



GISD

EMPLOYEE BENEFITS GUIDE

2023-2024 Plan Year



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ELIGIBILITY & ENROLLMENT

Garland ISD Benefits Department
501 S. Jupiter, Garland, TX 75042
PH: 972.487.3047 | benefits@garlandisd.net

Garland ISD 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](#).

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.

ELIGIBILITY

TRS Members

Full-time and Part-time Employees Who Contribute to TRS

- Eligible for a comprehensive benefits package including district provided and voluntary benefits.
- Must be actively-at-work on the date benefits become effective.
- District contributes toward the cost of TRS-ActiveCare medical rates.
- Premiums are deducted from paychecks during the month of coverage.

Non-TRS Members

Employees Who Do Not Contribute to TRS (Temporary/Part-time/Substitutes)

- Eligible only for medical coverage (TRS-ActiveCare) and for voluntary retirement plans.
- Expected to reasonably work 10 or more hours per week to maintain medical plan eligibility.
- Must pay the FULL cost of TRS-ActiveCare medical; not eligible for the district contribution.
- Premiums are paid IN ADVANCE by cash or money order/cashier's check payable to GISD Benefits.

Transferring from Non-TRS Member to TRS-Member

Transferring from a Non-TRS eligible position working less than ten hours per week to a TRS-eligible position during the plan year makes an employee newly eligible for benefits. The employee has 31-days from their actively-at-work date in the new position to make benefit elections online through the EBC.

Retiree-Rehires

Employees Who Retired through TRS and Returned to District Employment

Retiree-rehires who return to work in a regular full-time or part-time position are eligible for the same benefits as TRS Members above. Those who return to work as a Substitute or in a Part-time/Temporary position will have the same eligibility as Non-TRS Members above.

This is an outline of benefits only. If there is a conflict between the terms of this outline of benefits and the contract, the terms of the contract will prevail.

ENROLLMENT PERIODS

NEW/NEWLY ELIGIBLE EMPLOYEES

You have 31 days from your actively-at-work date to make benefit elections. For plans offered and to make benefit elections please visit the [Employee Benefits Center](#).

OPEN ENROLLMENT

Employees have an opportunity each year to make benefit changes. The Open Enrollment period is usually mid-July to mid-August for effective date September 1.

MID-YEAR BENEFIT CHANGES

You may make changes to your pre-tax deducted benefits during the plan year if you have a qualified mid-year change under Section 125 or a TRS-ActiveCare special enrollment event. You must notify the benefits department within 31 days of the change. Mid-year changes require completion of paperwork and documentation which can be found on the [Employee Benefits Center](#).

QUALIFYING LIFE EVENTS INCLUDE:

- Changes in household, including marriage, divorce, 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, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan.

EMPLOYEE BENEFITS CENTER

[EMPLOYEE BENEFITS CENTER \(benefits.ffga.com/garlandisd\)](#)

The [Employee Benefits Center](#) is a one-stop-shop for you to find all things benefits related. On the website, you'll find open enrollment for upcoming year, benefit descriptions, carrier contact information, product brochures, claim forms and enrollment details. Visit the [Employee Benefits Center](#) today!

- Premiums
- Carrier contact information
- Product brochures
- Enrollment details
- ID Card Information
- Open Enrollment and Plan year dates
- Benefit descriptions

ENROLLING

ENROLL ONLINE To begin online enrollment, visit the [Employee Benefits Center](#).

LOGIN

- Login: Your Employee ID or Social Security Number (no dashes)
- PIN (first login only): The last four digits of your social 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 to a new PIN. Please note your new PIN because you will use the new PIN as your enrollment signature and for future logins.

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. TRS-ActiveCare requires SSN's for dependents age one year and older.

BEGIN ELECTIONS

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

ENROLLMENT ASSISTANCE

DURING OPEN ENROLLMENT

A phone bank staffed by FFGA Benefits Advisors are ready and willing to answer benefit questions or assist with online enrollment. Call 855-765-4473 and select option 1. Hours of operation are 8 a.m. to 5 p.m. (local time) Monday through Friday during open enrollment. There is an option to leave a voice message for a representative to call you back. Phone calls will be returned as soon as possible or the next business day if it is after hours. This year we will be having In-person assistance with FFGA representatives. Choose the best session that works for you from the schedule below. Spanish speaker will be available.

DATE	LOCATION	ROOM	TIME
7/12/23	PDC	Room B-06	8 a.m. – 4 p.m.
7/18/23	PDC	Foyer	8 a.m. – 4 p.m.
7/20/23	PDC	Room B-06	8 a.m. – 4 p.m.
7/25/23	Natatorium	Hospitality Room	8 a.m. – 5 p.m.
7/27/23	PDC	Foyer	8 a.m. – 4 p.m.
8/1/23	PDC	Room B-06	8 a.m. – 4 p.m.
8/3/23	Natatorium	Hospitality Room	1 p.m. – 5 p.m.
8/8/23	Natatorium	Hospitality Room	8 a.m. – 5 p.m.
8/10/23	PDC	Room B-06	8 a.m. – 4 p.m.
8/15/23	Harris Hill	Sabine Room (main entrance)	8 a.m. – 12 p.m.
8/15/23	Natatorium	Hospitality Room	1 p.m. – 5 p.m.
8/17/23	Technology	Transportation Meeting Room	8 a.m. – 12 p.m.
8/17/23	Natatorium	Hospitality Room	1 p.m. – 5 p.m.
TECHNOLOGY 410 Stadium Dr Garland TX 75040	PROFESSIONAL DEVELOPMENT CENTER (PDC) 870 W Buckingham Rd Garland TX 75040	HARRIS HILL ADMIN BUILDING 501 S Jupiter Rd Garland TX 75042	NATATORIUM 2585 Firewheel Pkwy Garland TX 75040

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NEW HIRE ENROLLMENT

During Open Enrollment new hires can also access the FFGA phone bank. New hires also always have the option to schedule an appointment with an FFGA Benefits advisor. The scheduler can be found on the Employee Benefit Center [New/Newly Eligible Enrollment page](#).

DECLINING COVERAGE

If you are eligible for benefits, but wish to DECLINE coverage, please visit the [Employee Benefits Center](#) and log in to waive benefits. Under each option, you will need to select “waive.” **You must also log in to designate a beneficiary** for the district paid life insurance.

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. The District contributes \$325 per month to TRS for each benefit eligible employee to elect coverage. [GISD premiums for TRS-ActiveCare](#) can be found on the EBC.

Plans Administered by BlueCross and BlueShield of Texas (BCBSTX)

Blue Cross Blue Shield | www.bcbstx.com/trsactivecare | 1.866.355.5999

TRS-ActiveCare Primary

- Lower premiums
- Copays for doctor visits before you meet deductible
- Statewide network
- Each Participant must select a primary care provider (PCP)
- PCP referrals required to see specialist
- Not compatible with Health Savings Account (HSA)
- No out-of-network coverage
- **If you're currently in Primary and you make no change during Open Enrollment, Primary will be your plan next year.**

TRS-ActiveCare HD

- Compatible with Health Savings Account (HSA)
- Nationwide network with out-of-network coverage
- No requirements for PCP's for referrals
- Must meet deductible before plan pays for non-preventive care
- **If you're currently in HD and you make no change during Open Enrollment, HD will be your plan next year.**

TRS-ActiveCare Primary+ (Primary Plus)

- Lower deductible than HD and Primary plans
- Copays for many services and drugs
- Statewide network
- Each Participant must select a primary care provider (PCP)
- PCP referrals required to see specialist
- Not compatible with the Health Savings Account (HSA)
- No out-of-network coverage
- **If you're currently in Primary+ and you make no change during Open Enrollment, Primary+ will be your plan next year.**

TRS-ActiveCare 2 – CLOSED TO NEW ENROLLEES

- Current enrollees can choose to stay in plan
- Highest cost
- Lower deductible
- Copays for many drugs and services
- Nationwide network with out-of-network coverage
- No requirements for PCPs or referrals
- **If you're currently in TRS-ActiveCare 2 and you make no change during Open Enrollment, TRS-ActiveCare 2 will be your plan next year.**

Prescription Benefits

Express Scripts | 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.

Plans Administered by Baylor Scott & White Health Plan (BSWHP)

Baylor Scott & White Health Plan | www.BSWHealthPlan.com/TRS | 1.844.633.5325

Baylor Scott & White HMO

- Copays for doctor visits and generic prescriptions before you meet deductible
- Local provider network for Collin, Dallas, Denton, Ellis, Johnson, Rockwall, and Tarrant counties.
- No out-of-network benefits
- No PCP required
- **If you're currently in the Baylor Scott & White HMO and you make no change during Open Enrollment, BSWHP HMO will be your plan next year.**

Dental Insurance



Guardian | www.guardiananytime.com | 1.800.627.4200

Oral Care can be a significant financial expense. Having dental insurance can help cover the cost. 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 a primary care dentist from a directory or one will be assigned
- Participants pay discounted fees for services. View the fee schedule on the [Employee Benefits Center](#)
- No claim forms, no deductibles
- No Pre-existing conditions, no annual maximum
- Orthodontia for children and adults

PPO Base Plan:

- Generic ID card is available in the [Employee Benefits Center](#)
- \$50 individual deductible/\$150 family max deductible
- Preventive Services: 100% Covered
- Basic Services: 80% Covered
- Major Services: 50% covered
- Annual benefit maximum up to \$1,000 per calendar year.
- Child-only orthodontia (max age 19): 50% covered up to \$1,000 per participant.
- Reimbursement for out-of-network providers is less than the Buy-up Plan*

PPO Buy-up Plan (2022-23 PPO Plan):

- Generic ID card is available in the [Employee Benefits Center](#)
- \$50 individual deductible/\$150 family max deductible
- Preventative Services: 100% Covered
- Basic Services: 80% Covered
- Major Services: 50% Covered
- Annual benefit maximum up to \$1,250 per calendar year.
- Adult and child orthodontia: 50% covered up to \$1,000 per participant.
- Reimbursement for out-of-network providers is more than the Basic Plan. *

*Please be aware that dental providers may “take your insurance” but not actually be “in network”, causing you to pay more out of your own pocket. To make sure your dental provider is in network, visit the [Guardian Provider Search Tool](#) and choose PPO: DentalGuard Preferred for the search.

Vision Insurance



VSP Network by Ameritas | www.vsp.com | 1.800.877.7195

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

At 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 frames)
- If you don't use a VSP network provider, benefits may be less

Disability Insurance



American Fidelity | www.americanfidelity.com | 1.888.485.1347

American Fidelity's long-term disability insurance offers a variety of features and benefit amounts to meet each employee's needs. The benefit is paid directly to you and helps provide financial peace of mind, so you can focus on getting better.

- You choose your elimination period, how long you wait before benefits are payable. Options include 7 days, 14 days, 30 days, 60 days and 90 days. The elimination period can be waived if hospital confined (see below) for elimination periods of 30 days and less.
 - Hospital Confinement Benefit – AFA can waive the 7-day, 14-day, or 30-day elimination for a Hospital Confinement of a least 18 hours. Benefits become payable on the first day you are confined.
- You choose your amount of coverage. Options include 35%, 50% or 66-2/3% of your normal monthly income.
- New enrollees are subject to pre-existing condition limitations. If you received treatment or took medications for a condition in the 90 days prior to the effective date of your coverage, that condition will be considered pre-existing for the first twelve months of coverage.
- Employees must be at work for one (1) full day for coverage to be in effect after the plan year begins
- The disability coverage offers a \$150 physician expense benefit payable for an injury if no other claim is made.

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Medical Transport



MASA Transport | 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 a majority of Americans are only partially covered for these high costs.

Most medical plans will only pay a portion of costs leaving you with the remainder of the bill. There is also the possibility of your medical provider denying your claim altogether, which means you would be responsible for paying the entire bill.

With medical transport protection, you will have zero out-of-pocket expenses for any emergent air or ground transport from anywhere in the United States, regardless of who transports you. You will receive medical emergency transportation solutions to help cover your out-of-pocket medical transport costs when your insurance falls short.

For Rates and Plan Details please visit the [Employee Benefits Center](#).

MASA Memberships

A MASA MTS Membership provides the ultimate protection at an affordable rate for emergency ground and air transportation expenses.

While our critical benefits are included in the Emergent Plus membership, the Platinum plan includes additional services. Whether you'd like to defend your family from costly emergency ambulance transports or gain peace of mind, MASA MTS has you covered.



Benefit	Emergent Plus	Platinum
Emergency Air Ambulance Coverage	● ³	● ³
Emergency Ground Ambulance Coverage	● ³	● ³
Hospital to Hospital Ambulance Coverage	● ³	● ³
Repatriation Near Home Coverage	● ³	● ¹
Minor Return Transportation Coverage		● ²
Pet Return Transportation Coverage		● ²
Companion Transportation Coverage		● ²
Hospital Visitor Transportation Coverage		● ²
Patient Return Transportation Coverage		● ¹
Mortal Remains Transportation Coverage		● ¹
Vehicle & RV Return Coverage		● ²
Organ Retrieval & Organ Recipient Transportation Coverage		● ⁴
Family Coverage	\$ 14	\$ 39

Coverage Territories

- 1: Worldwide Coverage — benefits shall extend Worldwide. Coverage shall automatically extend to the United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas and Bermuda (collectively, "Basic Coverage Area") (excluding countries referenced on the Office of Foreign Assets Control ("OFAC") countries, and Antarctica), and extend elsewhere contingent upon ten (10) day prior notice of such travel. Notice may be provided by (i) certified mail, return receipt requested, to the MASA Corporate office; (ii) electronic mail, including delivery confirmation; or (iii) facsimile, including confirmation of delivery, and MASA's written acknowledgment. Notice must include a travel itinerary of travel destinations and dates. Unless otherwise authorized by MASA MTS in writing, Worldwide coverage shall apply up to ninety (90) days per trip.
- 2: Basic Coverage Area — benefits shall extend to the United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas and Bermuda. Vehicle & RV Return Coverage shall be limited to only rental day prior notice of such travel. Notice may be provided by (i) certified mail, return receipt requested, to the MASA Corporate office; vehicles in Hawaii, the Caribbean (excluding Cuba), the Bahamas and Bermuda.
- 3: United States and Canada Only — benefits shall only be provided in the United States and Canada.
- 4: United States Only — benefits shall only be provided in the United States.

This material is for informational purposes only and does not provide any coverage. The benefits listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some memberships or policies. Premiums and benefits vary depending on the plan selected. For a complete list of benefits, premiums, terms, conditions, and restrictions, please refer to the applicable member services agreement or policy for your state. For additional information and disclosures about MASA MTS plans, visit: <https://info.masamts.com/masa-mts-disclaimers>

MASA Memberships One Sheet_Emergent Plus Platinum 2023_1

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Hospital Indemnity Insurance



MetLife | www.metlife.com | 1.800.638.5433

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.

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

Your policy will pay benefits directly to you, not your doctor or hospital. You can control how you use your benefit dollars. Coverages can include spouse and children. Below are some key features of the GISD plan:

- Hospital admission benefit of \$1000, \$2000 or \$3000 depending on plan choice.
- Corresponding hospital confinement benefit of \$100, \$200 or \$300 per day depending on plan choice.
- Supplemental hospital admission and confinement benefits when a covered person is admitted to ICU.
- Health screening benefit of \$50 per calendar year per covered family member.
- Benefits paid directly to you.
- Guaranteed issue at any enrollment and no pre-existing condition limitations.

Hospital Indemnity Plans helps you maintain financial protection when you incur a hospital confinement related expense.

Accident Insurance



MetLife | www.metlife.com | 1.800.638.5433

Accidents are inevitable. Even though you can't always prepare for unforeseen events, you can plan. 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 need.
- Benefits paid directly to you to use how you want.
- 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.
- Guaranteed issue at any enrollment and no pre-existing condition limitations.

Critical Illness Insurance



Aflac | www.aflac.com | 1.800.433.3036

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.
- 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 at [Employee Benefits Center](#).
- Guaranteed issue at any enrollment and no pre-existing condition limitations.

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Identity Theft Protection



iLock360 | www.iLock360.com | 1.855.287.8888

- Plus and Premium plans are available.
- Personal email address required to sign up for this program.

Examples of Services:

	Plus	Premium
• CyberAlert Monitors	✓ *	✓ *
▪ One Social Security Number		
▪ Two Emails		
▪ Two Medical ID Numbers		
▪ One Driver's License Number		
▪ Two Phone Numbers		
▪ Five Credit/Debit Cards		
▪ Five Bank Accounts		
▪ One Passport		
• Social Security number trace	✓ *	✓ *
• Change of Address	✓	✓
• Sex Offender Alerts	✓	✓
• Payday Loans	✓	✓
• Court/Criminal Records	✓	✓
• Full Services Restoration and Lost wallet Protection	✓	✓ *
• \$1M Insurance	✓	✓
• Daily Monitoring of TransUnion Credit Bureau	✓	✓
• Daily Monitoring of Experian Credit Bureau		✓
• Daily Monitoring Equifax Credit Bureau		✓
• Score Tracker		✓

*Children to age 18

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Life Insurance



EMPLOYER-PAID TERM LIFE INSURANCE

MetLife | www.metlife.com | 1.800.523.2894

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.

GROUP TERM LIFE INSURANCE

MetLife | www.metlife.com | 1.800.523.2894

You can purchase additional term life coverage at low group rates while employed. It can be ported to individual coverage when employment ends at higher individual rates. The rates are age banded and increase every 5 years. Group Plan premiums are typically lower, so it's more affordable to gain the peace of mind that life insurance provides.

- Employee Group Term Life coverage:
 - Can elect coverage in \$10,000 increments not to exceed an amount equal to 4X base pay or maximum \$250,000 (whichever is less) without health evidence when you are first eligible.
- Spouse Group Term Life coverage:
 - Must elect Employee Group Term Life to elect spouse coverage.
 - Employee can choose coverage for spouse in \$10,000 increments up to \$50,000.
- Child Group Term Life coverage:
 - Must elect Employee Group Term Life to elect coverage for children.
 - Employee can choose coverage for children in flat \$5,000 or \$10,000 coverage amounts. One policy covers all eligible dependent children.
- Open Enrollment elections require a statement of health. Forms can be completed during the enrollment process.

PERMANENT LIFE INSURANCE

Texas Life | www.texaslife.com | 1.800.283.9233

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 \$50K and/or children/grandchildren up to \$50K, with or without employee coverage.
- Spouse coverage now includes chronic illness rider
- Rates lock in at age of purchase.
- Coverage is portable at same rates when employment ends.
- 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.

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Flexible Spending Accounts



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

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

Medical FSA

Medical Flexible Spending Accounts (FSA's) 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

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

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, 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 pre-tax per 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



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

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 eligible out-of-pocket health plan expenses for you and covered dependents. You must participate in a High Deductible Health Plan (HDHP) such as TRS-ActiveCare HD to participate. 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.

Annual Maximum Contribution Levels:

	2023	2024
HSA Contribution Limit	<ul style="list-style-type: none">Self Only: \$3,850Family: \$7,750	<ul style="list-style-type: none">Self Only: \$4,150Family: \$8,300
HDHP Minimum Deductibles	<ul style="list-style-type: none">Self Only: \$1,500Family: \$3,000	<ul style="list-style-type: none">Self Only: \$1,600Family: \$3,200

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 into 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 STATEMENT OR YOU WILL BE CHARGED A MONTHLY FEE OF \$1.25 FOR MAILED STATEMENTS

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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 ACCOUNT APP

With the FF Flex Mobile Account 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 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.

Employee Assistance Program



ComPsych | www.guidanceresources.com | web id:EAPcomplete | 1.877.595.5284

Confidential services provided free of charge to benefits eligible Garland ISD 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 or Visit online at www.guidanceresources.com.

FinPath



FinPath by TCG Services | www.finpathwellness.com | 833.777.6545

FinPath is a financial education program paid for by Garland ISD to help you take control of your finances and reduce your financial stress. FinPath combines advanced technology and personal Wellness Coaches to empower stronger financial health in our communities.

The FinPath software program provides personalized financial analysis and provides recommendations to assist employees with:

- budgeting savings
- credit scores
- investments
- wills
- taxes
- retirement planning
- debts management (student loans/credit cards)
- insurance

GISD's Employee Wellness department will be providing more information about FinPath and Financial Wellness during the year.

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Voluntary Retirement Plans



TCG Administrators | www.tcgservices.com | 1.800.943.9179

TCG offers a variety of options to help supplement your future income and help achieve your financial goals. These elections can be made at any time of the year.

Which One Is Right for Me?

403(b) RETIREMENT PLANS

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 invested from a variety of annuity companies. *
- Yearly contribution limit is up to \$22,500 (\$30,000 if you are age 50 or over)
- Subject to 10% penalty tax for early withdrawal

*GISD does not sponsor or endorse any annuity product, company, representative or salesperson. Employees are encouraged to contact TCG or FinPath for assistance with setting up voluntary retirement plans.

457(b) RETIREMENT PLANS

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 plans.

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 \$22,500 (\$30,000 if you are age 50 or older)

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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COBRA

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, a 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.

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CONTACT INFORMATION

Garland ISD Benefits Office
 501 S. Jupiter Rd | Garland, TX 75042
 972.487.3047 | benefits@garlandisd.net

FIRST FINANCIAL GROUP OF AMERICA

Sheri Stiles, Sr Account Executive
sheri.stiles@ffga.com | 281.272.7632

Brenda Bernal, Client Service Specialist
brenda.bernal@ffga.com | 281.272.7625

CONTACTS			
BENEFIT	CARRIER	WEBSITE	PHONE
Medical	TRS ActiveCare - Blue Cross Blue shield of Texas Plans	www.bcbstx.com/trsactivecare	866.355.5999
Medical	TRS ActiveCare -Baylor Scott & White HMO	www.bswhealthplan.com/trs	844.633.5325
Dental	Guardian	www.guardiananytime.com	800.627.4200
Vision	VSP network By Ameritas	www.vsp.com	800.877.7195
Hospital Indemnity	MetLife	www.metlife.com	800.638.5433
Medical Transport	MASA MTS	www.masamts.com	877.503.0585
Disability	American Fidelity	www.americanfidelity.com	800.654.8489
Accident Plan	MetLife	www.metlife.com	800.638.5433
Critical Illness	Aflac	www.aflac.com	800.433.3036
Group Term Life	MetLife	www.metlife.com	800.523.2894
Permanent Life	TexasLife	www.texaslife.com	800.283.9233
Identity Theft Protection	iLock360	www.iLOCK360.com	855.287.8888
Employee Assistance Program	ComPsych	www.guidanceresources.com web id: EAPComplete	877.595.5284
Health Savings Account	First Financial	www.ffga.com	866.853.3539
Flexible Savings Accounts	First Financial	www.ffga.com	866.853.3539
Voluntary Retirement	TCG Administrators	www.tcgservices.com	800.943.9179
FinPath	TCG Services	www.finpathwellness.com	833.777.6545
TRS Retirement	Teacher Retirement System of Texas	www.trs.texas.gov	800.223.8778

EMPLOYEE BENEFITS CENTER – <http://benefits.ffga.com/garlandisd>

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 [Employee Benefits Center](http://benefits.ffga.com/garlandisd) today!

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