MESQUITE ISD 2026-2027

BENEFITS GUIDE



SCAN ME

Mesquite ISD
Employee Benefits Center (EBC)

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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.

Employee Benefits Center

A guide to your benefits!

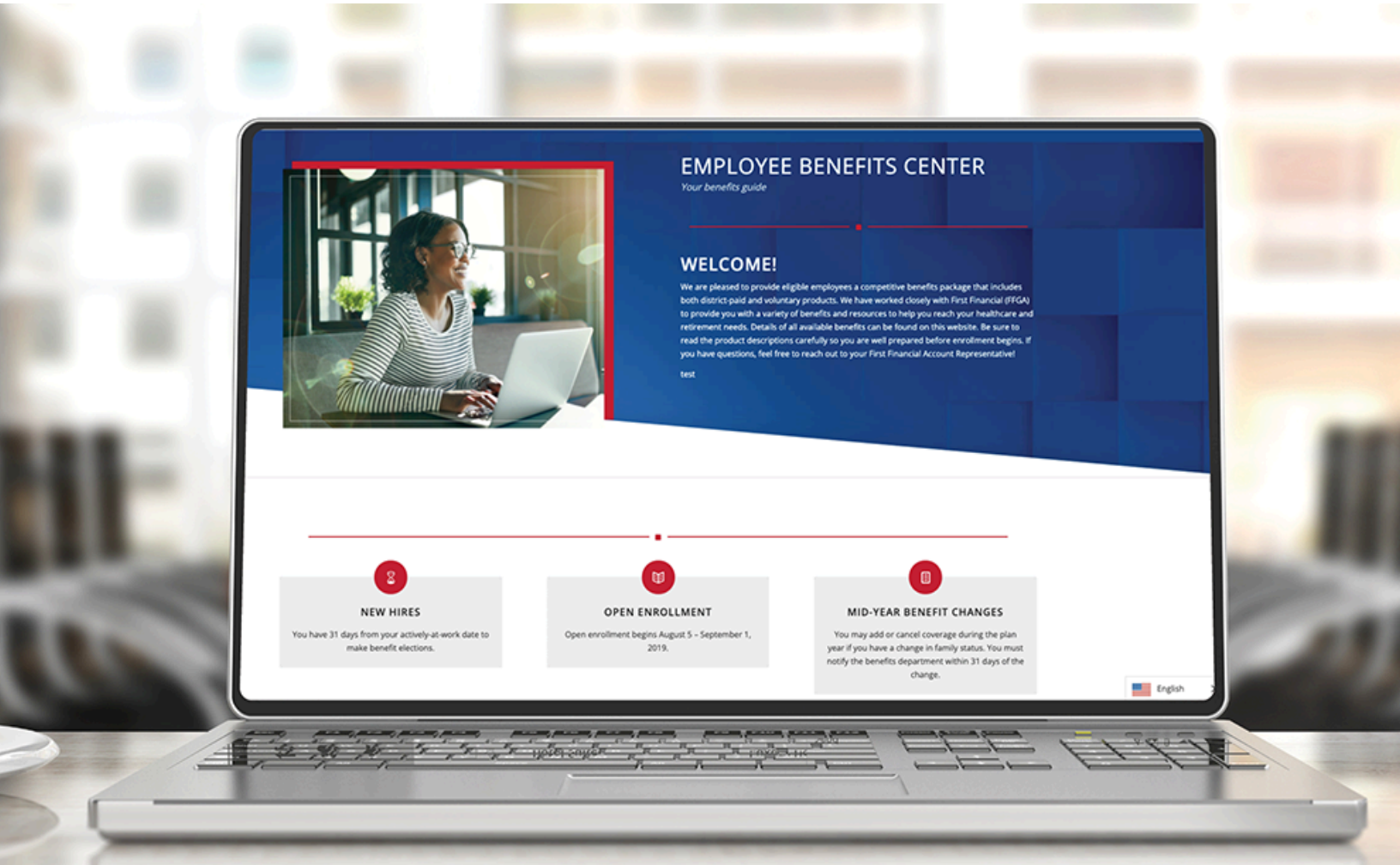
Mesquite ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

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!

benefits.ffga.com/mesquiteisd





My FFGA Benefits+

Manage your benefits anytime, anywhere.

All your benefits info in one place!
My FFGA Benefits is your new benefits companion, right at your fingertips.

View Available Benefits & Enroll

Navigate to your Employee Benefits Center to enroll and access product brochures, videos, claim forms and carrier contact info.

FSA/HSA Login

Download the FF Mobile Account App and access your FSA/HSA administered through First Financial.

My Wallet

Save provider information, family and health details and carrier cards so that you can quickly access when needed.

Contact Us

Find contact information for your First Financial account manager and local branch office for additional support.

FIND OUR APP HERE

www.ffga.com/my-ffga-benefits

MESQUITE ISD
GROUP ID: 45850

How to Enroll

Benefits Enrollment

On-Site Enrollment

When it's time to enroll in your benefits, your FFGA Account Representative will be on-site to assist you with making your elections. Visit your EBC for more information.

Online Enrollment

To begin online enrollment, visit https://myapps.classlink.com/home.

Enroll Now

LOGIN

MISD now uses Single Sign-On (SSO) for easier and more secure access.
Step-by-Step Instructions:

1. Go to the MISD Staff Portal and log in using your regular district credentials.
2. Once logged in, look for the icon labeled:
3. 🟦 FFenroll Benefits Portal
4. Click the icon.
5. Because it's SSO-enabled, you will be automatically signed into the FFenroll system—no additional login or PIN is required

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.

Enrollment Assistance Center Instructions

Call (855) 765-4473 and follow the prompts to be connected to your local FFGA branch office. Hours of operation are 8 a.m. to 5 p.m. (local time) Monday through Friday. There is an option to leave a voice message for a representative to call you back. Phone calls will be returned as soon as possible or the next business day if it is after hours.

Benefit Eligibility & Coverage

Employee Coverage

Eligibility

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

New Employees

You have 31 days from your actively-at-work date to make benefit elections. Insurance coverage becomes effective on the first day of the month that follows a waiting period of 30 calendar days.

Existing Employees

When it's time to enroll in your benefits, your FFGA Benefit Advisor 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. You must complete paperwork and provide documentation to the benefits department within 31 days of the change.

Qualifying Life Events Include:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual and student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

Declining Coverage

If you are eligible for benefits, but wish to DECLINE coverage, please complete the online enrollment either on your work or home computer. Under each option, you will need to select "waive." **You must still complete the beneficiary information.**

Section 125 Plans

Section 125 Plan Information & Rules

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

Here's How It Works

A Section 125 Plan reduces your taxes and increases your spendable income by allowing you to deduct the cost of eligible benefits from your earnings before tax. Plus, the plan is available to you at no cost, and you're already eligible – all you must do is enroll.

Is It Right For Me?

The savings you may experience with a Section 125 Plan are outlined in the example below. For instance, you could potentially take home about $70 more each month if you participated in your employer's Section 125 Plan – that's a savings of $840 a year!

You cannot change your benefit elections for the plan year unless the benefits office receives notification in writing within 31 days of the status change. If the benefits office is not notified within 31 days of the status change, no benefit change can be made until the next annual open enrollment.

IRS specified changes in family status include:

- Change in legal married status
- Change in number of dependents
- Termination or commencement of employment
- Dependent satisfies or ceases to satisfy dependent eligibility requirements
- Change in residence or worksite that affects eligibility for coverage

Section 125 Plan Sample Paycheck		
	Without S125	With S125
Monthly Salary	$2,000	$2,000
Less Medical Deductions	-N/A	-$250
Tax Gross Income	$2,000	$1,750
Less Taxes (Fed/State at 20%)	-$400	-$350
Less Estimated FICA (7.65%)	-$153	-$133
Less Medical Deductions	-$250	-N/A
Take Home Pay	$1,197	$1,267

You could save $70 per month in taxes by paying for your benefits on a pre-tax basis!

**The figures in the sample paycheck above are for illustrative purposes only.*

District Paid Benefits

at *no cost* to employees

$20K Life Insurance, $500 Hospital Indemnity Admission Benefit, Employee Only Accident Base Plan

Available to all eligible, active, full-time and part-time employees contributing to TRS (and working retirees).

$20,000 Life Insurance

- Mesquite ISD increased the district-paid life insurance benefit from $10K to $20K for all eligible, active, full-time and part-time employees contributing to TRS (and working retirees).

$500 Hospital Indemnity Admission Benefit

- A trip to the hospital can be costly and most people are surprised to learn that they are responsible for a good portion of the bill. Hospital indemnity insurance provides a direct benefit in the event of a hospitalization, regardless of treatment costs or other insurance coverage. It's an affordable way to protect yourself from rising health care costs. Buy up options available & include a $50 Wellness Benefit for the entire family and a newborn benefit.

Employee Only Accident Base Plan

- If you have an accident, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. The plan pays for a long list of covered minor and more serious injuries. You can use the benefits to help pay out-of-pocket medical costs or personal expenses. Includes an organized sports benefit that pays 25% more if the injury occurs while playing in organized sports. Buy up options available & includes a $100 Wellness Benefit for the entire family.

6 EAP Visits Per Year

- Provides all employees who work over 18.75 hours per week as well as their dependents access to confidential, services through The Standard. EAP services can help with depression, grief, stress, anxiety, financial and legal concerns, online will preparation, life improvement and goal setting.

District Health Savings Account Contribution

- Employees enrolled in a Mesquite ISD High Deductible Health Plan (HDHP) may receive district contributions to a Health Savings Account (HSA) to help offset eligible health care expenses.

· $20 per month for employees enrolled in the EPO HDHP Plan
· $40 per month for employees enrolled in the HPN HDHP Plan

To receive district contributions:
-Employees must be eligible to participate in an HSA
-Employees must enroll in an HSA — enrollment is not automatic
-Employees must be enrolled in a Mesquite ISD HDHP plan

Employees may receive district HSA contributions even if they choose not to contribute their own funds.

HSA funds can be used tax-free for qualified medical, prescription, dental, and vision expenses.

Medical Insurance

BCBS IL/Luminare. | www.myBlueElementIL.com | (855) 760-3135

Mesquite ISD is self-insured and does not participate in the TRS-ActiveCare state health plan. Under our self-insured structure, your premium dollars directly join the district's contribution to fund health coverage for our employees and their families.

We offer two provider network options: **High Performance Network (HPN)** and **Exclusive Provider Organization (EPO)**. Each network features both a **Copay Plan** and a **High Deductible Health Plan (HDHP)** option.

·New Hire Eligibility: First-year new hires are eligible to enroll exclusively in the HPN plan options during their first plan year.
·Out-of-Network Coverage: Please note that out-of-network care is not covered, except in the event of a medical emergency.

Mesquite Employee Health Center & Pharmacy (MEHC)

All district health plans include access to the MEHC, an in-network provider shared by MISD and the City of Mesquite. Enrolled employees and dependents can utilize the center for convenient, low-cost primary care and pharmacy services.

Please carefully review the Health Plan Highlights to select the plan and coverage tier that best meets your needs.

Mesquite
EMPLOYEE HEALTH CENTER & PHARMACY
powered by CareATC

Low cost primary care for employees, spouses and dependents (ages 2+) enrolled in the health plan.

About Your Health Center Benefit

CareATC works with your employer to provide low cost, high-quality medical care for you and your family including primary care visits, prescription management, lab tests and more. CareATC health centers are not open to the general public so you receive greater access to quality care when you need it most. No more long waits in a crowded waiting room or feeling rushed during your appointment. Your personal health information is never shared with your employer and is 100% safe, secure and protected by the Health Insurance Portability and Accountability Act (HIPAA). Finally, full service primary care you can feel good about.

Available Services

Eligible members get access to comprehensive medical care that includes primary care visits, prescription management, lab tests and more.

Low Cost Primary Care

Example list of conditions that can be addressed at your health center: Allergies • Asthma • Congestion, Cough or Sore Throat • Cold, Flu or Fever • High Blood Pressure • High Cholesterol • Lab Work/Tests • Minor Burns • Personal Health Assessments (biometric screening) • Nausea or Abdominal Pain • Tobacco Cessation • Wellness Exams/Physicals • Well Woman Exams • Sprains or Minor Fractures

MEHC Onsite Pharmacy

The onsite Mesquite Pharmacy can fill prescriptions from any licensed medical provider, including CareATC and external providers. All prescriptions will be processed through your applicable pharmacy plan coverage, with the option to pay cash pricing if needed.

Mesquite ISD Copays

$15 Active Employees
$0 Preventive Care

2026-2027 Health Plan Highlights

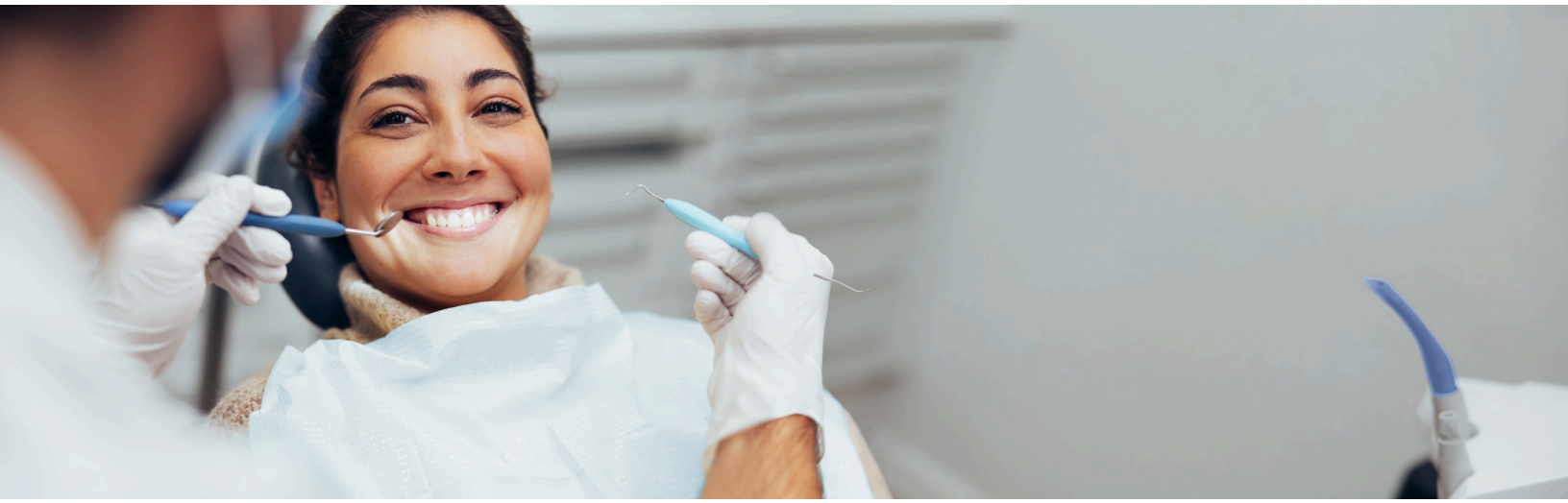
All Mesquite Independent School District employees have three plan options. Each includes a wide range of wellness benefits.

Key Medical Benefits	EPO—Copay In-Network Only	EPO—HDHP In-Network Only	HPN—Copay In-Network Only+	HPN—HDHP In-Network Only+
Deductible (per plan year)				
Individual / Family	$2,500 / $5,000	$3,400 / $6,800	$2,500 / $5,000	$3,400 / $6,800
Out-of-Pocket Maximum (per plan year)				
Individual / Family	$8,150 / $16,300	$7,050/ $14,100	$8,150 / $16,300	$7,050/ $14,100
Covered Services				
Office Visits Primary Care	$70 copay, $15 MEHC	30% coinsurance*, $15 MEHC	$70 copay, $15 MEHC	30% coinsurance*, $15 MEHC
Virtual Visits	$12 copay, $15 MEHC	$42, $15 MEHC	$12 copay, $15 MEHC	$42, $15 MEHC
Specialist Care	$70 copay	30% coinsurance*	$70 copay	30% coinsurance*
Routine Preventive Care	No charge	No charge	No charge	No charge
Outpatient Diagnostic (lab/X-ray)	30% coinsurance*	30% coinsurance*	30% coinsurance*	30% coinsurance*
Complex Imaging (MRI, CT Scan, Ultrasound)	30% coinsurance*	30% coinsurance*	30% coinsurance*	30% coinsurance*
Ambulance	30% coinsurance*	30% coinsurance*	30% coinsurance*	30% coinsurance*
Emergency Room	$500 copay (waived if true emergency) per visit plus deductible, then coinsurance			
	Freestanding emergency room $500 copay per visit plus deductible, then coinsurance			
Urgent Care Facility	$50 copay	30% coinsurance*	$50 copay	30% coinsurance*
Inpatient Hospital Stay	30% coinsurance*	30% coinsurance*	30% coinsurance*	30% coinsurance*
Outpatient Surgery	30% coinsurance*	30% coinsurance*	30% coinsurance*	30% coinsurance*
Prescription Drugs (Generic/ Brand Name/ Non-Preferred Brand Name/ Specialty)				
Retail Pharmacy (30-day supply)	$15 / 30%*/ 50%*/ 30%*	20%* / 25%* / 50%* / 20%*	$15 / 30%*/ 50%*/ 30%*	20%* / 25%*/ 50%*/ 20%*
Mail Order (90-day supply)	$45 / 30%*/ 50%*	20%*/ 25%*/ 50%*	$45 / 30%*/ 50%*	20%*/ 25%*/ 50%*

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.
*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.
+No out-of-network coverage except for emergency or urgent care –both inside and outside the HPN service area.

Dental Insurance

Cigna| www.myCigna.com | (800)244-6224



Taking care of your oral health is not a luxury, it is a necessity to long-term optimal health. Dental insurance can greatly reduce your costs when it comes to preventative, restorative, and emergency procedures. Review the plan benefits to see which option is best for you and your family's dental needs. A range of procedures may be covered, such as:

- Comprehensive Exams
- Cleanings
- X-Rays
- Fillings
- Tooth Extractions
- General Anesthesia
- Crown
- Root Canals

Dental Monthly Premiums			
Cigna	Low	High	DHMO
Employee Only	$17.12	$35.68	$12.51
Employee + Spouse	$35.20	$70.31	$25.76
Employee + Children	$38.49	$71.18	$28.14
Employee + Family	$62.37	$103.12	$45.52

Vision Insurance

EyeMed | www.EyeMed.com | (866)939-3633

Proper vision care is essential to your overall well-being. Regular eye exams at any age will help prevent eye disease and keep your vision strong for years to come.

Your employer provides you with a vision plan to take care of you and your family's needs. You must enroll in the vision plan each plan year and premiums are typically paid through payroll deduction. Here are just a few of the areas where you will save money with your plan:

- Eye Exams
- Eyeglasses
- Contact lenses
- Eye surgeries
- Vision correction

Vision Monthly Premiums		
	Low	High
Employee Only	$6.96	$12.45
Employee + Spouse	$13.93	$21.82
Employee + Children	$14.90	$24.08
Employee + Family	$23.81	$38.47



Flexible Spending Accounts

First Financial Administrators, Inc. | www.ffga.com | (866) 853-3539

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.

That FSA benefit with Mesquite ISD is a full coverage healthcare flexible spending account; therefore, your spouse cannot be enrolled in an HSA (health savings account) either through his/her employer or his/her own bank institution. MISD has a runoff period of 60 days to claim funds for services included in the plan year.

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 with 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.

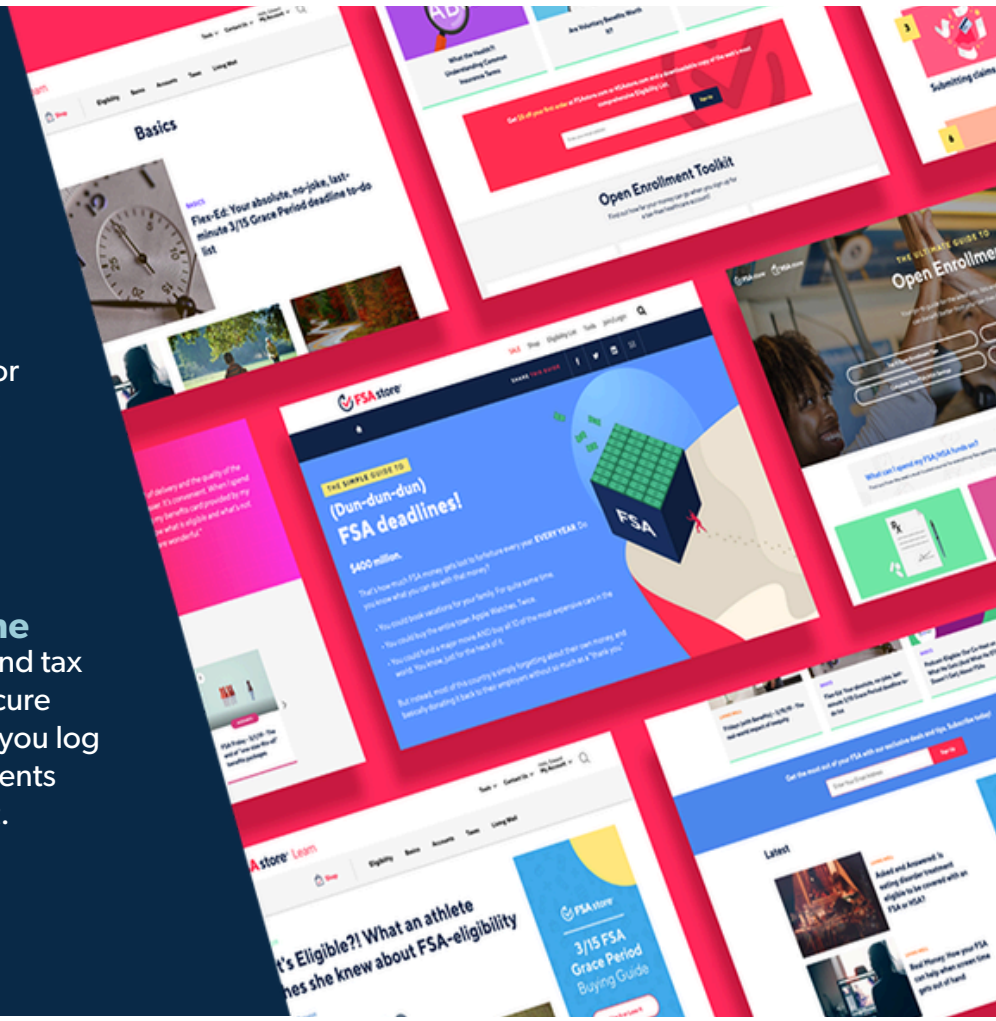
FSA Resources

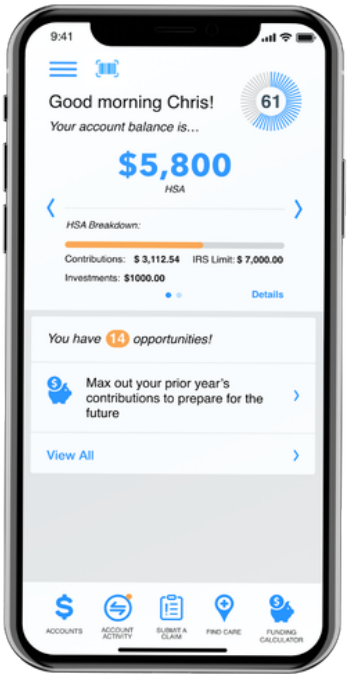
Benefits Card

The FFGA Benefits Card is available to all employees that participate in a Flexible Spending 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.

Health Savings Account

EECU | www.eecu.org | (817) 882-0800

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.
- Employees enrolled in a Mesquite ISD High Deductible Health Plan (HDHP) may receive district contributions to a Health Savings Account (HSA):
- $20 per month for the EPO HDHP Plan
- $40 per month for the HPN HDHP Plan To receive contributions, employees must be HSA-eligible, enroll in an HSA (not automatic), and be enrolled in a Mesquite ISD HDHP plan.

District contributions are provided even if the employee does not contribute their own funds. HSA funds can be used tax-free for qualified medical, prescription, dental, and vision expenses.

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.

	25-26	26-27
HSA Contribution Limits	• Self Only: $4,300 • Family: $8,550	• Self Only: $4,400 • Family: $8,750
Health Insurance Deductible Limits	• Self Only: $1,650 • Family: $3,300	• Self Only: $1,700 • Family: $3,400
$1,000 catch-up contributions (age 55 or older)		

District Paid Term Life & AD&D

The Standard | www.standard.com | (800) 628-8600

District 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 district provides all eligible employees a $20,000 group life/AD&D insurance policy for all full-time, part-time employees actively working 18.75 hours or more per week and working retirees. The cost of this policy is paid for 100% by your district. This is a term life policy that is in effect while you are employed.



Texas Life

Permanent Life



Texas Life | www.texaslife.com | (800) 283-9233

Texas Life Insurance - Permanent, Portable Life Insurance

The peace of mind voluntary, permanent life insurance provides is unmatched. It is a solid companion to your group life insurance plan. Texas Life provides life insurance that you can keep for a lifetime. The plan is easy to purchase, pay for, and keep through the convenience of payroll deduction. Coverage is affordable and dependable. Plus, Texas Life has over a century of experience protecting families and giving the peace of mind only permanent life insurance can provide.

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.

Voluntary Term Life & AD&D

The Standard | www.standard.com | (800) 628-8600



Life is precious. We take steps to insure our cars and homes but tend to fall short when it comes to insuring ourselves. A life insurance policy, combined with accidental death and dismemberment coverage, or AD&D, gives you comprehensive coverage so that you have peace of mind knowing your loved ones will be taken care of in the event of your death.

A common misconception is that Accidental Death and Dismemberment insurance, or AD&D, is the same as life insurance. But that's not the case. The difference is that AD&D insurance covers you in the event you were to die due to an accident. It would also pay a benefit if you were severely injured due to an accident.

Life & AD&D Highlights	• Offers protection in the event you should die due to either natural causes or an accident. • Benefits will be paid to the beneficiaries declared on your application. • Covers a specific term for a predetermined benefit amount. • Coverage would cease should employment end. However, you may be able to convert your plan to an individual policy within a certain number of days within you leaving employment.

Hospital Indemnity Insurance

Aetna | www.aetna.com | (800) 800-8121

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!

Mesquite ISD will provide low plan $500 admission benefit for all eligible employees. You will have the option to "Buy up" to the High plan for richer benefits and a **$50 wellness benefit** (pays once per member per plan year for covered preventive tests). Wellness benefit is not available on the district paid option. See plan summary for more details.



Accident Insurance

Aetna | www.aetna.com | (800) 800-8121

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.

Mesquite ISD will provide low plan for all eligible employees. You will have the option to "Buy up" to the High plan for richer benefits and a **$100 Wellness benefit** (pays once per member per plan year for covered preventive tests). Wellness benefit is not available on the district paid option. Below are just a few of the benefits associated with these plans:Accident coverage is available to you through payroll deduction and may provide a benefit for costs associated with:

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



Cancer Insurance

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



Thousands of Americans are diagnosed with cancer each day. No doubt, the news is devastating, both personally and financially. It's impossible to anticipate a cancer diagnosis, but it is possible to prepare for it with a cancer insurance plan.

It is likely that your major medical coverage will not cover all the costs associated with a cancer diagnosis. Supplementing your major medical with cancer insurance may help you pay for related expenses, such as copays and deductibles, specialists, experimental treatment, specialty hospitals, travel expenses, in-home care and more.

Premiums are paid through convenient payroll deduction to ensure your policy remains in force if you should need it. Benefits are paid directly to you, so you can choose how to spend the money. Visit the Employee Benefits Center and view policy for more details.

Cancer Insurance			
Monthly Premium	**Basic**	**Enhanced**	**Enhanced Plus**
Employee	$15.80	$24.26	$31.62
Employee + Family	$26.86	$41.26	$53.80

Critical Illness Insurance

AETNA | www.aetna.com | (800) 800-8121

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. Visit the Employee Benefits Center and view policy for more details.

Plan includes a **$50 Health Screening Benefit** (pays once per member per plan year for covered preventive tests)



Disability Insurance

The Hartford | www.thehartford.com | (866) 547-9124

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?



Identity Theft Protection

Allstate Identity Protection | www.myaip.com | (800) 789-2720

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.

Identity Theft Protection	
Monthly Premium	**Basic**
Employee	$7.45
Family	$12.95



Legal Plan



ARAG | www.araglegal.com | (800) 247-4184

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

Legal Insurance		
Monthly Premium	**Basic**	**Premier**
Family	$13.64	$18.70

Medical Transport

MASA | www.masamts.com | (954) 334-8261

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.

Medical Transportation		
Monthly Premium	**Basic**	**Premier**
Family	$12.00	$17.00



Employee Assistance Program

The Standard | www.members.healthadvocate.com | (877) 851-1631

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.

Your Mesquite ISD sponsored EAP is there when you need it to offer you and your family members confidential professional assistance twenty-four hours a day, seven days a week.

Benefits include, at no cost to you:

Counseling services with professional clinicians

- Unlimited phone
- Up to **6 face-to-face** sessions per issue, per year, per employee/family member



TeleHealth

Recuro | www.recurohealth.com | (855) 673-2876



Studies show that more than 50 percent of doctor's office visits can be handled over the phone. With the Telehealth program, you can get a diagnosis quicker and spend less time in the waiting room.

Board Certified physicians will diagnose your illness, recommend treatment, and prescribe medication via telephone or video. You can contact them from anywhere – home, work, school, even while on vacation. They can treat common health issues like acid reflux, allergies, asthma, cold and flu, sinus infections, rashes, sore throat and more.

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

Cover the entire family for $10 per month, even if district medical insurance is not elected.

COBRA

First Financial Administrators, Inc. | www.ffga.com | (800) 523-8422, option 4

Life is full of unexpected events that may impact your health insurance coverage. Under the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA, you have the right to continue your group health coverage such as medical, dental, vision insurance and flexible spending accounts for a limited period of time.

COBRA Highlights

- Temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work, divorce, death or a child no longer qualifying as a dependent. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.
- Either you or your family member are responsible for notifying your employer of a divorce, legal separation or child losing dependent status within 60 days of the event. In the case of termination, death or reduction in hours, your employer will be responsible for letting the provider know that you have the ight to continue coverage under COBRA.
- Benefits will remain identical to what you had while employed. However, you will be responsible for paying the full premium, plus any applicable fees.

First Financial Administrators, Inc. provides COBRA administration services for the following plans: Medical, Dental, Vision and FSA.

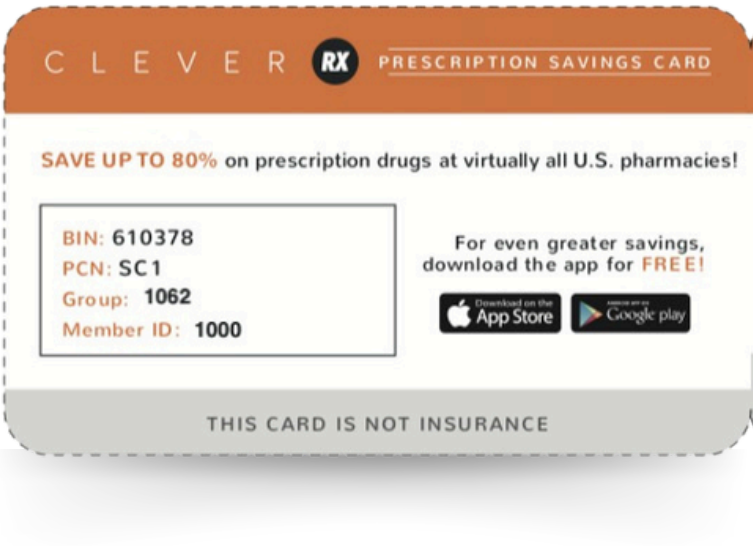


Clever RX

Clever RX | 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!





Download the app or visit the site to price a drug: 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 below to unlock exclusive savings at over 60,000 pharmacies nationwide.
- Available to use now!

Contact Information

3819 Towne Crossing Blvd.
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(972) 288-6411
www.mesquiteisd.org

Sheri Stiles, Sr. Account Administrator
(281) 272-7632 | sheri.stiles@ffga.com

Mesquite ISD Benefits Office
(972) 882-7359 | Benefits@mesquiteisd.org

Product	Carrier	Website	Phone
Medical	BCBS IL	www.myblueelementil.com	(855) 760-3135
Pharmacy	Prime Therapeutics	www.primetherapeutics.com	(855) 649-9607
Virtual Health	Recuro with Voluntary Benefit Together with Medical Teladoc	www.recurohealth.com www.teladochealth.com	(855) 673-2876 (800) 835-2362
Dental	Cigna	www.myCigna.com	(800) 244-6224
Vision	EyeMed	www.eyemed.com	(866)939-3633
Hospital Indemnity	Aetna	www.aetna.com	(800) 800-8121
Medical Transport	MASA	www.masamts.com	(954) 334-8261
Disability	The Hartford	www.thehartford.com	(866) 547-9124
Accident	Aetna	www.aetna.com	(800) 800-8121
Cancer	American Fidelity	www.americanfidelity.com	(800) 654-8489
Critical Illness	Aetna	www.aetna.com	(800) 800-8121
Permanent Life Insurance	Texas Life	www.texaslife.com	(800) 283-9233
District Paid Group Life & AD&D	The Standard	www.standard.com	(800) 628-8600
Voluntary Term Life & AD&D	The Standard	www.standard.com	(800) 628-8600
Identity Theft Protection	Allstate	www.myaip.com	(800) 789-2720
Legal	ARAG	www.araglegal.com	(800) 247-4184
Health FSA	FFGA	www.ffga.com	(866) 853-3539
Dependent Care FSA	FFGA	www.ffga.com	(866) 853-3539
Health Savings	EECU	www.eecu.org	(817) 882-0800
Employee Assistance Program	The Standard	www.members.healthadvocate.com	(877) 851-1631
Pet Insurance	Nationwide	www.petsnationwide.com	(877) 738-7874