YSLETA ISD 2026
BENEFITS GUIDE

THE DISTRICT
EXCELLENCE BY DESIGN

SCAN ME

FFGA
Benefit Solutions *Simplified*

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Contents

This guide contains a summary of the benefits offered by your employer. If there is a conflict between the terms of this outline of benefits and the actual contracts, the terms of the contracts will prevail.

How to Enroll

Benefits Enrollment

All employees currently enrolled in a Ysleta ISD medical plan and fail to complete the benefits enrollment process as instructed, will be defaulted and enrolled into the High Deductible Health Plan for health with their 2025 plan year matching coverage tier. Benefit selection(s) made during Open Enrollment or employees who are defaulted and enrolled into the HDHP plan, cannot be changed, or modified unless the request is due to a qualifying life event.

On-Site Enrollment

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

Online Enrollment

To begin online enrollment, visit https://ffga.benselect.com/Ysletaisd

Enroll Now

Login & PIN

- Employee ID
  - The Employee ID is either your social security number or your Employee ID.
- PIN
  - Instructions to access your initial Personal Identification Number (PIN) will be provided to you prior to open enrollment.
  - Upon initial login, the PIN will be required to be changed.
  - Remember your PIN as you will use this to sign your enrollment confirmation form and to login in the future.

View Current Benefits

After logging in, you will arrive at the welcome screen. Your current benefits and premium deductions will be listed on this screen.

View/Add Dependents

Click next to view your dependents. It is very important to make sure the social security numbers and birth dates listed are correct. If you plan to add dependents, you will need to enter their legal name, social security numbers and birth dates.

Begin Elections

Click next again to begin making your benefit elections. Remember, no changes to your elections can be made during the plan year unless you have either a qualified mid-year change under Section 125 or a special enrollment event.

Enrollment Assistance Center Instructions

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

Employee Benefits Center

A guide to your benefits!

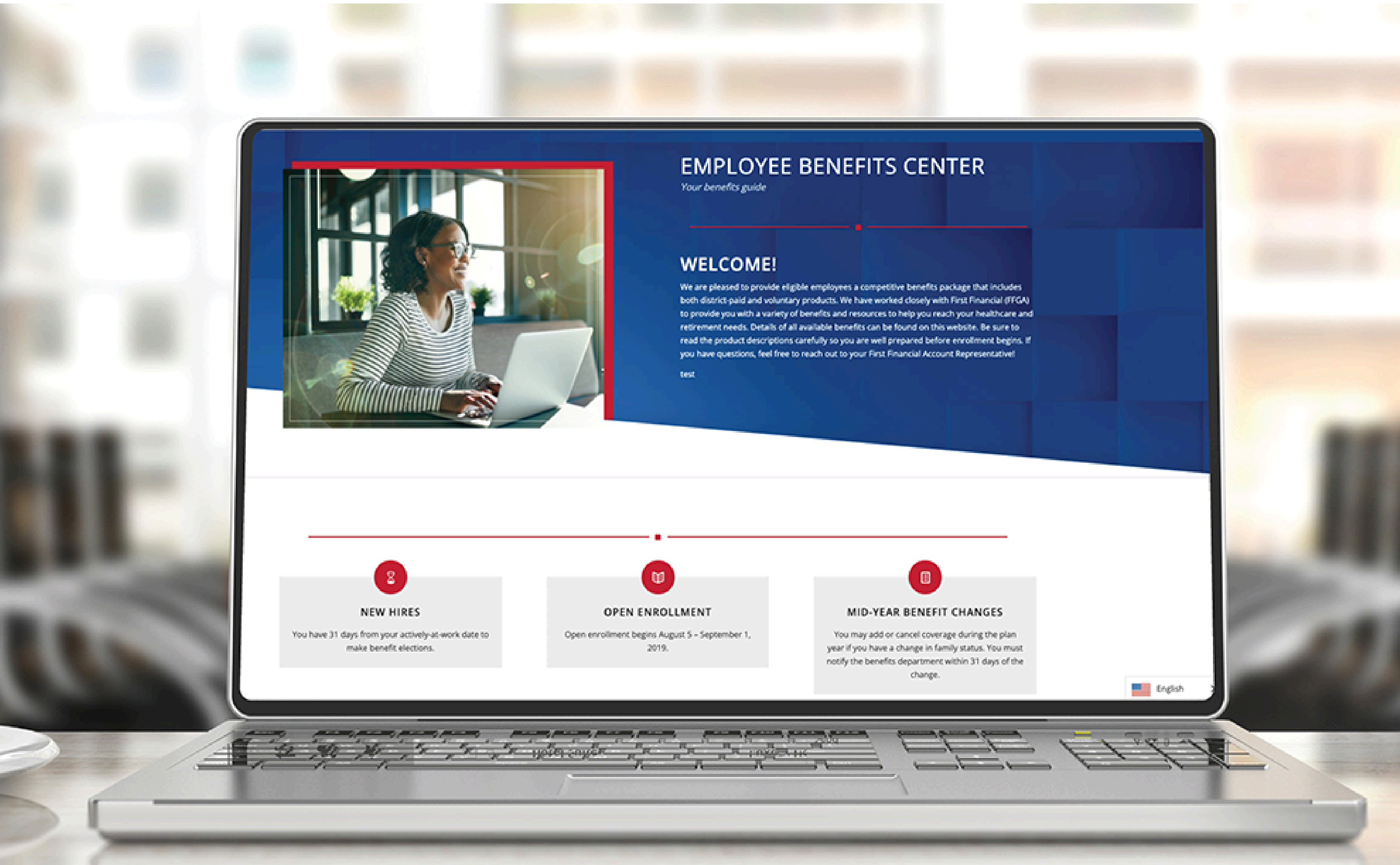
Ysleta ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options from your employer as well as find claim forms, important phone numbers and enrollment information.

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

SCAN ME!

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

ffbenefits.ffga.com/ysletaisd



How to Enroll - On Site Schedule

Central Office 9600 Sims Dr. 79925			
Benefits Meeting Location	**On-site Enrollment Date**	**Open Enrollment Time**	**On-site Location**
Central Office	October 27th	7:30am – 5:00pm	TIS Lab
Central Office	October 28th	7:30am – 5:00pm	TIS Lab
Central Office	October 29th	7:30am – 5:00pm	TIS Lab
Central Office	October 30th	7:30an – 5:00pm	TIS Lab
Central Office	October 31st	7:30am – 5:00pm	TIS Lab
Transportation			
Benefits Meeting Location	**On-site Enrollment Date**	**Open Enrollment Time**	**On-site Location**
Transportation 7944 Yermoland Dr.	October 27th	8:30am – 4:00pm	Portable
Transportation - NE 5909 Woodrow Bean	October 28th	8:30am – 4:00pm	Break Room
High Schools and Special Campuses			
Campus	**On-site Enrollment Date**	**Open Enrollment Time**	**On-site Location**
Bel Air High School 731 N Yarbrough Dr.	October 15th	7:45am – 4:30pm	Building A 3rd Floor PLC Room
Del Valle High School 950 Bordeaux Dr.	October 17th	7:45am – 4:30pm	Library Classroom
Eastwood High School 2430 McRae Blvd.	October 24th	7:45am – 4:30pm	Go Center
Hanks High School 2001 Lee Trevino Dr.	October 21st	7:45am – 4:30pm	Library
Parkland High School 5932 Quail Ave.	October 23rd	7:45am – 4:30pm	Library
Riverside High School 301 Midway Dr.	October 20th	7:45am – 4:30pm	Library
Ysleta High School 8600 Alameda Ave.	October 24th	7:45am – 4:30pm	Room 224
Cesar Chavez Academy 7814 Alameda Ave.	October 13th	7:45am - 3:45pm	Teacher's Lounge
Thrive Academy 525 Greggerson Dr.	October 16th	8:15am – 3:45pm	Multipurpose Room
Valle Verde Early College HS 919 Hunter Dr.	October 24th	7:45am – 10:45am	B15
Young Women's Academy 8040 Yermoland Dr.	October 17th	7:45am – 4:30pm	Library
Ysleta Community Learning Center 121 Padres Dr.	October 20th	2:00pm - 4:00pm	Computer Lab Rm 16
Middle Schools			
Campus	**On-site Enrollment Date**	**Open Enrollment Time**	**On-site Location**
Bel Air Middle School 7909 Ranchland Dr.	October 13th	7:45am – 4:30pm	Main Conference Room
Del Valle Middle School 8674 North Loop Dr.	October 17th	7:45am – 4:30pm	Library Classroom
Eastwood Middle School 2612 Chaswood St.	October 23rd	7:45am – 4:30pm	3rd floor Teachers' Lounge
Hanks Middle School 11201 Pebble Hills Blvd.	October 21st	7:45am – 4:30pm	Library Classroom
Parkland Middle School 6045 Nova Way	October 16th	7:45am – 4:30pm	Teachers Lounge/Workroom
Riverside Middle School 7615 Mimosa Ave.	October 23rd	7:45am – 4:30pm	Teachers Lounge
Ysleta Middle School 8691 Independence Dr.	October 20th	7:45am – 4:30pm	Library

How to Enroll - On Site Schedule

Elementary and Pre-K Schools			
Campus	**On-site Enrollment Date**	**Open Enrollment Time**	**On-site Location**
Alicia Chacon International 920 Burgandy Dr.	October 13th	7:45am – 3:45pm	ARD Room
Capistrano Elementary 240 Mecca Dr.	October 13th	7:45am – 3:45pm	Library
Del Valle Elementary 9251 Escobar Dr.	October 15th	7:45am – 3:45pm	RLA PLT Room
Desertaire Elementary 6301 Tiger Eye Dr.	October 16th	7:45am – 3:45pm	Office PLC room
Dolphin Terrace Elementary 9790 Pickerel Dr.	October 13th	7:45am – 3:45pm	ARD Room
Eastpoint Elementary 2400 Zanzibar St.	October 15th	7:45am – 3:45pm	Teachers Lounge
Eastwood Heights Elementary 10530 Janway Dr.	October 20th	7:45am – 3:45pm	Library
Eastwood Knolls International 10000 Buckwood Ave.	October 20th	7:45am – 4:30pm	Library
Edgemere International 10300 Edgemere Blvd.	October 14th	7:45am – 3:45pm	Library
Glen Cove Elementary 10955 Sam Snead Dr.	October 14th	7:45am – 3:45pm	Computer Lab
Lancaster Elementary 9230 Elgin Dr.	October 14th	7:45am – 3:45pm	Teachers Lounge
Loma Terrace Elementary 8200 Ryland Ct.	October 14th	7:45am – 3:45pm	Counselor's Office rm. 201
Mission Valley Elementary 8674 North Loop Dr.	October 15th	7:45am – 3:45pm	PLC Room
North Loop Elementary 412 Emerson St.	October 22nd	7:45am – 3:45pm	Office Conference Rm
North Star Elementary 5950 Sean Haggerty Dr.	October 23rd	7:45am – 3:45pm	Teachers Lounge
Parkland Elementary 6330 Deer Ave.	October 16th	7:45am – 3:45pm	Library
Parkland Pre-K Center 9790 Pickerel Dr.	October 21st	7:45am – 3:45pm	Collaborative Area
Pasodale Elementary 8253 McElroy Ave.	October 21st	7:45am – 3:45pm	Room 301
Pebble Hills Elementary 11145 Edgemere Blvd.	October 23rd	7:45am – 3:45pm	Office Conference Room
Presa Elementary 128 Presa Pl.	October 15th	7:45am – 3:45pm	Counselor's Room #5
Ramona Stern Academy 7755 Franklin Dr.	October 24th	7:45am – 3:45pm	Library Conf. Room
REL Washington International 3505 Lee Trevino Dr.	October 16th	7:30am – 3:45pm	ARD Conference Room
Riverside Elementary 218 Barker Rd.	October 14th	7:45am – 3:45pm	Maker Space
Sageland Elementary 7901 Santa Monica Ct.	October 22nd	7:45am – 3:45pm	Library
Scottsdale Elementary 2901 McRae Blvd.	October 22nd	7:45am – 3:45pm	PLT Room
Thomas Manor Elementary 7900 Jersey St.	October 21st	7:45am – 3:45pm	PLT Room
Tierra Del Sol Elementary 1832 Tommy Aaron Dr.	October 22nd	7:45am – 3:45pm	PLT Room 403
Vista Hills Elementary 10801 La Subida Dr.	October 17th	7:45am – 3:45pm	Multipurpose Room
Ysleta Elementary 8624 Dorbandt Cir.	October 17th	7:45am – 3:45pm	PLT Room
Ysleta Pre-K Center 7940 Craddock Ave.	October 20th	7:45am – 3:45pm	MP Center

Benefit Eligibility & Coverage

Employee Coverage

Eligibility

Benefits are available to all employees currently working a minimum of 20 hours or more per week.

Benefits are effective the first of the month following your date of hire.

Employees must be actively at work on the plan effective date to be eligible.

Existing Employees

During the annual enrollment period you have two options available to complete your benefit enrollment. FFGA representatives will be onsite throughout the district, or your elections can be made online.

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.

All elections made during Open Enrollment will take effect on January 1, 2026, and will remain in place through December 31, 2026, unless a modification is made due to a qualifying life event.

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 Risk Management Department at 915-434-0474 within 31 days of the change.

Qualifying Life Events Include:

- Marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption or death of a dependent child.
- Gain or Loss of health coverage attributable to your spouse's employment, Medicare, Medicaid, or CHIP, as well as 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.**

MEDICAL

Medical Overview

Platinum Plan

The Ysleta ISD Platinum Plan provides the richest medical benefits, in exchange for higher monthly premiums. Combining the best aspects from all other plan offerings, this plan provides copays for Primary Care and Specialists, low-cost generic drugs, and free virtual medicine. This plan also provides the lowest annual deductibles of the three plan options.

Gold Plan

The Ysleta ISD Gold plan is designed to provide members and their families a copay-based plan offering in exchange for moderate monthly premiums. This option features low-cost generic drugs and free virtual medicine. This plan provides affordable access to care, with additional flexibility and cost transparency for services.

HDHP Plan

The Ysleta ISD HDHP Plan serves as the High Deductible plan option, with low-cost monthly premiums in exchange for higher annual deductibles. This plan is the only option where services are covered 100% after the applicable deductible is met. This plan provides the highest premium savings to plan members, with the greatest overall annual savings potential. Employees who are enrolled in a Copay plan for 2025 and elect the High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) for 2026 are eligible to receive HSA seed money from YISD.

Tools to Help You Save Money and Manage Your Health

Manage your plan, health and budget better by registering for your member website at aetna.com. By registering, you can:

- Search for doctors, hospitals, pharmacies and more in your area
    - **Tier I ACO providers** are marked with the **“Maximum Savings”** flag.
    - **Tier II All Other Aetna (Open Access Network) providers** are marked with the **“Standard Savings”** flag.
- Check your personal health record and see reminders for important preventive screenings
- Get cost estimates for tests and procedures
- Review your claims

MEDICAL

Aetna				
Benefit Plan	**Platinum Plan**		**Gold Plan**	
Network Access	ACO Tier I	Other Aetna Tier II	ACO Tier I	Other Aetna Tier II
Calendar Year Deductible	$1,250 Individual $3,750 Family	$2,500 Individual $7,500 Family	$2,500 Individual $5,000 Family	$5,000 Individual $10,000 Family
Coinsurance	80%	60%	75%	50%
Maximum Out of Pocket Limits	$3,750 Individual $11,250 Family	$7,500 Individual $22,500 Family	$5,000 Individual $15,000 Family	$10,000 Individual $30,000 Family
Services				
Physician Office Visit	$20 Copay	$40 Copay	$25 Copay	$50 Copay
Specialist Office Visit	$35 Copay	$50 Copay	$50 Copay	$100 Copay
Annual Preventive Care	Covered in full		Covered in full	
CVS Virtual Care	$0 Copay		$0 Copay	
Urgent Care	$50 Copay	60% after Ded	$50 Copay	50% after Ded
Emergency Room Visit	$500 Copay + 80% after Ded		$500 Copay + 75% after Ded	
Hospital Inpatient	$150 Copay + 80% after Ded	$350 Copay + 60% after Ded	$150 Copay + 75% after Ded	$350 Copay + 50% after Ded
Hospital Outpatient	80% After Ded	60% After Ded	75% After Ded	50% After Ded
Lab & X-Ray	80% After Ded	60% After Ded	75% After Ded	50% After Ded
Major Diagnostics (CT, PET, MRI, etc.)	80% After Ded	60% After Ded	75% After Ded	50% After Ded
Pharmacy	**Retail**	**Mail Order**	**Retail**	**Mail Order**
Tier 1 - Generic	$10	$20	$10	$20
Tier 2 - Preferred Brand	$45	$90	$45	$90
Tier 3 - Non Preferred Brand	$70	$140	$70	$140

Note: All medical plans do **not include out-of-network coverage**.

- **Tier 1** provides access to the **Tenet Accountable Care Organization (ACO)**, which includes Tenet facilities and affiliated providers.
- **Tier 2** offers access to **Aetna's broad national network** of providers.

Rates						
Employee Contributions	**Platinum Plan**			**Gold Plan**		
Coverage Tier	**(12) Monthly**	**(26) Biweekly**	**(19) Biweekly**	**(12) Monthly**	**(26) Biweekly**	**(19) Biweekly**
Employee Only	$224.98	$103.84	$142.09	$166.53	$76.86	$105.18
Employee and Spouse	$822.39	$379.56	$519.40	$729.33	$336.61	$460.63
Employee and Children	$672.86	$310.55	$424.96	$596.73	$275.41	$376.88
Employee and Family	$1,196.20	$552.09	$755.50	$1,060.85	$489.62	$670.01

Note: *The District Contribution for each employee is $642.77 per month.*

MEDICAL

Aetna		
Benefit Plan	**HDHP Plan**	
Network Access	ACO Tier I	Other Aetna Tier II
Calendar Year Deductible	$3,400 Individual $7,000 Family	$7,000 Individual $14,000 Family
Coinsurance	100%	
Maximum Out of Pocket Limits	$3,400 Individual $7,000 Family	$7,000 Individual $14,000 Family
HSA Seed Money*	Employee Only $500 Family $1,000	
Services		
Physician Office Visit	100% after Ded	
Specialist Office Visit	100% after Ded	
Annual Preventive Care	Covered in full	
CVS Virtual Care	$0 copay	
Urgent Care	100% after Ded	
Emergency Room Visit	100% after Ded	
Hospital Inpatient	100% after Ded	
Hospital Outpatient	100% after Ded	
Lab & X-Ray	100% after Ded	
Major Diagnostics (CT, PET, MRI, etc.)	100% after Ded	
Pharmacy	**Retail**	**Mail Order**
Tier 1 - Generic	100% after Ded	
Tier 2 - Preferred Brand	100% after Ded	
Tier 3 - Non Preferred Brand	100% after Ded	

Note: All medical plans do **not include out-of-network coverage**.

- **Tier 1** provides access to the **Tenet Accountable Care Organization (ACO)**, which includes Tenet facilities and affiliated providers.
- **Tier 2** offers access to **Aetna's broad national network** of providers.

***Who is eligible for HSA seed money?**
Employees who are enrolled in a Copay plan for 2025 and elect the High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) for 2026 are eligible to receive HSA seed money from YISD.

Rates			
HDHP Plan Employee Contributions			
Coverage Tier	**(12) Monthly**	**(26) Biweekly**	**(19) Biweekly**
Employee Only	$73.41	$33.88	$46.36
Employee and Spouse	$504.40	$232.80	$318.57
Employee and Children	$412.69	$190.47	$260.65
Employee and Family	$733.68	$338.62	$463.38

Note: *The District Contribution for each employee is $642.77 per month.*

Medical Resources

CVS Virtual Care | www.cvs.com/virtual-care | 866-211-5678

CVS Virtual Care provides high quality healthcare virtually 24/7 to eligible employees in English or Spanish. All three medical plans feature a $0 copay for this service.

Providers can treat many medical conditions including but not limited to cold and flu symptoms, allergies, sinus problems, respiratory infections and order short term prescriptions.

CVS Virtual Care offers mental health services. Talk with a therapist about your anxiety or stress or schedule with a psychiatric mental health nurse practitioner for diagnosis, treatment and medication management.

Employee Assistance Program | www.mylifevalues.com | 888-866-4827

Username: Ysleta ISD | Password: eap

Available to all employees and their household members (household members do not need to be covered under ANY plan)

- 5 sessions per occurrence
- English and Spanish Assistance
- Covers Work Stress, Financial Problems, Drug and/or alcohol issues, Anxiety
- No Cost
- Services are confidential
- Available 24/7

Special Package Plan

For those who decline medical coverage, Ysleta ISD provides the below at no cost to the employee. This plan is intended only for employees who have other comprehensive major medical coverage i.e.: Coverage through Spouse's employment, TRICARE, etc.

- In-Patient Hospital Cash Benefit (Hospital Indemnity) $75 per day reimbursement for all in-patient stays up to 120 days per year (Available for Employee only).
- Life Insurance- $50,000 in term basic life insurance for employee only.
- Any employee declining coverage must go through the whole enrollment process, even if you are declining coverage.

Flexible Spending Accounts

Inspira Financial | www.inspirafinancial.com | 888-678-8242

Medical FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and pay for out-of-pocket medical expenses not covered under your medical plan. Keep in mind that remaining balances after the grace period is exhausted will be forfeited under the use-it-or-lose-it rule.

Your maximum contribution amount for 2025 is $3,300.

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 and EOBs in case you need to substantiate a claim for tax purposes.

NOTE: The IRS requires proof that all expenses are eligible. Keep all receipts and EOBs 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

Inspira Financial | www.inspirafinancial.com | 888-678-8242

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 health 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 health expenses you incur in the future. Eligible expenses include things like co-pays and deductibles, prescriptions, vision expenses, dental care, therapy and medical supplies.

****The District will provide Employer paid funds (seed money) for your HSA if you move from plans 1-3 into the HDHP plan during open enrollment and enroll in a HSA. If you are currently on plan 4, you will not receive the HSA funds from the district.****

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).
- 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.

2026 HSA Contribution Limits	Self Only: $4,400 Family: $8,750
$1,000 catch-up contributions (age 55 or older)	

Dental Insurance

Metlife | www.metlife.com/dental | 877-638- 2862

DENTAL PPO

COVERAGE TYPE PPO	IN NETWORK % NEGOTIATED FEE	OUT OF NETWORK % OF R&C FEE
Individual Deductible	$50	$50
Family Deductible	$150	$150
Annual Maximum Benefit (Per Person)	$1,500	$1,500
Orthodontia Lifetime Maximum (Per Person)	$1,000	$1,000
TYPE A: PREVENTIVE (cleanings, exams, x-rays)	80%	80%
TYPE B: BASIC RESTORATIVE (fillings, extractions)	80%	80%
TYPE C: MAJOR RESTORATIVE (bridges, dentures)	50%	50%
TYPE D: ORTHODONTIA	50%	50%

Dental Monthly Premiums

	Monthly	Biweekly (26)	Biweekly (19)
Employee Only	$31.43	$14.51	$19.85
Employee + Spouse	$66.95	$30.90	$42.28
Employee + Children	$66.95	$30.90	$42.28
Employee + Family	$105.95	$48.90	$66.92

Dental DHMO Plan

- Must choose from a directory of dentists
- No deductibles
- Orthodontia covered for 24 months
- No pre-existing conditions
- No annual maximums
- No waiting period

DHMO Premiums

	Monthly	Biweekly (26)	Biweekly (19)
Employee Only	$7.04	$3.25	$4.45
Employee + Spouse	$11.73	$5.41	$7.41
Employee + Children	$13.61	$6.28	8.60
Employee + Family	$16.42	$7.58	$10.37

Vision Insurance

Superior Vision by Metlife | www.metlife.com/vision | 855-638-3931

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.

Ysleta ISD provides you with a vision plan to take care of you and your family's needs. The vision plan is with Superior Vision by Metlife and there are 2 plans available for you to choose from.

High Plan Highlights:

Eye exam every 12 months
$150 frame allowance every 12 months
Progressive lenses covered in full
$175 Contact lense allowance
2nd pair of glasses or contacts or one of each

Low Plan Highlights:

Eye exam every 12 months
$100 frame allowance every 2 years
Progressive lenses range from $55 - $95
$125 Contact lense allowance

Vision Monthly Premium - Low Plan		Bi-weekly (26)	Bi-weekly (19)
Employee Only	$5.28	$2.44	$3.33
Employee + Spouse	$9.18	$4.24	$5.80
Employee + Child(ren)	$9.79	$4.52	$6.18
Employee + Family	$14.66	$6.77	$9.26

Vision Monthly Premium - High Plan		Bi-weekly (26)	Bi-weekly (19)
Employee Only	$9.25	$4.27	$5.84
Employee + Spouse	$16.08	$7.42	$10.16
Employee + Child(ren)	$17.15	$7.92	$10.83
Employee + Family	$25.67	$11.85	$16.21

Term Life & AD&D

Employer-Paid & Voluntary

MetLife| www.metlife.com | 800-638-5433

Employer-Paid Term Life Insurance

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. Ysleta ISD provides basic life to all eligible employees, spouses and children enrolled in the medical plan. The cost of this plan is 100% paid for by Ysleta ISD. This is a term life policy only available to you while you are an employee of the district.

IF YOU ARE ENROLLED IN THE MEDICAL PLAN	
EMPLOYEE COVERAGE	**$25,000 (includes $25,000 in Accidental Death and Dismemberment Coverage)** (Benefits reduce at age 65 and in subsequent years)
SPOUSE COVERAGE	**$10,000** (Benefits reduce at age 65 and in subsequent years)
CHILD(REN) COVERAGE	**$5,000** (Coverage from birth to age 26)

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 while you're an employee of the district. Plan amounts are offered in $10,000 increments so you can choose the amount of coverage that works best for you and your family. Limitations apply, please see policy for details. Visit the Employee Benefits Center for more details.

You can purchase this coverage at a group rate	
EMPLOYEE COVERAGE	$10,000 increments to a maximum of $300,000
SPOUSE COVERAGE	$10,000 increments to a maximum of $100,000 not to exceed 100% of Employee life benefit

Age	Monthly cost per $10,000 of Employee Coverage	Monthly cost per $10,000 of Spouse Coverage
Under 30	$0.29	$0.29
30-34	$0.29	$0.29
35-39	$0.29	$0.29
40-44	$0.49	$0.49
45-49	$0.88	$0.88
50-54	$1.37	$1.37
55-59	$2.06	$2.06
60-65	$3.23	$3.23
65-69	$4.90	$4.90
70+	$7.64	$7.64

Texas Life

Permanent Life

Texas Life| www.Texaslife.com | 800-283-9233

Texas Life Insurance - Permanent, Portable Life Insurance

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

Visit the Employee Benefit Center website: benefits.ffga.com/ysletaisd for more information and rates.

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.
- Premiums lock in when you sign up.
- Benefits for Chronic Illness on yourself and Spouse
- Purchase on yourself, spouse, children, and grandchildren

EMPLOYEE COVERAGE	ISSUE AGE	MAXIMUM BENEFIT AMOUNT
Express Issue	18 through 49	$300,000
Express Issue	50 through 65	$100,000
Express Issue	65 through 70	$10,000
SPOUSE COVERAGE	**ISSUE AGE**	**MAXIMUM BENEFIT AMOUNT**
Express Issue	18 through 50	$50,000
Express Issue	50 through 60	$25,000
DEPENDENT CHILD COVERAGE	**ISSUE AGE**	**MAXIMUM BENEFIT AMOUNT**
Express Issue	15 days through 25 years	$50,000

Disability Insurance

The Standard | www.thestandard.com | 855-757-4717

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?

Visit the Employee Benefit Center website: benefits.ffga.com/ysletaisd for more information and rates.

Eligibility	Any active employee who works at least 20 hours per week on a regularly scheduled basis.
Coverage Amount	You may purchase coverage that will pay a monthly flat dollar benefit of $100 increments between $200 and $8,000 that cannot exceed 66 2/3% of your current base salary.

Critical Illness Insurance

The Standard| www.thestandard.com | 866-851-5505

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.

HIGHLIGHTS:

- Guaranteed Issue
- Tobacco/Non-Tobacco rates
- Issue age bands
- Pre-Existing conditions are waived
- Benefits paid to employee
- Lump sum benefit options of $10,000, $20,000 or $30,000

Visit the Employee Benefit Center website: benefits.ffga.com/ysletaisd for more information and rates.

Accident Insurance

MetLife | www.metlife.com/insurance/accident-health | 800-438-6388

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

PLAN 1 – Low Plan	MONTHLY (12)	BIWEEKLY (26)	BIWEEKLY (19)
Employee Only	$4.09	$1.89	$2.58
Employee + Spouse	$6.43	$2.97	$4.06
Employee + Children	$6.81	$3.14	$4.30
Family	$10.74	$4.96	$6.78

PLAN 2 - High Plan	MONTHLY (12)	BIWEEKLY (26)	BIWEEKLY (19)
Employee Only	$12.10	$5.58	$7.64
Employee + Spouse	$19.08	$8.81	$12.05
Employee + Children	$20.67	$9.54	$13.05
Family	$32.37	$14.94	$20.44

Identity Theft Protection

iLock360 | 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.

PLUS PLAN	MONTHLY (12)	BIWEEKLY (26)	BIWEEKLY (19)
Employee Only	$8.00	$3.69	$5.05
Employee + Spouse	$15.00	$6.92	$9.47
Employee + Children	$13.00	$6.00	$8.21
Family	$20.00	$9.23	$12.63

457(b) Plan Notice

2025 PLAN YEAR

To All School District Employees:

As your 457(b) Plan Administrator, we would like to make you aware of your eligibility to participate in your employer's 457(b) retirement plan. The 457(b) plan is a voluntary plan that allows you to defer a portion of your paycheck to a savings account to use when you choose to retire.

This is a great benefit offered by your employer to help you bridge your retirement income gap and lower your taxes. Under federal tax law, you do not have to pay income taxes on your contributions or account earnings until you take the money out of the plan.

Important Points About the 457(b) Plan

- The plan is overseen by school superintendents & chief financial officers, together with TCG Advisors.
- There is no 10% early distribution penalty tax (standard taxes still apply).
- There are no surrender charges or hidden fees.
- **You may start, stop or change your payroll deduction contribution to the Plan at any time**.
- You may contribute up to $23,500 for 2025 if you are under age 50, $31,000 if you are age 50 or over, and $34,750 if you are ages 60-63.
- There are no other restrictions on your right to make contributions to the Plan.
- With this plan, you have access to FinPath, a financial wellness tool to help you with complex financial topics like retirement, banking, student loan forgiveness, budgeting, insurance, debt management and more.
- You have unlimited phone calls and online meetings with Plan Specialists.

How to open an account

1. Go to www.ramsretirement.com.
2. Click on **Enroll** at the top right of the screen.
3. Search for your **Employer**.
4. Click the **457(b) Savings Plan** and follow each step until you get **confirmation notice**....& you're done!

Need help?

We know planning for the future isn't easy. Retirement Plan Specialists are available to help review your options and assist in creating a plan for your retirement. Contact us for help opening an account.

Schedule a 1:1 appointment at www.ramsretirement.com/telewealth or contact the Advisor Hotline at 512-600-5204.

Why Do I Need To Save If I Have Teacher Retirement

Your pension may not replace all of your income in retirement. The average retiree receives 60-65 percent of their income at retirement.

For example, if your current salary is $5,000 per month and your retirement benefit equals 65 percent of your current salary, you will receive $3,250 each month. However, TRS research indicates that retirees must receive 90-95 percent of their income in retirement to maintain their current standard of living. In the above example the member has a shortfall of $1,750 per month.

Why Should I Contribute To a 457(b) Plan

- Bridge your retirement income gap
- Lower your taxes
- Access professionally managed investments
- Grow savings with the power of dollar cost averaging

Contact Us

Toll Free: 800.943.9179
Fax: 888.989.9247
457@tcgservices.com
www.tcgservices.com
900 S Capital of Texas Hwy, Suite 350
Austin, TX 78746

457(b) Retirement Plans

TCG/HUB Services | www.tcgservices.com | 800-943-9179
Carol Figueroa | Local Plan Representative | 915-539-4286

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: 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

Schedule a time to meet with your local representative, Carol Figueroa: *tcgservices.com/cfigueroa*.

Contribution Limits	
2024	**2025**
$23,000	$23,500
Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional $7,500.	

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

403(b) Retirement Plans

TCG/HUB Services | www.tcgservices.com | 800-943-9179
Carol Figueroa | Local Plan Representative | 915-539-4286

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

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. An approved vendor must be selected.

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

Schedule a time to meet with your local representative, Carol Figeuroa: *tcgservices.com/cfigueroa*.

Contribution Limits	
2024	**2025**
$23,000	$23,500
Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional $7,500.	

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

Catastrophic Sick Leave

The District shall establish a catastrophic sick leave bank that full-time employees may join through a contribution of one day of local leave each school year. Leave contributed to the bank shall be solely for the use of the participating employees. An employee who is a member of the bank may request leave from the bank if the employee or member of the employee's immediate family experiences a catastrophic illness or injury.

For more information, please refer to Policy DEC (Local) at www.yisd.net.

Lifestyle Advantage Program

Get fit! For participants in the Ysleta ISD medical plans and Special Package. Participate in a fitness facility and receive $15/month reimbursement every 6 months. For spouses to participate and be eligible they must be enrolled in one of Ysleta's health plans. Dependent children are not eligible.

You must attend the fitness facility 8 times per month on different days for 6 months consecutively.

• For reimbursement obtain proof of attendance and proof of payment.
• Fill out a claim form (available in Risk Management Department and online at www.yisd.net).
• Submit all claims to Nohemi Bustamante located in the Risk Management Department at aetnarep@yisd.net or call 915-434-0470.

YSLETA INDEPENDENT SCHOOL DISTRICT
LIVE LIFE
WELLNESS PROGRAM

Live Life Wellness

Program Guide

Join now: www.livelifewellnessportal.com

New users, follow the steps below. **Returning users**, enter your username and password.

1. **Go to** your Live Life Wellness website and select **JOIN NOW**.
2. **Enable** multi-factor authentication (MFA). Instructions are available on the portal after you log in.
3. **Download** the Navigate Wellbeing app for a convenient way to track your activities.

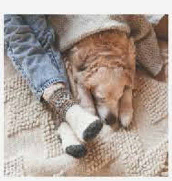
Eligibility: The program is open to all employees and spouses.

All qualifying activities must be completed by November 30, 2025.

Earn rewards: You could earn up to $300 for participating! Learn how to qualify inside.

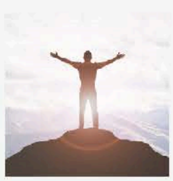
Group challenges:

Group challenges are a great way to stay connected with your organization, engage in healthy activities, and earn points towards your wellness reward.



New Year's Rest-olutions
January 20 – March 2

Registration:
January 6 – January 26



Mindset Makeover
March 31 – April 27

Registration:
March 17 – April 6

Falling into Rhythm
August 18 – September 14

Registration:
August 4 – August 24

Walk Your Plants Off
October 13 – November 9

Registration:
September 29 – October 19

View specific challenge details and requirements on your wellbeing portal.

24/7 resources:

Achieve personal and program goals with the help of holistic tools and resources found on your wellbeing platform.

- Download the Navigate Wellbeing app.
- Complete video learning courses.
- Participate in group and personal wellbeing challenges.
- Create your own “snap challenges” and invite others to join.
- Spark friendly competition by adding stakes to group challenges.
- Stay connected and recognize teammates on the Social Wall.
- Browse recipes, videos, and articles.
- Sync a device or manually track your step count, activity minutes, sleep hours, nutrition information, and more!

For more information, contact:

Ellie Bustos
915-434-0475
aetnawellrep@yisd.net

How to participate:

Complete program activities to earn rewards

The Live Life Wellness Program will run January 1 - November 30, 2025. Complete any of the activities below to earn points and enter the chance to earn raffles throughout the year.

Your program activities

Visit the tracking table on your platform dashboard for more details about completion requirements, to submit a completed activity, and to review your progress in the program.

Activity name	Points	Maximum completion
Health Screenings		
Annual Physical Screening	10	1
Preventive Screenings	10	2
Vaccinations	10	2
Enroll in Aetna Maternity Program	25	1
Vision Exam	10	1
Wellbeing Survey	20	1
Blood Drive	5	2
Dental Check-up	10	1
Biometric Screening	40	1
Wellness Challenges		
New Year's Rest-olutions	15	1
Mindset Makeover	15	1
Falling into Rhythm	15	1
Walk Your Plants Off	15	1
Personal Challenges	5	5
Snap Challenge	5	4
Wellness Activities to Earn Points		
Create an EAP Account	5	1
Video Challenges	5	5
Photo Gallery	5	5
Social Wall	5	5
Healthy Selfie	5	3
Aetna Assessment	25	1
403b and 457b Contribution	5	1
Retirement Contribution	5	1

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?

Robert Dawson
FFMS Coordinator
Cell: 281-889-9382

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 by calling Robert Dawson the Medicare Services Coordinator at 281-889-9382.

Frequently Asked Questions

What is the Section 125 plan?

This is the IRS code that allows you to deduct certain benefits like Medical, Dental, and Vision on a pre-tax basis.

What is Guaranteed Issue (GI)?

Also referred to as Guaranteed Acceptance, or GA, means that you can't be turned down for health reasons. Guaranteed Issue is typically offered during initial enrollment for benefits.

What is a "pre-existing condition"?

A pre-existing condition is a disease or physical condition for which symptoms existed or medical advice or treatment was recommended or received prior to the effective date of coverage.

What is a deductible?

A deductible is what you must pay for your health care before your insurance pays its part. Most plans have deductibles, which start over when your "PLAN YEAR" starts over. For example, if your plan has a $1,000 deductible and you have surgery that costs $5,000, you'll pay $1,000 before your insurer helps you cover your bills.

What is a co-pay?

A copay is a fixed amount that you pay for covered services like a prescription or a doctor's visit.

What is a coinsurance?

Coinsurance means you pay a percentage of the total cost of care. For example, if you have a 20% coinsurance, and your doctor's appointment costs
$300, you'd pay $60. (If you've met your deductible).

What does out-of-pocket maximum mean?

Your out-of-pocket maximum is the most you have to pay each year toward your medical services and prescription drugs before your insurance pays for all your care. This amount does not include what you pay in premiums.

What does EOB mean?

After you've visited your doctor or had a procedure in a hospital, you'll receive an Explanation of Benefits (EOB) form explaining how much of the charges your insurance will pay. The EOB isn't a bill itself, but it can tell you what your doctor may charge you. Look for the words "amount you may owe" to see how much you may owe after your insurance pays.

Before you get certain tests or procedures, do you need permission from your health insurance plan?

If your doctor says you need a test or procedure, your health plan may require a preauthorization if it's to be covered by the plan. Your plan's summary of benefits lists what care needs to be preauthorized. If a preauthorization is not requested, the health plan may deny the service.

Dependent Day Care Accounts

If I contribute to a Dependent Day Care Account, can I also write-off my daycare expenses on my taxes?
No, you may not. If you use the Dependent Day Care Account, you save money up-front on your taxes. Your per-paycheck deductions are taken out of your paycheck before you pay taxes on your income. Thus, your taxable income is less, and you pay less in taxes.

What kinds of care does this cover?

Before-school and after-school care Expenses for preschool/nursery school Extended day programs
Babysitter (in or out of the home)
Nanny services (amounts paid for the actual care of the dependent) Summer day camp for your qualifying child under the age of 13 Elder day care for a qualifying individual

Can I use the Dependent Day Care account to fund elder care for my mother/father/spouse?

Yes, you may use your Dependent Day Care account to fund care for individuals who qualify as your dependent who lives with you for more than half the year (and for whom you are the custodial parent in cases of divorce), your spouse, or other tax dependent, who is incapable of self-care and lives with you for more than half the year.

My FFGA Benefits+

Manage your benefits anytime, anywhere.

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

FIND OUR APP HERE

www.ffga.com/my-ffga-benefits

Ysleta ISD
GROUP ID: 67170

View Available Benefits & Enroll

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

My Wallet

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

Contact Us

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

Contact Information

Ysleta ISD Benefits Office
Argie Lopez- Benefits Clerk
915-434-0474 | alopez322@yisd.net

Abigail Quintero FFGA Onsite Benefits Representative
915-434-0461 | aquintero11@yisd.net

FFGA
Frank Martinez - Sr. Executive Administrator
915-861-4706 | frank.martinez@ffga.com

Rich Sifuentes - Sr. Executive Administrator
915-861-6063 | rich.sifuentes@ffga.com

Product	Carrier	Website	Phone
Medical	Aetna	www.aetna.com	877-596-1457
Employee Assitance Program	Aetna	www.mylifevalues.com/aetna	888-866-4827
Dental	MetLife PPO	www.metlife.com/dental	800-438-6388
Dental	MetLife DHMO	www.metlife.com/dental	800-880-1800
Vision	Superior Vision by MetLife	www.metlife.com/vision	833-393-5433
Flexible Spending Accounts	Inspira Financial	www.inspirafinancial.com	888-678-8242
Health Savings Accounts	Inspira Financial	www.inspirafinancial.com	888-678-8242
Voluntary Term Life	Metlife	www.metlife.com	800-638-5433
Permanent Life	Texas Life	www.texaslife.com	800-283-9233
Disability	The Standard	www.thestandard.com	855--757-4717
Critical Illness	The Standard	www.thestandard.com	800-634-1743
Accident	Metlife	www.metlife.com	800-438-6388
Identity Theft	iLock360	www.ilock360.com	855-287-8888
457 and 403(b) Retirement Plans	TCG Services	www.region10rams.org	800-943-9179