

THREE RIVERS ISD 2026-2027 BENEFITS GUIDE



SCAN ME



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Contents

- [EMPLOYEE BENEFITS CENTER](#)
- [HOW TO ENROLL](#)
- [BENEFIT ELIGIBILITY & COVERAGE](#)
- [SECTION 125 PLANS](#)
- [MEDICAL](#)
- [DENTAL](#)
- [VISION](#)
- [FSA](#)
- [FSA RESOURCES](#)
- VOLUNTARY SUPPLEMENTAL INSURANCE PRODUCTS
 - [TERM LIFE & AD&D](#)
 - [TEXAS LIFE](#)
 - [DISABILITY INSURANCE](#)
 - [CANCER INSURANCE](#)
 - [CRITICAL ILLNESS INSURANCE](#)
 - [ACCIDENT ONLY INSURANCE](#)
 - [HOSPITAL INDEMNITY INSURANCE](#)
 - [IDENTITY THEFT PROTECTION](#)
 - [MEDICAL TRANSPORT](#)
 - [TELEHEALTH](#)
 - [COBRA](#)
 - [MEDICARE](#)
 - [CLEVER RX](#)
 - [MY FFGA BENEFITS + APP](#)
- [BENEFIT CONTACT INFORMATION](#)

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!

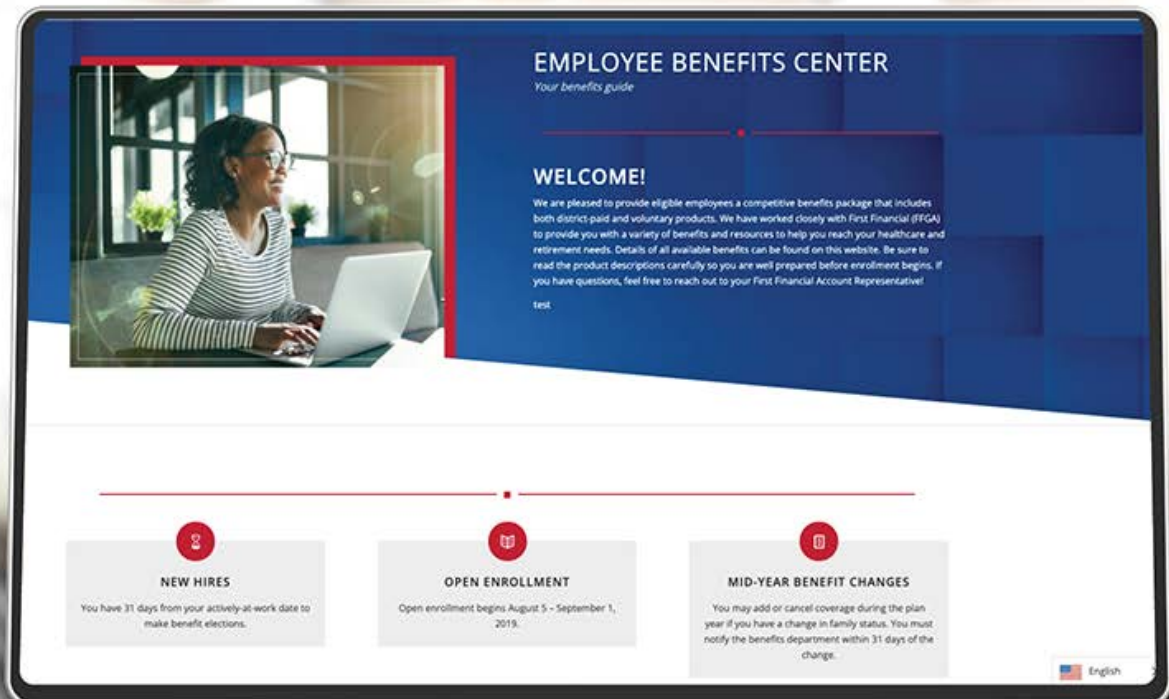
Three Rivers ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

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

<https://ffbenefits.ffga.com/threeriversisd/>



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://ffga.benselect.com/Enroll/login.aspx>.

Enroll Now

Username & Password

Username

- The Username is either your social security number or your Employee ID.

Password

- Instructions to access your initial password will be provided to you prior to open enrollment.
- Upon initial login, the password will be required to be changed.
- Remember your password as you will use this to sign your enrollment confirmation form and to login in the future.

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.

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 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. You must notify 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.*

Medical Coverage

Curative

Curative Insurance | www.curative.com | 1-855-428-7284

Better health depends on care people can use and afford.

We're offering a plan you and your employees deserve.

Affordable. Engaging. Simple.

Benefit design that removes financial barriers to care

- \$0 copays and deductibles provides transparency and affordability

Member experience with guidance at every stage of their health journey

- Baseline Visit
- Proactive care management
- Differentiated Curative Pharmacy

Enhanced relationship with our members based on value and trust

- Care Navigator
- Partnership in health
- Engagement from day 1

Fueling our members' health is our mission.

We're investing in our members' vitality in a way that is personalized and proactive...
and members love it.

98%

Completion of
Baseline Visit

79

Net promoter score

4.8

Clinicians rating

4.9

Care Navigator rating

Curative offers multiple \$0 out-of-pocket plan options for flexibility and member choice

	EPO	PPO	PPO Max
Brief	Essentials plan: \$0 out-of pocket costs limited to in-network coverage only	Choice plan: \$0 out-of pocket costs in-network with flexibility to pay some cost for out-of-network care	Maximum choice plan: \$0 out-of-pocket costs for both in and out-of-network care across the U.S.
In-Network	Wide choice of nearly 1M in-network providers	Wide choice of nearly 1M in-network providers	Wide choice of nearly 1M in-network providers
Out-of-Network	No OON coverage	\$10k/\$20k Deductible (indiv/family)	\$0 Deductible / \$0 Coinsurance
	<i>Benefits are always maximized in-network, but OON flexibility delivers value to many members. As with any network based plan, OON providers charging more than usual and customary fees for service may bill patients for remaining balances after receipt of claim payment from Curative. To prevent risk of balance bills, choose in-network providers.</i>		
Rx Network	Mall order and select retail, including: H-E-B, Albertsons, Safeway, Publix, 30,000+ pharmacies nationwide		+ 60,000 pharmacies nationwide, including CVS, Walgreens, Walmart, Rite Aid
Curative Cash Card	The Curative Cash Card is an easy point of service payment card with \$0 out-of-pocket costs. Usage is approved for guaranteed access at in-network or designated providers in the Curative provider directory.		
Chiropractic Coverage	Optional with rider	Included	Included
Fitness	None	None	ClassPass

Curative makes it easy for employees to know where they stand with their complete health and make the choices to live a happier, healthier, more resilient life. Plan availability varies by state.

Curative Benefits At-A-Glance

Curative makes it easy for employees to know where they stand with their complete health and make the choices to live a happier, healthier, more resilient life. **Plan availability varies by state.**

Benefits Summary

EPO Plan Coverage	Curative In Network (When compliant with Baseline Visit)	Curative In-Network (When NOT compliant with Baseline Visit)	Curative Out-of-Network*
Annual Deductible	\$0	\$5,000/person and \$10,000/family	Not Covered
Coinsurance Percentage	0%	20% Medical 25% Pharmacy	Not Covered
Annual Out-of-Pocket Maximum (Medical)	\$0	\$7,500/person and \$15,000/family	Not Covered
Lifetime Maximum Benefit	No Limit	No Limit	Not Covered
Office/Virtual Visit - Family Practice, Internal Medicine, OB/GYN, Pediatrics	\$0	\$25 copay	Not Covered
Specialist Office /Virtual Visit	\$0	\$50 copay	Not Covered
Telemedicine - Urgent Care with a 24/7/365 On Demand Doctor Visit	\$0	\$0 copay	Not Covered
Preferred Drugs - Includes certain Generic, Brand Name, & Specialty drugs	\$0	\$50 copay	Not Covered
Non-preferred Drugs	\$50 brand and generic \$250 specialty	\$100 copay for brand & generic 25% coinsurance for specialty drugs	Not Covered
Rx Network	Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies + CVS, Walgreens, Walmart, Rite Aid 60,000+ pharmacies nationwide		
Urgent Care, Hospital / Free Standing Emergency Room	\$0	20% coinsurance	20% coinsurance
Emergency Room Physicians	\$0	20% coinsurance	20% coinsurance
Outpatient Surgery - Physician	\$0	20% coinsurance	Not Covered
Outpatient Lab and X-Ray	\$0	20% coinsurance	Not Covered
Hospital - Semi-private Room and Board	\$0	20% coinsurance	Not Covered
Hospital Inpatient Surgery	\$0	20% coinsurance	Not Covered

Copays and Coinsurance are after deductible

* Providers may balance bill for charges above allowable rates

Curative Benefits At-A-Glance

Curative makes it easy for employees to know where they stand with their complete health and make the choices to live a happier, healthier, more resilient life. **Plan availability varies by state.**

Benefits Summary

PPO Plan Coverage	Curative In Network (When compliant with Baseline Visit)	Curative In-Network (When NOT compliant with Baseline Visit)	Curative Out-of-Network*
Annual Deductible	\$0	\$5,000/person and \$10,000/family	\$10,000/individual and \$20,000/family
Coinsurance Percentage	0%	20% Medical 25% Pharmacy	50%
Annual Out-of-Pocket Maximum (Medical)	\$0	\$7,500/person and \$15,000/family	\$15,000/individual and \$30,000/family
Lifetime Maximum Benefit	No Limit	No Limit	No Limit
Office/Virtual Visit - Family Practice, Internal Medicine, OB/GYN, Pediatrics, Chiropractic	\$0	\$25 copay	\$50 copay
Specialist Office /Virtual Visit	\$0	\$50 copay	\$100 copay
Telemedicine - Urgent Care with a 24/7/365 On Demand Doctor Visit	\$0	\$0 copay	40% coinsurance
Preferred Drugs - Includes certain Generic, Brand Name, & Specialty drugs	\$0	\$50 copay	40% coinsurance
Non-preferred Drugs	\$50 brand and generic \$250 specialty	\$100 copay for brand & generic 25% coinsurance for specialty drugs	40% coinsurance
Rx Network	Mail order and select retail, including: H-E-B, Albertsons, Safeway, Publix 30,000+ pharmacies nationwide		
Urgent Care, Hospital / Free Standing Emergency Room	\$0	20% coinsurance	20% coinsurance
Emergency Room Physicians	\$0	20% coinsurance	20% coinsurance
Outpatient Surgery - Physician	\$0	20% coinsurance	50% coinsurance
Outpatient Lab and X-Ray	\$0	20% coinsurance	50% coinsurance
Hospital - Semi-private Room and Board	\$0	20% coinsurance	50% coinsurance
Hospital Inpatient Surgery	\$0	20% coinsurance	50% coinsurance

Copays and Coinsurance are after deductible

* Providers may balance bill for charges above allowable rates

Curative Benefits At-A-Glance

Curative makes it easy for employees to know where they stand with their complete health and make the choices to live a happier, healthier, more resilient life. **Plan availability varies by state.**

Benefits Summary

PPO Max Plan Coverage	Curative In Network (When compliant with Baseline Visit)	Curative In/Out-of-Network (When NOT compliant with Baseline Visit)	Curative Out-of-Network* (When compliant with Baseline Visit)
Annual Deductible	\$0	\$5,000/person and \$10,000/family	\$0
Coinsurance Percentage	0%	20% Medical 25% Pharmacy	0%
Annual Out-of-Pocket Maximum (Medical)	\$0	\$7,500/person and \$15,000/family	\$0
Lifetime Maximum Benefit	No Limit	No Limit	No Limit
Office/Virtual Visit - Family Practice, Internal Medicine, OB/GYN, Pediatrics, Chiropractic care	\$0	\$25 copay	\$0
Specialist Office /Virtual Visit	\$0	\$50 copay	\$0
Telemedicine - Urgent Care with a 24/7/365 On Demand Doctor Visit	\$0	\$0 copay	\$0
Urgent Care	\$0	20% coinsurance	\$0
Preferred Drugs - Includes certain Generic, Brand Name, & Specialty drugs	\$0	\$50 copay	\$0
Non-preferred Drugs	\$50 brand and generic \$250 specialty	\$100 copay for brand & generic 25% coinsurance for specialty drugs	\$50 brand and generic \$250 specialty
Rx Network	Broad Network: Curative, CVS, Walgreens, Walmart, Rite aid, H-E-B, Albertsons, Safeway, Publix 60,000+ pharmacies nationwide		
Urgent Care, Hospital / Free Standing Emergency Room & Physician	\$0	20% coinsurance	\$0
Outpatient Surgery, Lab and X-Ray Physician	\$0	20% coinsurance	\$0
Hospital - Semi-private Room and Board	\$0	20% coinsurance after deductible	\$0
Hospital Inpatient Surgery	\$0	20% coinsurance after deductible	\$0

Copays and Coinsurance are after deductible

* Providers may balance bill for charges above allowable rates

Three Rivers ISD

2026-2027 Plan Year

	Per Employee Per Month	District Contribution Per Month	Employee Monthly Amount	Employee Semi-Monthly Amount
PPO Max				
Employee Only	\$868.34	\$250.00	\$618.34	\$309.17
Employee & Spouse	\$1,650.77	\$250.00	\$1,400.77	\$700.39
Employee & Child(ren)	\$2,429.54	\$250.00	\$2,179.54	\$1,089.77
Employee & Family	\$3,206.46	\$250.00	\$2,956.46	\$1,478.23
	Per Employee Per Month	District Contribution Per Month	Employee Monthly Amount	Employee Semi-Monthly Amount
PPO				
Employee Only	\$726.45	\$250.00	\$476.45	\$238.23
Employee & Spouse	\$1,381.03	\$250.00	\$1,131.03	\$565.52
Employee & Child(ren)	\$2,032.55	\$250.00	\$1,782.55	\$891.28
Employee & Family	\$2,682.52	\$250.00	\$2,432.52	\$1,216.26
	Per Employee Per Month	District Contribution Per Month	Employee Monthly Amount	Employee Semi-Monthly Amount
EPO				
Employee Only	\$636.95	\$250.00	\$386.95	\$193.48
Employee & Spouse	\$1,210.86	\$250.00	\$960.86	\$480.43
Employee & Child(ren)	\$1,782.10	\$250.00	\$1,532.10	\$766.05
Employee & Family	\$2,351.99	\$250.00	\$2,101.99	\$1,051.00
<i>Employees who are paid on a 24 pay (Semi-Monthly) schedule will have their medical insurance premiums deducted over 24 paychecks during the plan year.</i>				

Note: Three Rivers ISD is generously contributing \$250 per month towards the employee's health insurance.

Dental Insurance

Plan Choices



The Standard | [The Standard](#) | [Dental](#) | 800-547-9515

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			
	Low	Middle	High
Employee Only	\$17.08	\$31.54	\$41.62
Employee + Spouse	\$34.12	\$60.66	\$80.08
Employee + Children	\$37.44	\$62.32	\$82.28
Employee + Family	\$54.54	\$87.88	\$116.04

Group Dental Insurance

Help protect your oral health with regular dental exams and procedures.

This summary of benefits and coverage shows how you and The Standard would share the cost for covered dental care services. NOTE: This is only a summary; for detailed information on coverage, please consult your certificate of coverage.

Triple Choice Low Plan 1: Dental Plan Summary

Effective Date: 9/1/2026

Plan Benefit	
Type 1 (Preventive)	80%
Type 2 (Basic)	50%
Type 3 (Major)	25%
Waiting Period	None
Deductible	\$50 Lifetime Type 2,3 Waived Type 1
Maximum (per person)	\$1,000 per calendar year
Allowance	80% usual and customary
Annual Open Enrollment	Included

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
- Routine Exams (1 in 6 months) - Bitewing X-rays (1 in 12 months) - Full Mouth/Panoramic X-rays (1 in 5 years) - Periapical X-rays - Cleanings (1 in 6 months) - Fluoride for Children 13 and under (1 in 12 months) - Sealants (age 13 and under)	- Fillings for Cavities - Restorative Composites (anterior and posterior teeth) - Endodontics (nonsurgical) - Endodontics (surgical) - Periodontics (nonsurgical) - Periodontics (surgical) - Simple Extractions - Complex Extractions	- Space Maintainers - Onlays - Crowns (1 in 10 years per tooth) - Crown Repair - Denture Repair - Implants - Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years) - Anesthesia

Monthly Rates	
Employee Only (EE)	\$17.08
EE + Spouse	\$34.12
EE + Children	\$37.44
EE + Spouse & Children	\$54.54

Dental Network Information

Employees and dependents have access to an extensive nationwide network of member dentists. The cost-saving benefits of visiting a network member provider are automatically available to all employees and dependents who are covered by any of The Standard's dental plans and who live in areas where the nationwide network is available. To find member dentists in your area, visit <http://www.standard.com/services> and click on "Find a Dentist."

Your provider network is Classic Network.

Dental Network

In Texas, our network and plans are referred to as the Ameritas Dental Network.

Standard Insurance Company

Group Dental Insurance

Help protect your oral health with regular dental exams and procedures.

This summary of benefits and coverage shows how you and The Standard would share the cost for covered dental care services.
NOTE: This is only a summary; for detailed information on coverage, please consult your certificate of coverage.

Triple Choice Medium Plan 1: Dental Plan Summary

Effective Date: 9/1/2026

Plan Benefit	
Type 1 (Preventive)	100%
Type 2 (Basic)	60%
Type 3 (Major)	40%
Waiting Period	None
Deductible	\$50 Lifetime Type 2,3 Waived Type 1
Maximum (per person)	\$1,500 per calendar year
Allowance	80% usual and customary
Annual Open Enrollment	Included

Orthodontia Summary - Child Only Coverage

Allowance	Usual and customary
Plan Benefit	50%
Lifetime Maximum (per person)	\$1,000*
Waiting Period	None
Takeover Benefit	Initial Insureds & New Enrollees

*Maximum not reduced by prior carrier payment.

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
- Routine Exams (1 in 6 months) - Bitewing X-rays (1 in 12 months) - Full Mouth/Panoramic X-rays (1 in 5 years) - Periapical X-rays - Cleanings (1 in 6 months) - Fluoride for Children 13 and under (1 in 12 months) - Sealants (age 13 and under)	- Fillings for Cavities - Restorative Composites (anterior and posterior teeth) - Endodontics (nonsurgical) - Endodontics (surgical) - Periodontics (nonsurgical) - Periodontics (surgical) - Simple Extractions - Complex Extractions	- Space Maintainers - Onlays - Crowns (1 in 10 years per tooth) - Crown Repair - Denture Repair - Implants - Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years) - Anesthesia

Monthly Rates	
Employee Only (EE)	\$31.54
EE + Spouse	\$60.66
EE + Children	\$62.32
EE + Spouse & Children	\$87.88

Group Dental Insurance

Help protect your oral health with regular dental exams and procedures.

This summary of benefits and coverage shows how you and The Standard would share the cost for covered dental care services.
NOTE: This is only a summary; for detailed information on coverage, please consult your certificate of coverage.

Triple Choice High Plan 1: Dental Plan Summary

Effective Date: 9/1/2026

Plan Benefit	
Type 1 (Preventive)	100%
Type 2 (Basic)	80%
Type 3 (Major)	50%
Waiting Period	None
Deductible	\$50 Lifetime Type 2,3 Waived Type 1
Maximum (per person)	\$2,000 per calendar year
Allowance	80% usual and customary
Annual Eye Exam	None
Annual Open Enrollment	Included

Orthodontia Summary - Child Only Coverage

Allowance	Usual and customary
Plan Benefit	50%
Lifetime Maximum (per person)	\$1,000*
Waiting Period	None
Takeover Benefit	Initial Insureds & New Enrollees

*Maximum not reduced by prior carrier payment.

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
- Routine Exams (1 in 6 months) - Bitewing X-rays (1 in 12 months) - Full Mouth/Panoramic X-rays (1 in 5 years) - Periapical X-rays - Cleanings (1 in 6 months) - Fluoride for Children 13 and under (1 in 12 months) - Sealants (age 13 and under)	- Fillings for Cavities - Restorative Composites (anterior and posterior teeth) - Endodontics (nonsurgical) - Endodontics (surgical) - Periodontics (nonsurgical) - Periodontics (surgical) - Simple Extractions - Complex Extractions	- Space Maintainers - Onlays - Crowns (1 in 10 years per tooth) - Crown Repair - Denture Repair - Implants - Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years) - Anesthesia

Monthly Rates	
Employee Only (EE)	\$41.62
EE + Spouse	\$80.08
EE + Children	\$82.28
EE + Spouse & Children	\$116.04

Orthodontia - Initial Insureds and New Enrollees

The Standard will provide coverage on current orthodontic treatment programs and pay up to The Standard's orthodontic maximum minus any benefits the plan participant has received from the prior carrier.

Dental Network Information

Employees and dependents have access to an extensive nationwide network of member dentists. The cost-saving benefits of visiting a network member provider are automatically available to all employees and dependents who are covered by any of The Standard's dental plans and who live in areas where the nationwide network is available. To find member dentists in your area, visit <http://www.standard.com/services> and click on "Find a Dentist."

Your provider network is Classic Network.

Dental Network

In Texas, our network and plans are referred to as the Ameritas Dental Network.

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

Open Enrollment

If a member does not elect to participate when initially eligible, the member may elect to participate at the policyholder's next enrollment period. This enrollment period will be held each year and those who elect to participate in this policy at that time will have their insurance become effective on September 1. If you do not enroll during your company's open enrollment period, then you will be subject to the Late Entrant Provision.

Submitting a claim

Your policy requires all claims be received by The Standard within 90 days of the date of service. You may submit a claim, or your Dentist can file your claim on your behalf and you can assign payment to your Dentist. If the 90 day deadline is missed, you will be responsible for covering the cost of the service. *Requirements for claims submission vary by state, please consult your group certificate for details.

Prior Extraction Limitation

Your policy has a prior extraction limitation, also known as the "missing tooth clause". This means that if you had a tooth extracted prior to enrolling in your plan with The Standard, we may or may not pay for any benefits towards replacing that tooth. Please review your policy or contact Customer Service for details.

Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

Vision Insurance

Community Eye Care | cecvision.com | 888-254-4290

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 Premium		
	180 Plan	300 Plan
Employee Only	\$6.49	\$13.13
Employee + Spouse	\$12.98	\$26.25
Employee + Child(ren)	\$14.37	\$29.07
Employee + Family	\$22.19	\$44.90



Vision Benefits Summary

Three Rivers ISD

Underwritten by VSP and administered by CEC Community Eye Care.

Tailored for your vision. Suited for your style.

Vision care is essential, and CEC is dedicated to providing you with the benefits you need to keep your vision crystal-clear. All members enrolled in the CEC vision plan can take advantage of our simple and flexible benefits, where you'll receive an eye exam, a flexible eyewear allowance, and a contact lens fitting each plan year.



Flexible Eyewear Allowance

You can purchase exactly what you want—frames, lenses, contact lenses, sunglasses, special lens options, and any combination of these items. Whether you choose to shop in-network or out-of-network, if the eyewear you want is sold in an optical shop, it's covered!



Don't Need Prescription Eyewear?

Your CEC vision plan covers non-prescription eyewear, including sunglasses, safety glasses, blue-light-blocking glasses, and readers. If you don't need prescription lenses, this is a great way to use your annual eyewear allowance!



Member Portal

Our Member Portal gives you 24/7 access to find a provider, view your benefit information, check your current eligibility, print a temporary ID card, and more! Log in at cecvision.com/members/login.



Member Exclusive Offers

Members have access to a variety of special offers for additional savings on eyewear, contact lenses, LASIK, hearing aids, and more. To view all offers, visit cecvision.com/members/special-offers.



Vision Care is Important

Even with perfect vision, your annual eye exam is critical to your overall health and wellness. Signs of diseases, including glaucoma, diabetes, cardiovascular disease, and cancer, can be detected during an eye exam.*

*Source: American Academy of Ophthalmology (<https://www.aao.org>)



Expansive Provider Network

CEC's network includes optometrists, ophthalmologists, and national retail optical chains, ensuring you can easily find a provider that meets your needs. Visit cecvision.com/search to find an in-network provider near you.

WARBY PARKER

*Everything You Need for
Happier Eyes*

From glasses to contacts to eye exams, Warby Parker is here for your everyday vision care. Whether you shop online or in stores, there's a range of ways you can treat your eyes and use your CEC vision benefits. Get started at warbyparker.com/insurance.

Your CEC Vision Benefits Summary

Group Name: **Three Rivers ISD**

Frequency: **All benefits renew every 12 months**



180 PLAN			
BENEFIT	COVERAGE WITH A CEC NETWORK PROVIDER	COPAY	OUT-OF-NETWORK REIMBURSEMENT
Eye Exam	A comprehensive routine eye exam.	\$10	Up to \$50 minus the copay
Retinal Screening	An enhancement to the eye exam where high-resolution images are taken of the inside of the eye to detect and monitor conditions like diabetes.	\$39	n/a
Eyewear	An annual \$180 flexible allowance for prescription and non-prescription eyewear. 20% discount on glasses/10% discount on contacts for any overages.	\$10	Up to 100% minus the copay
Contact Lens Fitting	A contact lens evaluation and fitting.	\$40	Up to \$48 minus the copay

300 PLAN			
BENEFIT	COVERAGE WITH A CEC NETWORK PROVIDER	COPAY	OUT-OF-NETWORK REIMBURSEMENT
Eye Exam	A comprehensive routine eye exam.	\$10	Up to \$50 minus the copay
Retinal Screening	An enhancement to the eye exam where high-resolution images are taken of the inside of the eye to detect and monitor conditions like diabetes.	\$39	n/a
Eyewear	An annual \$300 flexible allowance for prescription and non-prescription eyewear. 20% discount on glasses/10% discount on contacts for any overages.	\$0	Up to 100% minus the copay
Contact Lens Fitting	A contact lens evaluation and fitting.	\$40	Up to \$48 minus the copay

ADDITIONAL SAVINGS

Additional Pairs of Glasses

Members receive a 20% savings on additional pairs of prescription and non-prescription glasses from most CEC in-network providers within 12 months of their last eye exam.

LASIK Discounts

Enjoy discounts up to 35% with participating providers, including QualSight LASIK, TLC Laser Eye Center, LasikPlus, and the LASIK Vision Institute.

Special Offers

A variety of special offers are available to CEC members, including savings on health, wellness, travel, entertainment, hearing aids with TruHearing®, and more. To view all offers, visit cecvision.com/members/special-offers.

MONTHLY RATES		
	180 PLAN	300 PLAN
Employee Only	\$6.49	\$13.13
Employee + Spouse	\$12.98	\$26.25
Employee + Child(ren)	\$14.37	\$29.07
Employee + Family	\$22.19	\$44.90



Experience Peace of Mind with Our 20/20 Member Guarantee- The CEC 20/20 Member Guarantee ensures your complete satisfaction with services received from a CEC network provider. If you aren't happy with the services or products received when using your benefit, contact our Customer Service Department for assistance.

Benefits may vary by location.

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CEC Community Eye Care, VSP, and Visionworks are registered trademarks of VSP Vision.

Warby Parker is a registered trademark of Warby Parker Inc.

All other brands or marks are the property of their respective owners.

Classification: Restricted

Questions about your benefits?

Visit us online at cecvision.com or call 888-254-4290.

Flexible Spending Accounts

First Financial Administrators, Inc. | www.ffga.com
1-866-853-3539 P.O. Box 161968 | Altamonte Springs, F.L. 32716

Medical FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and reimburse yourself for out-of-pocket medical expenses not covered under your medical plan. Your employer has chosen the \$680 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$680 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$680 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.

FSA Resources

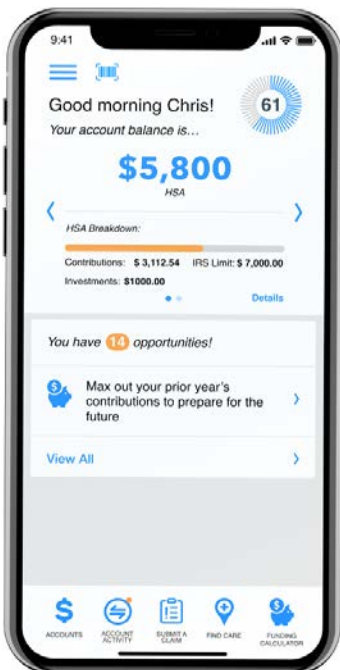
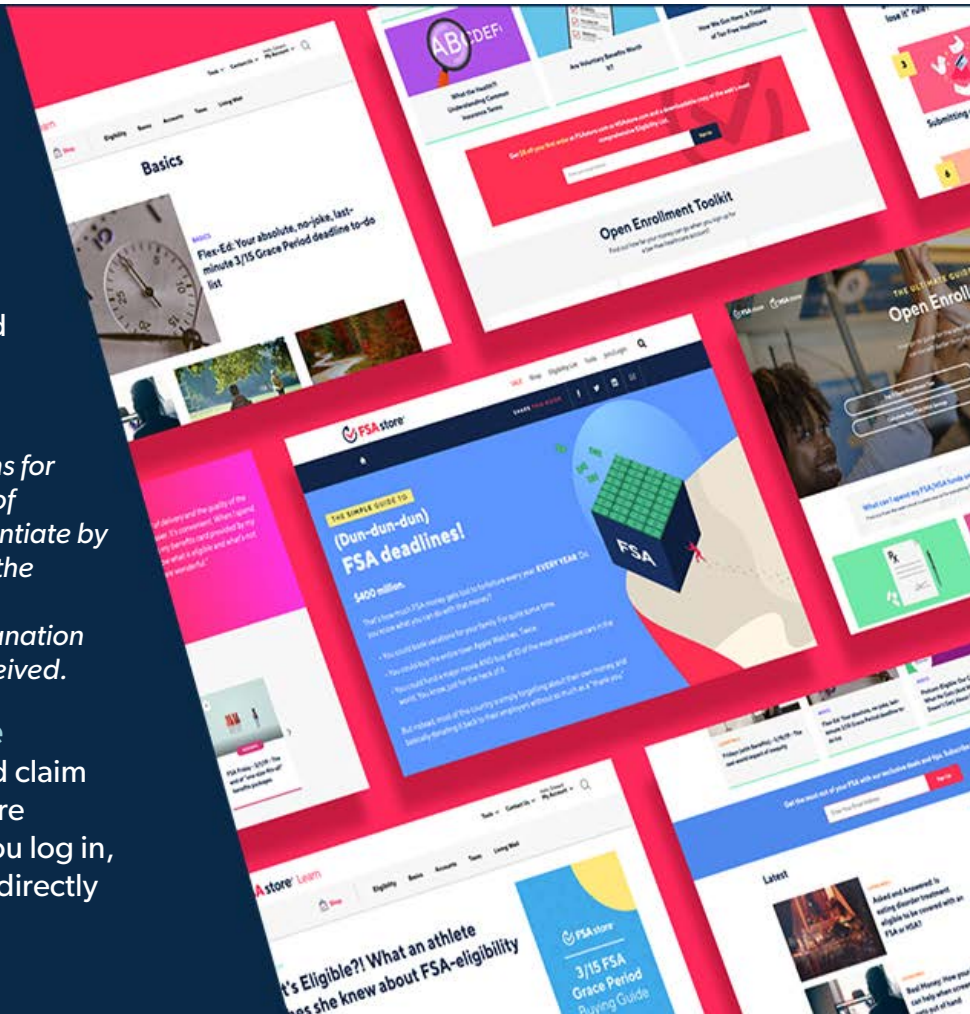
Benefits Card

The FFGA Benefits Card is available to all employees that participate in a 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 any eligible dependents who are at least 18 years old.

The IRS requires validation of most transactions for FSAs. You must submit receipts for validation of expenses when requested. If you fail to substantiate by providing a receipt to FFGA 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.

View Your Account Details Online

Sign up to view your account balance, find claim 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 Store

FFGA has partnered with the FSA Store to bring you an easy-to-use online store 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 store at <http://www.ffga.com/individuals/#stores> for more details and special deals.



Term Life & AD&D

Employer-Paid & Voluntary

Blue Cross Blue Shield | www.bcbstx.com/ancillary | 877-442-4207

Employer-Paid Term Life 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 in effect while you are employed.

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.



Texas Life

Permanent Life



Blue Cross Blue Shield | www.bcbstx.com/trsactivecare | 866-355-5999

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.

WOW!

VOLUNTARY PERMANENT LIFE INSURANCE YOU CAN KEEP

PURELIFE-PLUS

Highlights



PORTABLE

Take it with you when you change jobs or retire¹



EASY TO PAY

Pay for it through convenient payroll deductions



NO EXAMS

Qualify by answering just 3 questions²



COVER DEPENDENTS

Cover your spouse, children and grandchildren³



TERMINAL ILLNESS BENEFIT

Get a living benefit if you become terminally ill⁴



CHRONIC ILLNESS BENEFIT

Cover care expenses if you become chronically ill, if selected⁵

TEXASLIFE
INSURANCE COMPANY

FFGA
Benefit Solutions Simplified



PURELIFE-PLUS

The Ideal Complement

Our voluntary permanent life insurance product can be an ideal complement to the group term and optional term life insurance your employer might provide. This voluntary permanent universal life product is yours to keep, even when you change jobs or retire, as long as you pay the necessary premium. Group and voluntary term life insurance may be portable if you change jobs, but even if you can keep them after you retire, they usually cost more and decline in death benefit.

No Exams Or Needles!

You can qualify by answering just 3 quick questions.²

During the last six months, has the proposed insured:

1. Been actively at work on a full time basis, performing usual duties?
2. Been absent from work due to illness or medical treatment for a period of more than 5 consecutive working days?
3. Been disabled or received tests, treatment or care of any kind in a hospital or nursing home or received chemotherapy, hormonal therapy for cancer, radiation, dialysis treatment, or treatment for alcohol or drug abuse?

Product Features

- **High Death Benefit.** Written on a minimal cash-value Universal Life frame, PURELIFE-PLUS features one of the highest death benefits per payroll-deducted dollar offered at the worksite.⁶
- **Refund of Premium.** Unique in the workplace, PURELIFE-PLUS offers you a refund of 10 years' premium, should you surrender the contract if initial specified premium paid for ever increases. *(Conditions apply.)*
- **Minimal Cash Value.** Designed to provide a high death benefit at a reasonable premium, PURELIFE-PLUS helps provide peace of mind for you and your beneficiaries while freeing investment dollars to be directed toward such tax-favored retirement plans as 403(b), 457 and 401(k).
- **Long Guarantees.** Enjoy the assurance of a contract that has a guaranteed death benefit to age 121 and level premium for a significant period of time (after the premium guaranteed period, premiums may go down, stay the same, or go up).⁷

Additional Benefits

Accidental Death Benefit Rider

Included in the contract at the option of your employer, the Accidental Death Benefit Rider covers all employees and spouses between the ages of 17-59.⁹ This rider costs \$0.08 per \$1,000 of the contract's face amount per month and pays the insured's beneficiary double the death benefit¹⁰ if the insured dies within 180 days of an accident from injuries incurred in that accident.¹¹ The benefit is payable through the insured's age 65. See the complete list of exceptions to coverage on the back page.

Accelerated Death Benefit Due to Terminal Illness Rider⁴

Should you be diagnosed as terminally ill with the expectation of death within 12 months, you will have the option to receive 92% of the death benefit, minus a \$150 administrative fee. Included with your contract at no additional cost, this valuable living benefit helps give you peace of mind knowing that, should you need it, you can take the large majority of your death benefit while still alive.

Accelerated Death Benefit Due To Chronic Illness Rider

This valuable living benefit will be included upon approval in the life contract for employees and their spouses at an additional cost.⁵ This rider can help offset the unplanned expense of care should the insured be faced with a qualifying disabling chronic illness or Severe Cognitive Impairment. Here's how it works:

- If, for a period of 90 days, you're no longer able to perform any two of the six Activities of Daily Living or if you suffer Severe Cognitive Impairment, you can receive a living benefit.¹²
 - Example: You own a \$100,000 Texas Life insurance policy with the Chronic Illness rider. A medical professional certifies that you can no longer perform two of the six Activities of Daily Living or have suffered Severe Cognitive Impairment. You can apply for a lump sum of \$92,000 minus a \$150 administrative fee.¹³
- The money is yours to do with as you choose: you do not have to go to a nursing home, convalescent center or receive home health care to receive the cash.
- The cost to add this valuable living benefit to your life insurance policy is minimal – just 10% of the policy's base premium.

See last page for disclosures and footnotes

According to the Center for Disease Control, accidents continue to be a leading cause of death in the U.S.⁸



PureLife-plus — Standard Risk Table Premiums — Non-Tobacco — Express Issue

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
17-20		13.05	23.85	34.65	45.45	67.05	88.65	110.25	131.85	75
21-22		13.33	24.40	35.48	46.55	68.70	90.85	113.00	135.15	74
23		13.60	24.95	36.30	47.65	70.35	93.05	115.75	138.45	75
24-25		13.88	25.50	37.13	48.75	72.00	95.25	118.50	141.75	74
26		14.43	26.60	38.78	50.95	75.30	99.65	124.00	148.35	75
27-28		14.70	27.15	39.60	52.05	76.95	101.85	126.75	151.65	74
29		14.98	27.70	40.43	53.15	78.60	104.05	129.50	154.95	74
30-31		15.25	28.25	41.25	54.25	80.25	106.25	132.25	158.25	73
32		16.08	29.90	43.73	57.55	85.20	112.85	140.50	168.15	74
33		16.63	31.00	45.38	59.75	88.50	117.25	146.00	174.75	74
34		17.45	32.65	47.85	63.05	93.45	123.85	154.25	184.65	75
35		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	76
36		19.10	35.95	52.80	69.65	103.35	137.05	170.75	204.45	76
37		19.93	37.60	55.28	72.95	108.30	143.65	179.00	214.35	77
38		20.75	39.25	57.75	76.25	113.25	150.25	187.25	224.25	77
39		22.13	42.00	61.88	81.75	121.50	161.25	201.00	240.75	78
40	10.75	23.50	44.75	66.00	87.25	129.75	172.25	214.75	257.25	79
41	11.52	25.43	48.60	71.78	94.95	141.30	187.65	234.00	280.35	80
42	12.40	27.63	53.00	78.38	103.75	154.50	205.25	256.00	306.75	81
43	13.17	29.55	56.85	84.15	111.45	166.05	220.65	275.25	329.85	82
44	13.94	31.48	60.70	89.93	119.15	177.60	236.05	294.50	352.95	83
45	14.71	33.40	64.55	95.70	126.85	189.15	251.45	313.75	376.05	83
46	15.59	35.60	68.95	102.30	135.65	202.35	269.05	335.75	402.45	84
47	16.36	37.53	72.80	108.08	143.35	213.90	284.45	355.00	425.55	84
48	17.13	39.45	76.65	113.85	151.05	225.45	299.85	374.25	448.65	85
49	18.12	41.93	81.60	121.28	160.95	240.30	319.65	399.00	478.35	85
50	19.22	44.68	87.10	129.53	171.95					86
51	20.54	47.98	93.70	139.43	185.15					87
52	21.97	51.55	100.85	150.15	199.45					88
53	23.07	54.30	106.35	158.40	210.45					88
54	24.17	57.05	111.85	166.65	221.45					88
55	25.38	60.08	117.90	175.73	233.55					89
56	26.48	62.83	123.40	183.98	244.55					89
57	27.80	66.13	130.00	193.88	257.75					89
58	29.01	69.15	136.05	202.95	269.85					89
59	30.33	72.45	142.65	212.85	283.05					89
60	31.18	74.58	146.90	219.23	291.55					90
61	32.61	78.15	154.05	229.95	305.85					90
62	34.37	82.55	162.85	243.15	323.45					90
63	36.13	86.95	171.65	256.35	341.05					90
64	38.00	91.63	181.00	270.38	359.75					90
65	40.09	96.85	191.45	286.05	380.65					90
66	42.40									90
67	44.93									91
68	47.68									91
69	50.43									91
70	53.29									91

CHILDREN AND GRANDCHILDREN (NON-TOBACCO)

Accidental Death Benefit included for ages 17 and older.

Grandchild coverage available through age 18.

Issue Age	Premium		Guaranteed Period
	\$25,000	\$50,000	
15D-1	9.25	16.25	81
2-4	9.50	16.75	80
5-8	9.75	17.25	79
9-10	10.00	17.75	79
11-16	10.25	18.25	77
17-20	12.25	22.25	75
21-22	12.50	22.75	74
23	12.75	23.25	75
24-25	13.00	23.75	74
26	13.50	24.75	75

Indicates Spouse Coverage Available

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO

Accelerated Death Benefit for Chronic Illness Rider Form ICC15-ULABR-CI-15, ULABR-CI-15 or CA-ULABR-CI-18

Accidental Death Benefit Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07

PureLife-plus — Standard Risk Table Premiums — Tobacco — Express Issue

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
17-20		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	71
21-22		19.38	36.50	53.63	70.75	105.00	139.25	173.50	207.75	71
23		20.20	38.15	56.10	74.05	109.95	145.85	181.75	217.65	72
24-25		20.75	39.25	57.75	76.25	113.25	150.25	187.25	224.25	71
26		21.30	40.35	59.40	78.45	116.55	154.65	192.75	230.85	72
27-28		21.85	41.45	61.05	80.65	119.85	159.05	198.25	237.45	71
29		22.13	42.00	61.88	81.75	121.50	161.25	201.00	240.75	71
30-31		24.88	47.50	70.13	92.75	138.00	183.25	228.50	273.75	72
32		25.70	49.15	72.60	96.05	142.95	189.85	236.75	283.65	72
33		25.98	49.70	73.43	97.15	144.60	192.05	239.50	286.95	72
34		26.25	50.25	74.25	98.25	146.25	194.25	242.25	290.25	71
35		28.18	54.10	80.03	105.95	157.80	209.65	261.50	313.35	72
36		29.00	55.75	82.50	109.25	162.75	216.25	269.75	323.25	72
37		30.93	59.60	88.28	116.95	174.30	231.65	289.00	346.35	73
38		31.75	61.25	90.75	120.25	179.25	238.25	297.25	356.25	73
39		33.95	65.65	97.35	129.05	192.45	255.85	319.25	382.65	74
40	16.14	36.98	71.70	106.43	141.15	210.60	280.05	349.50	418.95	76
41	17.13	39.45	76.65	113.85	151.05	225.45	299.85	374.25	448.65	77
42	18.34	42.48	82.70	122.93	163.15	243.60	324.05	404.50	484.95	78
43	19.88	46.33	90.40	134.48	178.55	266.70	354.85	443.00	531.15	80
44	20.65	48.25	94.25	140.25	186.25	278.25	370.25	462.25	554.25	80
45	21.75	51.00	99.75	148.50	197.25	294.75	392.25	489.75	587.25	81
46	22.63	53.20	104.15	155.10	206.05	307.95	409.85	511.75	613.65	81
47	23.73	55.95	109.65	163.35	217.05	324.45	431.85	539.25	646.65	82
48	24.72	58.43	114.60	170.78	226.95	339.30	451.65	564.00	676.35	82
49	26.15	62.00	121.75	181.50	241.25	360.75	480.25	599.75	719.25	83
50	27.36	65.03	127.80	190.58	253.35					83
51	28.57	68.05	133.85	199.65	265.45					83
52	30.33	72.45	142.65	212.85	283.05					84
53	31.87	76.30	150.35	224.40	298.45					85
54	33.30	79.88	157.50	235.13	312.75					85
55	34.84	83.73	165.20	246.68	328.15					85
56	36.60	88.13	174.00	259.88	345.75					85
57	38.36	92.53	182.80	273.08	363.35					86
58	40.23	97.20	192.15	287.10	382.05					86
59	42.10	101.88	201.50	301.13	400.75					86
60	43.28	104.83	207.40	309.98	412.55					86
61	45.81	111.15	220.05	328.95	437.85	CHILDREN AND GRANDCHILDREN (TOBACCO) <i>Accidental Death Benefit included for ages 17 and older.</i> <i>Grandchild coverage available through age 18.</i>				86
62	48.23	117.20	232.15	347.10	462.05					87
63	50.65	123.25	244.25	365.25	486.25					87
64	53.07	129.30	256.35	383.40	510.45					87
65	55.71	135.90	269.55	403.20	536.85					87
66	58.57									88
67	61.65									88
68	64.84									88
69	68.25									88
70	71.88									89

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO

Accelerated Death Benefit for Chronic Illness Rider Form ICC15-ULABR-CI-15, ULABR-CI-15 or CA-ULABR-CI-18

Accidental Death Benefit Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07

25Mon-C-M FFGA 1007 (exp0227)

Issue Age	Premium		Guaranteed Period
	\$25,000	\$50,000	
17-20	17.25	32.25	71
21-22	18.00	33.75	71
23	18.75	35.25	72
24-25	19.25	36.25	71
26	19.75	37.25	72

Indicates
Spouse
Coverage
Available

Disability Insurance

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

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?





Focus on Recovery, Not Expenses

How would you cover your everyday expenses if you experienced an Injury or Sickness and couldn't work for a period of time? AF™ **Long-Term Disability Income Insurance** provides a steady benefit to cover everyday expenses while you are unable to work due to a covered Disability.

Plan Highlights



Benefits are Payable Directly to You

You have the freedom to use the funds for your daily expenses such as: groceries, mortgage, daycare, etc.



Customized to Meet Your Individual Needs

You can select a benefit amount and elimination period that best meets your financial needs.



Return-to-Work Benefit

Employees may receive a partial benefit for going back to work part-time while still on Disability.

Choose the Right Plan for You

BENEFITS BEGIN

Plan I	On the 1st day of Disability due to a Disability requiring hospitalization and on the 8th day of Disability due to a covered Injury or Sickness.
Plan II	On the 1st day of Disability due to a Disability requiring hospitalization and on the 15th day of Disability due to a covered Injury or Sickness.
Plan III	On the 1st day of Disability due to a Disability requiring hospitalization and on the 31st day of Disability due to a covered Injury or Sickness.
Plan IV	On the 61st day of Disability due to a covered Injury or Sickness.
Plan V	On the 91st day of Disability due to a covered Injury or Sickness.
Plan VI	On the 151st day of Disability due to a covered Injury or Sickness.



Injury means physical harm or damage to the body you sustained which results directly from an accidental bodily Injury, is independent of disease or bodily infirmity; and takes place while your coverage is active.



Sickness means a disease or illness (including pregnancy). Disability must begin while your coverage is active.



Hospital - the term "Hospital" shall not include an institution used by you as a place for rehabilitation; a place for rest or for the aged; a nursing or convalescent home; a long-term nursing unit or geriatrics ward; or an extended care facility for the care of convalescent, rehabilitative, or ambulatory patients.



Disability or disabled for the first 24 months of Disability means that you are unable to perform the material and substantial duties of your regular occupation. After that, Disability means you are unable to perform the material and substantial duties of any gainful occupation for wage or profit for which you are reasonably qualified by training, education, or experience.

AF™ Long-Term Disability Income Insurance

Texas Schools

Marketed by:



AMERICAN FIDELITY
a different opinion

EMPLOYER BENEFIT SOLUTIONS
FOR YOUR INDUSTRY

Benefit Policy Schedule

Several benefit options are available to you. You may participate in the plan under any one of the benefit levels outlined below, provided the Monthly Disability Benefit level selected does not exceed 66^{2/3}% of your monthly compensation.

Monthly Salary	Monthly Disability Benefit	Monthly Premiums					
		Plan I (8th)	Plan II (15th)	Plan III (31st)	Plan IV (61st)	Plan V (91st)	Plan VI (151st)
\$300.00 - \$449.99	\$200.00	\$7.36	\$6.28	\$5.20	\$3.24	\$2.40	\$1.56
\$450.00 - \$599.99	\$300.00	\$11.04	\$9.42	\$7.80	\$4.86	\$3.60	\$2.34
\$600.00 - \$749.99	\$400.00	\$14.72	\$12.56	\$10.40	\$6.48	\$4.80	\$3.12
\$750.00 - \$899.99	\$500.00	\$18.40	\$15.70	\$13.00	\$8.10	\$6.00	\$3.90
\$900.00 - \$1,049.99	\$600.00	\$22.08	\$18.84	\$15.60	\$9.72	\$7.20	\$4.68
\$1,050.00 - \$1,199.99	\$700.00	\$25.76	\$21.98	\$18.20	\$11.34	\$8.40	\$5.46
\$1,200.00 - \$1,349.99	\$800.00	\$29.44	\$25.12	\$20.80	\$12.96	\$9.60	\$6.24
\$1,350.00 - \$1,499.99	\$900.00	\$33.12	\$28.26	\$23.40	\$14.58	\$10.80	\$7.02
\$1,500.00 - \$1,649.99	\$1,000.00	\$36.80	\$31.40	\$26.00	\$16.20	\$12.00	\$7.80
\$1,650.00 - \$1,799.99	\$1,100.00	\$40.48	\$34.54	\$28.60	\$17.82	\$13.20	\$8.58
\$1,800.00 - \$1,949.99	\$1,200.00	\$44.16	\$37.68	\$31.20	\$19.44	\$14.40	\$9.36
\$1,950.00 - \$2,099.99	\$1,300.00	\$47.84	\$40.82	\$33.80	\$21.06	\$15.60	\$10.14
\$2,100.00 - \$2,249.99	\$1,400.00	\$51.52	\$43.96	\$36.40	\$22.68	\$16.80	\$10.92
\$2,250.00 - \$2,399.99	\$1,500.00	\$55.20	\$47.10	\$39.00	\$24.30	\$18.00	\$11.70
\$2,400.00 - \$2,549.99	\$1,600.00	\$58.88	\$50.24	\$41.60	\$25.92	\$19.20	\$12.48
\$2,550.00 - \$2,699.99	\$1,700.00	\$62.56	\$53.38	\$44.20	\$27.54	\$20.40	\$13.26
\$2,700.00 - \$2,849.99	\$1,800.00	\$66.24	\$56.52	\$46.80	\$29.16	\$21.60	\$14.04
\$2,850.00 - \$2,999.99	\$1,900.00	\$69.92	\$59.66	\$49.40	\$30.78	\$22.80	\$14.82
\$3,000.00 - \$3,149.99	\$2,000.00	\$73.60	\$62.80	\$52.00	\$32.40	\$24.00	\$15.60
\$3,150.00 - \$3,299.99	\$2,100.00	\$77.28	\$65.94	\$54.60	\$34.02	\$25.20	\$16.38
\$3,300.00 - \$3,449.99	\$2,200.00	\$80.96	\$69.08	\$57.20	\$35.64	\$26.40	\$17.16
\$3,450.00 - \$3,599.99	\$2,300.00	\$84.64	\$72.22	\$59.80	\$37.26	\$27.60	\$17.94
\$3,600.00 - \$3,749.99	\$2,400.00	\$88.32	\$75.36	\$62.40	\$38.88	\$28.80	\$18.72
\$3,750.00 - \$3,899.99	\$2,500.00	\$92.00	\$78.50	\$65.00	\$40.50	\$30.00	\$19.50
\$3,900.00 - \$4,049.99	\$2,600.00	\$95.68	\$81.64	\$67.60	\$42.12	\$31.20	\$20.28
\$4,050.00 - \$4,199.99	\$2,700.00	\$99.36	\$84.78	\$70.20	\$43.74	\$32.40	\$21.06
\$4,200.00 - \$4,349.99	\$2,800.00	\$103.04	\$87.92	\$72.80	\$45.36	\$33.60	\$21.84
\$4,350.00 - \$4,499.99	\$2,900.00	\$106.72	\$91.06	\$75.40	\$46.98	\$34.80	\$22.62
\$4,500.00 - \$4,649.99	\$3,000.00	\$110.40	\$94.20	\$78.00	\$48.60	\$36.00	\$23.40
\$4,650.00 - \$4,799.99	\$3,100.00	\$114.08	\$97.34	\$80.60	\$50.22	\$37.20	\$24.18
\$4,800.00 - \$4,949.99	\$3,200.00	\$117.76	\$100.48	\$83.20	\$51.84	\$38.40	\$24.96
\$4,950.00 - \$5,099.99	\$3,300.00	\$121.44	\$103.62	\$85.80	\$53.46	\$39.60	\$25.74
\$5,100.00 - \$5,249.99	\$3,400.00	\$125.12	\$106.76	\$88.40	\$55.08	\$40.80	\$26.52
\$5,250.00 - \$5,399.99	\$3,500.00	\$128.80	\$109.90	\$91.00	\$56.70	\$42.00	\$27.30
\$5,400.00 - \$5,549.99	\$3,600.00	\$132.48	\$113.04	\$93.60	\$58.32	\$43.20	\$28.08
\$5,550.00 - \$5,699.99	\$3,700.00	\$136.16	\$116.18	\$96.20	\$59.94	\$44.40	\$28.86
\$5,700.00 - \$5,849.99	\$3,800.00	\$139.84	\$119.32	\$98.80	\$61.56	\$45.60	\$29.64

Benefit Policy Schedule (continued)

		Monthly Premiums					
Monthly Salary	Monthly Disability Benefit	Plan I (8th)	Plan II (15th)	Plan III (31st)	Plan IV (61st)	Plan V (91st)	Plan VI (151st)
\$5,850.00 - \$5,999.99	\$3,900.00	\$143.52	\$122.46	\$101.40	\$63.18	\$46.80	\$30.42
\$6,000.00 - \$6,149.99	\$4,000.00	\$147.20	\$125.60	\$104.00	\$64.80	\$48.00	\$31.20
\$6,150.00 - \$6,299.99	\$4,100.00	\$150.88	\$128.74	\$106.60	\$66.42	\$49.20	\$31.98
\$6,300.00 - \$6,449.99	\$4,200.00	\$154.56	\$131.88	\$109.20	\$68.04	\$50.40	\$32.76
\$6,450.00 - \$6,599.99	\$4,300.00	\$158.24	\$135.02	\$111.80	\$69.66	\$51.60	\$33.54
\$6,600.00 - \$6,749.99	\$4,400.00	\$161.92	\$138.16	\$114.40	\$71.28	\$52.80	\$34.32
\$6,750.00 - \$6,899.99	\$4,500.00	\$165.60	\$141.30	\$117.00	\$72.90	\$54.00	\$35.10
\$6,900.00 - \$7,049.99	\$4,600.00	\$169.28	\$144.44	\$119.60	\$74.52	\$55.20	\$35.88
\$7,050.00 - \$7,199.99	\$4,700.00	\$172.96	\$147.58	\$122.20	\$76.14	\$56.40	\$36.66
\$7,200.00 - \$7,349.99	\$4,800.00	\$176.64	\$150.72	\$124.80	\$77.76	\$57.60	\$37.44
\$7,350.00 - \$7,499.99	\$4,900.00	\$180.32	\$153.86	\$127.40	\$79.38	\$58.80	\$38.22
\$7,500.00 - \$7,649.99	\$5,000.00	\$184.00	\$157.00	\$130.00	\$81.00	\$60.00	\$39.00
\$7,650.00 - \$7,799.99	\$5,100.00	\$187.68	\$160.14	\$132.60	\$82.62	\$61.20	\$39.78
\$7,800.00 - \$7,949.99	\$5,200.00	\$191.36	\$163.28	\$135.20	\$84.24	\$62.40	\$40.56
\$7,950.00 - \$8,099.99	\$5,300.00	\$195.04	\$166.42	\$137.80	\$85.86	\$63.60	\$41.34
\$8,100.00 - \$8,249.99	\$5,400.00	\$198.72	\$169.56	\$140.40	\$87.48	\$64.80	\$42.12
\$8,250.00 - \$8,399.99	\$5,500.00	\$202.40	\$172.70	\$143.00	\$89.10	\$66.00	\$42.90
\$8,400.00 - \$8,549.99	\$5,600.00	\$206.08	\$175.84	\$145.60	\$90.72	\$67.20	\$43.68
\$8,550.00 - \$8,699.99	\$5,700.00	\$209.76	\$178.98	\$148.20	\$92.34	\$68.40	\$44.46
\$8,700.00 - \$8,849.99	\$5,800.00	\$213.44	\$182.12	\$150.80	\$93.96	\$69.60	\$45.24
\$8,850.00 - \$8,999.99	\$5,900.00	\$217.12	\$185.26	\$153.40	\$95.58	\$70.80	\$46.02
\$9,000.00 - \$9,149.99	\$6,000.00	\$220.80	\$188.40	\$156.00	\$97.20	\$72.00	\$46.80
\$9,150.00 - \$9,299.99	\$6,100.00	\$224.48	\$191.54	\$158.60	\$98.82	\$73.20	\$47.58
\$9,300.00 - \$9,449.99	\$6,200.00	\$228.16	\$194.68	\$161.20	\$100.44	\$74.40	\$48.36
\$9,450.00 - \$9,599.99	\$6,300.00	\$231.84	\$197.82	\$163.80	\$102.06	\$75.60	\$49.14
\$9,600.00 - \$9,749.99	\$6,400.00	\$235.52	\$200.96	\$166.40	\$103.68	\$76.80	\$49.92
\$9,750.00 - \$9,899.99	\$6,500.00	\$239.20	\$204.10	\$169.00	\$105.30	\$78.00	\$50.70
\$9,900.00 - \$10,049.99	\$6,600.00	\$242.88	\$207.24	\$171.60	\$106.92	\$79.20	\$51.48
\$10,050.00 - \$10,199.99	\$6,700.00	\$246.56	\$210.38	\$174.20	\$108.54	\$80.40	\$52.26
\$10,200.00 - \$10,349.99	\$6,800.00	\$250.24	\$213.52	\$176.80	\$110.16	\$81.60	\$53.04
\$10,350.00 - \$10,499.99	\$6,900.00	\$253.92	\$216.66	\$179.40	\$111.78	\$82.80	\$53.82
\$10,500.00 - \$10,649.99	\$7,000.00	\$257.60	\$219.80	\$182.00	\$113.40	\$84.00	\$54.60
\$10,650.00 - \$10,799.99	\$7,100.00	\$261.28	\$222.94	\$184.60	\$115.02	\$85.20	\$55.38
\$10,800.00 - \$10,949.99	\$7,200.00	\$264.96	\$226.08	\$187.20	\$116.64	\$86.40	\$56.16
\$10,950.00 - \$11,099.99	\$7,300.00	\$268.64	\$229.22	\$189.80	\$118.26	\$87.60	\$56.94
\$11,100.00 - \$11,249.99	\$7,400.00	\$272.32	\$232.36	\$192.40	\$119.88	\$88.80	\$57.72
\$11,250.00 - \$11,399.99	\$7,500.00*	\$276.00	\$235.50	\$195.00	\$121.50	\$90.00	\$58.50

*Higher benefit amounts available up to a maximum Monthly Disability Benefit of \$10,000.

Cancer Insurance

Plan Options



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.



Group Cancer Insurance

Focus on the fight.

A cancer diagnosis may be both a physical and emotional drain. But thanks to advances in medicine and procedures to treat cancer, more and more people are beating the disease. However, with these advances also comes the continuing rise in the cost of cancer treatment.

Limited Benefit Group Cancer Insurance offers a solution to help you and your family focus on fighting the disease.

Did You Know?

New cancer cases in America are diagnosed at the rate of about 5,255 per day.

American Cancer Society: Cancer Facts and Figures 2022, P4

Plan Benefit Highlights

- **Helps cover expenses**
for cancer treatment, transportation, hospitalization and more.
- **Benefits are paid directly to you**
to be used however you see fit.
- **Portable to take with you**
even if you leave employment.
- **Coverage options are available**
for you, your spouse and your children under age 26.

Benefits designed to help cover costs.

With over 25 benefits specifically designed to help with the financial impact of being diagnosed, **Group Cancer Insurance** may help pay for costs not covered by your primary medical insurance.

Examples:



Diagnostic and Prevention

Annual benefit to help pay for covered diagnostic testing or screening. This benefit also qualifies for quick processing.



Travel Expenses

This benefit may help pay for qualified transportation and lodging for the patient and family.

Plan Benefit Highlights

BENEFITS	BASIC	ENHANCED	ENHANCED PLUS
Radiation Therapy/Chemotherapy/Immunotherapy Actual charges per 12 month period	\$10,000	\$15,000	\$15,000
Administrative/Lab Work Per calendar month	\$50	\$75	\$75
Hormone Therapy Per treatment per calendar month up to a max of 12 per calendar year	\$50	\$50	\$50
Experimental Treatment	Paid in the same manner and under the same maximums as any other treatment		
Blood, Plasma, and Platelets Basic: Per day, up to \$10,000 per calendar year Enhanced & Enhanced Plus: Per day, up to \$15,000 per calendar year	\$200	\$300	\$300
Medical Imaging Per image up to 2 per calendar year	\$200	\$300	\$300
Surgical	\$20 surgical unit/ Max per operation: \$2,000	\$30 surgical unit/ Max per operation: \$3,000	\$40 surgical unit/ Max per operation: \$4,000
Anesthesia	25% of the amount paid for covered surgery		
Second and Third Surgical Opinion Per diagnosis	\$300	\$300	\$300
Outpatient Hospital or Ambulatory Surgical Center Per day of surgery	\$200	\$400	\$600
Bone Marrow or Stem Cell Transplant Patient Provided Per calendar year Donor Provided Per calendar year	\$500 \$1,500	\$1,000 \$3,000	\$1,500 \$4,500
Prosthesis and Orthotic and Related Services	\$1,000	\$1,500	\$2,000
Surgical 1 per site, lifetime max of 2 devices per covered person Non-surgical 1 per site, lifetime max of 3 devices per covered person	\$100	\$150	\$200
Hair Prosthesis Once per life	\$100	\$150	\$200
Hospital Confinement Per day Day 1-30 Day 31+	\$100 \$200	\$200 \$400	\$300 \$600
U.S. Government/Charity Hospital Paid in lieu of most benefits per day Inpatient and outpatient	\$100	\$200	\$300
Extended Care Facility Per day, up to the same number of days of paid hospital confinement	\$100	\$200	\$300
Home Health Care Per day, up to the same number of days of paid hospital confinement	\$100	\$200	\$300
Hospice Care Basic: Per day, up to \$18,000 lifetime max Enhanced: Per day, up to \$36,000 lifetime max Enhanced Plus: Per day, up to \$54,000 lifetime max	\$100	\$200	\$300
Inpatient Special Nursing Services Per day	\$100	\$200	\$300

BENEFITS	BASIC	ENHANCED	ENHANCED PLUS
Dread Disease Per day while hospital confined Day 1-30 Day 31+	\$100 \$200	\$200 \$400	\$300 \$600
Donor	\$1,000/donation		
Drugs and Medicine Inpatient Per confinement Outpatient \$50 per prescription up to maximum shown per calendar month	\$50 \$50	\$100 \$50	\$200 \$100
Attending Physician While hospital confined, per day	\$50	\$50	\$50
Transportation & Lodging (Patient & Family Member) Transportation \$1,500 max per round trip, max 12 trips per calendar year Lodging Per day, up to 90 days per calendar year	Coach fare or \$.50/mile by car \$50	Coach fare or \$.50/mile by car \$50	Coach fare or \$.50/mile by car \$75
Ambulance Ground Per trip, up to 2 per confinement Air Per trip, up to 2 per confinement	\$200 \$2,000	\$200 \$2,000	\$200 \$2,000
Physical or Speech Therapy Per visit, up to 4 per calendar month, lifetime max of \$1,000.	\$50	\$50	\$50
Diagnostic and Prevention One per calendar year	\$25	\$50	\$75
Cancer Screening Follow-Up One per calendar year	\$25	\$50	\$75
Waiver of Premium Employee only	After 90 days of continuous disability		
Internal Cancer Diagnosis One per covered person per lifetime, benefits reduce 50% at age 70	\$2,500	\$5,000	\$5,000
Heart Attack or Stroke Diagnosis One per covered person per lifetime, benefits reduce 50% at age 70	N/A	N/A	\$5,000
Hospital Intensive Care Unit Per day, up to 30 days per confinement; benefits reduced 50% at age 70 Ambulance		\$600 \$100	

Unless otherwise indicated, benefits are for a specified indemnity amount listed in the above schedule and are subject to applicable maximums. Refer to the following pages for more complete descriptions and limits to this plan.

MONTHLY PREMIUMS	BASIC	ENHANCED	ENHANCED PLUS
Individual	\$15.80	\$24.26	\$31.62
Family	\$26.86	\$41.26	\$53.80

The premium and benefit amounts vary depending upon the plan selected.

Critical Illness Insurance

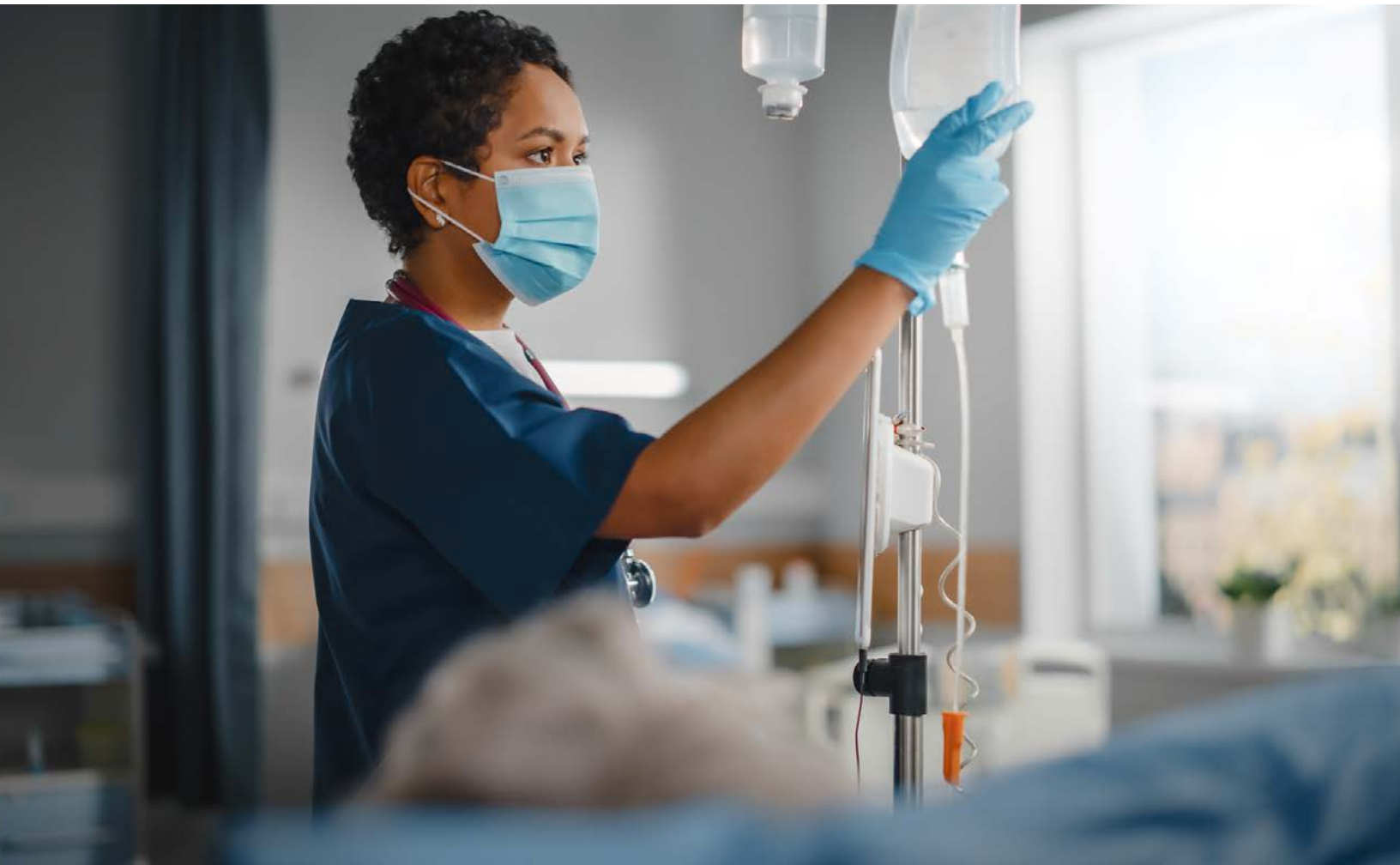
ManhattanLife | [Manhattanlife](#) | [Critical Illness](#) | 855-448-6982

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.



Accident Insurance

ManhattanLife | [ManhattanLife](#) | [Accident](#) | 855-448-6982

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:

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



Hospital Indemnity Insurance

ManhattanLife | [Hospital Indemnity](#) | 855-448-6982

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!



Identity Theft Protection

iLock | 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.



Your identity is your most valuable asset. Is yours protected?

iLOCK360



39 seconds is how often cyber-attacks to occur

25% of kids are projected to be affected by identity theft before turning 18

17% increase in data breaches 2018 to 2019

Identity theft is the fastest growing crime. With iLock360, you can rest easier knowing you have experienced professionals in your corner restoring your identity.

How iLOCK360 helps



Defend

Your personal information is monitored 24/7/365



Protect

Alerts inform you of potential threats for immediate action



Restore

iLOCK360 does the work to restore your identity

Take advantage of special
EDUCATOR PRICING
during open enrollment!

Monthly payroll deduction

Coverage plan	Essential	Elite
Employee	\$6.95	\$11.95
Employee + Family	\$13.95	\$22.95

*Plans with children include coverage for up to 10 Children under the age of 18.

Protect your identity **TODAY!**

Please note: • A valid email address is **required** for enrollment in iLOCK360. All iLOCK360 alerts and/or notifications are sent via email. Consider utilizing an email address that you check regularly. • Account activation & setup of monitored elements is required upon the start of your new benefit plan year.

Available protections for your identity

Plan features	Service description	Essential	Elite
Identity theft resolution services			
Full-Service Identity Restoration & Lost Wallet Protection  MOST VALUABLE SERVICE. Dependable help that's just a phone call away!	If your identity is compromised, a U.S.-based certified Identity Theft Restoration Specialist will work on your behalf to restore your good name, so that you can get on with your life. All restoration activities can be completed for you, and your case will be managed until your identity is fully restored. Even pre-existing conditions can be dealt with. Restoration Specialists offer robust case knowledge in both credit and non-credit fraud situations and can help you with closing accounts, re-ordering cards, placing a fraud alert with each of the three credit bureaus, and removing fraudulent activity from your credit report.	✓✓	✓✓
\$1M Identity Theft Insurance	If you incur expenses associated with your identity theft recovery, you will be covered with \$1M reimbursement (\$0 deductible). Covered costs include: • Lost wages or income • Attorney and legal fees • Expenses incurred for refiling of loans, grants and other lines of credit • Costs of childcare and/or elderly care incurred as a result of identity restoration	✓	✓
Comprehensive identity monitoring			
CyberAlert™ Monitors: • one Social Security Number • one Drivers License Number • one Passport • two Phone Numbers • two Email Addresses • two Medical ID Numbers • five Credit/Debit Cards • five Bank Accounts	We scour Internet properties, including the Dark Web, as well as hacker websites, blogs, bulletin boards, peer-to-peer sharing networks and chat rooms to identify the illegal trading and selling of your personal information.	✓✓	✓✓
Change of Address Monitoring	A thief may try to establish "your" new identity by changing your address. Receive an alert if your mail is redirected in the USPS National Change of Address (NCOA) Registry.	✓	✓
Payday Loan Monitoring	High-interest, easy-to-obtain payday loans can negatively impact your credit score. Alerts you if a non-credit loan was opened in your name at a payday/quick cash loan provider.	✓	✓
Social Security Number Trace	Provides you with a report of all names and/or aliases as well as current and reported addresses associated with your Social Security number. If there are findings that you don't recognize, this could be a sign of possible identity theft.	✓✓	✓✓
Medical ID Monitoring	If your Medical ID number is found compromised by CyberAlert™, a Restoration Specialist can help you report it as fraud.	✓	✓
Court/Criminal Records Monitoring	Tracks municipal court systems and notifies you if a crime has been committed under your name and date of birth		✓
Credit monitoring services			
Bank Account Takeover & Credit Card Application Monitoring	Notifies you when your Social Security number and personal information have been used to apply for or open a new bank or credit card account; or if changes have been made to your existing bank account - such as an attempt to add a new account holder.	✓	✓
Daily Monitoring of Experian Credit	Provides you with notifications for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens and more.	✓	✓
Daily Monitoring of all 3 Credit Bureaus	Provides higher-level credit protection with monitoring from all three credit bureaus: Experian, Equifax & TransUnion. You receive notifications for changes in your credit report such as loan data, inquiries, new accounts, judgments, liens and more.		✓
ScoreTracker	Receive a monthly report that helps you understand how your credit score has trended over time and what is impacting it with credit score insight.		✓
3-Bureau Credit Score & Report	Provides you with access to your credit score and report reported by each credit bureau - Experian, Equifax & TransUnion. These are reported once a year.		✓
Experian Positive Activity Notifications	Alerts you when positive activity is reported on your Experian credit file, a key indicator that your credit may be improving.		✓
Experian Score Variance Alerts	Receive alerts when your Experian credit score increases or decreases by a certain amount, changes risk level/score rank, or reaches a target score value.		✓
Advanced tools			
Sex Offender Alerts	Keep your family safe with awareness of where registered sex offenders live in your immediate area. You'll also be notified when a new one moves to your area.	✓	✓
Social Media Monitoring	Receive notifications if the content you share on social media could pose a privacy or reputational risk. With Family coverage, you can monitor your child's social media presence.	✓	✓
Solicitation Reduction	Limit access to the amount of personal information that is public to reduce your exposure to fraud and declutter your mailbox and phone line. Also, opt-out of direct marketing campaigns including utilizing the National Do Not Call Registry.	✓	✓
✓ adults ✓ children to age 18			

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.



Find your MASA membership

Empower your emergency care decisions

When every second counts, MASA plans give you the confidence to respond quickly without hesitation. Explore the benefits below, and choose the plan that gives you peace of mind when life takes an unexpected turn.

	Emergent Plus	Platinum
Emergency Ground Ambulance Transport Protection	● ²	● ²
Emergency Air Ambulance Transport Protection	\$20k max per claim ²	● ²
Hospital to Hospital Ground Ambulance Transport Protection	● ²	● ²
Hospital to Hospital Air Ambulance Transport Protection	\$20k max per claim ²	● ²
Repatriation to Hospital Near Home Transport	● ²	● ⁴
Emergency Water Ambulance Transport Protection – NEW!	---	\$2,500 max per claim ³
Treat and No Transport – NEW!	---	\$500 max per claim, limit 2 per year ¹
Minor Return Transport Protection	---	\$2,500 max per claim ³
Pet Return Transport Protection	---	\$2,500 max per claim ³
Sick While Away From Home Expense Protection	---	---
Post-Admission Continued Care Transport Protection	---	---
Patient Return Transport	---	● ⁴
Companion Emergency Transport Protection	---	● ³
Hospital Visitor Air Transport	---	● ³
Vehicle & RV Return	---	● ³
Organ Retrieval Transport	---	● ¹
Organ Recipient Transport	---	● ¹
Mortal Remains Return Transport	---	● ⁴

Coverage territories

1: United States | 2: United States and Canada | 3: United States, Canada, Mexico, and the Caribbean | 4: Worldwide: to include any region with the exclusion of Antarctica and not prohibited by U.S. law or U.S. travel advisories. Contingent upon ten (10) day notice of travel

Disclaimer

This material is for informational purposes only and does not provide any coverage. The benefits listed, and the descriptions thereof, do not guarantee coverage and do not represent the full terms and conditions applicable for usage and may only be offered in some memberships or policies. Premiums, benefits, and coverage vary depending on the plan selected. For a complete list of benefits, premiums, terms, conditions, and restrictions, please refer to the applicable member services agreement or policy for your state. For additional information and disclosures about MASA plans, visit: <https://info.masaglobal.com/disclaimers>

\$14 Monthly Composite PEPM

MASA® Emergent Plus

Strengthen your emergency medical transportation protection



Membership includes:



Emergency Ground Ambulance Transport Protection²

If you ever need an emergency ground ambulance, MASA will pay for your eligible out-of-pocket expenses.



Emergency Air Ambulance Transport Protection²

If a first responder or doctor says air transport is medically necessary during your serious emergency, MASA will pay for your eligible out-of-pocket flight expenses.



Hospital to Hospital Ground Ambulance Transport Protection²

If your doctor orders a ground ambulance to move you to another hospital for specialized care, MASA will pay for your eligible out-of-pocket expenses.



Hospital to Hospital Air Ambulance Transport Protection²

If your doctor orders an air ambulance to transfer you to a different hospital with the necessary level of care, MASA will pay for your eligible out-of-pocket expenses.



Repatriation to Hospital Near Home Transport²

After a hospital stay more than 100 miles away from home, MASA will help arrange and pay for air or ground transportation so you can return home to recover.

About MASA

Founded in 1974, Medical Access & Service Advantage (MASA®) is the leading Emergency Transportation protection built to enhance healthcare plans by protecting against out-of-pocket costs associated with emergency medical transport. Today, as a global organization with 14 international locations and services in all 50 states and Canada, MASA serves more than 2 million members with emergency and non-emergency transportation cost-reimbursement services and so much more.

2: United States and Canada

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MASA® Platinum

Strengthen your emergency medical transportation protection



Membership includes:



Emergency Ground Ambulance Transport Protection²

If you ever need an emergency ground ambulance, MASA will pay for your eligible out-of-pocket expenses.



Emergency Air Ambulance Transport Protection²

If a first responder or doctor says air transport is medically necessary during your serious emergency, MASA will pay for your eligible out-of-pocket flight expenses.



Hospital to Hospital Ground Ambulance Transport Protection²

If your doctor orders a ground ambulance to move you to another hospital for specialized care, MASA will pay for your eligible out-of-pocket expenses.



Hospital to Hospital Air Ambulance Transport Protection²

If your doctor orders an air ambulance to transfer you to a different hospital with the necessary level of care, MASA will pay for your eligible out-of-pocket expenses.



Emergency Water Ambulance Transport Protection³

If you experience a serious medical emergency, MASA will reimburse your eligible out-of-pocket costs up to \$2,500 when you're transported by a watercraft staffed with emergency personnel who provide care and stabilization during transport.

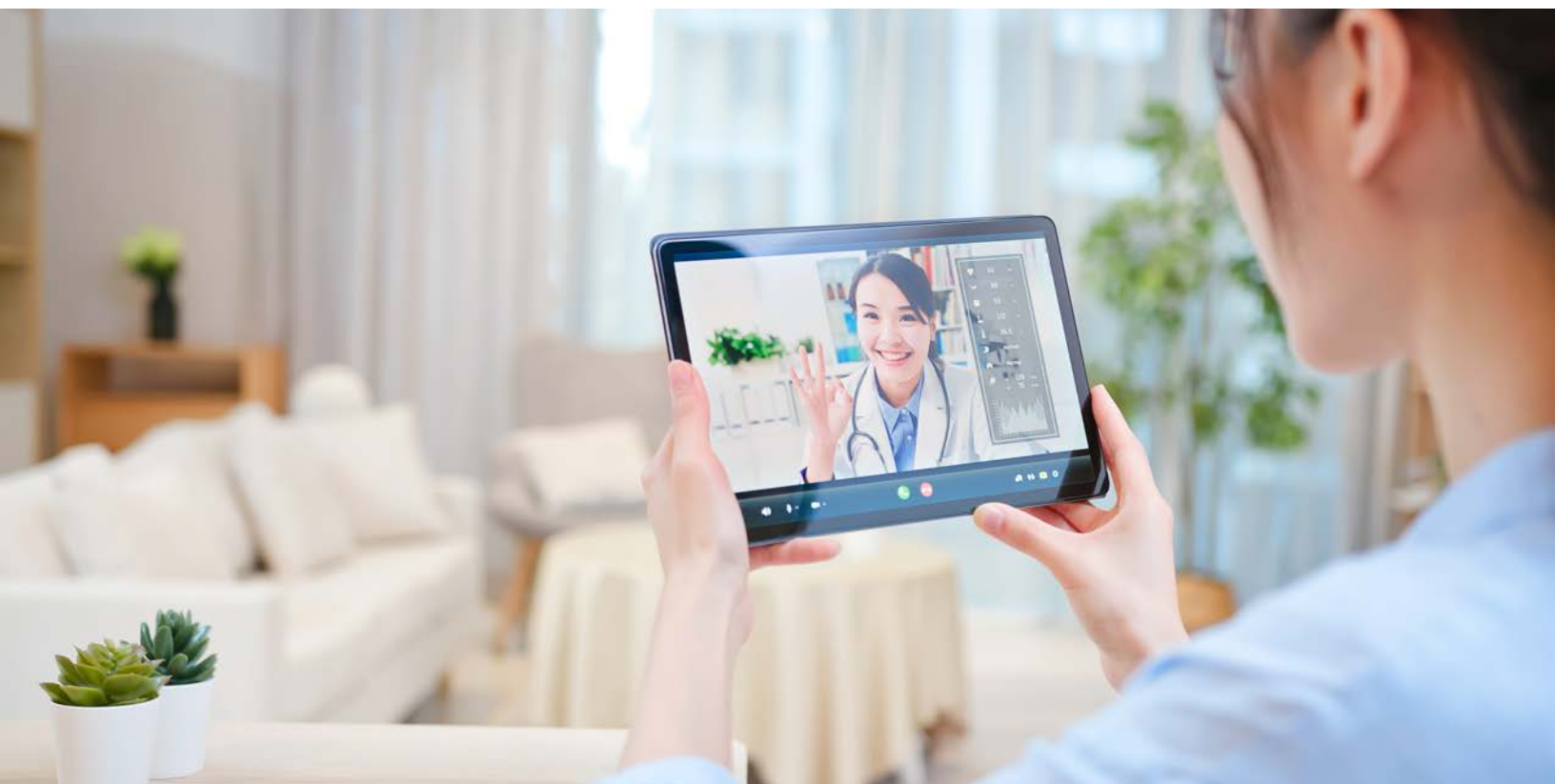
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1: United States | 2: United States and Canada | 3: United States, Canada, Mexico, and the Caribbean | 4: Worldwide: to include any region with the exclusion of Antarctica and not prohibited by U.S. law or U.S. travel advisories. Contingent upon ten (10) day notice of travel

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TeleHealth



Recuro Health | www.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!



Welcome to Your Recuro Health Benefits

Recuro is pleased to welcome you to your custom Virtual Care Plan, bringing together leading in-network doctors and services to achieve your health and wellness goals for **you and your family!** Recuro Health's virtual doctors diagnose and treat non-emergent medical conditions and prescribe medications when needed. Speak to a doctor from anywhere. Our virtual services are available whenever and wherever it's convenient for you on your preferred digital device.

CBEBC

How to Get Started

You will receive a Recuro Health Activation email. To get started please download the Recuro Care App and activate your account by setting up a log-in with your email activation information.



Activate Now

You can easily sign up through the app by scanning the QR Code here or visit member.recurohealth.com



Call 1-855-6RECURO

You can also call our phone number and get set up with an available representative 24/7.

Included Benefits

Virtual Urgent Care

Therapy Counseling

Psychiatry (initial)

Psychiatry (follow-up)

Your Copay

\$0/visit

\$0/visit

\$0/visit

\$0/visit

Your Plan Cost

\$14.00 per month



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 right 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



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?

medicareolutions@ffga.com

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.

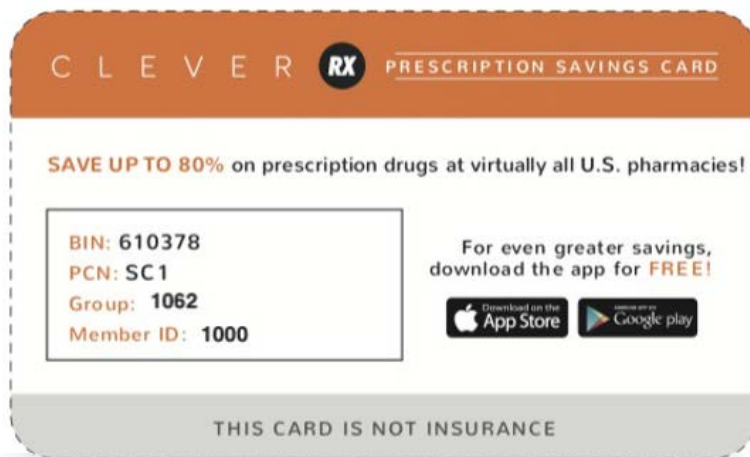
Let the experts at First Financial assist you through this process.

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!



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!



Manage your benefits anytime, anywhere.

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

FIND OUR APP HERE



www.ffga.com/my-ffga-benefits

GROUP ID:
MCP#37781



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.

Contact Information

Product	Carrier	Website	Phone
Medical	Curative	www.curative.com	855-428-7284
Dental	The Standard	The Standard - Dental	800-547-9515
Vision	Community Eye Care	cecvision.com	888-254-4290
FSA	FFGA	FSA Portal	866-853-3539
Employer Paid & Term Life Insurance	Blue Cross Blue Shield	www.bcbstx.com/ancillary	877-442-4207
Permnanent Life	Texas Life	www.texaslife.com	800-283-9233
Disability / Cancer	American Fidelity	www.americanfidelity.com	800-654-8489
Critical Illness	ManhattanLife	ManhattanLife - Critical Illness	855-448-6982
Accident	ManhattanLife	ManhattanLife - Accident	855-448-6982
Hospital Indemnity	ManhattanLife	ManhattanLife - Hospital Indemnity	855-448-6982
Identlity Theft	iLock 360	www.ilock360.com	855-287-8888
Medical Transport	MASA	www.masamts.com	954-334-8261
Telehealth	Recuro	www.recurohealth.com	855-6RECURO
COBRA	FFGA	COBRA	800-523-8422
Medicare	FFGA	Medicare Solutions	800-523-8422
Prescription Drug Program	Clever RX	Clever RX	800-873-1195