

HUMBLE ISD 2023-2024 BENEFITS GUIDE



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

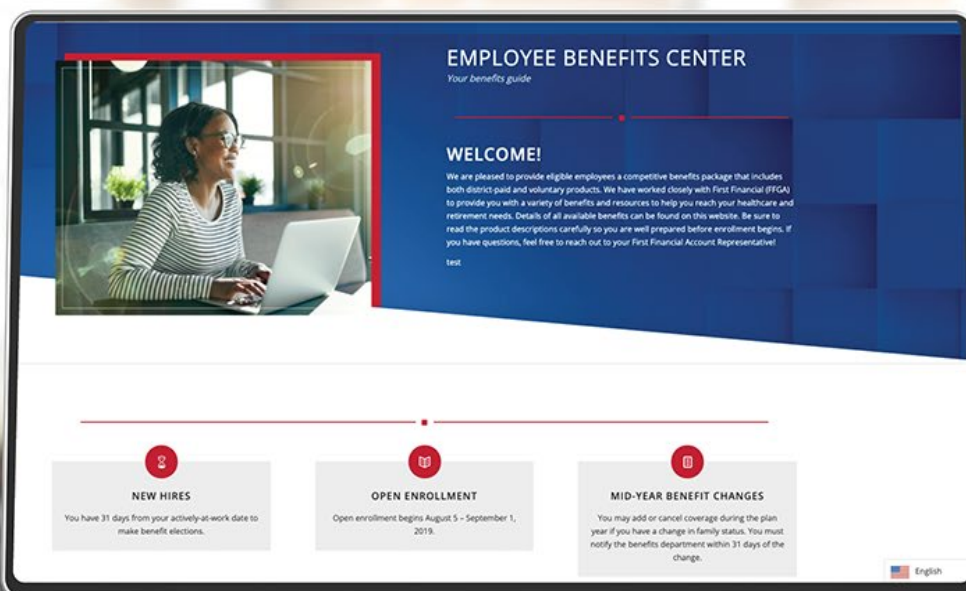
EMPLOYEE BENEFITS CENTER

YOUR ONE-STOP-SHOP FOR BENEFIT INFORMATION

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

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

<https://ffbenefits.ffga.com/humbleisd>



WHAT'S NEW & CHANGING

NEW FOR 2023-2024

- Medical Rates for CIGNA Primary
- Coinsurance percentages for CIGNA Primary and HD
- Emergency Care costs
- New Provider for Basic and Voluntary Term Life – UNUM
- Effective 9.1.23, Care ATC is no longer available for services
- Effective 9.1.23, Next Level Urgent Care Clinics are available to all employees and their dependents enrolled in Humble ISD Health Plans. Humble ISD partnered with Next Level to provide quality healthcare and urgent care needs at their Houston locations.
- Health Advocate Program to ensure you are getting the most out of your medical insurance
- Diabetes Care and Education Program



BENEFIT DEDUCTIONS

HOW BENEFIT PREMIUMS ARE PAID/DEDUCTED AT HUMBLE ISD

- Premiums for all plans become due on the first date of coverage. Therefore, a delay in enrollment may result in an increased deduction on subsequent paycheck(s) following your enrollment to collect any premium(s) not previously deducted. The first payroll deduction of premium(s) is determined by the date you enroll and the district payroll cutoff date.

HOW TO ENROLL

ONLINE ENROLLMENT

Go to your MyHumble App, login using your MyHumble network username and password, select the Benefits Enrollment icon to begin. This is the only proper method to access the Benefits Enrollment. If you have difficulty accessing your MyHumble account, call the Humble ISD help desk at 281-641-8255 or by emailing support@humbleisd.net.

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.

ADDRESS AND NAME CHANGES

Changes to your addresses must be completed in Munis Employee Self-Service. Name change requests must be made through Humble ISD Human Resources. Please have documentation available.

ON-SITE ENROLLMENT

When it’s time to enroll in your benefits, your First Financial Account Representative will be on-site to assist you with making your elections if you need help. Visit your Employee Benefit Center to view the on-site enrollment schedule. <https://ffbenefits.ffga.com/humbleisd>

PLEASE NOTE: For each eligible employee that declines (does not enroll) medical insurance, Humble ISD offers a \$25 monthly credit to be used towards supplemental benefits.

This means, that even if you decline all medical insurance, you may elect dental, vision, life, disability, or FSA for you and your family up to \$25 a month, paid for by Humble ISD.

If you do not complete enrollment, the money is not applied to benefits or elsewhere. Please be sure to complete enrollment or visit with a representative, to properly complete your benefit elections.

ELIGIBILITY

ELIGIBILITY

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

NEW EMPLOYEES

You have 31 calendar days from your actively-at-work date to make benefit elections. Day 1 is your date of hire. Your New Hire Enrollment elections can be made at the Humble ISD BBTC or through the My Humble app, or contact Valeria Clinkscales at 281-272-7618, or valeria.clinkscales@ffga.com to make an appointment.

EXISTING EMPLOYEES

When it's time to enroll in your benefits, your First Financial Account Representative will be available to assist you with making your elections. Your elections can be made anytime during annual enrollment, online from your work or home computer 24 hours a day. 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. Please visit: <https://ffbenefits.ffga.com/humbleisd> for more information.

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 (benefits@humbleisd.net) within 31 calendar days of the change.

QUALIFYING LIFE EVENTS INCLUDE:

Changes in household, including:

- marriage
- divorce
- annulment
- death of a spouse
- birth
- adoption
- placement for adoption
- 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

SECTION 125 PLANS

SECTION 125 PLAN INFORMATION AND RULES

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

HERE'S HOW IT WORKS

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

IS IT RIGHT FOR ME?

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

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

IRS specified changes in family status include:

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

SECTION 125 PLAN SAMPLE PAYCHECK		
	WITHOUT S125	WITH S125
Monthly Salary	\$2,000	\$2,000
Less Medical Deductions	-N/A	-\$250
Taxable Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	-\$400	-\$350
Less Estimated FICA (7.65%)	-\$153	-\$133
Less Medical Deductions	-\$250	-N/A
Take Home Pay	\$1,197	\$1,267

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

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

FREQUENTLY ASKED QUESTIONS

WHAT IS GUARANTEE ISSUE (GI)?

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

WHAT IS A "PRE-EXISTING CONDITION"?

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

WHAT IS A DEDUCTIBLE?

A deductible is what you must pay for your health care before your insurance pays its part. Most plans have deductibles, which start over when you "PLAN YEAR" starts over. For example, if your plan has a \$1000 deductible and you have surgery that costs \$5,000, you'll pay \$1,000 before your insurer helps you cover your bills.

WHAT IS A CO-PAY OR CO-INSURANCE?

A copay is a small, fixed amount -often \$10 or \$30- that you pay for covered services like a prescription or a doctor's visit. Some health plans also apply coinsurance to certain services. With it, you pay a percentage of the total cost of care. For example, if you have a 20% coinsurance, and your doctor's appointment costs \$300, you will pay \$60, if you have met your deductible.

WHAT DOES OUT-OF-POCKET MAXIMUM MEAN?

Your out-of-pocket maximum is the most you must pay each year toward your medical services or prescription drugs before your insurance pays for all of your care. This amount does not include what you pay in premiums. The Affordable Care Act limits the out-of-pocket maximums.

WHAT DOES EOB MEAN?

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

BEFORE YOU GET CERTAIN TESTS OR PROCEDURES, DO YOU NEED PERMISSION FROM YOUR HEALTH INSURANCE PLAN?

If your doctor says you need a test or procedure, your health plan may have to give permission if it is to be covered by insurance. Giving that permission is called preauthorization or referral. Your plan's overview of benefits lists what care needs to be preauthorized. If you don't get the preauthorization when it's required, your health plan will not pay its part of the costs.

MEDICAL

Allegiance | www.askallegiance.com | 855.999.6810

Humble ISD HD (High Deductible) or Primary Plan

As a district of innovation, Humble ISD is choosing to be flexible with the medical coverage being offered. Cigna is a nationwide network with over 1 million healthcare professionals.

Humble ISD High Deductible Plan

- CIGNA Open Access Plus Network/Memorial Hermann Network
- \$25 copay for access to the Next Level Urgent Care Center/Clinic
- Nationwide network availability
- No referral necessary to see a specialist
- Free generic drugs after deductible is met
- Compatible with HSA or FSA (either or, not both)

Humble ISD Primary Plan

- CIGNA Open Access Plus Network/Memorial Hermann Network
- Free access to Next Level Urgent Care Center/Clinic
- Nationwide network availability
- No referral necessary to see a specialist
- Co-pays to see Primary Care Physician and Specialist
- Free generic prescriptions
- Compatible with FSA
- Not compatible with HSA

****18 Pay employees rates are calculated based on covering the cost of months they are not paid from June-August.**

MEDICAL MONTHLY PREMIUMS		
	HD	PRIMARY
EMPLOYEE ONLY	\$35	\$50
EMPLOYEE + SPOUSE	\$650	\$680
EMPLOYEE + CHILD(REN)	\$305	\$305
EMPLOYEE + FAMILY	\$790	\$875

PLAN PROVIDER LOOK UP:

www.cigna.com

To find your preferred provider, search the Cigna Open Access Network.

Click "find a doctor, dentist, or facility"

Click "Employer or School"

Enter the zip code or city the Doctor is in, or where you would like to find a doctor

Then Select your search type; Doctor by type, Name, or Health Facilities

Then type the name or select type of doctor

Then click "continue as guest" (You may need to turn off any pop-up blockers)

Employee will receive one (1) ID card for medical and prescription benefits. If you are covering dependents, you will receive two (2) cards. Additional cards can be requested from Allegiance via the contact information below.

Plan Claims

Allegiance | www.askallegiance.com | 855.999.6810 For questions on claims or status of claims in process.

Plan Prescription Benefits

OPTUMRX | CustomerCare@rxbenefits.com | 800.933.0765 Monday-Friday 7:00 A.M. to 8:00 P.M CT

When you enroll in your Humble ISD Medical Plan, you automatically receive prescription drug coverage through OPTUM Rx which gives you access to a large, national network of retail pharmacies.



DENTAL INSURANCE

Cigna | www.cigna.com | 1.800.244.6224

Taking care of your oral health is not a luxury, it is a necessity to long-term optimal health. Dental insurance can greatly reduce your costs when it comes to preventative, restorative, and emergency procedures. Review the plan benefits to see which option is best for you and your family's dental needs. A range of procedures may be covered, such as:

- Comprehensive Exams
- Cleanings
- X-Rays
- Fillings
- Tooth Extractions
- General Anesthesia
- Crowns
- Root Canals

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DENTAL MONTHLY PREMIUMS			
	PPO LOW	PPO HIGH	DHMO
EMPLOYEE ONLY	\$32.60	\$40.36	\$14.06
EMPLOYEE + SPOUSE	\$65.20	\$79.36	\$28.14
EMPLOYEE + CHILD(REN)	\$64.12	\$80.70	\$27.72
EMPLOYEE + FAMILY	\$95.62	\$118.36	\$41.22

CIGNA DHMO PLAN FEATURES:

- No deductibles
- No annual max allowance
- No claim forms
- Network general dentist you choose will manage your overall care; pediatric dentists for children 7 and under
- To view the DHMO Schedule of Benefits [click here](#)

TO SEARCH FOR A PROVIDER:

PLAN PROVIDER LOOKUP

Visit cigna.com or contact Cigna by calling 800-244-6224

To find your preferred provider, search the Cigna Open Access Network.

Click "Find Doctor"

Click "Employer or School"

Enter the zip code or city the dentist is in, or where you would like to find a doctor

Then Select your search type: Doctor by type, Name, or Health Facilities (choose Dentist category or type the dentist name)

Then click "continue as guest" (You may need to turn off any pop-up blockers), and select your plan – whether DHMO or PPO Open Access

VISION INSURANCE

Ameritas | ameritas.com | 1.800.877.7195

Proper vision care is essential to your overall well-being. Regular eye exams at any age will help prevent eye disease and keep your vision strong for years to come.

Your employer provides you with a vision plan to take care of you and your family's needs. You must enroll in the vision plan each plan year and premiums are typically paid through payroll deduction. Here are just a few of the areas where you will save money with your plan:

BOTH PLANS INCLUDE:

- Eye exams
- Eyeglasses
- Contact lenses
- Eye surgeries
- Vision correction

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VISION MONTHLY PREMIUMS		
	Low	High
EMPLOYEE ONLY	\$7.40	\$10.12
EMPLOYEE + SPOUSE	\$15.40	\$21.04
EMPLOYEE + CHILD(REN)	\$16.00	\$21.84
EMPLOYEE + FAMILY	\$20.50	\$27.98

TO SEARCH THE PROVIDER NETWORK:

1. Locate a VSP provider at: www.ameritas.com
2. View plan benefit information at: www.vsp.com
3. Or contact Ameritas by calling 1.800.877.7195

NOTE: If you need a new ID card, you may also visit ameritas.com to create an account and download an electronic ID card.

FLEXIBLE SPENDING ACCOUNTS

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

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

MEDICAL FSA

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

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

HIGHLIGHTS

- Contributions are automatically deducted from your paycheck on a pre-tax basis, which helps reduce your taxable income and increase your spendable income.
- Your full election will be available to you at the beginning of the plan year.
- Be conservative – any money left in your account at the end of the plan year will be forfeited.
- Use your benefits card to pay for qualified expenses upfront without spending money out of pocket.
- Keep all receipts in case you need to substantiate a claim for tax purposes.

NOTE: The IRS requires proof that all expenses are eligible. Keep all receipts in case you need to substantiate a claim for tax purposes. Your receipt must include the date of purchase or service, amount you were required to pay after insurance, description of the product or service, merchant or provider name, and the patient's name.

DEPENDENT CARE FSA

With a Dependent Care Flexible Spending Account, you can set aside part of your pay on a pre-tax basis to pay for eligible dependent care expenses like childcare, babysitters, and adult day care.

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

HIGHLIGHTS

- Eligible dependents must be claimed as an exemption on your tax return.
- Eligible dependents must be children under age 13 or an adult dependent incapable of self-care.
- Funds become available as contributions are made to your account.
- Keep all receipts in case you need to substantiate a claim for tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.

FSA RESOURCES

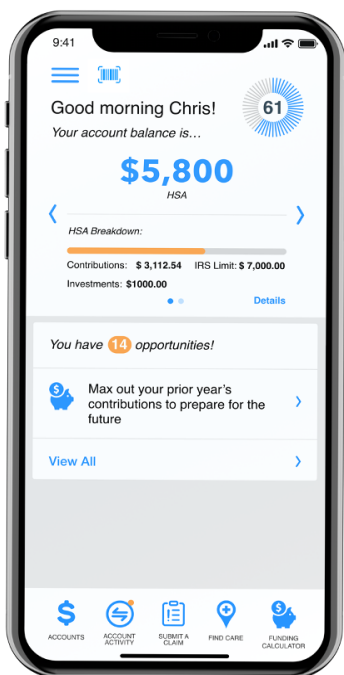
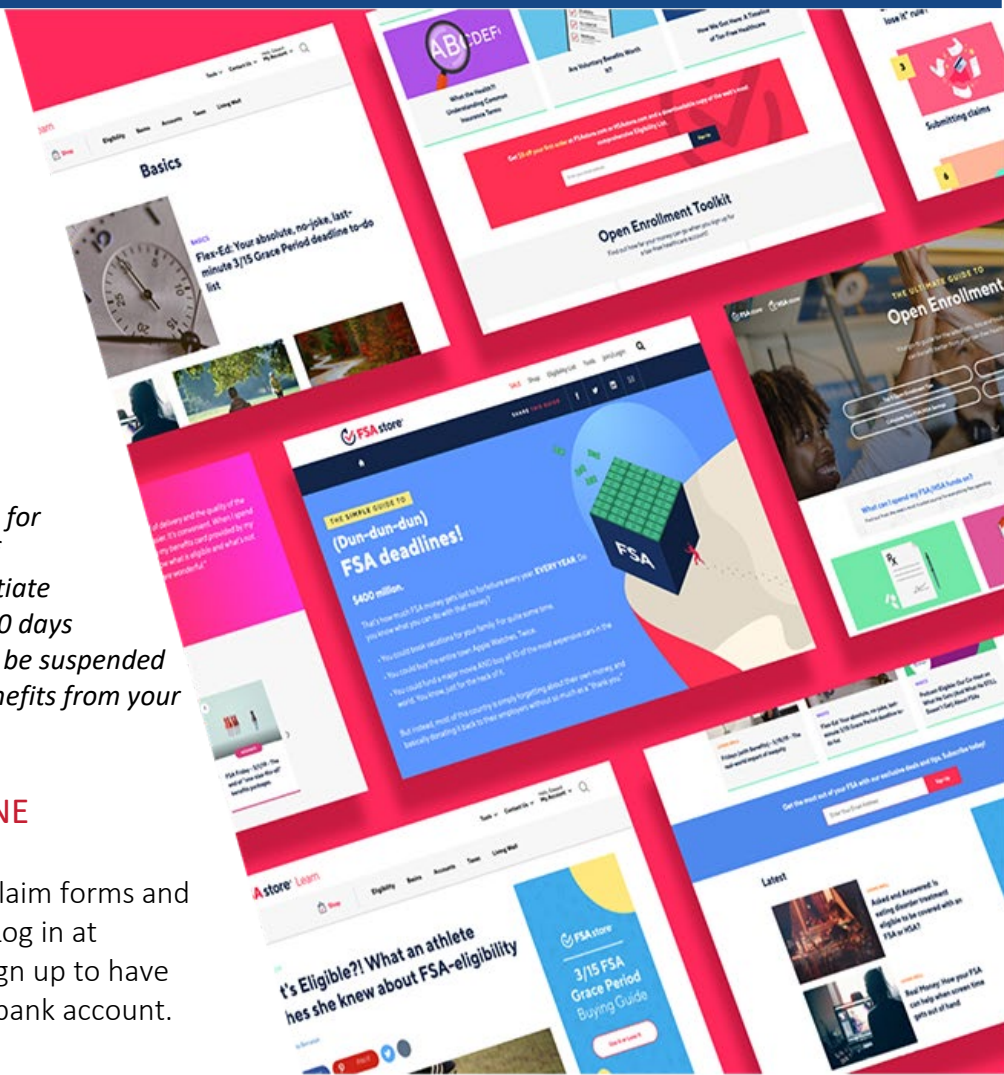
BENEFITS CARD

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

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

VIEW YOUR ACCOUNT DETAILS ONLINE

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



FF MOBILE ACCOUNT APP

With the FF Mobile Account App, you can submit claims, view account balance and history, check claims status, view alerts, upload receipts and documentation and more! The FF Mobile Account App is available for Apple® and Android™ devices on either the App StoreSM or Google Play StoreTM. View the FF Mobile Account App [User Guide](#) and [Quick Reference Guide](#).

FSA STORE

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



HEALTH SAVINGS ACCOUNTS

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

HEALTH SAVINGS ACCOUNTS

A Health Savings Account (HSA) is a great way to help you control your healthcare costs. It works in conjunction with a qualified High Deductible Health Plan (HDHP) to combine tax-free savings earmarked for qualified medical expenses. An HSA allows you to set aside money to pay for higher deductibles associated with a lower monthly premium HDHP. The money you save in monthly insurance premiums is reserved for eligible medical expenses you incur in the future. Eligible expenses include things like co-pays and deductibles, prescriptions, vision expenses, dental care, therapy, and medical supplies.

2023	
HSA Contribution Limit	<ul style="list-style-type: none">• Self Only: \$3,850• Family: \$7,750
<i>\$1,000 catch-up contributions (age 55 or older)</i>	

HIGHLIGHTS

- Balances roll over from year to year and earn interest along the way.
- Portable – you keep it even after you leave employment.
- Tax advantages – invest money in mutual funds to grow your tax savings for either future healthcare costs or retirement.
- Pay for expenses with a benefits debit card that gives you immediate access to your money at the time of purchase.
- Expenses also can be reimbursed through our online portal, online bill pay directly to your provider or submitting a distribution request form.
- Receipts are not required for reimbursement but be sure to save them for tax purposes.

WHO CAN PARTICIPATE IN AN HSA?

- You must be enrolled in a qualified High Deductible Health Plan (HDHP).
- You cannot be enrolled in Tricare or Medicare or covered under your spouse's traditional (non-HDHP) health care plan.
- You cannot participate in a general-purpose Flexible Spending Account (FSA) or Health Reimbursement Arrangement.
- Limited Purpose Flexible Spending Accounts are permitted (dental and vision expenses only).
- You cannot participate if your spouse has a general-purpose FSA or HRA at their place of employment.
- You cannot participate if you are being claimed as a dependent on another person's tax return.

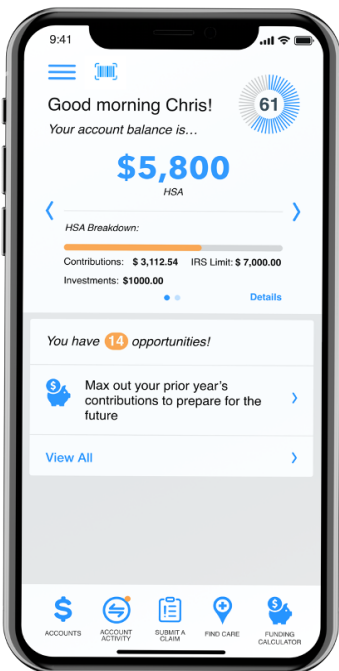
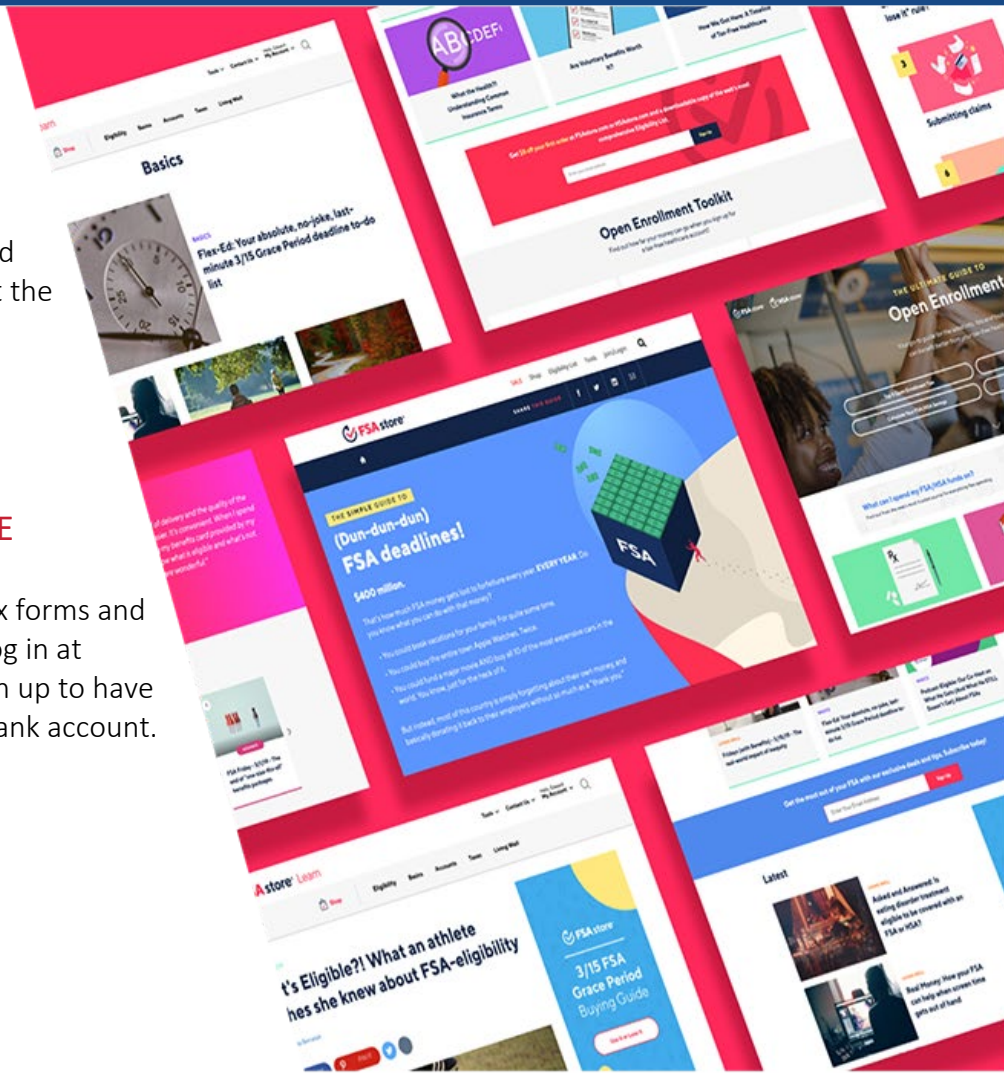
HSA RESOURCES

BENEFITS CARD

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VIEW YOUR ACCOUNT DETAILS ONLINE

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



FF MOBILE ACCOUNT APP

With the FF Mobile Account App, you can submit claims, view account balance and history, check claims status, view alerts, upload receipts and documentation and more! The FF Mobile Account App is available for Apple® and Android™ devices on either the App StoreSM or Google Play StoreTM. View the FF Mobile Account App [User Guide](#) and [Quick Reference Guide](#).

HSA STORE

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



HOSPITAL INDEMNITY

MetLife | www.metlife.com | 1.800.438.6388

Hospital stays are costly. If you or a family member find yourself in the hospital due to a sudden accident or illness, you may struggle financially, even if you have a good medical plan. With a hospital indemnity plan, you can rest assured those extra expenses won't be a financial burden.

Unlike medical plans, there are no deductibles to meet with a hospital indemnity plan. As soon as you incur a qualified event, you can file a claim and start receiving benefits.

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

****18 Pay employees rates are calculated based on covering the cost of months they are not paid from June-August.**

HOSPITAL INDEMNITY INSURANCE		
MONTHLY PREMIUM	LOW PLAN	HIGH PLAN
EMPLOYEE	\$18.98	\$37.04
EMPLOYEE + SPOUSE	\$33.38	\$66.48
EMPLOYEE + CHILD(REN)	\$28.46	\$55.52
EMPLOYEE + FAMILY	\$42.88	\$84.96

File a claim:

You can file a claim online through MyBenefits at www.metlife.com/mybenefits
Or by calling MetLife at 1.800.438.6388

TERM LIFE & AD&D INSURANCE

UNUM | www.unum.com | 1.866.679.3054

EMPLOYER-PAID TERM LIFE & AD&D INSURANCE

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. Your employer provides all eligible employees a \$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. Employer Paid Life reduces to \$10,000 at age 65, and reduces again at age 70 to \$8,000.

- This coverage does not continue upon any form of separation of employment. (This includes voluntary or involuntary termination, resignation and/or retirement.)

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. Coverage reduces 35% at age 65 and 50% at age 70. Visit the Employee Benefits Center for more details at <https://ffbenefits.ffga.com/humbleisd>.

Evidence of Insurability is required to be completed via the link on the enrollment site before the end of Open Enrollment to properly enroll and apply for this coverage.

- Deadline to complete the Evidence of Insurability is the end of Open enrollment.
- This coverage does not continue upon retirement and must be converted to Whole Life Insurance to continue.

TEXAS LIFE – PERMANENT LIFE

Texas Life | 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.

HIGHLIGHTS

- You own the policy, even if you change jobs or retire.
- Spouse and Employee Life include Critical Illness Benefit for Long Term Care
- The policy remains in force until you die or up to age 121 if you pay the necessary premium on time.
- It is a permanent, universal life policy which means you can rest easy knowing your loved ones will be well taken care of when you're gone.

DISABILITY INSURANCE

American Fidelity | 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 you are unable to work due to those reasons. You can choose the benefit amount, which is the amount of your income to replace, and the waiting period that you begin receiving payments.

How do you decide if you need disability insurance? Consider these questions when making your decision:

- How much employer leave do you have?
- Do you have savings?
- Do you have other income you can rely on, such as from your spouse or from child support?
- How close are you to retirement?
- Could you go on Social Security Disability or take a Disability Retirement?
- What are your other sources of income?

There are many disability options. If you have questions, please reach out to a representative. There are plans that only cover illness 5 years and accident/injuries to Social Security Normal Retirement Age and plans that cover illness and accidents/injuries up to Social Security Normal Retirement Age (SSNRA).

Things to Note:

- Elimination Period or wait period, is the period of time you must be continuously disabled before benefits become payable. Benefits are not payable during the benefit Elimination/Waiting period.
- Percentage of Salary Plan sets the disability bar at either 50% or 66.67% of an employee's Gross Monthly Compensation (salary). Maximums apply.
- Benefits begin the 1st day if hospitalized, on the 7, 14, and 30 day Elimination Periods
- Rates are based on your specific income and Elimination period

EXISTING CONDITION LIMITATION

A limited benefit up to 1 month's Disability Benefit will be payable for Disability due to a Pre-Existing Condition. This provision will not apply if you have: gone treatment-free; incurred no expense; taken no medication; and received no diagnosis or advice from a physician, for 12 consecutive months for such condition(s). This limitation will not apply to a Disability resulting from a Pre-Existing Condition that begins after you have been continuously covered under the policy for 12 months.

ACTIVELY AT WORK

If you are not actively at work when coverage is scheduled to become effective, your coverage does not take effect until you complete your first day at work.

CANCER INSURANCE

Guardian | www.guardianlife.com | 888.482.7342

Thousands of Americans are diagnosed with cancer each day. No doubt, the news is devastating both personally, and financially. It's impossible to anticipate a cancer diagnosis, but it is possible to prepare for it with a cancer insurance plan.

It is likely that your major medical coverage will not cover all the costs associated with a cancer diagnosis or treatment. Supplementing your major medical with cancer insurance may help you pay for related expenses, such as copays and deductibles, specialists, experimental treatment, specialty hospitals, travel expenses, in-home care and more.

Premiums are paid through convenient payroll deduction to ensure your policy remains in force if you should need it. Benefits are paid directly to you, so you can choose how to spend the money. Visit the Employee Benefits Center and view the policy for more details at www.ffbenefits.ffga.com/humbleisd

****18 Pay employees rates are calculated based on covering the cost of months they are not paid from June-August.**

CANCER INSURANCE		
MONTHLY PREMIUM	ADVANTAGE PLAN	PREMIER PLAN
EMPLOYEE	\$12.90	\$24.36
EMPLOYEE + SPOUSE	\$20.30	\$39.10
EMPLOYEE + CHILD(REN)	\$15.20	\$27.54
EMPLOYEE + FAMILY	\$22.60	\$42.28

3/12 PRE-EXISTING CONDITION LIMITATION

New coverage is subject to a 3/12 pre-existing condition exclusion. This means any sickness for which medical advice or treatment was received or recommended 3 months prior to the enrolled coverage effective date, are not covered under the policy for the first 12 months.

ACTIVELY AT WORK

If you are not actively at work when coverage is scheduled to become effective, your coverage does not take effect until you complete your first day at work.

CRITICAL ILLNESS INSURANCE

MetLife | www.metlife.com | 1.800.438.6388

If you've heard of heart attacks, strokes, organ transplants or paralysis, then you're familiar with critical illness. It's likely you or someone you know has experienced one of these life-altering events. Often, 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.

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Monthly Premium Per \$1,000 of Coverage

CRITICAL ILLNESS INSURANCE				
ISSUE AGE	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
<25	\$0.18	\$0.42	\$0.24	\$0.46
25-29	\$0.18	\$0.46	\$0.24	\$0.51
30-34	\$0.26	\$0.70	\$0.32	\$0.74
35-39	\$0.38	\$1.04	\$0.44	\$1.08
40-44	\$0.60	\$1.58	\$0.65	\$1.62
45-49	\$0.86	\$2.20	\$0.91	\$2.25
50-54	\$1.18	\$2.93	\$1.23	\$2.98
55-59	\$1.58	\$3.76	\$1.62	\$3.80
60-64	\$2.06	\$4.68	\$2.10	\$4.72
65-69	\$2.56	\$5.78	\$2.62	\$5.82
70+	\$3.56	\$7.92	\$3.62	\$7.96

Filing a claim:

You can file a claim online through MyBenefits at www.metlife.com/mybenefits
Or calling MetLife at 1.800.438.6388

ACCIDENT INSURANCE

Aetna | www.myaetnasupplemental.com | 800.607.3366

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
- Emergency Dental
- Crown
- Extraction
- Rehabilitation Admissions
- Hospital Admission
- Fractures
- Emergency room visits
- Air Ambulance
- Ground Ambulance
- Rehabilitation confinement

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Accident Insurance	
Monthly Premium	
Employee	\$8.92
Employee + Spouse	\$15.60
Employee + Child(ren)	\$21.14
Employee + Family	\$27.58

To file a wellness or accident claim, call 1.888.772.9682 or visit <http://www.myaetnasupplemental.com>

IDENTITY THEFT PROTECTION

iLock360 | www.ilock360.com | 855.287.8888

Millions of Americans report having their identity stolen each year. People are online and mobile more than any time in history, so it's no surprise that identity theft is on the rise. And it goes far beyond simply having your credit card number stolen. While credit card fraud is one of the highest reported types of identity theft, it also includes bank, loan, phone and tax-related fraud.

Identity theft insurance won't prevent your identity from being stolen. But it will be there to alert you if any suspicious activity is noticed under your name. The plan includes credit bureau monitoring, social security number usage and lost wallet protection. Accounts are monitored daily so you can rest easy knowing your identity is being protected even while you sleep. The sooner you can take action to close your accounts, the quicker you can recover your identity.

It takes years to establish a good reputation with credit lenders and employers. Make sure it remains yours by taking advantage of the identity theft insurance offered through your employer.

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Employee Only, Basic coverage cost is covered By Humble ISD.

IDENTITY THEFT PROTECTION INSURANCE			
MONTHLY PREMIUM	BASIC	PLUS	PREMIUM
EMPLOYEE	FREE	\$8.00	\$15.00
EMPLOYEE + SPOUSE	N/A	\$15.00	\$22.00
EMPLOYEE + CHILD(REN)	N/A	\$13.00	\$20.00
EMPLOYEE + FAMILY	N/A	\$20.00	\$27.00

All iLOCK360 subscribers receive a Welcome Email on the first day of service. This email explains how to access your iLOCK360 account and utilize the features included with your plan. If you experience issues accessing your account, or you do not receive the Welcome Email, please contact iLOCK360 at 855-287-8888.

SETTING UP YOUR iLOCK360 ACCOUNT:

1. Visit <http://www.iLOCK360.com>
2. Click "Log In."

Username: is the email address you used to sign up for iLOCK360.

Password: is # followed by your first initial and then your second initial, followed by your zip code (provided during enrollment) and then lastly, the last four digits of your Social Security Number.

LEGAL PLAN

MetLaw | www.info.legalplans.com | 1.800.821.6400

Have you ever found yourself in need of legal advice, but aren't sure where to go? A voluntary group legal plan helps fill that need. It provides you with access to professional lawyers at a low monthly rate. For just a few dollars a month, you can consult with a lawyer about having your will prepared, reviewing documents, contesting a traffic ticket, lawsuits, divorce and so much more. Expert legal advice is available at your fingertips.

- Estate Planning Documents
- Document Review
- Family Law including Prenuptial Agreements
- Name Change
- Traffic Offenses
- Real Estate Matters
- Financial Matters
- Civil Lawsuits
- Document Preparation
- Juvenile Matters

****18 Pay employees rates are calculated based on covering the cost of months they are not paid from June-August.**

LEGAL INSURANCE	
MONTHLY PREMIUM	ADVANTAGE PLAN
EMPLOYEE ONLY	\$16.50
EMPLOYEE + SPOUSE	\$16.50
EMPLOYEE + CHILD(REN)	\$16.50
EMPLOYEE + FAMILY	\$16.50

How do I contact this service?

Visit the MetLaw website info.legalplans.com and enter access code: LEGAL or call Client Service Center at 1-800-821-6400 Monday through Friday from 7 a.m. to 7 p.m.

EMPLOYEE ASSISTANCE PROGRAM

UNUM | www.unum.com/lifebalance | 800.854.1446

Life pulls us in many different directions. Between kids, personal relationships, extracurricular activities, and family time, it seems like we don't have enough time in day to fit it all in. When life gets you stressed, call the employee assistance line provided by your employer. It offers 24/7 access to professionals who can help you successfully face emotional issues.

An employee assistance program, or EAP, is a free program offered and paid for by your employer. With one phone call, you will have access to confidential, short-term counseling and assessments whenever you have a personal or work-related problem.

Employee assistance programs address a wide range of issues including mental and emotional well-being, substance abuse and grief. Counselors are held to the highest ethical standard and are trained to keep your situation confidential. They work with you to determine the best way to address your needs and move you in a positive direction.

How do I access my EAP?

Visit www.unum.com/lifebalance or call 800.854.1446, 24 hours a day, seven days a week. You can also visit in person up to three visits, available at no charge to you with a Licensed Professional Counselor.

TELEHEALTH

Recuro Health | <https://recurohealth.com/> | 1.855.935.5842

Studies show that more than 50 percent of doctor's office visits can be handled over the phone. With the Telehealth program, you can get a diagnosis quicker and spend less time in the waiting room.

Board Certified physicians will diagnose your illness, recommend treatment, and prescribe medication via telephone or video. You can contact them from anywhere – home, work, school, even while on vacation. They can treat common health issues like acid reflux, allergies, asthma, cold and flu, sinus infections, rashes, sore throat and more.

It's like having a doctor on call whenever you need medical advice. Access is only a call or click away!

This benefit is offered to you for free by your employer, for you and your tax dependents whether you enroll medical insurance or not.

HIGHLIGHTS – Common Conditions treated

- Acid Reflux
- Allergies
- Asthma
- Bladder infection
- Bronchitis
- Cold & Flu
- Nausea
- Rashes
- Sinus Conditions
- Sore throat
- Thyroid conditions
- Urinary Tract Infections
- And more...

TO USE RECURO:

- To utilize the benefit, complete membership: <https://member.recurohealth.com/>
- Enter your email address
- Follow prompts to complete registration

You may request a consult using the mobile app, online via the website, or by calling Recuro Health at 855-6RECURO.

COBRA

First Financial Administrators, Inc. | www.ffga.com | 1.800.523.8422, option 4
Allegiance | Humble ISD Medical | 1.855.999.6810

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.

CONTACT INFORMATION

Humble ISD BENEFITS OFFICE

20200 Eastway Village Dr | Humble, TX 77338 281-

641-8050

benefits@humbleisd.net

<https://ffbenefits.ffga.com/humbleisd>

FIRST FINANCIAL GROUP OF AMERICA

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Brandi Groen

Customer Service Specialist

405-416-2136 / Brandi.Groen@ffga.com

CONTACTS

BENEFIT	CARRIER	WEBSITE	PHONE
Medical	Allegiance	www.askallegiance.com	855.999.6810
Dental	Cigna	www.cigna.com	1.800.244.6224
Pharmacy	Optum RX	www.rxbenefits.com	1.800.933.0765
Vision	Ameritas	www.ameritas.com / www.vsp.com	1.800.877.7195
FSA/HSA/DCA	FFGA	ffa.wealthcareportal.com/Page/Home	1.866.853.3539
Hospital Indemnity	MetLife	www.metlife.com	1.800.438.6388
Term Life	UNUM	www.unum.com	1.866.679.3054
Permanent Life	Texas Life	www.texaslife.com	1.800.283.9233
Disability	American Fidelity	www.americanfidelity.com	1.800.654.8489
Cancer	Guardian #551891	www.guardianlife.com	1.888.482.7342
Critical Illness	MetLife	www.metlife.com	1.800.438.6388
Accident	Aetna	www.myaetnasupplemental.com	800.607.3366
ID Theft Protection	iLock360	www.ilock360.com	1.855.287.8888
Legal	MetLaw	www.info.legalplans.com	1.800.821.6400
Employee Assistance Program	UNUM	www.unum.com/lifebalance	1.800.854.1446
Telehealth	Recuro	https://recurohealth.com/	1.855.935.5842
First Financial Administrators	COBRA	www.ffga.com	1.800.523.8422 Option 4
Retirement	TSA Consulting Group	www.tsacg.com	1.888.793.3786