	\$485.00	\$374.00	\$187.00

TRS/ActiveCare 2(closed to new participants)	TRS Total Per Month	District Contribution	Monthly EE Cost	24 Pay cost per check
Employee Only	\$852.00	\$405.00	\$447.00	\$223.50
Employee + Child(ren)	\$1267.00	\$435.00	\$832.00	\$416.00
Employee + Spouse	\$2020.00	\$470.00	\$1550.00	\$775.00
Employee + Family	\$2389.00	\$485.00	\$1904.00	\$952.00
Pooled Family-Pool Enrolled	\$2389.00	\$830.00	\$1559.00	\$779.50
Split Employee and Spouse-Split Enrolled	\$1010.00	\$470.00	\$540.00	\$270.00
Split Family- Split Enrolled	\$1194.50	\$485.00	\$709.50	\$354.75

TO GET THE BEST VIEW OF AETNA RESOURCES AND PLAN INFORMATION, VISIT WWW.TRSACTIVECAREAETNA.COM.



BENEFITS AT A GLANCE CONTINUED

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

MEDICAL— HMO NETWORKS—FIRST CARE/SCOTT AND WHITE

First Care HMO	TRS Total Per Month	District Contribution	Monthly EE Cost	24 Pay per check cost
Employee Only	\$560.50	\$405.00	\$155.50	\$77.75
Employee + Child(ren)	\$892.16	\$435.00	\$457.16	\$228.58
Employee + Spouse	\$1416.52	\$470.00	\$946.52	\$473.26
Employee + Family	\$1454.80	\$485.00	\$969.80	\$484.90
Pooled Family-Pool Enrolled	\$1454.80	\$830.00	\$624.80	\$312.40
Split Employee and Spouse-Split Enrolled	\$708.26	\$470.00	\$238.26	\$119.13
Split Family- Split Enrolled	\$727.40	\$485.00	\$242.40	\$121.20

Scott and White HMO	TRS Total Per Month	District Contribution	Monthly EE Cost	24 Pay per check cost
Employee Only	\$558.54	\$405.00	\$153.54	\$76.77
Employee + Child(ren)	\$876.76	\$435.00	\$441.76	\$220.88
Employee + Spouse	\$1306.58	\$470.00	\$836.58	\$418.29
Employee + Family	\$1457.28	\$485.00	\$972.28	\$486.14
Pooled Family-Pool Enrolled	\$1457.28	\$830.00	\$627.28	\$313.64
Split Employee and Spouse-Split Enrolled	\$653.29	\$470.00	\$183.29	\$91.65
Split Family- Split Enrolled	\$728.64	\$485.00	\$243.64	\$121.82

TO GET THE BEST VIEW OF AETNA RESOURCES AND PLAN INFORMATION, VISIT [WWW.TRSAVECARE.AETNA.COM](http://www.trsavecare.aetna.com).

DENTAL — METLIFE

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.

Plan Highlights Include:

- Plan Year Maximum – In/Out of Network is \$1,500 High Plan and \$1,000 for the Low Plan
- Annual Deductible – \$50/Individual and \$150/Family on both plans.
- Preventive Care covered at 100% – Cleanings, X-rays, Exams
- Basic Care covered at 80% after deductible—Fillings, Extractions, root canals
- Major Services covered at 50% – Crowns, bridges and dentures.
- Orthodontia is not covered on the low plan but is covered at \$1,000 per person, adults and children

MetLife Dental –Semi - Monthly Premiums		
Coverage Tier	Low Plan	High Plan
Employee Only	\$12.67	\$19.58
Employee + Spouse	\$25.32	\$39.18
Employee + Child(ren)	\$25.76	\$39.85
Family	\$38.42	\$59.43

VISION – EYEMED

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.

Features include:

- Eye exams-\$10 copayment.
- \$25 for basic glasses or contact fitting and followup.
- Frames are covered up to \$150 allowance plus an additional 20% off the remaining balance.
- Contacts are covered up to \$130 allowance plus an additional 15% off the remaining balance.
- Laser Eye Surgery benefit includes 15% off retail or 5% off promotional pricing.

EyeMed Semi-Monthly Premiums	
Coverage Tier	Premium
Employee Only	\$4.19
Employee + Spouse	\$8.74
Employee + Child(ren)	\$8.92
Employee + Family	\$11.67

HOSPITAL INDEMNITY—AFLAC—NEW FOR 2019—2020

Even a small trip to the hospital can have a major impact on your finances. Hospital Indemnity Insurance provides financial assistance to help with out-of-pocket expenses that major medical insurance doesn't cover. Everyone is eligible for coverage with no Pre-Existing limitations.

Benefits Include:

Hospital Admission Benefit:

\$2,000 (High Plan)

\$1,000 (Mid Plan)

Hospital Confinement Benefits/Hospital Intensive Care Benefit:

\$200 per day (High Plan)

\$150 per day (Mid Plan)

Pregnancy is also a covered benefit!

AFLAC HI MID PLAN (Semi - MONTHLY RATES)	
Employee	\$8.96
Employee + Spouse	\$18.03
Employee + Child(ren)	\$14.33
Employee + Family	\$23.40

AFLAC HI HIGH PLAN (Semi - MONTHLY RATES)	
Employee	\$15.41
Employee + Spouse	\$31.16
Employee + Child(ren)	\$24.37
Employee + Family	\$40.12

CRITICAL ILLNESS INSURANCE – AFLAC

Critical Illness Insurance pays a lump sum benefit if you are diagnosed with a covered illness or condition. This plan can help with expenses that may not be covered by major medical insurance – such as house payments, everyday expenses, loss of income, and more. Everyone is eligible for coverage and no Pre-Existing limitations apply.

PLAN BENEFITS INCLUDE:

- Plan covers Cancer, Heart Attack, Stroke, Kidney Failure, Major Organ Transplant etc.
- Also includes a Childhood Illness rider that covers conditions such as; Cystic Fibrosis, Spina Bifida, Type 1 Diabetes, Cleft Lip or Palate, Down Syndrome and Autism Spectrum Disorder(ASD)-**NEW for 2019-2020.**
- Pays a lumps sum benefit
- You choose the amount between \$5,000 to \$50,000, **Guarantee Issue!**
- Spouse and Children are covered at 50% of employees selected benefit amount
- Waiver of premium after 90 days of total disability.
- Health Screening Benefit (Employee and Spouse Only) up to \$100 for preventative care tests. This benefit can be paid once per calendar year, if covered on the plan.
- Portable Plan under certain stipulations, such as if you change jobs or retire.

GROUP ACCIDENT PLAN – AFLAC – NEW FOR 2019 – 2020

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. Your coverage is 24/7 on or off the job. Aflac includes an Organized Athletic Activity Rider that will pay an additional percentage of the benefit amount if injuries are sustained while participating in an organized athletic event.

PLAN BENEFITS INCLUDE:

- Fractures(benefit amounts vary by size and location of break or fracture), up to \$1,500 on the low plan, up to \$3,000 on the high plan.
- Emergency Room Visit- \$50 on the low plan, \$100 on the high.
- Hospital Admissions due to accident- \$500 on the low plan, \$1,000 on the high plan.
- Hospital Confinement due to accident- \$100 per day on the low plan, \$200 per day on the high plan.
- Also Includes a Ground and Air Ambulance Benefit:
 - Ground: \$200 on the low plan, \$300 on the high plan.
 - Air: \$600 on the low plan, \$900 on the high plan.
- Major Diagnostic Exam Benefits, payable once per accident Include:
 - CT, EEG, MRI: \$100 on the low plan, \$200 on the high plan.

Aflac Accident Semi-Monthly Premiums

Coverage Tier	Low Plan	High Plan
Employee Only	\$3.65	\$7.61
Employee + Spouse	\$6.05	\$12.56
Employee & Child(ren)	\$8.11	\$16.67
Family	\$10.51	\$21.62

SHORT TERM DISABILITY – UNUM

If you were disabled, how long could you go without a paycheck? If you have Long Term Disability Insurance could you afford to wait on it to take effect? Here is how Short-Term Disability works:

- In the event that you become sick, injured or pregnant and are unable to work, disability insurance will step in to help take the place of your missing paycheck
- NEW HIRES within 31 days of hire and CURRENT POLICY HOLDERS: Policy pays from day 8 of disability and continues up to a maximum of 13 weeks
- ALL NEW or IMPROVED COVERAGE AMOUNTS: Will be subject to pre-existing conditions. A pre-existing condition is any condition for which you received medical treatment, consultation, care or services, including medication, in three months prior to the effective date of coverage of pre-existing conditions will not be covered until after twelve months of continuous coverage

LONG TERM DISABILITY (EMPLOYER PAID) – UNUM

Coverage Begins after ninety(90) days of disability and continues until; you can return to work, up to 5 years, or age 65, whichever is longer.

- Paid by College Station ISD for employees who work 30+ hours a week
- Pays 60% of your salary to a maximum, of \$1,800 per month
- In the event that you become sick, injured or pregnant and are unable to work, disability insurance will step in to help take the place of your missing paycheck
- Buy-Up LTD plan available this year!
 - ✓ You may buy additional coverage of 60% up to a maximum of \$5,200 a month
 - ✓ Employees with salaries higher than \$36,000 can cover at their cost, extra buy LTD coverage for family needs!
 - ✓ Covers 60% of your salary to a maximum of an additional \$5,200 a month
 - ✓ With the District paid \$1,800 that would be up to \$7,000 a month of coverage
 - ✓ Guaranteed Issue this year! Pre-existing conditions will apply to any coverage for only the first 12 month
 - ✓ Coverage begins after ninety days of disability and continues until you can return

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.

The Allstate Cancer Plan:

- Pays you directly to offset expenses related to the treatment of cancer
- Pays you based upon a schedule of benefits
- Both HIGH and LOW pays you \$5,000 upon initial cancer diagnosis
- The HIGH plan includes an Intensive Care Unit (ICU) rider that will pay \$600 daily, up to 45 days, if you are confined to the ICU for ANY reason
- Pays up to \$10,000 annually for chemotherapy, radiation and immunology
- Pays up to \$10,000 annually for blood, plasma and platelets
- ICU rider will also pay for ambulance cost, air or land, if you are in ICU for 24 hours or more
- Both plans include a \$100 wellness benefit.

Allstate Cancer Semi- Monthly Premiums	Employee Only	Family
Cancer Plan with Initial Diagnosis Rider	\$13.02	\$21.98
Cancer Plan with Initial Diagnosis Rider AND Intensive Care Unit Rider	\$14.64	\$25.28

INDIVIDUAL 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. You may also apply for this coverage for yourself, your spouse, children and grandchildren.

HIGHLIGHTS
• Portable: Since the policy belongs to you, you can take it with you at the same rates.
• Coverage to age 121
• Employees age 49 and under : eligible to receive up to \$300,000 coverage; Express Issue
• Employees age 50-65: eligible to receive up to \$100,000 coverage; Express Issue
• Spousal coverage up to \$50,000; varies based on spouse age; Express Issue.
• Coverage available for child(ren) & grandchild(ren) up to \$50,000
• Chronic Illness Rider- pays up to 92% policy value to help cover cost of long term care if you cannot perform 2 of the 5 ADL (Assisted Daily Living) functions

BASIC AND VOLUNTARY GROUP TERM LIFE – UNUM

Basic Life and AD&D for \$10,000 paid by College Station ISD (must designate a beneficiary) for eligible employees 20+ hours per week. Group life insurance allows you to purchase affordable life insurance on yourself, spouse and dependent children. This is term insurance, available to you as long as you are employed by district.

You choose the amount based on the following:

Employee: Increments of \$10,000 up to 5x annual salary to a maximum of \$500,000 of coverage

Spouse: Increments of \$5,000 up to \$500,000 of coverage or 100% of employee coverage

Children: Increments of \$2,500 up to \$10,000 of coverage up to age 25

AD&D BY UNUM

Employee: Increments of \$10,000 up to a maximum of 10x salary or \$500,000 (whichever is less)

Spouse: Up to \$250,000 maximum coverage, cannot exceed employee Voluntary AD&D elected amount

Children: Up to \$10,000 maximum coverage, cannot exceed employee Voluntary AD&D elected amount

Life insurance is an important purchase to make. It is impossible for life insurance to emotionally compensate for a loss, but it may help ease the financial obligations left to your loved ones such as your mortgage, college tuition, other debts, and daily living expenses. Term Life Insurance offers protection during your peak earning years when you have financial responsibilities such as paying a mortgage or supporting your family.

Please Note: 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.

LEGAL – LEGAL EASE

Pre-paid legal provides access to a variety of legal services for you and your family at an affordable monthly cost. These services include, but are not limited to, advice on unlimited issues, attorney letters or calls made on your behalf, and contract and document review. Simply call an 800 number to access legal counsel and advice from qualified lawyers. This product provides peace of mind in today's litigious environment.

Legal Ease– Semi-Monthly Premiums	
Employee and Family	\$7.59

ID THEFT PROTECTION – ILOCK360

Your identity may be your most important asset. It defines who you are, determines how much you can borrow and can be a factor in employment. These factors are why your identity is a target for on-line criminals. In 2015, identity fraud affected 13.1 million consumers costing a total of \$15 billion. Last year, 20% of all fraud losses were due to new account fraud-meaning that fraudsters were opening new accounts under stolen identities, going beyond the usual credit card fraud many consumers anticipate. Keep your identity protected with iLOCK360's comprehensive identity protection.

Here is how it works:

- All employees eligible for Identity Theft Protection coverage
- Monitors your identity 24/7/365
- Personal email address required to sign up for this program
- Plan can protect individual or family

Service	Plus	Premium
CyberAlert SM monitors: <ul style="list-style-type: none"> • One social security number Two phone numbers • Five credit/debit cards Two email addresses • Two medical ID numbers Five bank accounts 	✓	✓
Social Security number trace	✓	✓
Change of address	✓	✓
Sex offender alerts	✓	✓
Payday loan	✓	✓
Court/criminal records	✓	✓
Full service restoration and lost wallet	✓	✓
\$1M insurance	✓	✓
Daily monitoring of one credit bureau (TransUnion)	✓	
Daily monitoring of three credit bureaus(TransUnion,Equifax,Experian)		✓
ScoreTracker		✓

Coverages (Semi monthly rates)	Plus	Premium
Individual	\$4.00	\$7.50
Individual and Spouse	\$7.50	\$11.00
Individual and Children	\$6.50	\$10.00
Individual and Family	\$10.00	\$13.50

EMERGENCY TRANSPORTATION SERVICE—MASA

In the event of an emergency, a ride to the hospital can be extremely expensive. Most people assume that their health insurance will cover most, if not all, of the costs for ground or air transports. Usually, the opposite is true, leaving you with financially crippling bills. Coverage with MASA Emergency Transportation Service can help you prepare for the unexpected with a membership that gives you access to vital emergency medical transportation for a minimal monthly fee.

Benefits include:

- One low fee for peace of mind for emergent transport costs
- No deductibles
- Easy claim process
- No health questions
- Coverage is available for spouses and dependents up to age 26
- Basic Coverage Area includes U.S., Canada, Mexico, and Caribbean (excluding Cuba)

Facts about Ambulance Transport:

<ul style="list-style-type: none"> • Emergency Ground Ambulance transports can surpass \$2,000 and can reach as high as \$5,000
<ul style="list-style-type: none"> • Emergency Air Ambulance transports frequently cost more than \$40,000, reaching as high as \$70,000.
<ul style="list-style-type: none"> • If you are in need of specialized care and can be transported on a non-emergent basis, a medically equipped plane has been known to cost more than \$20,000.

MASA Semi-Monthly Premium	
Emergent Plus	\$7.00
Platinum	\$19.50

RETIREMENT OPTIONS

TCG Services offers a variety of options to help supplement your future income and help achieve your financial goals. Please contact TCG Services at 800-943-9179 for more information.

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

JR CORNEJO – SR. ACCOUNT ADMINISTRATOR

11811 NORTH FREEWAY, STE. 900, HOUSTON, TX 77060

OFFICE: 800-523-8422 | CELL: 903-245-3889 | EMAIL: JR.CORNEJO@FFGA.COM

BENEFIT	VENDOR	PHONE	WEBSITE
Medical	TRS Active Care Aetna	800-222-9205	www.tractivecare.aetna.com
Dental	MetLife	800-275-4638	www.metdental.com
Vision	EyeMed	866-804-0982	www.eyemed.com
Flexible Spending/ Health Savings/Dependent Care	FFGA	866-853-3539	www.ffga.com
Group & Voluntary Life	Unum	866-679-3054	www.unum.com
Long & Short Term Disability	Unum	866-679-3054	www.unum.com
Group Cancer	Allstate	800-521-3535	www.allstateatwork.com
Accident	AFLAC	800-433-3036	www.aflacgroupinsurance.com
Critical Illness	AFLAC	800-433-3036	www.aflacgroupinsurance.com
Hospital Indemnity	AFLAC	800-433-3036	www.aflacgroupinsurance.com
Permanent Life	Texas Life	800-283-9233	www.texaslife.com
Identity Theft	iLock360	855-287-8888	www.ilock360.com
Legal Plan	Legal Ease	800-562-2929	www.legaleaseplan.com
Emergency Transportation	MASA	800-423-3226	www.masamts.com
Retirement Savings	TCG Group Holdings	800-943-9179	www.tcgservices.com