



PERRIN WHITT CISD EMPLOYEE BENEFITS GUIDE

2020 – 2021 Plan Year



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Perrin Whitt CISD offers eligible employees a competitive benefits package that includes both district-paid and voluntary products. We have worked closely with First Financial (FFGA) to provide you with a variety of benefits and resources to help you reach your healthcare and retirement needs. Details of all available benefits can be found on the Employee Benefits Center website, benefits.ffga.com/perrinwhittcisd.

Be sure to read the product descriptions carefully so you are well prepared before enrollment begins. If you have questions, feel free to reach out to your First Financial Account Manager or your Benefits department.

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Perrin Whitt CISD Benefits Office

216 North Benson, Perrin Whitt, TX 76486 | (940) 798-3718 |

Fran Self fself@pwcisd.net

ELIGIBILITY

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

BENEFITS ENROLLMENT

EMPLOYEE BENEFITS CENTER

The Employee Benefits Center (EBC) is a one-stop-shop for you to find all things benefits related. On the website, you'll find open enrollment and plan year dates, benefit descriptions, carrier contact information, product brochures, claim forms and enrollment details. Visit <https://benefits.ffga.com/perrinwhittcisd/> today!

NEW EMPLOYEES

You have 30 days from your actively-at-work date to make benefit elections. There will be no exceptions made out of this timeframe.

EXISTING EMPLOYEES

When it's time to enroll in your benefits, your First Financial Account Representative will be available by phone 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.

Online Enrollment

ENROLL ONLINE

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

LOGIN

- Login: Your Employee ID or Social Security Number (**no dashes**)
- PIN: The last four digits of your Social Security Number and the last two digits of the year you were born (**six digits total**)

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.

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 30 days of the change.

QUALIFYING LIFE EVENTS INCLUDE:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption, or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual & 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 "Keep Existing Election" if you currently decline or "Edit this Election" then "Unlock" if you have a current product you want to change. **You must still complete the beneficiary information for the Employer Paid Life Insurance.**



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.

PPO Plans – Administered by BCBSTX

TRS-ActiveCare HD (Most like AC1HD)

- 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 (New Plan)

- 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 Primary Plus (Most like AC Select)

- 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

PPO Plan Prescription Benefits

CVS Caremark | www.caremark.com | 1.888.234.0781

When you enroll in a BCBSTX PPO Plan, you automatically receive prescription drug coverage through CVS Caremark which gives you access to a large, national network of retail pharmacies.

For more information please refer to the TRS-ActiveCare website.

https://www.trs.texas.gov/Pages/healthcare_activecare_new_rates_2021.aspx

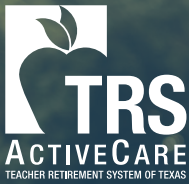
Perrin Whitt CISD

TRS Medical Rates

2020 - 2021 Plan Year

12 Pay

| ACTIVECARE Primary | Employer Contribution | Employee Contribution |
|---|-----------------------|-----------------------|
| Employee Only | \$225.00 | \$161.00 |
| Employee & Child(ren) | \$225.00 | \$470.00 |
| Employee & Spouse | \$225.00 | \$864.00 |
| Family | \$225.00 | \$1076.00 |
| ACTIVECARE HD | Employer Contribution | Employee Contribution |
| Employee Only | \$225.00 | \$172.00 |
| Employee & Child(ren) | \$225.00 | \$490.00 |
| Employee & Spouse | \$225.00 | \$895.00 |
| Family | \$225.00 | \$1113.00 |
| ACTIVECARE Primary Plus | Employer Contribution | Employee Contribution |
| Employee Only | \$225.00 | \$289.00 |
| Employee & Child(ren) | \$225.00 | \$609.00 |
| Employee & Spouse | \$225.00 | \$1039.00 |
| Family | \$225.00 | \$1363.00 |
| ACTIVECARE 2 | Employer Contribution | Employee Contribution |
| (Only If You Are Already Enrolled In This Plan) | | |
| Employee Only | \$225.00 | \$712.00 |
| Employee & Child(ren) | \$225.00 | \$1168.00 |
| Employee & Spouse | \$225.00 | \$1997.00 |
| Family | \$225.00 | \$2402.00 |



ACTIVATE YOUR HEALTH:

TRS-ActiveCare Plan Highlights 2020-21

► **This new year brings new opportunities to unlock your potential and take charge of your wellness.**

After connecting with your district leaders to learn how we could enhance the quality of your coverage, we're providing improved pricing, more network choices, simplified coverage and a new plan with a lower premium and copays.

Welcome to the 2020-21 TRS-ActiveCare, where you can empower the best you.

What to Know

How to Calculate Your Monthly Premium

| | |
|---|----------------------|
| Total Monthly Premium | <input type="text"/> |
| ⊖ Your District and State Contributions | <input type="text"/> |
| <hr/> | |
| ⊖ Your Premium | <input type="text"/> |
| <hr/> | |
| Calculate Your Monthly Premium | <input type="text"/> |
| ⊖ | <input type="text"/> |
| <hr/> | |
| ⊖ | <input type="text"/> |

Ask your Benefits Administrator for your district's specific premiums.

Learn the Terms

- **Premium:** The monthly amount you pay for health care coverage.
- **Deductible:** The annual amount for medical expenses you're responsible to pay before your plan begins to pay its portion.
- **Copay:** The set amount you pay for a covered service at the time you receive it. The amount can vary by the type of service.
- **Coinsurance:** The portion you're required to pay for services after you meet your deductible. It's often a specified percentage of the costs; i.e. you pay 20% while the health care plan pays 80%.
- **Out-of-Pocket Maximum:** The maximum amount you pay each year for medical costs. After reaching the out-of-pocket maximum, the plan pays 100% of allowable charges for covered services.

2020-21 TRS-ActiveCare Plan Highlights Sept. 1, 2020 – Aug. 31, 2021



What's New

- Primary plan with a **lower premium and copays**
- Primary+ (formerly Select) **decreased premiums** by up to 8%
- **Broader networks** of health care providers
- **Lower premiums** for families with children

Leverage Your \$0 Preventive Care*

- Annual routine physicals (ages 12+)
- Annual mammogram (ages 40+)
- Annual OBGYN exam & pap smear (ages 18+)
- Annual prostate cancer screening (ages 45+)
- Well-child care (unlimited up to age 12)
- Healthy diet/obesity counseling (unlimited to age 22; ages 22+ get twenty-six visits per year)
- Smoking cessation counseling (8 visits per year)
- Breastfeeding support (six per year)
- Colonoscopy (ages 50+ once every ten years)

*Available for all plans. See benefits guides for more details.

Did You Know

- Our provider search tool will be available in June.
- Choosing a PCP helps you meet your health goals faster.
- Generic medications save money! Ask your provider if your medicine has a generic.

All TRS-ActiveCare participants have **three plan options**. Each is designed with the unique needs of our members in mind.

| | NEW: TRS-ActiveCare Primary | TRS-ActiveCare HD | TRS-ActiveCare Primary+ |
|--|--|--|--|
| Plan summary | <ul style="list-style-type: none"> • Lower premium • Copays for doctor visits before you meet deductible • Statewide network • PCP referrals required to see specialists • Not compatible with health savings account (HSA) • No out-of-network coverage | <ul style="list-style-type: none"> • Similar to current 1-HD • Lower premium • Compatible with health savings account (HSA) • Nationwide network with out-of-network coverage • No requirement for PCPs or referrals • Must meet deductible before plan pays for non-preventive care | <ul style="list-style-type: none"> • Simpler version of the current Select plan • Lower deductible than HD and primary plans • Copays for many services and drugs • Higher premium • Statewide network • PCP referrals required to see specialists • Not compatible with a health savings account (HSA) • No out-of-network coverage |
| If you make no changes during Annual Enrollment, you'll have the following plan... | Only employees that choose this new plan during Annual Enrollment will be enrolled in it. | If you're currently in TRS-ActiveCare 1-HD and you make no change during Annual Enrollment, this will be your plan next year. | If you're currently in TRS-ActiveCare Select and you make no changes during Annual Enrollment, this will be your plan next year. |

| Total Monthly Premiums | | | |
|------------------------|---------|---------|---------|
| Employee Only | \$386 | \$397 | \$514 |
| Employee and Spouse | \$1,089 | \$1,120 | \$1,264 |
| Employee and Children | \$695 | \$715 | \$834 |
| Employee and Family | \$1,301 | \$1,338 | \$1,588 |

| Plan Features | | | | |
|---|------------------------------|------------------------------|------------------------------|------------------------------|
| Type of Coverage | In-Network Coverage Only | In-Network | Out-of-Network | In-Network Coverage Only |
| Individual/Family Deductible | \$2,500/\$5,000 | \$2,800/\$5,600 | \$5,500/\$11,000 | \$1,200/\$3,600 |
| Coinsurance | You pay 30% after deductible | You pay 20% after deductible | You pay 40% after deductible | You pay 20% after deductible |
| Individual/Family Maximum Out-of-Pocket | \$8,150/\$16,300 | \$6,900/\$13,800 | \$20,250/\$40,500 | \$6,900/\$13,800 |
| Network | Statewide Network | Nationwide Network | | Statewide Network |
| Primary Care Provider (PCP) Required | Yes | No | | Yes |

| Doctor Visits | | | | |
|--------------------|----------------------|------------------------------|------------------------------|----------------------|
| Primary Care | \$30 copay | You pay 20% after deductible | You pay 40% after deductible | \$30 copay |
| Specialist | \$70 copay | You pay 20% after deductible | You pay 40% after deductible | \$70 copay |
| TRS Virtual Health | \$0 per consultation | \$30 per consultation | | \$0 per consultation |

| Immediate Care | | | | |
|--------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Urgent Care | \$50 copay | You pay 20% after deductible | You pay 40% after deductible | \$50 copay |
| Emergency Care | You pay 30% after deductible | You pay 20% after deductible | | You pay 20% after deductible |
| TRS Virtual Health | \$0 per consultation | \$30 per consultation | | \$0 per consultation |

| Prescription Drugs | | | |
|--|------------------------------|------------------------------|------------------------------|
| Drug Deductible | Integrated with medical | Integrated with medical | \$200 brand deductible |
| Generics (30-Day Supply / 90-Day Supply) | \$15/\$45 copay | You pay 20% after deductible | \$15/\$45 copay |
| Preferred Brand | You pay 30% after deductible | You pay 25% after deductible | You pay 25% after deductible |
| Non-preferred Brand | You pay 50% after deductible | You pay 50% after deductible | You pay 50% after deductible |
| Specialty | You pay 30% after deductible | You pay 20% after deductible | You pay 20% after deductible |

This plan is closed and not accepting new enrollees. If you're currently enrolled in TRS-ActiveCare 2, you can remain in this plan.

| TRS-ActiveCare 2 |
|--|
| <ul style="list-style-type: none"> • Closed to new enrollees • Current enrollees can choose to stay in plan • Lower deductible • Copays for many drugs and services • Nationwide network with out-of-network coverage • No requirement for PCPs or referrals |
| If you're currently in TRS-ActiveCare 2, and you make no changes during Annual Enrollment, you will remain in TRS-ActiveCare 2 next year. |

| |
|---------|
| \$937 |
| \$2,222 |
| \$1,393 |
| \$2,627 |

| In-Network | Out-of-Network |
|------------------------------|------------------------------|
| \$1,000/\$3,000 | \$2,000/\$6,000 |
| You pay 20% after deductible | You pay 40% after deductible |
| \$7,900/\$15,800 | \$23,700/\$47,400 |
| Nationwide Network | |
| No | |

| | |
|----------------------|------------------------------|
| \$30 copay | You pay 40% after deductible |
| \$70 copay | You pay 40% after deductible |
| \$0 per consultation | |

| | |
|---|------------------------------|
| \$50 copay | You pay 40% after deductible |
| You pay a \$250 copay plus 20% after deductible | |
| \$0 per consultation | |


| |
|---|
| \$200 brand deductible |
| \$20/\$45 copay |
| You pay 25% after deductible (\$40 min/\$80 max)/ You pay 25% after deductible (\$105 min/\$210 max) |
| You pay 50% after deductible (\$100 min/\$200 max)/ You pay 50% after deductible (\$215 min/\$430 max) |
| You pay 20% after deductible (\$200 min/\$900 max)/ No 90-Day Supply of Specialty Medications |

2020-21 Health Maintenance Organization Plans and Premiums for Select Regions of the State

REMEMBER:

Remember that when you choose an HMO, you're choosing a regional network.

TRS also contracts with HMOs in certain regions of the state to bring participants in those areas another regional plan option.

| | Central and North Texas Baylor Scott & White HMO <i>Brought to you by TRS-ActiveCare</i> | South Texas Blue Essentials HMO <i>Brought to you by TRS-ActiveCare</i> | West Texas Blue Essentials HMO <i>Brought to you by TRS-ActiveCare</i> |
|---|--|--|--|
|  | 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 | You can choose this plan if you live in one these counties: Cameron, Hildalgo, Starr, Willacy | You can choose this plan if you live in one these counties: Andrews, Armstrong, Bailey, Borden, Brewster, Briscoe, Callahan, Carson, Castro, Childress, Cochran, Coke, Coleman, Collingsworth, Comanche, Concho, Cottle, Crane, Crockett, Crosby, Dallam, Dawson, Deaf Smith, Dickens, Donley, Eastland, Ector, Fisher, Floyd, Gaines, Garza, Glasscock, Gray, Hale, Hall, Hansford, Hartley, Haskell, Hemphill, Hockley, Howard, Hutchinson, Irion, Jones, Kent, Kimble, King, Knox, Lamb, Lipscomb, Llano, Loving, Lubbock, Lynn, Martin, Mason, McCulloch, Menard, Midland, Mitchell, Moore, Motley, Nolan, Ochiltree, Oldham, Parmer, Pecos, Potter, Randall, Reagan, Reeves, Roberts, Runnels, San Saba, Schleicher, Scurry, Shackelford, Sherman, Stephens, Sterling, Stonewall, Sutton, Swisher, Taylor, Terry, Throckmorton, Tom Green, Upton, Ward, Wheeler, Winkler, Yoakum |

| Total Monthly Premiums | | | |
|------------------------|------------|------------|------------|
| Employee Only | \$551.10 | \$491.54 | \$534.42 |
| Employee and Spouse | \$1,382.06 | \$1,182.52 | \$1,287.58 |
| Employee and Children | \$883.50 | \$766.96 | \$835.68 |
| Employee and Family | \$1,478.56 | \$1,258.52 | \$1,370.12 |

| Plan Features | | | |
|---|------------------------------|------------------------------|------------------------------|
| Type of Coverage | In-Network Coverage Only | In-Network Coverage Only | In-Network Coverage Only |
| Individual/Family Deductible | \$950/\$2,850 | \$500/\$1,000 | \$950/\$2,850 |
| Coinsurance | You pay 20% after deductible | You pay 20% after deductible | You pay 25% after deductible |
| Individual/Family Maximum Out-of-Pocket | \$7,450/\$14,900 | \$4,500/\$9,000 | \$7,450/\$14,900 |

| Doctor Visits | | | |
|---------------|------------|------------|------------|
| Primary Care | \$20 copay | \$25 copay | \$20 copay |
| Specialist | \$70 copay | \$60 copay | \$70 copay |

| Immediate Care | | | |
|----------------|------------------------------|------------------------------|---|
| Urgent Care | \$50 copay | \$75 copay | \$50 copay |
| Emergency Care | \$500 copay after deductible | You pay 20% after deductible | \$500 copay before deductible plus 25% after deductible |

| Prescription Drugs | | | |
|---------------------|---|-------------------------------|---|
| Drug Deductible | \$150 (excl. generics) | \$100 | \$150 |
| Days Supply | 30-Day Supply / 90-Day Supply | 30-Day Supply / 90-Day Supply | 30-Day Supply / 90-Day Supply |
| Generics | \$5/\$12.50 copay | \$10/\$30 copay | \$5/\$12.50 copay ACA Preventative: \$0 |
| Preferred Brand | 30% after deductible | \$40/\$120 copay | 30% after deductible |
| Non-preferred Brand | 50% after deductible | \$65/\$195 copay | 50% after deductible |
| Specialty | 15%/25% after deductible (preferred/nonpreferred) | You pay 20% after deductible | 15%/25% after deductible (preferred/nonpreferred) |

trs.texas.gov

Revised 04/21/20

Flexible Spending Accounts



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

HEALTHCARE FSA

A Health Flexible Spending Account (Health 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 2020 is \$2,750.

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 so you don't have to spend 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: 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 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 child care, 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.
- Contributions are not loaded upfront. Funds become available as contributions are made to your account.

FLEXIBLE SPENDING ACCOUNTS CONTINUED

- Keep all receipts in case you need to substantiate a claim for tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.

FSA RESOURCES

BENEFITS CARD

The First Financial Benefits Card is available to all employees that participate in 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 eligible dependents that 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 90 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.
- **Dependent Care FSA Contributions are not loaded upfront.** Funds become available as contributions are made to your account.

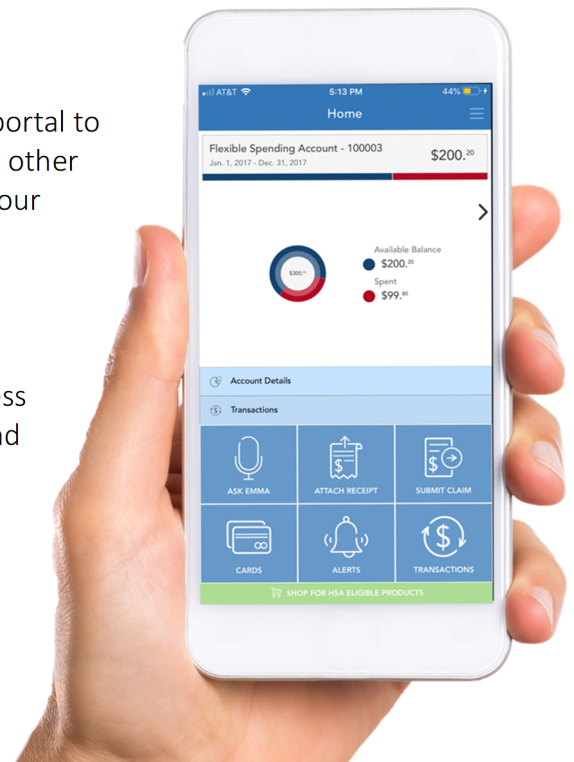
ONLINE FSA PORTAL

Flexible Spending Account participants can log in to their online FSA portal to access account balances, check on claims, upload receipts and access other account details. Visit <https://ffga.com/individuals> to login or set up your account.

FF FLEX MOBILE APP

Managing your benefit accounts on the go is made easy with *FF Flex Mobile App*. This powerful, intuitive mobile application gives you access to view your account balances, update your profile, submit a claim and much more – right from your Android or Apple device.

- Access account information
- View card details and profile information
- Submit FSA claims using an electronic claim form
- View pending claims
- Upload receipts and documentation
- Receive alerts
- Update direct deposit information



FSA STORE

First Financial has partnered with the FSA Store to bring you an easy to use online store to better understand and manage your FSA. An online marketplace that connects consumers to FSA-eligible products, seasonal deals, and account support resources such as open enrollment guides and educational videos.

Visit <http://www.ffga.com/fsaextras> for more details & special deals!

- Shop for eligible items from bandages to wheelchairs and thousands of products in between
- Browse or search for eligible products and services using the Eligibility List
- Visit the Learning Center to help find answers to questions you may have about your account.

Disability Insurance



American Fidelity Assurance Company | www.americanfidelity.com | 1.800.654.8489

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 of time you are unable to work due to those reasons. You are able to 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?

Accident Insurance



American Fidelity Assurance Company | www.americanfidelity.com | 1.800.654.8489

The costs associated with an injury can add up. Between hospital visits, exams and treatment, out-of-pocket costs could put you in a financial hardship. An accident plan pays benefits directly to you so you can determine where to spend the money. It's comforting to know that an accident insurance policy can be there through all stages of your care, from initial treatment to follow-up care. Accident coverage is available to you through payroll deduction and may provide a benefit for costs associated with:

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

Critical Illness Insurance



American Fidelity Assurance Company | www.americanfidelity.com | 1.800.654.8489

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

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

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

Life Insurance



Blue Cross Blue Shield of Texas | www.bcbstx.com/ancillary | 1.877.422.4207

EMPLOYER-PAID TERM LIFE INSURANCE

Life insurance protects your loved ones. It pays a benefit, so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. Your employer provides all eligible employees a \$15,000. 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.

VOLUNTARY TERM LIFE INSURANCE

Voluntary life insurance is term life coverage you can purchase in addition to the basic life plan provided by your employer. It will cover you for a specific period of time while you are employed. Plan amounts are offered in tiers so you can choose the amount of coverage that works best for you and your family. Because it's a group plan, premiums are typically lower, so it's more affordable to gain the peace of mind that life insurance provides. Limitations apply, please see policy for details. Visit the Employee Benefits Center for more details.

Telehealth



WellVia | www.wellviasolutions.com | 1.877.872.0370

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 are able to 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!

Life Insurance



Texas Life Insurance | www.texaslife.com | 1.800.283.9233

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.

HIGHLIGHT

- You own the policy, even if you change jobs or retire.
- The policy remains in force until you die or up to age 121, as long as 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.

403(b) Retirement Plans



First Financial Administrators, Inc. | www.ffga.com |
1.800.523.8422, option 2 | retirement@ffga.com

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

HOW A 403(b) WORKS

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

BENEFITS

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

CONTRIBUTION LIMITS

Participants may contribute up to \$19,500 for year 2020. Participants age 50 and older at any time during the calendar year are permitted to contribute an additional \$6,500 in 2020, for a total of \$26,000.

457(b) Retirement Plans



First Financial Administrators, Inc. | www.ffga.com |
1.800.523.8422, option 2 | retirement@ffga.com

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 401k plans because they allow you to place a percentage of your salary into an employer-sponsored plan that helps you save for retirement. You will not have to pay taxes on what you contribute or your earnings made until you withdraw the money.

BENEFITS

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

CONTRIBUTION LIMITS

Participants may contribute up to \$19,500 for year 2020. Participants age 50 and older at any time during the calendar year are permitted to contribute an additional \$6,500 in 2020, for a total of \$26,000.

COBRA

First Financial Administrators, Inc. | www.cobrapoint.benaissance.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.

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>.

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Customer Help Line: 800-873-1195

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CONTACT INFORMATION

Fran Self

216 North Benson | Perrin Whitt, TX 76486

940.798.3718 | 940.798.3071

fself@pwcisd.net

FIRST FINANCIAL
GROUP OF AMERICA

Victoria Joye, Account Manager
victoria.joye@ffga.com | 281.272.7629

CONTACTS

| BENEFIT | CARRIER | WEBSITE | PHONE |
|----------------------------|--------------------------------------|--|-----------------------|
| Medical | Blue Cross Blue Shield | TBA | TBA |
| Prescription Benefits | CVS Caremark | www.caremark.com | 800.222.9205 option 2 |
| Telemedicine | WellVia | www.wellviasolutions.com | 877.872.0370 |
| Dental | United Concordia | www.unitedconcordia.com | 800.322.0366 |
| Vision | Ameritas | www.ameritas.com | 800.487.5553 |
| Flexible Spending Accounts | First Financial Administrators, Inc. | www.ffga.com | 866.853.3539 |
| Term Life Insurance | Blue Cross Blue Shield of Texas | www.bcbstx.com | 800.275.8686 |
| Disability Insurance | American Fidelity Assurance | www.americanfidelity.com | 800.654.8489 |
| Critical Illness Insurance | American Fidelity Assurance | www.americanfidelity.com | 800.654.8489 |
| Accident Insurance | American Fidelity Assurance | www.americanfidelity.com | 800.654.8489 |
| Permanent Life Insurance | Texas Life Insurance | www.texaslife.com | 800.283.9233 |

EMPLOYEE BENEFITS CENTER – <https://benefits.ffga.com/perrinwhittcisd>

The Employee Benefits Center (EBC) is a one-stop-shop for you to find all things benefits related. On the website, you'll find open enrollment and plan year dates, benefit descriptions, carrier contact information, product brochures, claim forms and enrollment details. Visit <https://benefits.ffga.com/perrinwhittcisd> today!