VICTORIA ISD

2027 Supplemental Open Enrollment

BENEFITS GUIDE

January 1 - December 31



We're here to help!

Do you have questions regarding your benefits or need support? Reach out to Marissa Wenning your dedicated FFGA benefit account manager or Victoria ISD Benefits Office.

Marissa Wenning,
FFGA Account Manager
210-380--0832
marissa.wenning@ffga.com

Tracy Beck
Victoria ISD Benefits Office
361-788-9229
tracy.beck@visd.net

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Employee Benefits Center

A guide to your benefits!

Victoria 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.

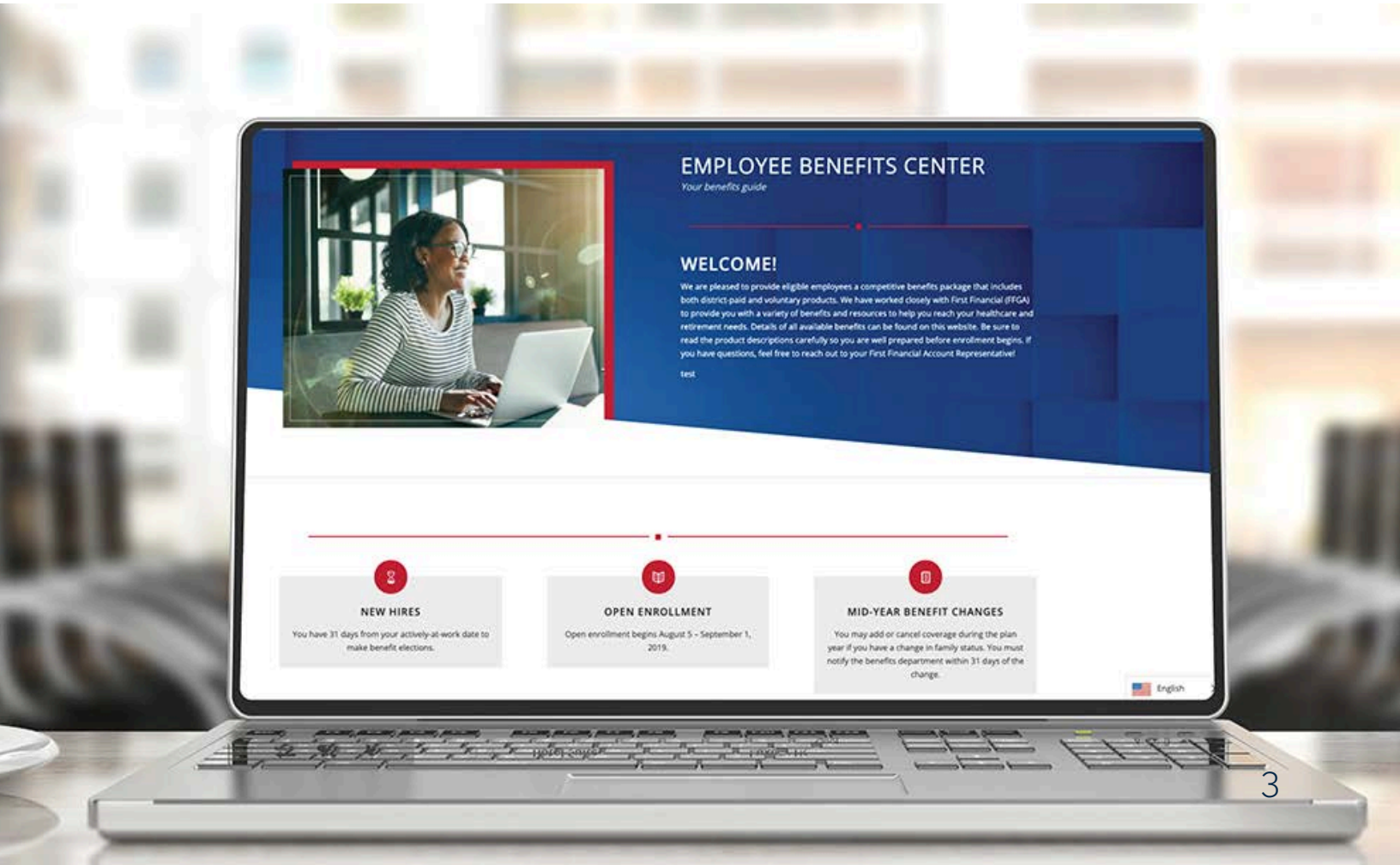
There's no need to register for site access. Simply type the URL below into your browser and you will be directed to your Employee Benefits Center.

SCAN ME!

Employee Benefits Center

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

https://ffbenefits.ffga.com/victoriaisd



How to Enroll

Three Ways to Enroll: On-site, Phone or Online

On-Site Enrollment

Get one-on-one help with your benefits by meeting with your FFGA representative.

Date	Location	Time
Sep-28	Deleon ES	8:00 am - 3:00 pm
Sep-29	Crain ES	8:00 am - 3:00 pm
Sep-30	Aloe ES	8:00 am - 3:00 pm
Oct-1	Transportation/ JJC	Trans: 8:00 am-2:00 pm JJC: 3:-00 pm - 4:00 pm
Oct-2	Maintenance	7:00 am - 2:00 pm
Oct-5	Cade MS	8:30 am - 3:30 pm
Oct-6	STEM MS	8:30 am - 3:30 pm
Oct-7	West HS	7:30 am - 3:00 pm
Oct-8	East HS	7:30 am - 3:00 pm
Oct-9	Administration (102 Profit Dr.)	8:00 am - 3:30 pm
Oct-12	Holiday	
Oct-13	Dudley ES	8:00 am - 3:00 pm
Oct-14	O'Connor ES	8:00 am - 3:00 pm
Oct-15	Chandler ES	8:00 am - 3:00 pm
Oct-16	Mission Valley ES	8:30 am - 3:00 pm
Oct-19	Vickers ES	8:30 am - 3:00 pm
Oct-20	Hopkins ES	8:30 am - 3:00 pm
Oct-21	Smith STEM Academy	8:00 am - 3:00 pm
Oct-22	Schorlemmer ES	8:00 am - 3:00 pm
Oct-23	VSA @ Victoria College	8:00 am - 3:00 pm
Oct-24	Rowland ES	8:00 am - 3:00 pm
Oct-27	Howell MS	8:30 am - 3:30 pm
Oct-28	Patti Welder MS	8:30 am - 3:30 pm
Oct-29	FW Gross (ECC & DAEP)	ECC 8:00 am - 12:00 pm DAEP: 1:00 pm-3:30 pm
Oct-30	Torres ES	8:00 am - 3:30 pm

OPEN ENROLLMENT GIVEAWAY

Meet with an FFGA Representative for a chance to win one of 3 Wi-Fi iPad Giveaways and a Campus Group Lunch!

How to Enroll

Enroll by Phone

SCAN ME

Scan the QR code to schedule a day and time during Open Enrollment for your dedicated FFGA representative to call you.

Online Enrollment

To begin online enrollment, visit https://ffga.benselect.com/Enroll/login.aspx.

Username

- The Username is either your social security number or your Employee ID (No dashes or spaces).

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.

If you have trouble logging in or forgotten your password, please use the Forgot Password? link to reset your password. If your account has been locked out due to too many failed attempts, please contact the FFGA Help Desk at 855-523-8422.

OPEN ENROLLMENT GIVEAWAY

Meet with an FFGA Representative for a chance to win one of 3 Wi-Fi iPad Giveaways and a Campus Group Lunch!

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:

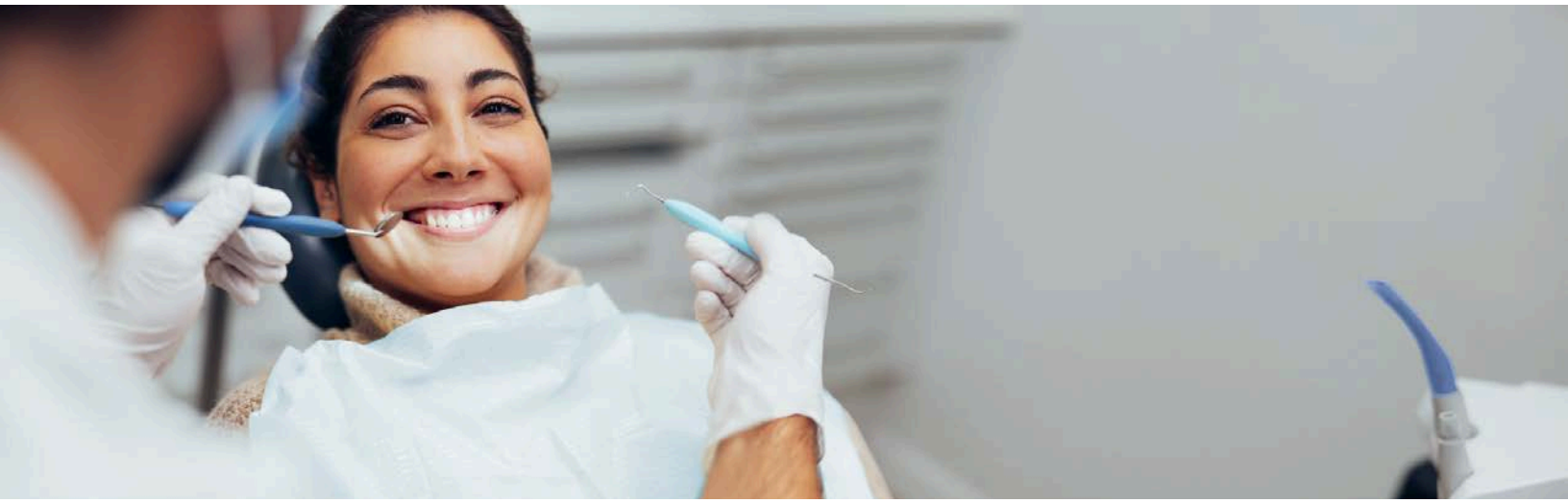
- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual 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.**

Dental Insurance

Plan Choices



Ameritas | www.ameritas.com | 800-487-5553

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		
	Dental 750 Low Plan	**Dental 1000 High Plan**
Employee Only	$18.64	$32.64
Employee + Spouse	$36.60	$63.88
Employee + Children	$46.48	$92.52
Employee + Family	$59.68	$112.92

VICTORIA INDEPENDENT SCHOOL DISTRICT
EMPLOYEE BENEFITS

UNDERSTANDING YOUR DENTAL BENEFITS

How In-Network vs. Out-of-Network Costs Affect Your Wallet

When using your dental insurance, how you care is covered depends heavily on your dentist's network status. Even when a service like a preventative cleaning is listed as 100% covered, you could still owe money if you see an out-of-network provider. Here is exactly how it works.

Two Different Fee Schedules

- **In-Network (Network Fee):** Dentists sign contracts agreeing to pre-discount, lower rates, They cannot charge you more than this agreed amount.
- **Out-of-Network (Reasonable & Customary/R&C; Fee):** Dentists do not have a contract. Insurance caps what they will pay based on average regional costs (the R&C; limit). If the dentist charges more than the R&C; limit, you pay the difference.

The Math: Example of a Standard Preventative Cleaning

Cost Breakdown	In-Network (Network Fee Schedule)	Out-of-Network (R&C; Fee Schedule)
Dentist's Regular Fee	$150	$150
Insurance Allowed Amount	$90 (Negotiated Rate)	$115 (R&C; Maximum Limit)
Insurance Pays (100% Coverage)	$90	$115
Dentist Write-Off	$60 (Required by Contract)	$0 (No Contract)
Your Out-of-Pocket Cost	**$0**	**$35 (Balance Billing)**

Key Takeaways for Employees

1. In-Network visits maximize savings: The dentist writes off the difference between their regular bill and the insurance rate. You are entirely protected from extra charges.
2. Out-of-Network visits create hidden costs: Even for 100% covered preventative care, you are responsible for any amount the dentist charges over the plan's R&C; cap (called 'balance billing')
3. Check before you go: Always log into your dental portal or call ahead the verify that your specific provider is currently in-network.

VICTORIA ISD

Dental Highlight Sheet

Ameritas

750 Dental Plan Summary **Effective Date: 9/1/2026**

Plan Benefit	
Type 1	100%
Type 2	70%
Type 3	40%
Deductible	$50 Lifetime Type 2,3
	Waived Type 1
	No Family Maximum
Maximum *(per person)*	$750 per calendar year
Allowance	Discounted Fee
Waiting Period	None
Annual Open Enrollment	Included

Orthodontia Summary - Child Only Coverage

Allowance	U&C
Plan Benefit	50%
Lifetime Maximum *(per person)*	$750
Waiting Period	None
Takeover Benefit	Initial Insureds & New Enrollees

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

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

Full benefits under the Low Dental Plan are available only when services are obtained from in-network providers.

Monthly Rates

Employee Only (EE)	$18.64
EE + Spouse	$36.60
EE + Children	$46.48
EE + Spouse & Children	$59.68

Ameritas Information

Our customer relations associates will be pleased to assist you 7 a.m. to midnight (Central Time) Monday through Thursday, and 7 a.m. to 6:30 p.m. on Friday. You can speak to them by calling toll-free: 800-487-5553. For plan information any time, access our automated voice response system or go online to ameritas.com.

Dental Health Scorecard

How would you rate your dental health? Your assessment is based on claims submitted. The report card also offers suggestions if you strive to improve your dental health. Ameritas members can access the personalized report card by going to ameritas.com, click Account Access in the top right corner and choose the Dental/Vision/Hearing drop down.

Rx Savings

Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance. To receive this Rx discount, Ameritas plan members just need to visit us at ameritas.com and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

VICTORIA ISD
Dental Highlight Sheet

Ameritas

High Dental Plan Summary

Effective Date: 9/1/2026

Plan Benefit	
Type 1	100%
Type 2	80%
Type 3	40%
Deductible	$100 Lifetime Type 2,3
	Waived Type 1
	No Family Maximum
Maximum *(per person)*	$1,000 per calendar year
Allowance	U&C
Waiting Period	None
Annual Open Enrollment	Included

Orthodontia Summary - Child Only Coverage

Allowance	U&C
Plan Benefit	50%
Lifetime Maximum *(per person)*	$1,500
Waiting Period	None
Takeover Benefit	Initial Insureds & New Enrollees

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

Type 1	Type 2	Type 3
• Routine Exam (1 in 6 months)	• Periapical X-rays	• Onlays
• Bitewing X-rays (1 in 6 months)	• Fillings for Cavities	• Crowns (1 in 8 years per tooth)
• Full Mouth/Panoramic X-rays (1 in 3 years)	• Restorative Composites (anterior and posterior teeth)	• Crown Repair
• Cleaning (1 in 6 months)	• Simple Extractions	• Endodontics (nonsurgical)
• Fluoride for Children 18 and under (1 in 12 months)	• Complex Extractions	• Endodontics (surgical)
• Sealants (age 15 and under)	• Anesthesia	• Periodontics (nonsurgical)
• Space Maintainers		• Periodontics (surgical)
		• Denture Repair
		• Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 8 years)

Monthly Rates

Employee Only (EE)	$32.64
EE + Spouse	$63.88
EE + Children	$92.52
EE + Spouse & Children	$112.92

Ameritas Information

We're Here to Help: Our customer relations associates will be pleased to assist you 7 a.m. to midnight (Central Time) Monday through Thursday, and 7 a.m. to 6:30 p.m. on Friday. You can speak to them by calling toll-free: 800-487-5553. For plan information any time, access our automated voice response system or go online to ameritas.com.

Rx Savings

Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance. To receive this Rx discount, Ameritas plan members just need to visit us at ameritas.com and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

Vision Insurance

Superior Vision | www.superiorvision.com | 800-507-3800

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	
Employee Only	$6.10
Employee + Spouse	$12.18
Employee + Children	$11.56
Employee + Family	$18.15



SuperiorVision

superiorvision.com | 1 (800) 507-3800

Vision Care Plan for Victoria ISD



Benefits through Superior National network

Frequency	
Exam	12 months
Frame	12 months
Contact lens fitting	12 months
Eyeglass lenses	12 months
Contact Lenses	12 months

(based on date of service)

Need help? Contact 1 (800) 507-3800 or visit superiorvision.com for assistance.

Exams

Eye exam copay:
$10
Contact lens fitting[2]
(standard and specialty):
$25
Specialty In-network allowance:
$50

Materials[1]

Materials copay:
$20

Frames

In-network allowance:
$130

Contacts[4]
in lieu of glasses

In-network allowance:
$150

Monthly Premiums

Employee only:	$6.10
Employee + spouse:	$12.18
Employee + child(ren:	$11.56
Employee + family:	$18.15

Lenses (per pair)	In-Network Coverage	Out-of-Network Reimbursement
Single vision	Covered-in-full	Up to $26
Bifocal	Covered-in-full	Up to $34
Trifocal	Covered-in-full	Up to $50
Progressives	See description[3]	Up to $50
Factory scratch coat	Covered-in-full	Not covered

Shop with convenience while using your benefits through these in-network online retailers.

1800contacts · GLASSES.COM · contactsdirect · befitting eyewear

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 2027 is $3,400.

Medical FSA Highlights

- Contributions are automatically deducted from your paycheck on a pre-tax basis, which helps reduce your taxable income and increase your spendable income.
- Your full election will be available to you at the beginning of the plan year.
- Be conservative – any money left in your account at the end of the plan year will be forfeited.
- Use your benefits card to pay for qualified expenses upfront without spending money out of pocket.
- Keep all receipts in case you need to substantiate a claim for tax purposes.

NOTE: The IRS requires proof that all expenses are eligible. Keep all receipts in case you need to substantiate a claim for tax purposes. Your receipt must include the date of purchase or service, amount you were required to pay after insurance, description of the product or service, merchant or provider name, and the patient's name.

Dependent Care FSA

With a Dependent Care Flexible Spending Account, you can set aside part of your pay on a pre-tax basis to pay for eligible dependent care expenses like childcare, babysitters, and adult day care.

You may allocate up to $7,500 per tax year for reimbursement of dependent care services.

If you are married and file a separate tax return, the limit is $3,750.

Dependent Care FSA Highlights

- Eligible dependents must be claimed as an exemption on your tax return.
- Eligible dependents must be children under age 13 or an adult dependent incapable of self-care.
- Funds become available as contributions are made to your account.
- Keep all receipts in case you need to substantiate a claim for tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.

Health Savings Account

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

A Health Savings Account (HSA) is a great way to help you control your healthcare costs. It works in conjunction with a qualified High Deductible Health Plan (HDHP) to combine tax-free savings earmarked for qualified medical expenses. An HSA allows you to set aside money to pay for higher deductibles associated with a lower monthly premium HDHP. The money you save in monthly insurance premiums is reserved for eligible medical expenses you incur in the future. Eligible expenses include things like co-pays and deductibles, prescriptions, vision expenses, dental care, therapy and medical supplies.

Health Savings Account Highlights

- Balances roll over from year to year and earn interest along the way.
- Portable – you keep it even after you leave employment.
- Tax advantages – invest money in mutual funds to grow your tax savings for either future healthcare costs or retirement.
- Pay for expenses with a benefits debit card that gives you immediate access to your money at the time of purchase.
- Expenses also can be reimbursed through our online portal, online bill pay directly to your provider or submitting a distribution request form.
- Receipts are not required for reimbursement but be sure to save them for tax purposes.

Who Can Participate in an HSA?

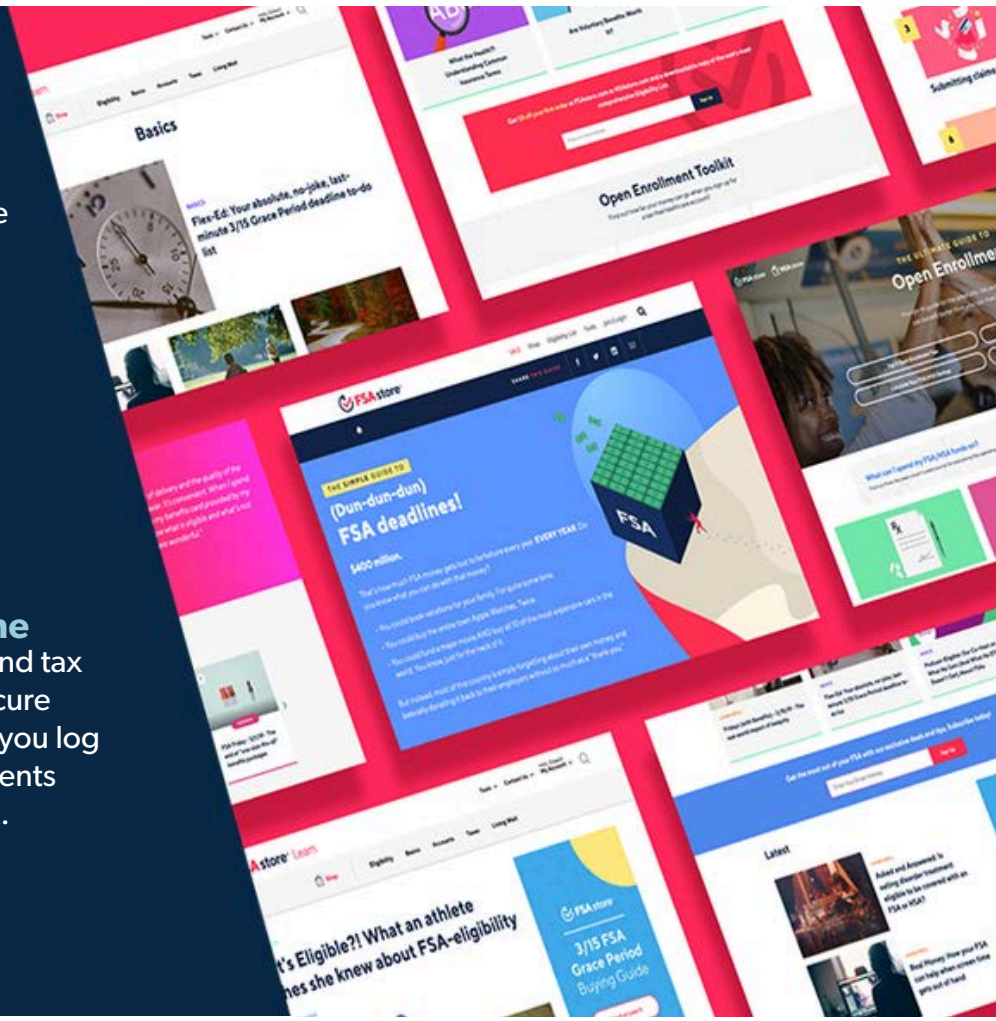
- You must be enrolled in a qualified High Deductible Health Plan (HDHP).
- You cannot be enrolled in Tricare or Medicare or covered under your spouse's traditional (non-HDHP) health care plan.
- You cannot participate in a general purpose Flexible Spending Account (FSA) or Health Reimbursement Arrangement.
- Limited Purpose Flexible Spending Accounts are permitted (dental and vision expenses only).
- You cannot participate if your spouse has a general purpose FSA or HRA at their place of employment.
- You cannot participate if you are being claimed as a dependent on another person's tax return.

	2027
HSA Contribution Limits	• Self Only: $4,400 • Family: $8,750
Health Insurance Deductible Limits	• Self Only: $1,700 • Family: $3,400
$1,000 catch-up contributions (age 55 or older)	

FSA & HSA Resources

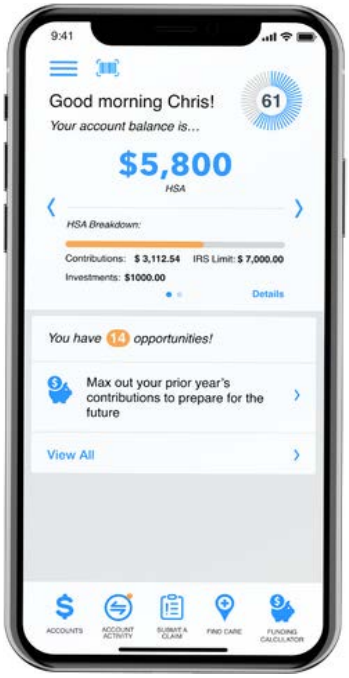
Benefits Card

The FFGA Benefits Card is available to all employees that participate in a Flexible Spending Account or Health Savings Account. The Benefits Card gives you immediate access to your money at the point of purchase. Cards are available for participating employees, their spouse and any eligible dependents who are at least 18 years old.



View Your Account Details Online

Sign up to view your account balance, find tax forms and check claims status on our secure website. Log in at www.ffga.com. After you log in, you may sign up to have reimbursements directly deposited to your bank account.



FF Mobile Account App

With the FF Mobile Account App, you can submit claims, view account balance and history, check claims status, view alerts, upload receipts and documentation and more! The FF Mobile Account App is available for Apple® and Android™ devices on either the App Store or Google Play Store.

FSA/HSA Store

FFGA has partnered with the FSA Store and HSA Store to bring you easy-to-use online stores to better understand and manage your account. You can shop for eligible medical items like bandages and contact solution, browse for products and services using the Eligibility List and visit the Learning Center to find answers to commonly asked questions. Visit the stores at http://www.ffga.com/individuals/#stores for more details and special deals.

FSA store® Everything Flex Spending.

HSA store® Health Saving, Simplified.

Group Term Life

Employer-Paid & Voluntary

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

Employer-Paid Term Life & AD&D Insurance

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. Your employer provides all eligible employees a $25,000 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.



Permanent Life Insurance



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.

LOCK IN YOUR FINANCIAL FUTURE

Why Buying Permanent Life Insurance Young is Your Smart Move

Thinking about life insurance when you are young might seem premature, but it's actually the most powerful financial decision you can make in your 20's or 30's. Permanent life insurance doesn't just protect your future - it builds an asset you can use today.

Unbeatable Premium Rates

Life insurance pricing is heavily tied to age and health. By securing a policy now, you **lock in the lowest possible rates for the rest of your life**. You bypass the higher premiums that naturally come with aging or unexpected health changes.

Decades of Compound Growth

Permanent policies include a built-in savings component known as **cash value**. This fund grows on a tax-deferred basis. Starting young gives your cash value decades to accumulate interest, provining a robust nest egg for major milestones.

Living Benefits & Flexibility

Your cash value isn't locked away until you die. You can **borrow against your policy's cash value tax-free** to buy a home, start a business, or handle emergencies, all while your lifeling coverage remains completely intact.

Guaranteed Permanent Insurability

Health can change in an instant. Buying coverage early guarantees that you are protected **no matter what happens to your health later in life.** An insurance providres can never cancel your coverage or raise your individual rates due to medical disgnoses.

VICTORIA INDEPENDENT SCHOOL DISTRICT
EMPLOYEE BENEFITS

Take Control of Your Financial Legacy Today.

Consult with your First Financial Account Manager today.

Marissa Wenning 210-380-0832 marissa.wenning@ffga.com

WOW! VOLUNTARY PERMANENT LIFE INSURANCE YOU CAN KEEP

PURELIFE-PLUS

Highlights

PORTABLE
Take it with you when you change jobs or retire[1]

EASY TO PAY
Pay for it through convenient payroll deductions

NO EXAMS
Qualify by answering just 3 questions[2]

COVER DEPENDENTS
Cover your spouse, children and grandchildren [3]

TERMINAL ILLNESS BENEFIT
Get a living benefit if you become terminally ill[4]

CHRONIC ILLNESS BENEFIT
Covercare expenses if you become chronically ill, if selected[5]

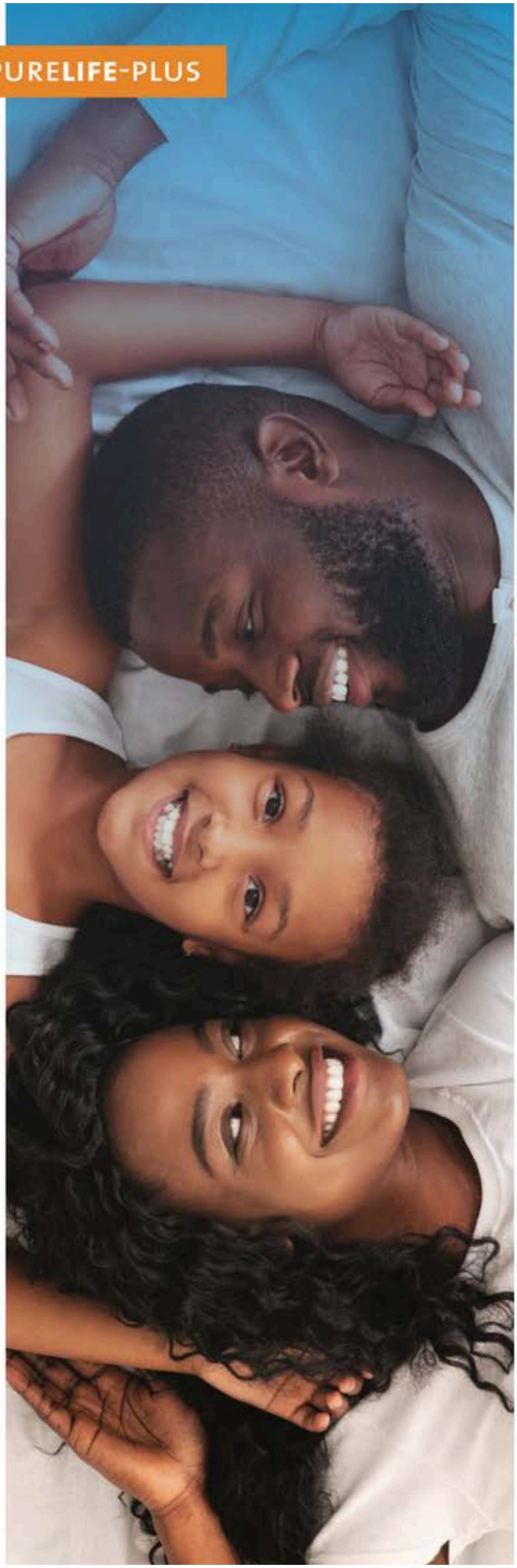


TEXASLIFE INSURANCE COMPANY

FFGA Benefit Solutions Simplified

25M008-C FFGA 1004 (exp0327)

See last page for disclosures and footnotes



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]

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) $10,000	$25,000	$50,000	$75,000	$100,000	$150,000	$200,000	$250,000	$300,000	GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
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

Non-Tobacco

CHILDREN AND GRANDCHILDREN (NON-TOBACCO)

Accidental Death Benefit included for ages 17 and older.

Grandchild coverage available through age 18.

Issue Age	Premium $25,000	Premium $50,000	Guaranteed Period
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

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

25M011-C-M FFGA 1007 (exp0227)

Indicates Spouse Coverage Available

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					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

Tobacco

CHILDREN AND GRANDCHILDREN (TOBACCO)

Accidental Death Benefit included for ages 17 and older.

Grandchild coverage available through age 18.

Issue Age	Premium $25,000	Premium $50,000	Guaranteed Period
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

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

Indicates Spouse Coverage Available

NEW

Long Term Care Insurance



The Standard | www.standard.com | 800-521-3535

To fully equip yourself for the future, consider adding a long term care plan to your insurance portfolio. Most health insurance plans will not cover long term care services such as skilled in-home care, nursing home facilities, assisted living centers or adult day care. If you had a long term care insurance plan in place, you would have peace of mind knowing that these costs are covered.

A long term care insurance plan is there for you whenever you need it as long as the premiums are paid and the policy is still in force. And while we usually think of senior citizens being the ones who need a long term care plan, the truth is that any person at any age can claim benefits when it's necessary.

A long term care plan allows your loved ones to be there for you as a family member, not a caretaker. Plus, it helps preserve your assets so you can continue building your nest egg. Benefits are paid through payroll deduction, and the plan may be converted to an individual policy if you leave your employer.

Sit down with your FFGA Account Manager to discuss your group long-term care plan and choose the coverage the works best for you and your family.

For additional information regarding rates, contact your FFGA representative.

Executive Summary

When we think of product innovation, the mind often goes to engineering or technology - a folding laptop or self- driving car, perhaps. But what if we are talking about innovating life insurance?

The old life insurance policies our parents kept in a dusty bottom drawer have undergone a major transforma- tion. While policies are still meant to provide for a beneficiary when the policyholder dies, the industry has adapt- ed to accommodate a longer-living society. In fact, the life expectancy of Americans has increased by nearly 30 years since 1900.[1]

With a longer life comes an increased possibility of things that go with being alive, namely injuries—falls and breaks—as well as a variety of potential illnesses. For older people, some of these conditions may last months or even years.

When this happens, long-term care services may become necessary not just for medical and rehabilitation purposes, but also to complete simple daily tasks like bathing, dressing and eating.

> **7 in 10 adults turning 65 will need some form of long-term care services in their lifetime.**
>
> **-HHS.gov**

A common response is, "That won't be me!" But the fact is, about 7 in 10 adults turning 65 will need some form of long-term care services in their lifetime, according to the U.S. Department of Health and Human Services.[3]

Depending on the type of care received, the cost for these services often runs in the thousands of dollars per month. Combine these costs with other out-of-pocket medical expenses and daily living costs and it becomes clear that long-term care can be financially devastating without the proper preparation.

Thanks to an innovation in life insurance, coverage can now help to pay for the costs associated with long-term care. With combination life insurance, preparing to pay for long-term care becomes a little easier.

Most Common Long-Term Care Claims[2]



Dementia/Alzheimer's Disease



Stroke



Arthritis/Bone & Joint Issues



Circulatory Problems



Cancer

What Are Long-Term Care Services?

Long-term care services are designed to meet the healthor personal care needs of a person either for a short time or an extended time. For some, the purpose is to help maintain independence. For those with more serious condi- tions, the purpose is to live safely when they can no longer perform certain tasks on their own.[4]

These tasks are referred to as Activities of Daily Living (ADLs). They include:

- **Transferring – the ability to change locations independently**
- **Eating – the ability to feed oneself (not including food preparation)**
- **Dressing – the ability to put clothes on and take them off**
- **Bathing – the ability to wash oneself**
- **Continence – the ability to control one's bladder and bowel functions**
- **Toileting – the ability to get to and from the toilet and perform related personal hygiene**

It is important to note that needing help and qualifying for long-term care are not the same thing. To qualify under most insurance providers, a person must need hands-on assistance with at least two ADLs, as certified by a health care professional.

Long-term care services can be performed in a variety of places:


Private Home


Adult Day Care


Assisted Living Facility


Nursing Home

Who Needs Long-Term Care Services?

Though about 70% of Americanswillneedlong-termcareservicesintheir lifetime,[3] there is no way to know who hey will be.

According to the National Institute on Aging, there are some risk factors that increase the odds of requiring long- term care services.[4]

- **Being older – the need generally increases as people age**
- **Being a woman – females are more likely to require long-term care services than men, primarily because they tend to live longer**
- **Being single – unmarried individuals are more likely than married people to receive care from a paid provider**
- **Having poor diet and exercise habits – unhealthy lifestyle habits can increase a person's risk**
- **Through hereditary traits – family history of certain conditions can affect risk**

How Much Do Long-Term Care Services Cost?

The cost of long-term care services depends on thelevel of careneeded and the type of care provided. This can ary from a home-health aide visiting a person's home a few hours a day to a room in a private nursing home and every possible situation in between. The cost generally corresponds with the level of care provided.

Average Cost of Long-Term Care (per month) [5,6]:



Private Home
$4,576



Adult Day Care
$1,473



Assisted Living Facility
$4,300



Nursing Home
$6,844+

Unsurprisingly, the more intensive the care provided, the more expensive the services.

According to the American Association of Retired Persons (AARP), 90% of older adults opt for in-home care so they can "age in place."[7] In other words, people generally prefer to receive care in the comfort of their own home if their condition allows. In fact, SeniorLiving.org reports that many seniors enjoy a better quality of life with in-home care and have up to 50% fewer doctor visits annually.[8]

However, costs can quickly mount even with the most affordable care, with medication copays, physical therapy, home modifications and equipment, and daily living expenses like utilities and food all contributing to the cost of care.

At the end of the day, obtaining long-term care can cost tens of thousands of dollars each year, leading to considerable stress and possibly even bankruptcy.

Nearly 4 in 10 Americans are worried about affording long-term care services if they become unable to take care of themselves.[9]
-LIMRA

By being financially prepared now, you may be able to prevent crippling financial hardship later. The reality is that those who have not allotted any money to pay for long-term care may have unintentionally allotted all of their money to pay for long-term care.[9]

Long-Term Care Coverage Comparison

Though most Americans will need long-term care services in their lifetime, Life Insurance Marketing and Research Association (LIMRA) estimates that less than 10% of Americans own long-term care coverage.[9] There are two types of insurance coverage to pay for long-term care:

1. **Long-term care insurance: A person purchases a policy. Should they need long-term care services and qualify for coverage benefits, they may submit a claim and receive a benefit specifically to pay for services received. If they never need or qualify for long-term care coverage benefits, the policy terminates when they stop paying or pass away. This type of coverage is also referred to as "pure" long-term care insurance.**

2. **Combination life insurance: A person purchases a policy with an accelerated death benefit option. Should they need long-term care services and qualify for coverage benefits, they may submit a claim and receive some or all of their policy's death benefit amount, which can be used to pay for long-term care ser- vices or any other related costs.**

   If they never need long-term care, their beneficiaries can still receive the death benefit when the covered person passes away. Also, the policy can build a cash value that the owner may access should they experi- ence a financial emergency.

Life Events	Long-Term Care Insurance	Combination Life Insurance
Insured becomes chronically ill	They file a claim, and if they qualify for cover- age benefits, they begin to receive a monthly payment to help pay for the cost of care.	They file a claim, and if they qualify for coverage benefits, they begin to receive a monthly pay- ment as an acceleration of their death benefit that may be used to help pay for the cost of care.
Insured dies	The policy terminates and all funds are lost.	Beneficiaries may receive a lump-sum cash payment that may be used to help pay funeral and final expenses.
Insured has an urgent need for funds	They must dig into savings. Long-term care insurance generally does not build cash value and the benefit cannot be accessed for cash.	They may be able to withdraw funds from the policy's cash balance or borrow against it to help cover those costs.
Other Features	• May have strict underwriting restrictions • Generally more expensive, especially if enrolled as an individual policy • Potentially subject to rate increases • Possible spending limited to approved costs	• Generally easier to qualify for; may require a short questionnaire • Potentially more affordable, especially if enrolled as a group policy • Rates are typically fixed • Spending not limited

NEW

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.

Cancer Monthly Premium			
	Basic	**Enhanced**	**Enhanced Plus**
Individual	$15.80	$24.26	$31.62
Family	$26.86	$41.26	$53.86



Group Cancer Insurance

AMERICAN FIDELITY
a different opinion

Focus on the fight.

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

BENEFITS	BASIC	ENHANCED
Dread Disease Per day while hospital confined **Day 1-30** **Day 31+**	$100 $200	$200 $400
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
Attending Physician While hospital confined, per day	$50	$50
Transportation & Lodging (Patient & Family Member) **Transportation** $1,500 max per round trip, max 12 trips per calendar year	Coach fare or $.50/ mile by car	Coach fare or $.50/ mile by car
Lodging Per day, up to 90 days per calendar year	$50	$50
Ambulance **Ground** Per trip, up to 2 per confinement **Air** Per trip, up to 2 per confinement	$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
Diagnostic and Prevention One per calendar year	$25	$50
Cancer Screening Follow-Up One per calendar year	$25	$50
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
Hospital Intensive Care Unit Per day, up to 30 days per confinement; benefits reduced 50% at age 70	$600	
Ambulance	$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
Individual	$15.80	$24.26
Family	$26.86	$41.26

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

Critical Illness Insurance

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

Prepare For the Unexpected

If you've heard of heart attacks, strokes, organ transplants or paralysis, then you're familiar with critical illness. It's likely you or someone you know has experienced one of these life-altering events. Often times, a critical illness has a powerful impact on people's lives, affecting their livelihood and finances.

A critical illness plan can help with the treatment costs of covered illnesses. Benefits are paid directly to you, unless otherwise assigned, giving you the choice of how to spend the money. Plus, there are plans available to provide coverage for you, your spouse and dependent children.

Prepare now for the unexpected with a critical illness insurance plan. The plan helps you focus on getting well rather than worrying about finances. Visit the Employee Benefits Center and view policy for more details.



Here's why the Aflac Group Critical Illness plan may be right for you.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. The Aflac Group Critical Illness plan is just another innovative way to help make sure you're well protected under our wing.

But it doesn't stop there. Having group critical illness insurance from Aflac means that you may have added financial resources to help with medical costs or ongoing living expenses.

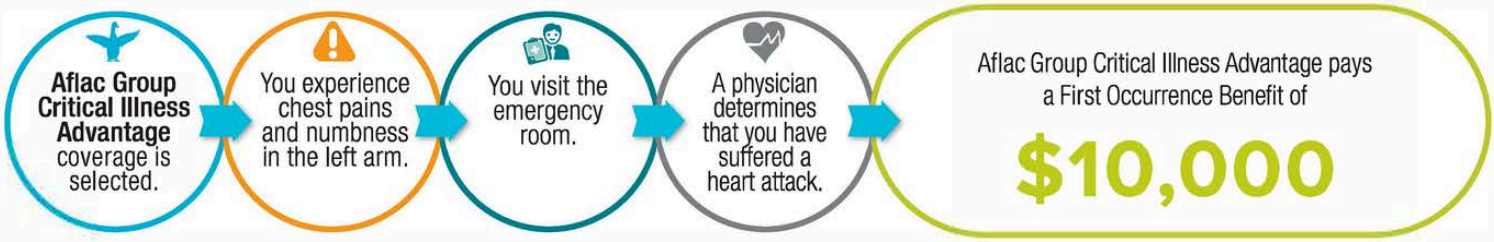
The Aflac Group Critical Illness plan benefits include:

- Critical Illness Benefit payable for:
  - Cancer
  - Heart Attack (Myocardial Infarction)
  - Stroke
  - Kidney Failure (End-Stage Renal Failure)
  - Major Organ Transplant
  - Bone Marrow Transplant (Stem Cell Transplant)
  - Sudden Cardiac Arrest
  - Coronary Artery Bypass Surgery
  - Non-Invasive Cancer
  - Skin Cancer
  - Coma
  - Severe Burns
  - Paralysis
  - Loss of Speech/Sight/Hearing
- Health Screening Benefit

Features:

- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is available for you, your spouse, and dependent children.
- Coverage may be continued (with certain stipulations). That means you can take it with you if you change jobs or retire.
- Fast claims payment. Most claims are processed in about four days.

How it works



Amount payable based on $10,000 First Occurrence Benefit.

Group Critical Illness Insurance

Plan Benefits

(Benefit provisions may vary by situs state)

Base Benefits	
Heart Attack (Myocardial Infarction)	100%
Sudden Cardiac Arrest	100%
Coronary Artery Bypass Surgery	100%
Major Organ Transplant*	100%
Bone Marrow Transplant (Stem Cell Transplant)	100%
Kidney Failure (End-Stage Renal Failure)	100%
Stroke (Ischemic or Hemorrhagic)	100%
Type I Diabetes	100%
Coma	100%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Paralysis	100%

*25% of this benefit is payable for Insureds placed on a transplant list for a major organ transplant

Cancer Benefits	
Cancer (Internal or Invasive)	100%
Non-Invasive Cancer	25%
Skin Cancer	$1000 per calendar year
Metastatic Cancer	25%

Health Screening Benefit	
Health Screening (payable for employee and spouse only)	$100
Health Screening (payable for dependent children)	100% of the Health Screening Amount
Payable per calendar year	1

Additional Benefits	
Benign Brain Tumor	100%

Accident Benefits*	
Coma	100%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Paralysis	100%
Severe Burns	100%

*Benefits are payable for loss due to, caused by, and attributed to, a covered accident

Childhood Conditions Rider	
Cystic Fibrosis, Cerebral Palsy, Cleft Lip or Cleft Palate, Down Syndrome, Phenylalanine Hydroxylase Deficiency Disease (PKU), Spina Bifida	50% of employee benefit
Autism Spectrum Disorder	$3,000

Progressive Diseases Rider	
Advanced Alzheimer's Disease	100%
Advanced Parkinson's Disease	100%
Amyotrophic Lateral Sclerosis (ALS)	100%
Sustained Multiple Sclerosis (MS)	100%
Chronic Obstructive Pulmonary Disease (COPD)	25%
Crohn's Disease	25%

Specified Diseases Rider	
Tier 1 – Adrenal Hypofunction (Addison's Disease), Cerebrospinal Meningitis, Diphtheria, Encephalitis, Huntington's Chorea, Legionnaire's Disease, Lyme Disease, Malaria, Muscular Dystrophy, Myasthenia Gravis, Necrotizing Fasciitis, Osteomyelitis, Poliomyelitis (Polio), Rabies, Sickle Cell Anemia, Systemic Lupus, Systemic Sclerosis (Scleroderma), Tetanus, Tuberculosis	25%

Group Critical Illness Insurance

Premium Rates

Employee Non-Tobacco Monthly Premiums

Age	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
18-29	$3.76	$7.52	$11.28	$15.04	$18.80	$22.56	$26.32	$30.08	$33.84	$37.60
30-39	$5.78	$11.57	$17.35	$23.14	$28.92	$34.71	$40.49	$46.28	$52.06	$57.85
40-49	$9.83	$19.67	$29.50	$39.33	$49.16	$59.00	$68.83	$78.66	$88.50	$98.33
50-59	$16.03	$32.06	$48.10	$64.13	$80.16	$96.19	$112.23	$128.26	$144.29	$160.32
60+	$28.11	$56.22	$84.34	$112.45	$140.56	$168.67	$196.78	$224.90	$253.01	$281.12

Spouse Non-Tobacco Monthly Premiums

Age	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
18-29	$3.76	$7.52	$11.28	$15.04	$18.80	$22.56	$26.32	$30.08	$33.84	$37.60
30-39	$5.78	$11.57	$17.35	$23.14	$28.92	$34.71	$40.49	$46.28	$52.06	$57.85
40-49	$9.83	$19.67	$29.50	$39.33	$49.16	$59.00	$68.83	$78.66	$88.50	$98.33
50-59	$16.03	$32.06	$48.10	$64.13	$80.16	$96.19	$112.23	$128.26	$144.29	$160.32
60+	$28.11	$56.22	$84.34	$112.45	$140.56	$168.67	$196.78	$224.90	$253.01	$281.12

Employee Tobacco Monthly Premiums

Age	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
18-29	$4.54	$9.08	$13.63	$18.17	$22.71	$27.25	$31.79	$36.34	$40.88	$45.42
30-39	$8.29	$16.59	$24.88	$33.18	$41.47	$49.77	$58.06	$66.35	$74.65	$82.94
40-49	$15.47	$30.94	$46.41	$61.88	$77.35	$92.82	$108.29	$123.76	$139.23	$154.70
50-59	$28.50	$57.00	$85.50	$114.00	$142.50	$171.00	$199.50	$228.00	$256.50	$285.00
60+	$49.79	$99.57	$149.36	$199.15	$248.94	$298.72	$348.51	$398.30	$448.08	$497.87

Spouse Tobacco Monthly Premiums

Age	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
18-29	$4.54	$9.08	$13.63	$18.17	$22.71	$27.25	$31.79	$36.34	$40.88	$45.42
30-39	$8.29	$16.59	$24.88	$33.18	$41.47	$49.77	$58.06	$66.35	$74.65	$82.94
40-49	$15.47	$30.94	$46.41	$61.88	$77.35	$92.82	$108.29	$123.76	$139.23	$154.70
50-59	$28.50	$57.00	$85.50	$114.00	$142.50	$171.00	$199.50	$228.00	$256.50	$285.00
60+	$49.79	$99.57	$149.36	$199.15	$248.94	$298.72	$348.51	$398.30	$448.08	$497.87

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?



PROTECT YOUR MOST VALUABLE ASSET

Why Long-term Disability (LTD) Insurance is Essential for Your Financial Security

What is Long-Term Disability Insurance?

Your ability to earn an income is your greatest financial asset. If a serious illness or injury prevents you from working for an extended period. **Long-Term Disability (LTD) insurance** steps in to replace a critical portion of your paycheck (typically 50% to 66% of your gross income).

Did You Know?

Just under **1 in 4 of today's 20-year-olds** will miss a year or more of work due to a disability or illness before they reach retirement age.

Key Reasons to Consider LTD Coverage

- **Maintains Financial Stability:** Regular monthly bill – like your mortgage, rent, car payments, groceries, and utilities – do not pause when your paycheck stops.
- **Preserves Your Savings:** Without income protection, serious medical leaves can quickly drain your emergency funds, retirement savings, or investments.
- **Fills Government and Employer Gaps:** Workers' compensation only coverage work-related accidents. Social Security Disability Insurance (SSDI) can take months or years to qualify for, and benefits are often strictly limited.
- **Covers Illnesses, Not Just Accidents:** Most people assume disabilities are caused by freak accidents. In reality, the vast majority of LTD claims stem from commom illnesses like cancer, heart disease, severe arthritis, and mental health conditions.
- **Provides Peace of Mind:** Knowing your household can stay afloat financially allows you to focus 100% on recovery instead of financial stress.

How LTD Fits Into Your Safety Net

Feature	Short-Term Disability (STD)	Long-Term Disability (LTD)
Benefit Duration	Typically 3 to 6 months	12 months or to SSNRA*
Waiting Period	0 to 14 days	8, 15, or 31 days - (with admission waiver) 61, 91, or 151 days - (No waiver)
		*Social Security Normal Retirement Age

VICTORIA INDEPENDENT SCHOOL DISTRICT
EMPLOYEE BENEFITS

Secure your future today.
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AF™ Long-Term Disability Income Insurance

Texas Schools

Marketed by:

IFFGI
Benefit Solutions Simplified

AMERICAN FIDELITY
a different opinion

EMPLOYER BENEFIT SOLUTIONS
FOR YOUR INDUSTRY

Focus on Recovery, Not Expenses

Howwouldyou cover your everydayexpensesif you experienced an Injuryor Sickness and couldn'twork for aperiod oftime?AF™**Long-TermDisabilityIncome 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.

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 Premiums					
Monthly Salary	**Monthly Disability Benefit**	**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

		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.

Hospital Indemnity Insurance

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

Hospital stays are costly. If you or a family member find yourself in the hospital due to a sudden accident or illness, you may struggle financially, even if you have a good medical plan. With a hospital indemnity plan, you can rest assured those extra expenses won't be a financial burden.

Unlike medical plans, there are no deductibles to meet with a hospital indemnity plan. As soon as you incur a qualified event, you can file a claim and start receiving benefits.

The plan pays a lump sum benefit in a previously specified amount. The money can be used for medical costs, insurance deductibles, groceries, transportation, childcare – the choice is up to you!

Vision Monthly Premium	
Employee Only	$31.66
Employee + Spouse	$64.08
Employee + Children	$50.30
Employee + Family	$82.72



AFLAC GROUP HOSPITAL INDEMNITY

The plan that can help with expenses and protect your savings.

Does your major medical insurance cover all of your bills?

Even a minor trip to the hospital can present you with unexpected expenses and medical bills. And even with major medical insurance, your plan may only pay a portion of your entire stay.

That's how the Aflac Group Hospital Indemnity plan can help.

It provides financial assistance to enhance your current coverage. It may help avoid dipping into savings or having to borrow to address out-of-pocket-expenses major medical insurance was never intended to cover. Like transportation and meals for family members, help with child care, or time away from work, for instance.

The Aflac Group Hospital Indemnity plan benefits include the following:

- **Hospital Confinement Benefit**
- **Hospital Admission Benefit**
- **Hospital Intensive Care Benefit**
- **Successor Insured Benefit**

How It Works:

Aflac Group Hospital Indemnity coverage is selected.	Aflac Group Hospital Indemnity plan pays: **$2,400**
The insured has a high fever and goes to the emergency room	
The physician admits the insured into the hospital.	
The insured is released after two days.	

Amount payable was generated based on benefit amounts for: Hospital Admission ($2,000) and Hospital Confinement ($200 per day).

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

BENEFITS OVERVIEW:	BENEFIT AMOUNT
HOSPITAL ADMISSION BENEFIT per confinement (once per covered sickness or accident per calendar year for each insured) Payable when an insured is admitted to a hospital and confined as an inpatient because of a covered accidental injury or covered sickness. We will not pay benefits for confinement to an observation unit, or for emergency room treatment or outpatient treatment. We will not pay benefits for admission of a newborn child following his birth; however, we will pay for a newborn's admission to a Hospital Intensive Care Unit if, following birth, he is confined as an inpatient as a result of a covered accidental injury or covered sickness (including congenital defects, birth abnormalities, and/or premature birth).	$2,000
HOSPITAL CONFINEMENT per day (maximum of 31 days per confinement for each covered sickness or accident for each insured) Payable for each day that an insured is confined to a hospital as an inpatient as the result of a covered accidental injury or covered sickness. If we pay benefits for confinement and the insured becomes confined again within six months because of the same or related condition, we will treat this confinement as the same period of confinement. This benefit is payable for only one hospital confinement at a time even if caused by more than one covered accidental injury, more than one covered sickness, or a covered accidental injury and a covered sickness.	$200
HOSPITAL INTENSIVE CARE BENEFIT per day (maximum of 10 days per confinement for each covered sickness or accident for each insured) Payable for each day when an insured is confined in a Hospital Intensive Care Unit because of a covered accidental injury or covered sickness. We will pay benefits for only one confinement in a Hospital's Intensive Care Unit at a time. Once benefits are paid, if an insured becomes confined to a Hospital's Intensive Care Unit again within six months because of the same or related condition, we will treat this confinement as the same period of confinement. **This benefit is payable in addition to the Hospital Confinement Benefit.**	$400

SUCCESSOR INSURED BENEFIT

If spouse coverage is in force at the time of the employee's death, the surviving spouse may elect to continue coverage. Coverage would continue according to the existing plan and would also include any dependent child coverage in force at the time.

In order to receive benefits for accidental injuries due to a covered accident, an insured must be admitted within six months of the date of the covered accident (in Washington, twelve months).

NEW

Accident Insurance

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

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





Group Accident Insurance

24-Hour Coverage

Marketed by:

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Benefit Solutions Simplified

AMERICAN FIDELITY
a different opinion

Are you financially prepared for an accident?

Accidents happen all the time and are always unexpected. Even though you can't plan for an accident, you can help prepare for unexpected medical expenses. **Limited Benefit Accident Only Insurance** provides coverage to help with unforeseen accident costs.

ACCIDENTAL INJURY*

Hypothetical Example

A bad fall off a bicycle leads to a broken arm and head injury, resulting in a fractured radius and concussion. Treatment is received within three days.

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
Initial Treatment	$100	$150	$200	$250
X-Rays (two different days)	$100	$200	$300	$400
Anesthesia	$100	$200	$300	$400
Hospital Admission (day one)	$500	$1,000	$1,500	$2,000
Hospital Confinement (days two through four)	$300	$600	$900	$1,200
Concussion	$250	$300	$350	$400
Open Reduction Radius Fracture Repair	$600	$800	$1,200	$1,600
Appliance – Arm Brace	$100	$150	$200	$250
Follow-Up Treatment (three visits)	$150	$150	$300	$300
TOTAL	**$2,200**	**$3,550**	**$5,250**	**$6,800**

ACCIDENT SCREENING BENEFIT*

This benefit is paid directly to you once per policy per calendar year and covers several tests, including, but not limited to:

- Routine Physical Exam
- Bone Density Screening
- Sports Physical Exam
- Stress Test

LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
$50	$50	$75	$75

Plan Benefit Highlights*

ACCIDENTAL DEATH & DISMEMBERMENT		
LEVEL 1	**For Employee / Spouse**	**For Child**
Common Carrier	$50,000	$25,000
Other Accident	$20,000	$10,000
Dismemberment	$1,750 to $25,000	$875 to $12,500
LEVEL 2	**For Employee / Spouse**	**For Child**
Common Carrier	$100,000	$50,000
Other Accident	$40,000	$20,000
Dismemberment	$3,500 to $50,000	$1,750 to $25,000
LEVEL 3	**For Employee / Spouse**	**For Child**
Common Carrier	$150,000	$75,000
Other Accident	$60,000	$30,000
Dismemberment	$5,250 to $75,000	$2,625 to $37,500
LEVEL 4	**For Employee / Spouse**	**For Child**
Common Carrier	$200,000	$100,000
Other Accident	$80,000	$40,000
Dismemberment	$7,000 to $100,000	$3,500 to $50,000

*The benefit amounts vary depending on the plan level selected at the time of application.

Plan Benefit Highlights

Thebenefitamountsvarydependingonthe planlevel selected at the time of application.

BENEFITS	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
TREATMENTS				
Initial Treatment	$100	$150	$200	$250
Follow-UpTreatment Up to four treatments per Covered Accident	$50	$50	$100	$100
MEDICAL IMAGING				
CT, CAT, MRI, PET, US, SPECT	$100	$150	$200	$250
X-Rays Up to two days	$50	$100	$150	$200
HOSPITAL				
ICU Admission	$1,000	$1,500	$2,000	$2,500
Hospital Admission	$500	$1,000	$1,500	$2,000
ICU Confinement Up to 30 days	$200	$400	$600	$800
Hospital Confinement Up to 365 days	$100	$200	$300	$400
Rehabilitation Up to 30 days	$50	$100	$150	$200
SURGICAL				
Internal Injuries Surgery Open abdominal/ thoracic surgery	$1,000	$1,500	$2,000	$2,500
Exploratory Surgery	$250	$300	$350	$400
Tendons, Ligaments, and Rotator Cuff Surgery One tendon, ligament, or rotator cuff	$400	$400	$400	$400
More than one tendon, ligament, or rotator cuff	$600	$600	$600	$600
Ruptured Disc or Torn Knee Cartilage Surgery	$500	$500	$500	$500
Miscellaneous Surgery	$200	$200	$200	$200
Outpatient Hospital or Ambulatory Surgical Center	$100	$200	$300	$400
Anesthesia	$100	$200	$300	$400
AMBULANCE				
Ground/Water	$500	$500	$500	$500
Air	$1,500	$1,500	$1,500	$1,500
TRANSPORTATION, LODGING, AND MEALS				
Transportation Lodging and Meals Up to three round trips per covered person per accident	$300	$300	$300	$300
Family Member Lodging and Meals Per day of Covered Accident, up to 30 days combined	$200	$200	$200	$200

BENEFITS	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
INJURY TREATMENTS				
Fractures Depending on open or closed reduction and bone involved *Chip fracture (25% of closed reduction amount)*	$112.50 to $3,000	$150 to $4,000	$225 to $6,000	$300 to $8,000
Dislocations Depending on open or closed reduction and joint involved *With local or no anesthesia (25% of closed reduction amount)*	$112.50 to $3,000	$150 to $4,000	$225 to $6,000	$300 to $8,000
Lacerations (Depending on severity and length of laceration)	$25-$400	$50-$500	$75-$600	$100-$700
Severe Burns, 2nd & 3rd Degree Skin grafts are 50% of benefit	$100 to $10,000	$100 to $10,000	$100 to $10,000	$100 to $10,000
ADDITIONAL BENEFITS				
Appliances Crutches, leg braces, etc.	$100	$150	$200	$250
Blood, Plasma, and Platelets	$200	$300	$400	$500
Concussion	$250	$300	$350	$400
Traumatic Brain Injury	$500	$1,000	$1,500	$2,000
Coma	$10,000	$10,000	$15,000	$20,000
Emergency Dental Work Broken teeth repaired with crown or extraction of a broken natural tooth	$100	$200	$300	$400
Epidural Pain Management	$50	$75	$100	$125
Eye Injury Injury with surgical repair or removal of foreign body by Physician, for one or both eye	$200	$250	$300	$350
Gunshot Wound	$500	$500	$500	$500
Paralysis Paraplegia/Uniplegia	$10,000	$10,000	$10,000	$10,000
Quadriplegia	$20,000	$20,000	$20,000	$20,000
Physical, Occupational, or Speech Therapy Per day of treatment, up to eight days combined	$25	$25	$25	$25
Prosthesis Up to two devices	$500	$500	$500	$500
Organized Sports Benefit	Additional 25% of benefit payable	Additional 25% of benefit payable	Additional 25% of benefit payable	Additional 25% of benefit payable

MONTHLY PREMIUMS	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
Employee	$6.98	$9.60	$13.66	$16.54
Employee & Spouse	$14.00	$19.44	$27.58	$33.60
Employee & Child(ren)	$21.62	$30.20	$42.60	$52.20
Family	$31.18	$43.82	$61.90	$76.08

The premium and benefit amounts vary depending on the plan level selected at the time of application.

Medical Transport

MASA MTS | 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.



Emergency medical transportation protection

masaAccess

When you need to call 911, cost shouldn't be a concern. With MASA, you can get the emergency care you need without worrying about how to pay for the ride.

Why you need it

An ambulance ride can happen when you least expect it — and for 1 in 15 U.S. families each year, it does.[5] Unfortunately, as many as 60% of privately insured ground ambulance rides could result in an out-of-network bill.[6]

How it works

MASA steps in after your primary health insurance pays its portion for the emergency ambulance bill, protecting you from unexpected out-of-pocket costs, including relevant copays, deductibles, and balance bills. All air and ground ambulance providers are included, nationwide. Plus, MASA offers access to expert post-emergency coordination services.

	Emergent Premier	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	● [4]	● [4]
Emergency Water Ambulance Transport Protection	$2,500 max per claim[3]	$2,500 max per claim[3]
Treat and No Transport	$500 max per claim, limit 2 per year[1]	$500 max per claim, limit 2 per year[1]
NEW! Parent Protection	—	Limit 2 per year[2]
Minor Return Transport Protection	$2,500 max per claim[3]	$2,500 max per claim[3]
Pet Return Transport Protection	$2,500 max per claim[3]	$2,500 max per claim[3]
Sick While Away From Home Expense Protection	$5k max, limit 2 pp per year[4]	NEW! $5k max, limit 2 pp per year[4]
Post-Admission Continued Care Transport Protection	$5k max, limit 2 pp per year[4]	NEW! $5k max, limit 2 pp per year[4]
Patient Return Transport	—	● [4]
Companion Emergency Transport Protection	—	● [4]
Hospital Visitor Air Transport	—	Limit 2 per year[3]
Vehicle & RV Return	—	● [4]
Organ Retrieval Transport	—	● [1]
Organ Recipient Transport	—	● [1]
Mortal Remains Return Transport	—	● [4]
NEW! Advocate Assist	—	● [2]

Coverage territories
1: Continental U.S., Hawaii, and Alaska | 2: Continental U.S., Hawaii, Alaska, and Canada | 3: Continental U.S., Hawaii, Alaska, 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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	Emergent Premier	Platinum
Emergency Ground Ambulance Transport Protection: If you ever need an emergency ground ambulance, MASA will pay for your eligible out-of-pocket expenses.	● [2]	● [2]
Emergency Air Ambulance Transport Protection: 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.	$20k max per claim[2]	● [2]
Hospital to Hospital Ground Ambulance Transport Protection: 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.	● [2]	● [2]
Hospital to Hospital Air Ambulance Transport Protection: 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.	$20k max per claim[2]	● [2]
Repatriation to Hospital Near Home Transport: 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.	● [3]	● [4]
Emergency Water Ambulance Transport Protection: 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.	$2,500 max per claim[3]	$2,500 max per claim[3]
Treat and No Transport: If emergency first responders treat you during an emergency but determine you don't need to be transported, MASA will reimburse up to $500 for eligible out-of-pocket expenses.	$500 max per claim, limit 2 per year[1]	$500 max per claim, limit 2 per year[1]
NEW! Parent Protection: If your parent needs emergency ground or air ambulance transport, MASA will pay for their eligible out-of-pocket expenses.	—	Limit 2 per year[2]
Minor Return Transport Protection: If a child under 18 is left without a guardian due to your ambulance transport, MASA will reimburse eligible expenses to safely return them to family or a responsible caregiver.	$2,500 max per claim[3]	$2,500 max per claim[3]
Pet Return Transport Protection: If your pet is left behind after an ambulance transport, MASA will reimburse eligible expenses to bring them home safely.	$2,500 max per claim[3]	$2,500 max per claim[3]
Sick While Away From Home Expense Protection: If you get sick or contract a communicable disease more than 100 miles from home, MASA will reimburse eligible expenses like lodging, meals, medical visits for proof of illness, testing, and airline re-booking.	$5k max, limit 2 pp per year[4]	**NEW!** $5k max, limit 2 pp per year[4]
Post-Admission Continued Care Transport Protection: MASA will reimburse up to $500 in eligible expenses for non-emergency ground transport or ride-shares between medical facilities, rehab, long-term care, hospice, or back home for continued care.	$500 max pp[1]	**NEW!** $500 max pp[1]
Patient Return Transport: After being discharged from the hospital following an emergency more than 100 miles from home, MASA will arrange and pay for your commercial flight back home.	—	● [4]
Companion Emergency Transport Protection: MASA will reimburse eligible out-of-pocket expenses related to having a companion ride with you during emergency transport.	—	● [3]
Hospital Visitor Air Transport: If you're hospitalized more than 100 miles away from home, MASA will arrange and pay for round-trip air transportation for someone you choose to be with you.	—	Limit 2 per year[3]
Vehicle & RV Return: If your vehicle or RV is left unattended after an ambulance transport, MASA will help arrange and pay to get it back to your home or rental location.	—	● [4]
Organ Retrieval Transport: MASA will reimburse eligible out-of-pocket expenses to transport an organ needed for your transplant.	—	● [1]
Organ Recipient Transport: If you need an organ transplant, MASA will help arrange and pay for your flight to the airport closest to where the surgery will take place.	—	● [1]
Mortal Remains Return Transport: In the unfortunate event a member passes away more than 100 miles from home, MASA will help support and reimburse eligible expenses to bring their remains home.	—	● [4]
NEW! Advocate Assist: If your insurance denies medical necessity for a covered air ambulance transport, MASA will connect you with an advocate to review your policy, negotiate bills, and guide you through appeals.	—	● [2]

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Identity Theft Protection

iLock 360 | 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.



iLOCK360



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

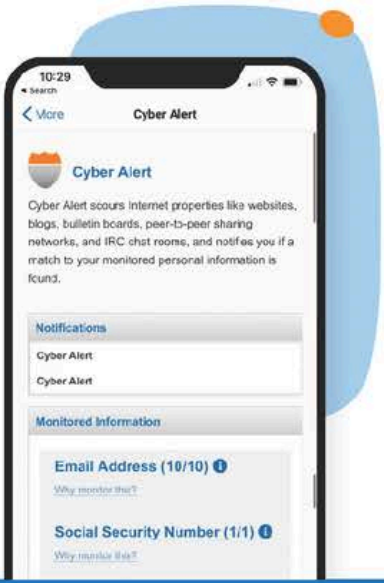
39 seconds is how often cyber-attacks to occur

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

17% increase in data breaches 2022 to 2023

Identity theft is the **fastest growing crime.** With iLOCK360, you can rest easier knowing you have experienced professionals in your corner restoring your identity. Your identity is more than simply reviewing your credit card charges. That's why we offer a comprehensive monitoring service of online activity, financial affairs, and immediate resolution.

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	Basic	Plus	Premium
Employee	District-Paid	$8	$15
Employee + Family		$20	$27

*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.

Learn more about the protections that iLOCK360 offers:

Plan features	Service description	Basic	Plus	Premium
Identity theft resolution services				
Full-Service Identity Theft 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 with you and 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 up to **$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 • two Phone Numbers • two Email Addresses • five Credit/Debit Cards • two Medical ID Numbers • five Bank Accounts • one Drivers License Number • one Passport	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** through the USPS National Change of Address (NCOA) Registry.		✔	✔
Court/Criminal Records Monitoring	Tracks municipal court systems and **notifies you if a crime has been committed** under your name and date of birth.		✔	✔
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. As well as notifying you if someone registers as a sex offender in your name.		✔	✔
Payday Loan Monitoring	Often times, these types of loans don't show up on your credit report until they have gone through collections which will be damaging to your credit report. High-interest, easy-to-obtain payday loans can negatively impact your credit score. We **alert you if a non-credit loan been opened using your identity** at a payday or 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.		✔ ✔	✔ ✔
Credit monitoring services				
Daily Monitoring of Experian Credit Bureau	Provides credit protection with monitoring from Experian. Provides you with notifications for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens and more.		✔	✔
Daily Monitoring of Three Credit Bureaus	**Provides higher-level credit protection** with monitoring from all three credit bureaus: Experian, Equifax & TransUnion. Receive notifications for changes in your credit report such as loan data, inquiries, new accounts, judgments, liens and more.			✔
VantageScoreTracker	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.			✔

✔ adults ✔ Children to age 18 ✔ adults ✔ Children to age 18

403(b) Retirement Plans

TCG Services | www.tcgservices.com | 800-943-9179

The 403(b) can be an excellent way to save money for retirement. It can serve as a supplement to a traditional pension plan or other retirement plan(s), or as a stand-alone plan. The 403(b) is a tax deferred retirement plan available to employees of educational institutions and certain non-profit organizations as determined by section 501(c)(3) of the Internal Revenue Code. Contributions and investment earnings in a 403(b) grow tax deferred until withdrawal (assumed to be retirement), at which time they are taxed as ordinary income. The 403(b) is named after the section of the IRS code governing it.

How a 403(b) Works

Employees enroll and participate through their employer. Contributions to a 403(b) are made on a pre-tax basis through a Salary Reduction Agreement. This is an arrangement where the participating employee agrees to take a reduction in salary. The amount by which the salary is reduced is directed to investments offered through the employer and selected by the employee. These contributions are called elective deferrals and are excluded from the employee's taxable income. Contributions grow tax-deferred until the time of retirement when withdrawals are taxed as ordinary income.

Benefits

- Tax deferred growth: no annual taxation on earnings
- Investment options: fixed annuities, variable annuities, or mutual funds
- Competitive interest rates
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan.
- Receive periodic account statements

Contribution Limits
2026
$24,500
Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional $8,000.

All investing involves risk. Past performance is not a guarantee of future returns.

457(b) Retirement Plans



TCG Services | www.tcgservices.com | 800-943-9179

A 457(b) plan is a Tax Deferred Retirement Plan available to employees of state and local governmental agencies, including public school employees. They are similar to 401(k) plans because they allow you to place a percentage of your salary into an employer-sponsored plan that helps you save for retirement. You will not have to pay taxes on what you contribute or your earnings made until you withdraw the money.

Benefits

- Investment options: fixed annuities, variable annuities, or mutual funds
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan
- Receive periodic account statements
- No 10% federal penalty on interest or earnings for early withdrawal
- No current federal income taxes on the money you put into the plan until it is time to take withdrawals

Contribution Limits
2026
$24,500
Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional $8,000.

All investing involves risk. Past performance is not a guarantee of future returns.

VICTORIA INDEPENDENT SCHOOL DISTRICT
EMPLOYEE BENEFITS

SECURE YOUR FUTURE, EDUCATOR!

Why your TRS pension isn't the only plan you need.

The Reality Check

Your Teacher Retirement System of Texas (TRS) pension is a fantastic benefit, but it is typically designed to replace only a portion of your final salary. A voluntary 403(b) or 457(b) retirement plan bridges that gap, ensuring your lifestyle stays protected when you choose to retire.



A TRS standard annuity with **15 years** of service credit and an average of **$60,000** in your highest five years of salaly yields an estimated annual benefit of $20,700, or **$1,725 per month**.

403(b) vs. 457(b): Which is Right for You?

Feature	403(b)	457(b)
2026 Base Limit*	$24,500	$24,500
Early Withdrawal Penalty	10% penalty before age 59 ½	No Penalty with separation from service
Typical Investment Options	Mutual Funds & Variable Annuities	Mutual Funds or Stable Value Funds

*Base Limits are adjusted annually by IRS.

Reasons to Enroll Today

- **Lower Your Taxes Right Now** - Every dollar you contribute is deducted from your paycheck before taxes are taken out. This instantly lowers your taxable income for the year.
- **The 457(b) Penalty-Free Edge** - Unlike traditional accounts, the 457(b) plan lets you access your money entirely penalty-free the momet you retire or leave the district - no matter your age.
- **Small Moves, Big Results** - You do not need a massive budget. Investing just $100 per month allows compound interest to go towork for your future.

Ready to Get Started?

Our plans are managed securely through TCG Services. Setting up your account is fast and entirely digital.

1. Scan the QR code below or **visit** https://tcgservices.com and click Enroll in the top right corner of the page
2. Enter Victoria ISD and click **Search**
3. **Choose** your plan, **select** your investment preference, and **set** your paycheck deduction.

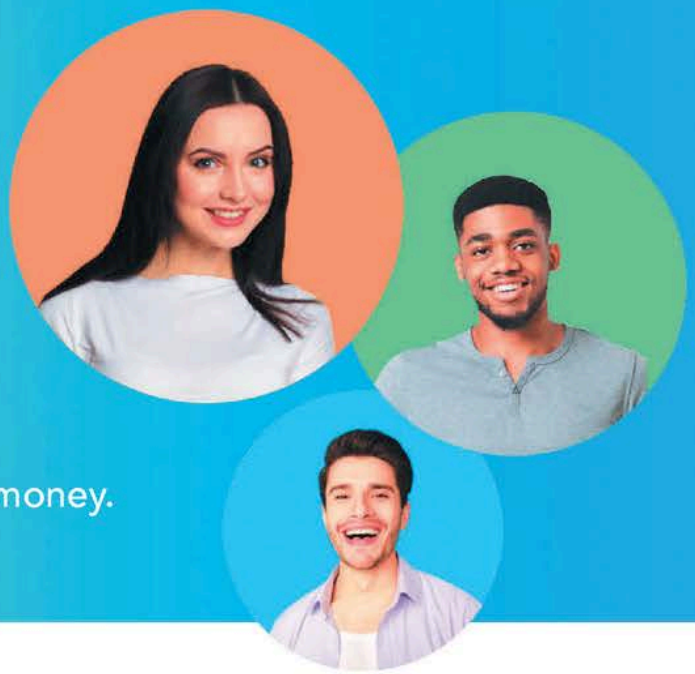
HUB | TCG TRUSTED CAPITAL GROUP

Questions? Contact TCG Services directly at 800-943-9179 or reach out to the VISD Benefits Team at benefits@visd.net.

finpath™
a TCG Solution

Helping You Take Control of Your Money

Money management doesn't require a lot of money. It just involves a little extra planning.



What is FinPath?

7 in 10 Americans report high levels of financial stress, but you shouldn't be part of that statistic. FinPath is a financial literacy program paid by your employer to help you take control of your money and help decrease your stress.

If you've ever felt like you're living paycheck to paycheck or like your dollar can go farther, we have just the tools to make a difference. FinPath can help you with topics like:

- Creating an emergency savings fund
- Managing and lowering your debt
- Improving your credit score
- Saving for big purchases like a home or a car
- Planning for retirement with savings plans
- Protecting your paycheck from insurance overcharges
- Exploring student loan forgiveness
- ...and more

What You Get



FinPath University Courses

Participate in financial courses taught by professional investment advisors.



Wellness Score Tracker

Your personalized score helps you plan and track your improvement progress.



Budgeting Tools & Calculators

Ditch your old spreadsheet! Use FinPath to create budgets and track spending.



Unbiased & Confidential Personal Advice

Get access to a coach who will answer questions about managing your money.

Ready to fight financial stress?

Get started for free at **finpathwellness.com** today!

FinPath Customer Service: (833) 777-6545

Remember all investing involves risk.

Employee Assistance Program

American Fidelity | www.supportlinc.com | 800-475-3327

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 a 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.



SUPPORTLINC

EMPLOYEE ASSISTANCE PROGRAM FOR VICTORIA ISD

SUPPORTLINC IS THE EMPLOYEE ASSISTANCE PROGRAM (EAP) FOR YOU AND YOUR IMMEDIATE FAMILY MEMBERS

At some point in our lives, each of us faces a problem or situation that is difficult to resolve. When these instances arise, SupportLinc will be there to help. The SupportLinc employee assistance program (EAP) is a confidential resource that helps you deal with life's challenges and the demands that come with balancing home and work. SupportLinc provides confidential, professional referrals and up to six (6) sessions of face-to-face counseling sessions for a wide variety of concerns, such as:

ANXIETY • DEPRESSION • MARRIAGE AND RELATIONSHIP PROBLEMS • GRIEF AND LOSS
SUBSTANCE ABUSE • ANGER MANAGEMENT • WORK-RELATED PRESSURES • STRESS

EXPERT REFERRALS AND CONSULTATION

Whether you are a new parent, a caregiver, selling your home or looking for legal advice, you're likely to need guidance and referrals to expert resources.

- **LEGAL ASSIST** Free Telephonic or Face-to-Face Legal Consultation
- **FINANCIAL ASSIST** Expert Financial Planning and Consultation
- **FAMILY ASSIST** Consultation and Referrals for Everyday Issues, Such as Dependent Care, Auto Repair, Pet Care, Home Improvement and More

CONFIDENTIALITY

SupportLinc upholds strict confidentiality standards. Nobody, including your employer, will know you have accessed the program unless you specifically grant permission or express a concern that presents us with a legal obligation to release information.

TECHNOLOGY AND YOUR EAP

WEB

- Practical Tools and Resources to Practice Resiliency, Mindfulness and Other Skills
- Search Engines for Dependent Care, Education, Legal, Financial and Convenience Services
- Discounted Gym Memberships
- Secure Video Counseling Through the eConnect® Portal
- On-Demand Education
- Bilingual Content (English and Spanish)

MOBILE

- eConnect® Mobile App for On-The-Go Access
- Call or Live Chat with a Licensed Counselor
- Schedule Video or In-Person Counseling
- Exchange Texts, Audio and Video Files With an 'Emotional Fitness Coach'

SUPPORT LINC
EMPLOYEE ASSISTANCE PROGRAMS

PHONE	1-800-475-3EAP (3327)
SMS	TEXT 'SUPPORT' TO 51230
WEB	WWW.SUPPORTLINC.COM

Username: victoriaisd

MOBILE

AMERICAN FIDELITY
a different opinion

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!



RECURO HEALTH

FFGA Benefit Solutions Simplified

24/7 On Demand Care Access

Access board-certified physicians 24/7, 365 days a year for you and your family for only **$10/month**! Doctors will discuss your symptoms, confirm a diagnosis, and prescribe any needed medication. Video and telephone-based visits are available, with an average wait time of just ten minutes.

Consult Fee: $0

Call 1.855.6RECURO

Common Conditions Treated

- Sore Throat
- Congestion
- Cough
- Cold & Flu
- Yeast Infection
- Insect Bites
- Allergies
- More

Call us, or download our app to speak with a doctor today!

- Visit Us Online
- Speak With an Agent
- Download Our App



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: 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?

Email:
medicaresolutions@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!

Contact Information

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Account Manager
210-380-0832
marissa.wenning@ffga.com

Victoria ISD
102 Profit Drive
Victoria, TX 77902
361-576-3131 | 361-788-9643
www.visd.net

Product	Carrier	Website	Phone
Medical	Blue Cross Blue Shied	www.bcbstx.com/trsactivecare	866-355-5999
Dental	Ameritas	www.ameritas.com	800-487-5553
Vision	Superior/MetLife	www.superiorvision.com	800-507-3800
Flexible Spending Accounts	FFGA FSA Department	ffa.wealthcareportal.com/page/home	866-853-3539
Health Savings Accounts	FFGA HSA Department	ffa.wealthcareportal.com/page/home	866-853-3539
Term Life & AD&D	Blue Cross Blue Shield	www.bcbstx.com/ancillary	877-442-4207
Permanent Life	Texas Life	www.texaslife.com	800-283-9233
Long Term Care	The Standard	www.standard.com	800-521-3535
Disability, Cancer, Accident	American Fidelity	americanfidelity.com	800-654-8489
Critical Illness	Aflac	www.aflacgroupinsurance.com	800-433-3036
Retirement	TCG Services	www.tcgservices.com	800-943-9179
Hospital Indemnity	Aflac	www.aflacgroupinsurance.com	800-433-3036