

EMPLOYEE BENEFITS OVERVIEW GUIDE



SEPTEMBER 1, 2019 – AUGUST 31, 2020

GARLAND ISD



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EMPLOYEE BENEFITS CENTER

[HTTP://BENEFITS.FFGA.COM/GARLANDISD](http://benefits.ffga.com/garlandisd)

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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. For a more detailed explanation of benefits you may contact your Account Manager or First Financial Administrators at 1-800-523-8422 or visit <http://benefits.ffga.com>.

EMPLOYEE BENEFITS CENTER

EMPLOYEE BENEFITS CENTER – YOUR GUIDE TO YOUR BENEFITS AND MAKING BENEFIT ELECTIONS!

We've created a custom site just for you! Find detailed information about current and upcoming benefits, voluntary product offerings and employer programs, Section 125 and mid-year changes, FSA and HSA information, important contact numbers and links, and downloadable forms and brochures.

<http://benefits.ffga.com/garlandisd>



HOW TO ENROLL

Benefits information and enrollment is on the Garland ISD [Employee Benefits Center \(EBC\)](http://benefits.ffga.com/garlandisd) at <http://benefits.ffga.com/garlandisd>.

ENROLLMENT PERIODS

- New hires/newly eligible employees: 31 days from actively-at-work date
- Open Enrollment 2019: 8 a.m. Tuesday July 16, 2019 to 4 p.m. Friday August 16, 2019
- Mid-year: 31-days from qualifying event

VIEW BENEFITS AND GATHER INFORMATION

- Go to the [EBC](#) and choose “2019-2020 Benefits” to view plans and premiums
- Gather social security numbers and birth dates for spouse/children

MAKE ELECTIONS

- Go to the [EBC](#) and choose “Make Elections”, and link to the FEnroll Enrollment Site
- Enter your Employee ID Number or Social Security Number
- Enter your Personal Identification Number (PIN)
 - First time: last four digits of your social security number plus last two digits of your birth year (6 digits total)
 - Every time thereafter: the secure PIN you create during your first visit -**Remember Your PIN!**

FOR ASSISTANCE

FFGA Benefits Advisors are ready and willing to answer benefit questions or assist with online enrollment.

- Visit an enrollment lab at the GISD Technology Center during July and August.
- Schedule an appointment to visit with a Benefits Advisor over the phone or in person.

Enrollment lab schedule and appointment scheduler are on the [EBC](#).

**VISIT THE EBC FOR
MORE INFORMATION
ON YOUR BENEFITS**
<http://benefits.ffga.com/garlandisd>



SECTION 125 PLAN INFORMATION

HERE'S HOW IT WORKS

A Section 125 Plan reduces your taxes and increases your spendable income by deducting the cost of eligible premiums from your earnings before tax.

The savings you may experience with a Section 125 Plan are outlined below. Pre-tax deductions helped Mr. Sample have \$70 more in spendable income every month. That's \$840 a year!



SECTION 125 SAMPLE PAYCHECK

WITHOUT S125		WITH S125	
MONTHLY SALARY	\$2000	MONTHLY SALARY	\$2000
LESS MEDICAL DEDUCTIONS	-N/A	LESS MEDICAL DEDUCTIONS	-\$250
TAXABLE GROSS INCOME	\$2,000	TAXABLE GROSS INCOME	\$1,750
LESS TAXES (FED/STATE @ 20%)	-\$400	LESS TAXES (FED/STATE @ 20%)	-\$350
LESS ESTIMATED FICA (7.65%)	-\$153	LESS ESTIMATED FICA (7.65%)	-\$133
LESS MEDICAL DEDUCTIONS	-\$250	LESS MEDICAL DEDUCTIONS	-N/A
TAKE HOME PAY	\$1,197	TAKE HOME PAY	\$1,267



\$70 SAVINGS
PER PAYCHECK

NEED TO MAKE CHANGES?

You're able to change your election each year during your annual benefits enrollment, but the only time Internal Revenue Code Regulations allow you to make a change during the plan year itself is if you experience a qualified event. Some examples 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

You have 31 days from a qualified event to submit a change.

More information, including forms and documentation requirements are on the EBC

<http://benefits.ffga.com/garlandisd>



BENEFITS AT A GLANCE

VISIT THE EBC FOR RATES AND BENEFIT PLAN DETAILS

MEDICAL PLANS BY TRS ACTIVE CARE

ActiveCare 1-HD is a high deductible PPO medical plan using the "Aetna Open Access Choice POS II" network. When you choose providers who belong to Aetna's network, you will pay less out of your pocket for covered services as a result of the network discounts. If you receive services from an out-of-network provider, a separate out-of-network deductible and out-of-pocket maximum may apply. Pharmacy services are through the Caremark pharmacy network (includes pharmacies other than Caremark).

ActiveCare 2- The ActiveCare 2 plan remains closed to new enrollments for the 2019-20 plan year. Participants enrolled in ActiveCare 2 for the 2018-19 plan year will be able to continue participation in ActiveCare 2 for the 2019-20 plan year; however, any election to leave the ActiveCare 2 plan will be permanent.

ActiveCare Select- is a network-only co-pay plan that uses specific networks for care. Your network depends upon the county in which you live. In the DFW area you are generally required to use providers in the "Baylor Scott & White Quality Alliance" network. If you live outside of certain counties you will use providers in the "Aetna Select Open Access" network. No referrals are required to see most specialty providers. This plan does not have out-of-network benefits unless it is an emergency situation as defined by the plan. Pharmacy services are through the Caremark pharmacy network (includes pharmacies other than Caremark).

Scott & White Health Plan HMO is a network-only co-pay medical plan offered through a partnership between TRS-ActiveCare and SWHP. You must live or work within the HMO service area to be eligible for this plan. No referrals are required to see specialty providers. This plan does not have out-of-network benefits unless it is an emergency situation as defined by the plan. Pharmacy services are through SWHP preferred pharmacies and coverage is subject to whether a drug is part of the HMO's formulary.

- For more information about ActiveCare Plans go to the EBC, visit www.tractivecareetna.com or call 1-800-222-9205
- For the Scott and White HMO go to the EBC, visit www.TRS.SWHP.org or call 1-800-321-7947

DENTAL PLANS BY GUARDIAN

NEW CARRIER

Oral care can be a significant financial expense. Having dental insurance can help cover the costs. Help keep your family's smiles healthy with dental insurance.

DHMO PLAN

- ID card mailed to your home with primary care dentist assigned
- Must choose from a directory of dentists
- No claim forms, no deductibles
- No Pre-existing conditions, no annual maximum
- Orthodontia for children and adults

PPO PLAN

- Generic ID card is available in the EBC
- \$50 individual deductible/\$150 family max deductible
- Preventive Services: 100% Covered
- Basic Services: 80% Covered
- Major Services: 50% covered
- Annual benefit maximum up to \$1,250
- Child-only orthodontia (max age 19): 50% covered up to \$1,000

VISION PLAN BY AMERITAS (VSP NETWORK)

Vision insurance is a way to help cover expenses incurred for eye care services from eye care professionals such as optometrists and ophthalmologists. Regular eye exams can offer more than just measuring your eye sight! They can identify serious eye diseases early, allowing time for treatment. Most people don't realize that eye exams can also reveal the early signs of serious illnesses like diabetes, heart disease and high blood pressure.

At the time of your visit you will pay:

- \$15 co-payment for your eye examination
- \$25 co-payment for your glasses
- Your frame allowance is \$150 with 20% off amount over allowance
- Contact lens allowance is \$150 (in lieu of frames)
- If you don't use a VSP network provider, benefits may be less

DISABILITY PLAN BY THE STANDARD

Disability insurance protects your income if you are unable to work due to illness or injury

- You can cover up to 66 % of your salary, rounded to the nearest \$100
- Coverage ranges from \$300 to \$7,500 and is based upon your individual salary
- You can choose elimination periods (waiting periods) of 3 days, 30 days, 60 days, or 90 days for injury or illness
- Pre-existing condition limitations may apply during the first twelve months of coverage; however, some benefit is available through the 30 day pre-ex waiver

ACCIDENT INSURANCE BY METLIFE

Accidents are inevitable. Even though you can't always prepare for unforeseen events, you can plan ahead. Accident Insurance is designed to help cover some of the expenses that can result from a covered accident.

- High and low plans to fit your budget and needs
- Helps pay high deductibles on medical expenses from accidents, with benefits paid directly to you
- Coverage includes—but is not limited to—fracture of bones, x-rays, diagnostic exams, third degree burns, concussions, broken teeth, emergency room treatment, ambulance services, hospital confinement

CRITICAL ILLNESS INSURANCE BY AFLAC

If you experience an event such as a heart attack or stroke, Critical Illness Insurance may help with expenses not covered by major medical insurance – house payments, everyday expenses, lost income, and more.

Employee Benefit amounts of \$5,000 to \$50,000, paid in a lump sum directly to you

- There is a recurrence benefit when similar diagnosis is separated by at least six consecutive months
- Wellness benefit pays you \$100 for annual health screening for you and spouse
- Guaranteed Issue for a new hire employee is \$50,000.
- Extra riders for illnesses such as Alzheimers, Parkinsons, ALS, MS and other childhood occurrences of Cystic Fibrosis, Down Syndrome, Spina Bifida. See EBC for details.

PERMANENT LIFE INSURANCE BY TEXAS LIFE

Texas Life offers individual, portable life insurance with a chronic illness rider to help cover unexpected long term care expenses.

- Employee coverage up to \$300K ages 49 and under, up to \$100K ages 50-65
- Spouse coverage up to \$75K and/or children/grandchildren up to \$50K, with or without employee coverage
- Rates lock in at age of purchase
- Express Issue can be as easy as answering 3 simple questions
- If certain conditions apply Interim Insurance can be in force on the application date without interim premiums

GROUP UNIVERSAL LIFE INSURANCE BY METLIFE

MetLife offers portable life insurance with a cash fund option that grows tax deferred to help pay for future premiums

- Employee coverage in amounts of 1x, 2x or 3x base pay (minimum \$20K)
- Spouse coverage \$10K to \$50K and/or child coverage of \$5K or \$10K, with employee coverage
- Cost is affordable and changes with salary and age
- You **MUST** complete paperwork to enroll in or change coverage

GROUP TERM LIFE INSURANCE

The district provides each eligible employee with \$15,000 of Basic Term Life and AD&D insurance at no cost to the employee. **You must designate a beneficiary.**

IDENTITY THEFT PROTECTION ILOCK 360

- Basic coverage provided FREE to all eligible employees
- Plus and Premium plans available for even more security
- Personal email address required to sign up for this program

Service	Basic	Plus	Premium
CyberAlert™ monitors: • one Social Security number • two phone numbers • two email addresses • five credit/debit cards • two medical ID numbers • five bank accounts • one driver's license number • one passport	✓	✓ ✓	✓ ✓
Social Security number trace		✓ ✓	✓ ✓
Change of address		✓	✓
Sex offender alerts		✓	✓
Payday loan		✓	✓
Court/criminal records		✓	✓
Full service restoration and lost wallet protection		✓	✓ ✓
\$1M insurance		✓	✓
Daily monitoring of TransUnion credit bureau	✓	✓	✓
Daily monitoring of Experian credit bureau			✓
Daily monitoring of Equifax credit bureau			✓
ScoreTracker™			✓
✓ adults ✓ children to age 18			

EMPLOYEE ASSISTANCE PROGRAM

Confidential service provided by Garland ISD for employees and their family members. Experienced clinicians can help you resolve problems that affect your personal and work life.

- 5 free counseling visits
- Financial assistance and legal assistance
- Will preparation
- Online tools

Call the EAP 24/7 at 877-595-5284 Visit online at www.guidanceresources.com.

RETIREMENT OPTIONS

TCG offers a variety of options to help supplement your future income and help achieve your financial goals

WHICH ONE IS RIGHT FOR ME?

403(b)

A 403(b) plan is a retirement savings plan offered by public schools and other tax-exempt organizations that allows employees to make contributions on a pretax or post-tax basis. These plans allow you to invest in either annuities or mutual funds.

A 403(b) account allows you to save money for retirement

- You choose where your money is allocated
- Yearly contribution limit is up to \$19,000 (\$25,000 if you are age 50 or older)
- Subject to 10% penalty tax for early withdrawal

457(b)

The 457 Plan is your employer-sponsored group retirement plan, allowing you to save for retirement in a fixed annuity and/or mutual fund options. It is a deferred compensation plan established by state and local governments and tax-exempt employers. Eligible employees are allowed to make salary deferral contributions to the 457 plan.

A 457 Retirement Savings will allow you to put money aside pretax for retirement

- Six professionally-managed portfolios available to you
- No 10% early withdrawal penalty
- Yearly contribution limit is \$19,000 (\$25,000 if you are age 50 or older)

FLEXIBLE SPENDING ACCOUNTS

FSA PLAN YEAR

SEPTEMBER 1, 2019— AUGUST 31, 2020

MEDICAL FSA

Medical Flexible Spending Accounts (FSA) allow you to set aside part of your pay on a pre-tax basis to pay for out of pocket medical, dental and vision expenses for you and your family. During open enrollment you will elect a contribution amount for the plan year based on your expected needs. This amount will be evenly divided into payroll deductions. Your full annual election will be available to you at the beginning of the plan year.

Any amount not used during the plan year is forfeited under the "use-it-or-lose-it" rule.

MEDICAL FSA MAX: \$2,700 EACH YEAR



DEPENDENT CARE FSA

With a Dependent Care Flexible Spending Account (FSA), you can set aside part of your pay on a pre-tax basis to pay for eligible dependent care expenses, such as:

- Day Care Centers
- Before/After School Care
- Mothers-Day-Out Program
- Nursery Schools
- Babysitters
- Nanny
- Au Pair
- Day Camps

YOU MAY ALLOCATE UP TO \$5,000 PER TAX YEAR FOR REIMBURSEMENT OF DEPENDENT DAY CARE SERVICES.

(\$2,500 if you are married and file a separate tax return).

This is in lieu of credit on tax filing.

Any amount not used during the plan year is forfeited under the "use-it-or-lose-it" rule.

HEALTH SAVINGS ACCOUNTS

HSAs were created to help manage healthcare costs. They provide a savings vehicle that allows you to set aside money to pay for out-of-pocket expenses related to High Deductible Health Plans (HDHP). **You must participate in the ActiveCare 1HD plan to enroll.** The money you contribute to the account may be used for eligible medical expenses you incur in the future. Your HSA balance rolls over from year-to-year earning interest along the way. The account is portable. Upon retirement or separation of service, you take the HSA with you because it's your money and your account.

2019 ANNUAL MAXIMUM CONTRIBUTION LEVELS:

Individual - \$3,500; Family - \$7,000; + \$1,000 for 55+

Key Advantages of an HSA

- No end-of-year forfeiture of fund
- Portable account
- Provides an excellent savings vehicle for healthcare expenses
- No monthly account fees

HSA Offers a Triple Tax Advantage

- The money you put in to the account is deducted from your paycheck before tax
- The interest and earnings you make on the account grow tax free
- Distributions for eligible medical expenses are tax free

HSA Reminders

- Money is NOT available up front.
- You cannot have both FSA and HSA for Medical use.
- You cannot contribute to HSA if you are Medicare eligible.
- **YOU MUST OPT-IN FOR ELECTRONIC STATEMENTS OR YOU WILL BE CHARGED A MONTHLY FEE OF \$1.25 FOR MAILED STATEMENTS.**

RESOURCES FOR FSA AND HSA MANAGEMENT

FSA/HSA BENEFITS CARD

The Benefits Card is available to all employees that participate in HSA, 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.

SAVE YOUR RECEIPTS!

The IRS requires validation of most transactions. You **must** submit receipts for validation of FSA 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.

FF FLEX MOBILE APP

With the FF Flex Mobile App you can submit claims, view account balance & history, see claim status, view alerts, upload receipts and documentation and more! The FF Flex Mobile App is available for Apple® or Android™ devices on the App StoreSM or the Google Play StoreTM.

Your Employer ID Number is FFA978. You must have this number or your Flex Benefits Card number to register your account on the FF Flex Mobile App.

FSA & HSA STORE

First Financial has partnered with the FSA Store and the HSA Store to bring you an easy to use online store to better understand and manage your FSA. Visit <http://www.ffga.com/fsaextras> for more details & special deals!

- Shop for eligible items from bandages to wheel chairs 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.



IMPORTANT CONTACTS

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BENEFIT	VENDOR	PHONE	WEBSITE
Medical	TRS ActiveCare Aetna	(800)222-9205	www.trsactivecareaetna.com
Medical	Scott & White	(800)321-7947	www.trs.swhp.org
Dental	Guardian	(800)627-4200	www.guardiananytime.com
Vision	VSP network by Ameritas	(800)877-7195	www.vsp.com
Disability	The Standard	(888)937-4783	www.standard.com
Accident Plan	MetLife	(800)638-5433	www.metlife.com
Critical Illness	Aflac	(800)433-3036	www.aflac.com
Group Universal Life	MetLife	(800)523-2894	www.metlife.com
Individual Life	TexasLife	(800)283-9233	www.texaslife.com
Identity Theft Protection	iLOCK360	(855)287-8888	www.iLOCK360.com
Employee Assistance Program	ComPsych	(877)595-5284	www.guidanceresources.com web id: EAPComplete
Health Savings Account	First Financial	(866)853-3539	www.ffga.com
Flexible Spending Accounts	First Financial	(866)853-3539	www.ffga.com
Voluntary Retirement	TCG Administrators	(800)943-9179	www.tcgservices.com
TRS Retirement	Teacher Retirement System of Texas	(800)223-8778	www.trs.texas.gov

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