

Magnolia ISD 2023-2024

BENEFITS GUIDE



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

EMPLOYEE BENEFITS CENTER

YOUR ONE-STOP-SHOP FOR BENEFIT INFORMATION

Magnolia ISD and First Financial 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 claims, important phone numbers, and enrollment information.

There is no need to register for site access. Type the URL below into your browser and you will be directed to your Employee Benefits Center.

<https://benefits.ffga.com/magnoliaisd>



HOW TO ENROLL

OPEN ENROLLMENT IS JULY 17th to AUGUST 11th

ONLINE ENROLLMENT

To begin online enrollment, visit <https://benefits.ffga.com/magnoliaisd> and click on How to Enroll.

LOGIN

- Login: Your Employee ID or Social Security Number (no dashes)
- PIN (first login only): The last four digits of your Social Security Number and the last two digits of the year you were born (six digits total)
- New PIN: The first time you log in you will be required to change your PIN. Please make note your new PIN because you will use it from that point forward.

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 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.

ON-SITE ENROLLMENT

When it's time to enroll in your benefits, your First Financial Account Representative will be on-site to assist you with making your elections. Please note that you can go to any location, if needed.

ON-SITE ENROLLMENT SCHEDULE

Campus	Date	Time	Location
Magnolia Intermediate	July 20	7 a.m. – 3:30 p.m.	LGI Room
Event Center	July 25- July 26	8:30 a.m. – 4 p.m.	Conference Room
Event Center- Benefits Fair	July 27	9 a.m. – 2 p.m.	Conference Room
DAEP	July 31	8 a.m. – 4 p.m.	Conference Room #215
ESC	July 31	8 a.m. – 4 p.m.	Boardroom Conference Room
Magnolia High	August 2	8:30 a.m. – 4 p.m.	Room #2509
Magnolia West High	August 2	8:30 a.m. – 4 p.m.	Room #1512
Magnolia Junior High	August 3	8:30 a.m. – 4 p.m.	Room #401
Bear Branch Junior High	August 3	8:30 a.m. – 4 p.m.	Room #C103
Magnolia Intermediate	August 3	8:30 a.m. – 4 p.m.	Front Office Conference Room
Bear Branch Intermediate	August 3	8:30 a.m. – 4 p.m.	LGI Room
Magnolia Elementary	August 7	8:30 a.m. – 4 p.m.	Library
Lyon Elementary	August 7	8:30 a.m. – 4 p.m.	Conference Room
Williams Elementary	August 7	8:30 a.m. – 4 p.m.	Library
Nichols Sawmill Elementary	August 7	8:30 a.m. – 4 p.m.	Room #125
Bear Branch Elementary	August 8	8:30 a.m. – 4 p.m.	Science Lab Room #118
Smith Elementary	August 8	8:30 a.m. – 4 p.m.	Cafeteria
Ellisor Elementary	August 8	8:30 a.m. – 4 p.m.	Room #135
Magnolia Parkway Elementary	August 8	8:30 a.m. – 4 p.m.	Conference Room
Transportation	August 8	1 p.m. – 5 p.m.	Driver Lounge

PHONE ENROLLMENT- July 17th to August 11th

A First Financial Representative will help you enroll in your benefits and answer questions. There is an option to leave a voice message for a representative to return your call.

July 17 – August 11, 2023
Monday - Friday from 8am - 5pm, 855-765-4473,
Option 3

ELIGIBILITY

ELIGIBILITY

All TRS eligible employees are eligible for all benefits.

NEW EMPLOYEES

You have 31 days starting with your actively-at-work date to make benefit elections. Your New Hire Enrollment elections will be made on FFEenroll

EXISTING EMPLOYEES

When it's time to enroll in your benefits, your First Financial 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, <https://benefits.ffga.com/magnoliaisd>

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 & student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

DECLINING COVERAGE

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

SECTION 125 PLANS

SECTION 125 PLAN INFORMATION AND RULES

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

HERE'S HOW IT WORKS

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

Eligible benefits include medical, hospital indemnity, telemedicine, dental, vision, cancer, accident and the flexible spending plans.

IS IT RIGHT FOR ME?

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

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

IRS specified changes in family status include:

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

SECTION 125 PLAN SAMPLE PAYCHECK

	WITHOUT S125	WITH S125
Monthly Salary	\$2,000	\$2,000
Less Medical Deductions	-N/A	-\$250
Taxable Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	-\$400	-\$350
Less Estimated FICA (7.65%)	-\$153	-\$133
Less Medical Deductions	-\$250	-N/A
Take Home Pay	\$1,197	\$1,267

YOU COULD SAVE \$70 PER MONTH IN TAXES BY PAYING FOR YOUR BENEFITS ON A PRE-TAX BASIS!

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

FLEXIBLE SPENDING ACCOUNTS

First Financial Administrators, Inc. | www.ffga.com | 1.866.853.3539
P.O. Box 161968 | Altamonte Springs, FL 32716

MEDICAL FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and pay for out-of-pocket medical expenses not covered under your medical plan. If your plan includes a grace period option, you have additional time to incur and claim against unused funds in the new plan year. Keep in mind that remaining balances after the grace period is exhausted will be forfeited under the use-it-or-lose-it rule.

Your maximum contribution amount for 2023 is \$3,050.

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 \$5,000 per tax year for reimbursement of dependent care services.
If you are married and file a separate tax return, the limit is \$2,500.

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.

QUESTIONS? CONTACT US TODAY!

Online: www.ffga.com | Phone: 866-853-FLEX | Fax: 800-298-7785
First Financial Group of America • FSA Department • PO Box 670329 • Houston, TX 77267-0329 Flex
Receipts and Documents only: First_Financial_Receipts@Alegeus.com

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

FSA RESOURCES

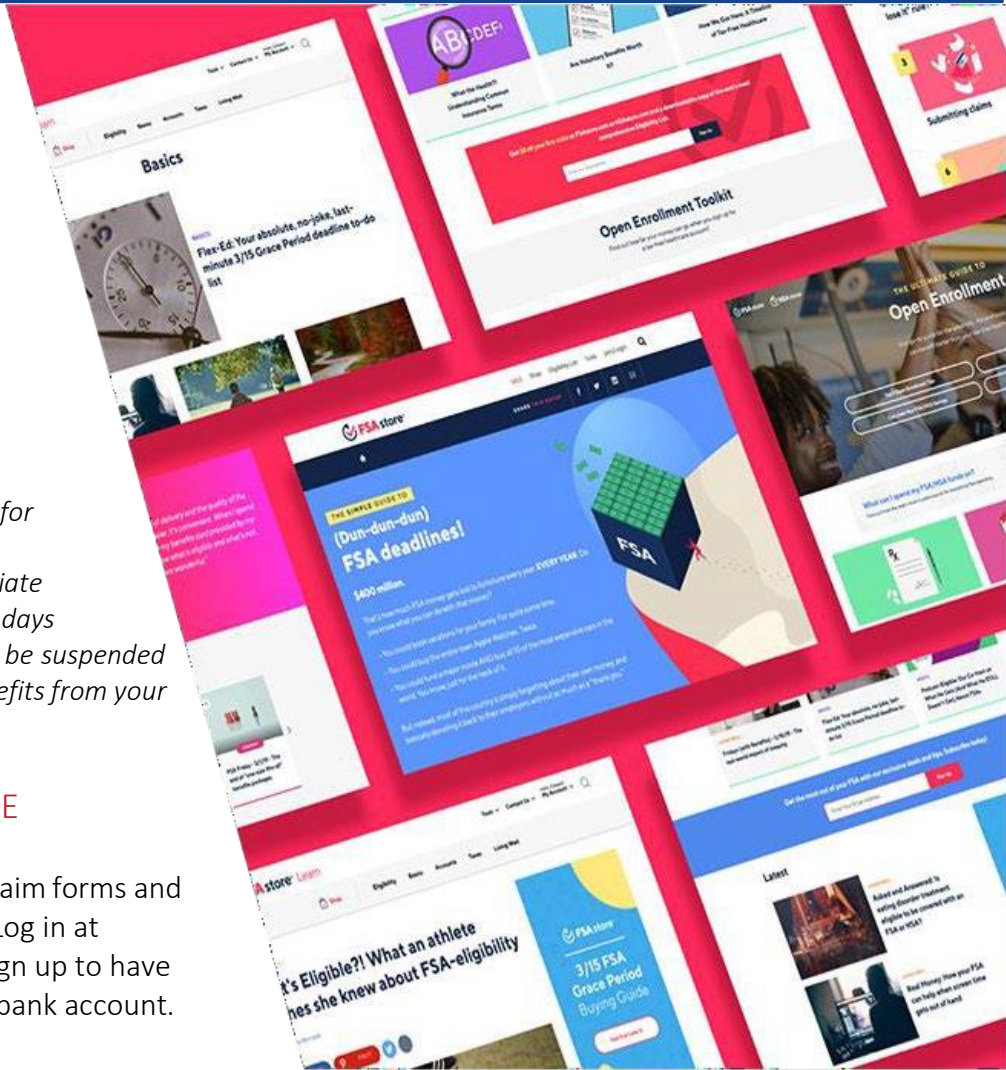
BENEFITS CARD

The First Financial Benefits Card is available to all employees that participate in a Medical FSA and/or a Dependent Care FSA. The Benefits Card gives you immediate access to your money at the point of purchase. Cards are available for participating employees, their spouse and any eligible dependents who are at least 18 years old.

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

VIEW YOUR ACCOUNT DETAILS ONLINE

Sign up to view your account balance, find claim forms and check claims status on our secure website. Log in at www.ffga.com. After you log in, you may sign up to have reimbursements directly deposited to your bank account. View the [Portal Log-in Guide](#) now!

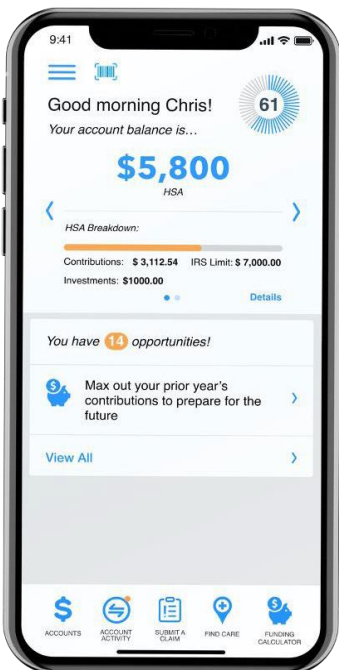


FF MOBILE ACCOUNT APP

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 StoreSM or Google Play StoreTM. View the FF Mobile Account App [User Guide](#) and [Quick Reference Guide](#).

FSA STORE

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



HEALTH SAVINGS ACCOUNTS

First Financial Administrators, Inc. | www.ffga.com | 1.866.853.3539

P.O. Box 161968 | Altamonte Springs, FL 32716

HEALTH SAVINGS ACCOUNTS

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.

	2023	2024
HSA Contribution Limit	<ul style="list-style-type: none">• Self Only: \$3,850• Family: \$7,750	<ul style="list-style-type: none">• Self Only: \$4,150• Family: \$8,300
HDHP Minimum Deductibles	<ul style="list-style-type: none">• Self Only: \$1,500• Family: \$3,000	<ul style="list-style-type: none">• Self Only: \$1,600• Family: \$3,200
<i>\$1,000 catch-up contributions (age 55 or older)</i>		

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.

WHAT IS CIP AND WHY IS IT REQUIRED?

The Customer Identification Program (CIP) is a combination of requirements set forth in the US Patriot Act. It states that all financial institutions must verify the identity of individuals wishing to conduct financial transactions with them. A Health Savings Account is a bank account established with UMB and is therefore required to follow the CIP verification process. The verification process reviews your SSN, home mailing address, date of birth, and full legal name against two federal databases. UMB will send you information regarding the CIP process after Open Enrollment. **IF THE REQUESTED DOCUMENTATION IS NOT RECEIVED WITHIN 45 DAYS, THE ACCOUNT WILL BE CLOSED AND YOU MUST RE-APPLY IN ORDER TO OPEN UP YOUR HSA ACCOUNT.**

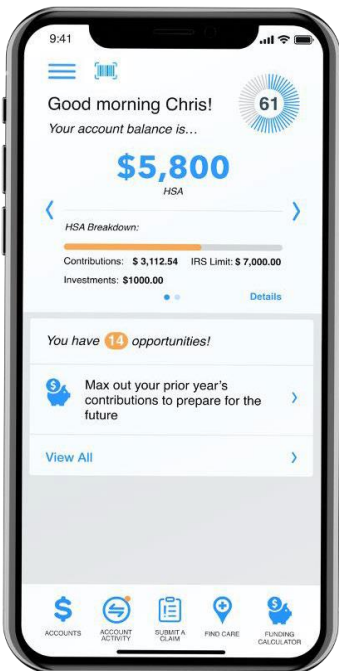
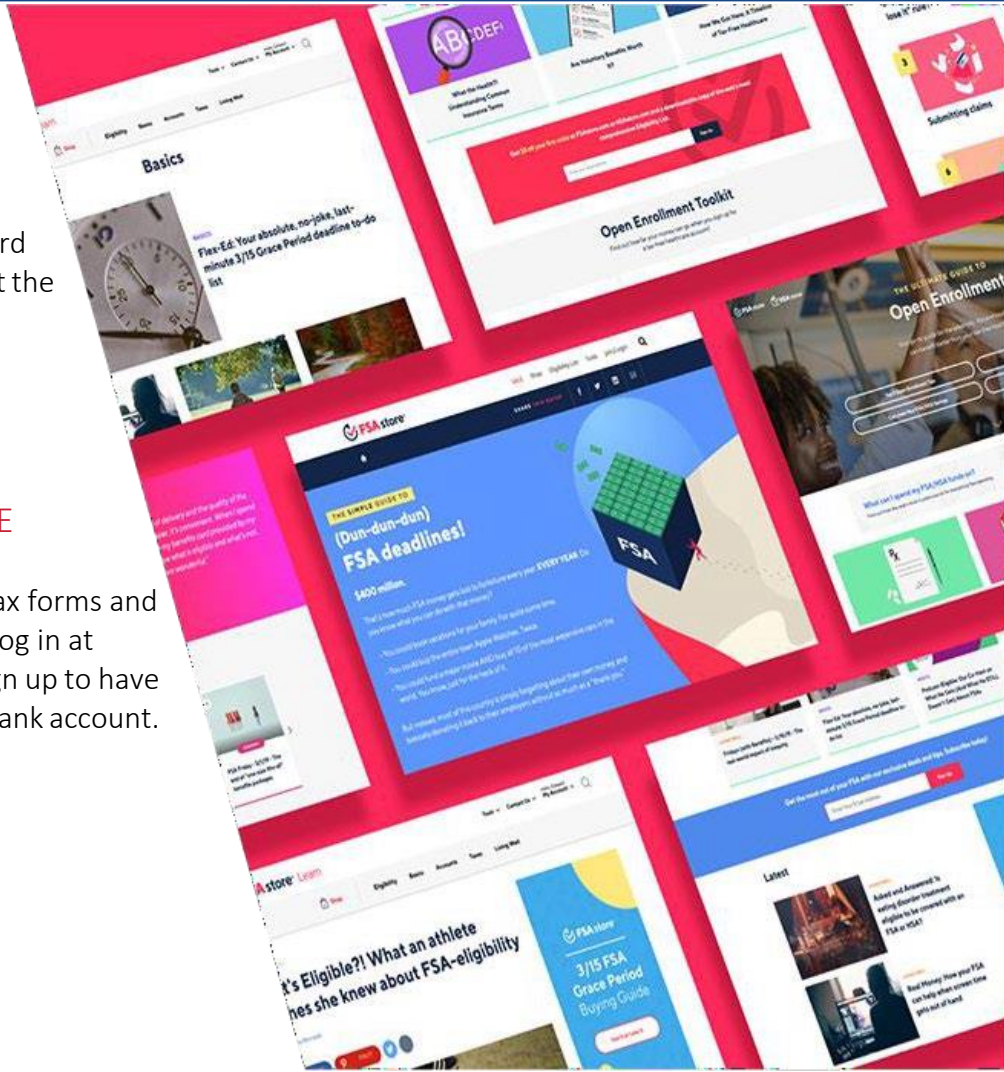
HSA RESOURCES

BENEFITS CARD

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VIEW YOUR ACCOUNT DETAILS ONLINE

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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 StoreSM or Google Play StoreTM. View the FF Mobile Account App [User Guide](#) and [Quick Reference Guide](#).

HSA STORE

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



MEDICAL

TRS-ACTIVECARE

The district's medical plans are offered through TRS. From in- and out-of-network options to comprehensive prescription drug coverage and special health and wellness programs, TRS-ActiveCare has been designed to flexibly meet the needs of nearly half a million public education employees.

BCBSTX

Blue Cross Blue Shield of Texas | <https://www.bcbstx.com/trsactivecare/> | 1.866.355.5999

*TRS-ACTIVECARE PRIMARY

- Copays for doctor visits and generic prescriptions before you meet deductible
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage

TRS-ACTIVECARE HD

- Must meet deductible before plan pays for non-preventive care
- In-network and out-of-network benefits – separate out-of-network deductible/out-of-pocket maximum
- Nationwide network
- Deductible applies to medical and pharmacy
- No requirement for PCP or referrals
- Compatible with health savings account (HSA)

*TRS-ACTIVECARE PRIMARY+

- Copays for many services and drugs
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage

TRS-ACTIVECARE 2 – CLOSED TO NEW ENROLLEES

- Copays for many drugs and services
- Nationwide network with out-of-network coverage

TRS-ACTIVECARE PLAN PRESCRIPTION BENEFITS

Express Scripts | <https://www.express-scripts.com/trsactivecare> | 1.844.367.6108

Starting Friday, Sept. 1, 2023, Express Scripts will be the new pharmacy benefits manager (PBM) for TRS-ActiveCare. We're here to help you understand your prescription benefits and make it convenient and affordable for you and your family to get the prescription medications you may need.

*For the Primary and Primary+ plans you MUST select a Primary Care Physician (PCP). When you Enroll visit www.bcbstx.com/trsactivecare or call 866.355.5999 to find an in-network doctor with a 10-digit PCP number.

MEDICAL RATES

TRS-ActiveCare HD	TRS Total (Monthly)	District Contribution (Monthly)	Employee Cost (Monthly)	Employee Cost (24 Pay)
Employee Only	\$433.00	\$350.00	\$83.00	\$41.50
Employee + Child(ren)	\$737.00	\$350.00	\$387.00	\$193.50
Employee + Spouse	\$1,170.00	\$350.00	\$820.00	\$410.00
Employee + Family	\$1,473.00	\$350.00	\$1,123.00	\$561.50

TRS-ActiveCare Primary	TRS Total (Monthly)	District Contribution (Monthly)	Employee Cost (Monthly)	Employee Cost (24 Pay)
Employee Only	\$421.00	\$350.00	\$71.00	\$35.50
Employee + Child(ren)	\$716.00	\$350.00	\$366.00	\$183.00
Employee + Spouse	\$1,137.00	\$350.00	\$787.00	\$393.50
Employee + Family	\$1,432.00	\$350.00	\$1,082.00	\$541.00

The TRS AC-Primary and TRS AC-Primary+ plans require you to provide a Primary Care Physician (PCP)

TRS-ActiveCare Primary +	TRS Total (Monthly)	District Contribution (Monthly)	Employee Cost (Monthly)	Employee Cost (24 Pay)
Employee Only	\$494.00	\$350.00	\$144.00	\$72.00
Employee + Child(ren)	\$840.00	\$350.00	\$490.00	\$245.00
Employee + Spouse	\$1,285.00	\$350.00	\$935.00	\$467.50
Employee + Family	\$1,631.00	\$350.00	\$1,281.00	\$640.50

The TRS AC-Primary and TRS AC-Primary+ plans require you to provide a Primary Care Physician (PCP)

TRS-ActiveCare 2	TRS Total (Monthly)	District Contribution (Monthly)	Employee Cost (Monthly)	Employee Cost (24 Pay)
Employee Only	\$1,013.00	\$350.00	\$663.00	\$331.50
Employee + Child(ren)	\$1,507.00	\$350.00	\$1,157.00	\$578.50
Employee + Spouse	\$2,402.00	\$350.00	\$2,052.00	\$1,026.00
Employee + Family	\$2,841.00	\$350.00	\$2,491.00	\$1,245.50

The TRS Active Care 2 plan will be closed to any changes or new enrollments. Only those employees staying in the plan will get to keep it. Once Active Care 2 has been dropped, the plan cannot be re-elected.

HMO Network- Baylor Scott and White

- Copays for doctor visits and generic prescriptions before you meet deductible
- In-Network only – no out-of-network benefits

Baylor Scott and White HMO	TRS Total (Monthly)	District Contribution (Monthly)	Employee Cost (Monthly)	Employee Cost (24 Pay)
Employee Only	\$553.45	\$350.00	\$203.45	\$101.73
Employee + Child(ren)	\$889.98	\$350.00	\$539.98	\$269.99
Employee + Spouse	\$1,390.74	\$350.00	\$1,040.74	\$520.37
Employee + Family	\$1,600.72	\$350.00	\$1,250.72	\$625.36

You can choose this plan if you live in one these counties: Austin, Bastrop, Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Caldwell, Collin, Coryell, Dallas, Denton, Ellis, Erath, Falls, Freestone, Grimes, Hamilton, Hays, Hill, Hood, Houston, Johnson, Lampasas, Lee, Leon, Limestone, Madison, McLennan, Milam, Mills, Navarro, Robertson, Rockwall, Somervell, Tarrant, Travis, Walker, Waller, Washington, Williamson

CLEVER RX

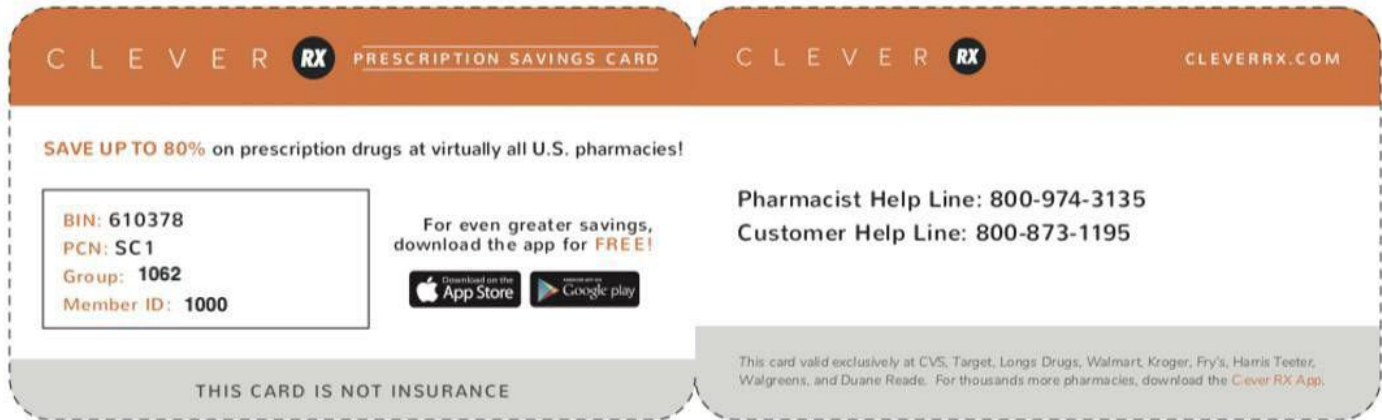
Clever RX | <https://partner.cleverrx.com/ffga> | 1.800.873.1195

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!

HIGHLIGHTS

- 100% FREE to use.
- Unlock discounts on thousands of medications.
- Save up to 80% on prescription medication – Often beats your copay!
- Download the Clever RX app by using the information on your card below to unlock exclusive savings at over 60,000 pharmacies nationwide.
- Available to use now!

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>.



DENTAL INSURANCE

MetLife | www.metlife.com/dental | 800.942.0854

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. MetLife provides employees with 3 dental plans to choose from, a DHMO Plan, a PPO MAC Plan, and a PPO Plan.

Visit the Employee Benefit Center at <https://benefits.ffga.com/magnoliaisd> and view policy for more details or speak to a First Financial Account Manager to assist with questions.

PPO Plans:

- PPO High Plan has In-or out-of-network and Mac Low Plan you must stay "in-network" to avoid high out of pocket costs
- Save money by visiting a Preferred Provider list of "in-network" dentists
- Exams, x-rays and cleanings are covered at 100% in-network
- Annual deductible of \$50 per individual; \$150 per family; annual maximum benefit of \$1,500 per person
- Basic restorative care (e.g., fillings, extractions & gum treatments) is paid at 80% up to annual maximum
- Major services (e.g., crowns, dentures, & implants) are covered at 50% up to annual maximum
- Orthodontia for dependent children under age 26 with a Lifetime maximum of \$1,000 per person

DENTAL LOW MAC PPO SEMI-MONTHLY PREMIUMS

EMPLOYEE ONLY	\$18.48
EMPLOYEE + SPOUSE	\$37.10
EMPLOYEE + CHILDREN	\$41.47
FAMILY	\$52.49

DENTAL HIGH PPO SEMI-MONTHLY PREMIUMS

EMPLOYEE ONLY	\$22.91
EMPLOYEE + SPOUSE	\$45.98
EMPLOYEE + CHILDREN	\$51.39
FAMILY	\$65.05

DHMO Plan:

- No deductibles
- No exclusion for pre-existing conditions No annual maximum
- Must choose from the Directory of Dentists that have a more limited network – you need to choose a PCP; if you need to change to another dentist you will need to call MetLife and change – it takes 20 work days to change in system for you to be able to go to the new in-network with the DHMO dentist.
- Orthodontia coverage for adults and child dependents under the age of 26

DENTAL DHMO SEMI-MONTHLY PREMIUMS

EMPLOYEE ONLY	\$7.99
EMPLOYEE + SPOUSE	\$15.17
EMPLOYEE + CHILDREN	\$15.97
FAMILY	\$24.75

VISION INSURANCE

Davis Vision | www.davisvision.com | 888.790.9910

Proper vision care is essential to your overall wellbeing. 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:

- \$10 co-pay for eye exam
- \$10 co-pay for eyeglasses or contacts
- \$130 toward eyeglasses plus 20% off overage OR
- \$130 toward contacts plus 15% off overage
- You must use an in-network Davis Vision provider Dependents up to age 26 years

VISION SEMI-MONTHLY PREMIUMS	
EMPLOYEE ONLY	\$4.17
EMPLOYEE + SPOUSE	\$8.48
EMPLOYEE + CHILD(REN)	\$8.73
FAMILY	\$12.09

Visit the Employee Benefit Center at <https://benefits.ffga.com/magnoliaisd> and view policy for more details or speak to a First Financial Account Manager to assist with questions.

DISABILITY INSURANCE

The Standard | www.standard.com | 281.517.5466

Disability insurance can help protect your income in the even you become sick, injured, or pregnant, and the doctor says you're unable to work. It pays a monthly benefit amount based on a percentage of your gross income, so you may continue to pay for everyday living expenses. During the annual open enrollment period, you may increase your monthly benefit by \$100, \$200, or \$300 or decrease your benefit waiting period by one level without being subject to the preexisting condition exclusion.

Visit the Employee Benefit Center at <https://benefits.ffga.com/magnoliaisd> and view policy for more details or speak to a First Financial Account Manager to assist with questions.

Plan Highlights below:

- Guaranteed Issue coverage for everyone; pre-existing condition limitations only apply on new levels of coverage elected or for any enhancements to the plan
- Pre-existing conditions will not be covered until after 12 months of continuous coverage
- Pre-existing condition Waiver – is a very limited but Standard does offer one. For the first 90 days from the date of the disability, Standard will pay full benefits even if you have a pre-existing condition. The 90 days does include the unpaid days for the elimination period you choose, so if you have a 60 day wait and are still out it would pay up to 30 additional days.
After 90 days, Standard would continue benefits, ONLY IF the pre-existing condition exclusion did not apply.
- Based on your individual need, you can select from multiple elimination (waiting) periods- 0/3 days, 14 days, 30 days, 60 days, 90 days and 180 days
- If you select an elimination period of 30 days or less, your waiting period is waived upon in-patient hospital admittance of 24 hours or more
- The cost depends the amount of coverage selected, and on how quickly you want benefits to begin – known as elimination periods (waiting periods).
- The plan will be eligible to pay AFTER you meet your elimination / waiting period. Example: You have a 30 day waiting period and you are not able to work per doctor for 3 months, the plan would start to pay after you satisfied the waiting period of 30 day and pay for the next 2 months in this case.
- Your monthly benefit will pay you in \$100 increments; up to 66 2/3% of your salary or maximum of \$8,000/month Disability insurance will pay you if you are medically disabled-up to the age of 65; if you are unable to return to work

Please if you have a pre-existing condition, speak with a First Financial representative to go over that limitation exclusion and the limited waiver if apply.

CANCER INSURANCE

American Fidelity | www.americanfidelity.com | 800.662.1113

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 Benefit Center at <https://benefits.ffga.com/magnoliaisd> and view policy for more details or speak to a First Financial Account Manager to assist with questions.

Plan Highlights below:

GUARANTEED ISSUE FOR ALL EMPLOYEES AND DEPENDENTS!

- Benefits are paid directly to you and coverage can be for you or your entire family Pays you based upon a schedule of 25 benefits; some of the key benefits include:
- Pays up to \$10,000(low plan) or \$15,000(high plan) annually for chemotherapy, radiation, and immunology
- Pays up to \$10,000(low plan) or \$15,000(high plan) annually for blood, plasma, and platelets Both HIGH and LOW plans pay you upon initial cancer diagnosis- \$2,500 for low; \$5,000 for high
- Both HIGH and LOW plans include an Intensive Care Unit (ICU) rider that will pay \$600 daily, up to 45 days, if you are confined to the ICU for ANY reason
- Pays ambulance benefit, \$200 for ground, and \$2,000 for air
- Wellness screening Benefit - \$25 per year for Low plan, \$75 per year for High plan
- Pays for Hospital confinement, extended care facilities, hospice care, surgery, among other things

CANCER SEMI-MONTHLY PREMIUMS		
	BASIC	ENHANCED PLUS
EMPLOYEE ONLY	\$7.90	\$15.81
FAMILY	\$13.43	\$26.90

Certain pre-existing condition limitations apply for one year for those who are not currently in the group cancer plan. A pre-existing condition is a disease or physical condition for which symptoms existed or medical advice or treatment was recommended or received within the twelve-month period prior to the effective date of coverage. AFA does not pay for any loss due to a pre-existing condition during the first 12 months of coverage.

CRITICAL ILLNESS INSURANCE

MetLife | www.metlife.com/criticalillness | 800.438.6388

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 Benefit Center at <https://benefits.ffga.com/magnoliaisd> and view policy for more details or speak to a First Financial Account Manager to assist with questions.

Plan Highlights are below:

GUARANTEED ISSUE FOR EMPLOYEES, SPOUSE, AND ELIGIBLE CHILD(REN) NO MEDICAL HISTORY REQUIRED!

- Low and High plans available to meet your needs
- Plan pays lump-sum benefit amount of \$15,000 (Low Plan) or \$30,000 (High Plan)

Recurrence benefits also exist on some of the conditions below – please see more details by visiting the Employee Benefit Center at <https://benefits.ffga.com/magnoliaisd>

- Wellness benefit pays you \$50 (Low Plan) or \$100 (High Plan) for annual health screening test Plan will pay up to 300% of the benefit for each person on the plan
- NEW THIS YEAR, No Pre-existing conditions on the benefits, but it has to occur new after the effective date of your coverage.
- Age-banded Rates for both plans are listed in the Reference Center; rates lock in at the age you attain your coverage!

COVERED ILLNESSES
HEART ATTACK
STROKE
MAJOR ORGAN TRANSPLANT
ALZHEIMER'S DISEASE
CANCER
SKIN CANCER (PARTIAL BENEFIT)
KIDNEY FAILURE
CORONARY ARTERY BY-PASS
22 OTHER LISTED CONDITIONS- PARTIAL BENEFIT

GROUP TERM LIFE & AD&D

SunLife | www.sunlife.com/us | 800.247.6875

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 \$10,000. 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.

GROUP 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 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 at <https://benefits.ffga.com/magnoliaisd> for more details.

Existing Employees:

- Employee Minimum Coverage is \$10,000 up to 5x annual salary to a maximum coverage of \$500,000
- Spouse coverage in increments of \$5,000 up to \$500,000 of coverage (not to exceed 100% of employee coverage)
- Child(ren) coverage in increments of \$2,000 up to \$10,000 of coverage (not to exceed employee coverage)
- Age-banded rates for employees, spouse, and children. The policy will age the insured as of their age on September 1 of each year and rates will be based on your age-band for that plan year.
- Existing, employees applying for the first time or existing employees increases their or their dependents coverage will be subject to approval by SunLife and be required to fill out an Evidence of Insurability (EOI) online and submit for the underwriting process. SunLife may require more information and send a letter to you requesting that information. If they have not heard back from you within 60 days on the information, that application will close out.

New Hire (within 31 days):

- Guaranteed Issue for employees up to 5x annual salary to a maximum of \$150,000 of coverage
- Guaranteed Issue for Spouse coverage in increments of \$5,000 up to \$50,000 of coverage (cannot exceed 100% of employee coverage)
- Guaranteed Issue for Child(ren) coverage up to \$10,000 (cannot exceed 100% of employee coverage)
- New hires that wish to elect over the Guaranteed Issue amount will be subject to insurability and approval by Sunlife. SunLife may require more information and send a letter to you requesting that information. If they have not heard back from you within 60 days on the information, that application will close out.

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. The application process is simple as it's Express Issue. You only must answer three health questions, and there are no medical exams required. You may also apply for this coverage for yourself, your spouse and minor children and grandchildren.

Visit the Employee Benefit Center at <https://benefits.ffga.com/magnoliaisd> and view policy for more details or speak to a First Financial Account Manager to assist with questions.

HIGHLIGHTS:

- Portable – you can take it with you when you leave the district for the same premium you pay now!
- The policy remains in force until you die or up to age 121 if you pay the necessary premium on time.
- No scheduled rate increase
- Employees age 49 and under : eligible to receive up to \$300,000 coverage; Express Issue
- Employees age 50-65: eligible to receive up to \$100,000 coverage; Express Issue
- Spousal Express Issue coverage up to \$50,000; varies based on spouse age
- Coverage for child(ren) & grandchild(ren) up to \$50,000
- Chronic Illness Rider- pays up to 92% policy value to help cover cost of long-term care if you cannot perform 2 of the 5 ADL (Assisted Daily Living) functions
- 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.

HOSPITAL INDEMNITY INSURANCE

MetLife | www.metlife.com | 800.438.6388

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!

Visit the Employee Benefit Center at <https://benefits.ffga.com/magnoliaisd> and view policy for more details or speak to a First Financial Account Manager to assist with questions.

Plan Highlights below:

- GUARANTEED ISSUE FOR EMPLOYEES, NO MEDICAL HISTORY REQUIRED!
- Normal Pregnancy is covered
- Newborn Confinement Benefit - \$25 a day for up to 2 days
- No pre-existing condition limitation
- Newborn Confinement Benefit - \$25 a day for up to 2 days
- Plan is Portable - take it with you when you leave the district

HOSPITAL INDEMNITY SEMI-MONTHLY PREMIUMS		
COVERAGE TIER	LOW PLAN	HIGH PLAN
EMPLOYEE ONLY	\$5.74	\$11.37
EMPLOYEE + SPOUSE	\$10.93	\$21.41
EMPLOYEE + CHILDREN	\$10.30	\$20.19
EMPLOYEE + FAMILY	\$17.51	\$34.32

BENEFIT	LOW PLAN	HIGH PLAN
ADMISSION IN HOSPITAL	\$500	\$1000
CONFINEMENT IN HOSPITAL	\$100 PER DAY	\$200 PER DAY
ADMISSION IN ICU	\$1000	\$2000
CONFINEMENT IN ICU	\$200 PER DAY	\$400 PER DAY
INPATIENT REHAB UNIT	\$100 PER DAY	\$200 PER DAY

LEGAL PLAN

ARAG | www.araglegalcenter.com | 800.247.4184

Have you ever found yourself in need of legal advice, but aren't sure where to go? A voluntary group legal plan helps fill that need. It provides you with access to professional lawyers at a low monthly rate. For just a few dollars a month, you can consult with a lawyer about having your will prepared, reviewing documents, contesting a traffic ticket, lawsuits, divorce and so much more. Expert legal advice is available at your fingertips. Visit the Employee Benefit Center at <https://benefits.ffga.com/magnoliaisd> and view policy for more details or speak to a First Financial Account Manager to assist with questions.

Plan Highlights below:

- Plan covers many legal services including, but not limited to, Family Law, Estate Law, Civil Lawsuits, Vehicle Law, Real Estate Law, Law for Money Matters and Law for Elder Care issues
- The plan can provide security for you and your family, with benefits of the preparation of Living Trusts, Living Wills, Powers of Attorney and Will and Codicils
- Plan includes preparation and review of Affidavits, Deeds, Demand Letters, Document Reviews, Elder Law Matters, Mortgages, immigration services, and Promissory Notes
- Other benefits of the plan are Adoption and Legitimization, Guardianship, Name Change, Prenuptial Agreement, protection from Domestic Violence, Juvenile Court of Defense, Debt Collection defense, Tax Audit Representation, and minor traffic offenses.
- You can call a Network Attorney for unlimited legal advice to help prepare documents, letters or a will
- The ARAG Legal Center provides on-line tools and useful information to help you learn more about your legal issues on your own

LEGAL SEMI-MONTHLY PREMIUMS	
PLAN	EMPLOYEE/FAMILY
ULTIMATE ADVISOR	\$9.00
ULTIMATE ADVISOR PLUS	\$11.75

IDENTITY THEFT PROTECTION

iLOCK360 | www.ilock360.com | 1.855.287.8888

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.

Visit the Employee Benefit Center at <https://benefits.ffga.com/magnoliaisd> and view policy for more details or speak to a First Financial Account Manager to assist with questions.

Plan Highlights Include:

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

ID THEFT PROTECTION SEMI-MONTHLY PREMIUMS			
COVERAGE TIER	BASIC	PLUS	PREMIUM
EMPLOYEE ONLY	FREE	\$4.00	\$7.50
EMPLOYEE + SPOUSE	N/A	\$7.50	\$11.00
EMPLOYEE + CHILD(REN)	N/A	\$6.50	\$10.00
EMPLOYEE + FAMILY	N/A	\$10.00	\$13.50

MEDICAL TRANSPORT

MASA MTS | www.masamts.com | 1.877.503.0585

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 most 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.

Visit the Employee Benefit Center at <https://benefits.ffga.com/magnoliaisd> and view policy for more details or speak to a First Financial Account Manager to assist with questions.

Plan Highlights below:

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

MEDICAL TRANSPORT SEMI-MONTHLY PREMIUMS	
PLAN	EMPLOYEE/FAMILY
EMERGENT PLUS	\$7.00
PLATINUM	\$19.50

TELEHEALTH

Recuro Health | <https://member.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!

Highlights Include:

- \$0 Co-Pay
- Unlimited use for you and your dependents
- You do not need medical insurance with MISD to use this plan

Great for:

- Acid Reflux
- Cold & Flu Sore throat Allergies
- Sinus Infections Asthma
- Ear Infections Pink Eye
- Spider and bug bites
- Nausea
- Upper Respiratory Infections Bronchitis
- Strep Throat
- Rashes

TELEHEALTH SEMI-MONTHLY PREMIUM	
EMPLOYEE/FAMILY	\$5.00

VOLUNTARY RETIREMENT PLANS

TCG Advisors | <https://tcgservices.com/enroll/> | 512.600.5200

403(b) RETIREMENT PLAN

Research shows that Americans are living well past retirement years. Are you saving enough to be able to enjoy those years? A 403(b) plan can help you get there.

It's an IRS-approved retirement plan that allows you to set aside money on an after-tax basis for your retirement. Contributions are conveniently made through payroll deduction, so money is moved from your paycheck into the account automatically. Plus, your employer may even match your contributions based on how much you put into the plan. Now is the time to take full advantage of this opportunity to maximize your retirement savings!

457(b) RETIREMENT PLAN

The 457(b) plan is an employer-sponsored voluntary retirement savings plan that allows you to save money for retirement on a tax-deferred basis. The plan contains most of the same features of the 403(b) plan but is different in one unique way. Distributions from a 457(b) Deferred Compensation Plan are not subject to the 10 percent excise tax for early withdrawal.

CONTRIBUTION LIMITS

In 2023, you can contribute 100 percent of your includible compensation up to \$22,500, whichever is less. If you are age 50 or older, you can contribute up to an additional \$7,500 for a total of \$30,000.

HELP IS AVAILABLE

For assistance enrolling or if you'd like to speak with a Retirement Plan Specialist, please call the TCG Advisors Hotline at 512-600-5204 or visit www.tcgservices.com/telewealth.

COBRA

First Financial Administrators, Inc. | www.ffga.com | 1.800.523.8422, 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.

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.

Please note that TRS will be sending out the medical COBRA paperwork and First Financial Administrators will be sending out Dental, Vision and FSA paperwork, if applicable.

CONTACT INFORMATION

First Financial Group of America
John Brick, Sr Account Administrator
john.brick@ffga.com | 832.859.5865

Magnolia ISD Benefits Office
Felicia Parker, Benefits Coordinator
fparker@magnoliaisd.org | 281.252.2527
31141 Nichols Sawmill Road, Magnolia, TX 77355

CONTACTS

BENEFIT	CARRIER	WEBSITE	PHONE
Medical	Blue Cross Blue Shield of Texas	www.bcbstx.com/trsactivecare	866.355.5999
Prescription Benefits	Express Scripts	www.express-scripts.com/trsactivecare	844.367.6108
Flexible Spending Accounts	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Health Savings Accounts	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Dental	MetLife	www.metlife.com/dental	800.942.0854
Vision	Davis Vision	www.davisvision.com	888.790.9910
Disability Insurance	The Standard	www.standard.com	281.517.5466
Cancer	American Fidelity	www.americanfidelity.com	800.662.1113
Critical Illness	MetLife	www.metlife.com/criticalillness	800.438.6388
Group Term Life	SunLife	www.sunlife.com/us	800.247.6875
Permanent Life	Texas Life	www.texaslife.com	800.283.9233
Hospital Indemnity	MetLife	www.metlife.com	800.438.6388
Legal Plan	ARAG	www.araglegalcenter.com	800.247.4184
ID Theft Protection	iLOCK360	www.ilock360.com	855.287.8888
Telehealth	Recuro Health	https://member.recurohealth.com/	855.6RECURO
Medical Transport	MASA	www.masamts.com	877.503.0585
Retirement 403(b) & 457(b)	TCG	https://tcgservices.com/enroll/	800.943.9179
COBRA	First Financial Administrators, Inc.	www.ffga.com	800.523.8422