

*ALLEN ISD 2022-23*

# BENEFITS GUIDE



Sheri Stiles, Account Manager  
First Financial Group of America  
<https://benefits.ffga.com/allenisd>



Julie Sun-chou, Lead Benefits Specialist  
972.727.7196  
[julie.sunchou@allenisd.org](mailto:julie.sunchou@allenisd.org)

# TABLE OF CONTENTS

## TABLE OF CONTENTS

- EMPLOYEE BENEFITS CENTER
- HOW TO ENROLL
- MEDICAL
- DENTAL
- VISION
- FLEXIBLE SPENDING ACCOUNTS & FSA RESOURCES (Roll-over increased to \$570)
- SHORT/LONG TERM DISABILITY
- LIFE INSURANCE
  - PERMANENT LIFE INSURANCE
  - EMPLOYER-PAID LIFE INSURANCE
  - GROUP VOLUNTARY LIFE INSURANCE
- CANCER INSURANCE
- CRITICAL ILLNESS INSURANCE
- ACCIDENT ONLY INSURANCE
- HOSPITAL INDEMNITY INSURANCE (NEW PLAN)
- IDENTITY THEFT PROTECTION
- LEGAL PLAN
- MEDICAL TRANSPORT
- VOLUNTARY RETIREMENT
  - 403(b) PLANS
  - 457(b) PLANS
- FINPATH
- EMPLOYEE ASSISTANCE PROGRAM
- COBRA
- CLEVER RX
- BENEFIT CONTACT INFORMATION
- LEGAL NOTICES

*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.*

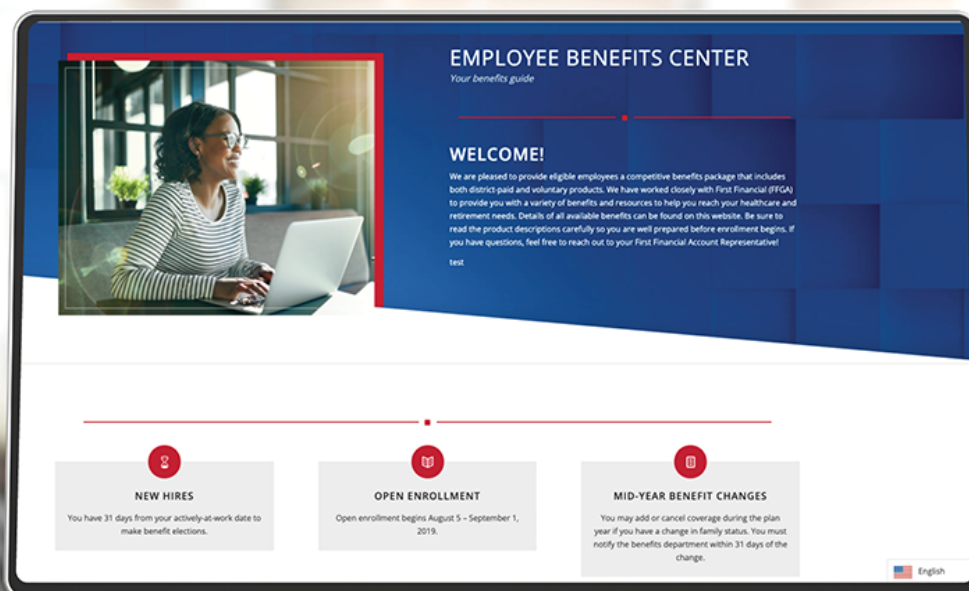
# EMPLOYEE BENEFITS CENTER

## YOUR ONE-STOP-SHOP FOR BENEFIT INFORMATION

Allen ISD and First Financial are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer, as well as find claims, important phone number, 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://benefits.ffga.com/allenisd>



# HOW TO ENROLL

## ONLINE ENROLLMENT

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

### LOGIN

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

### VIEW CURRENT BENEFITS

After logging in, you will arrive at the welcome screen. Your current benefits and premium deductions will be listed on this screen.

### VIEW/ADD DEPENDENTS

Click next to view your dependents. It is very important to make sure the social security numbers and birth dates listed are correct. If you plan to add dependents, you will need to enter their social security numbers and birth dates.

### BEGIN ELECTIONS

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

## ON-SITE ENROLLMENT

When it's time to enroll in your benefits, your First Financial Account Representative will be on-site to assist you with making your elections. Visit your EBC to view the on-site enrollment schedule.

# 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 days from your actively-at-work date to make benefit elections. Scan the QR Code for more information on how to enroll and to set up an appointment with your First Financial Account Representative.



### EXISTING EMPLOYEES

When it's time to enroll in your benefits, your First Financial Account Representative will be available to assist you with making your elections. Your elections can be made anytime during annual enrollment online from your work or home computer. Before enrollment, take time to educate yourself on the available benefits and what options would work best for you and your family by visiting the Employee Benefits Center.

### MID-YEAR BENEFIT CHANGES

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 31 days of the change.

### QUALIFYING LIFE EVENTS INCLUDE:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption, or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual & student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

### DECLINING COVERAGE

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

# SECTION 125 PLANS

## SECTION 125 PLAN INFORMATION AND RULES

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

### HERE'S HOW IT WORKS

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

### IS IT RIGHT FOR ME?

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

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

IRS specified changes in family status include:

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

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

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

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



# MEDICAL

## TRS-ACTIVECARE

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

## BCBSTX

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

### TRS-ACTIVECARE PRIMARY

- Copays for doctor visits and generic prescriptions before you meet deductible
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Caremark)

### TRS-ACTIVECARE HD

- Must meet deductible before plan pays for non-preventive care
- In-network and out-of-network benefits – separate out-of-network deductible/out-of-pocket maximum
- Nationwide network
- Deductible applies to medical and pharmacy
- No requirement for PCP or referrals
- Compatible with health savings account (HSA)
- Employee will receive two (2) ID cards (BCBS & Caremark)

### TRS-ACTIVECARE PRIMARY+

- Copays for many services and drugs
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive 2 ID cards (BCBS & Caremark)

### TRS-ACTIVECARE 2 – CLOSED TO NEW ENROLLEES

- Copays for many drugs and services
- Nationwide network with out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Caremark)

### TRS-ACTIVECARE PLAN PRESCRIPTION BENEFITS

CVS Caremark | <https://info.caremark.com/trsactivecare> | 1.866.355.5999

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

## HMO Plans

Baylor Scott & White HMO | [trs.swhp.org](https://trs.swhp.org) | 800.321.7947

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

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

<https://www.trs.texas.gov/Pages/healthcare-trsactivecare-2022-23-plans.aspx>





# DENTAL INSURANCE

Ameritas | [www.ameritas.com](http://www.ameritas.com) | 800.487.5553

Visiting the dentist can help you and your family keep a great smile as well as maintaining good health. These plans are designed to help you keep your teeth in the best shape possible. Here is how they work.

## PPO Low Plan

- Freedom to choose dentist in- or out-of-network
- In-network providers have agreed to the contracted rate, reducing your out-of-pocket expenses by staying in-network
- Annual deductible of \$100 per individual; \$300 per family; annual maximum benefit of \$1,000 per person.
- Preventive care (e.g., cleaning, exams, and x-rays) is paid at 100% and not subject to the deductible
- Basic restorative care (e.g., fillings, root canals & gum treatments) is paid at 80% up to annual maximum
- Major services are covered at 50% up to annual maximum
- Orthodontia lifetime maximum of \$1,000 per person.

## PPO High Plan

- Freedom to choose dentist in- or out-of-network
- Out-of-pocket costs are lower if you chose from the Preferred Provider list of “in-network” dentists
- Annual deductible of \$100 per individual; \$300 per family; annual maximum benefit of \$1,000 per person
- Preventive care (e.g., cleaning, exams, and x-rays) is paid at 100% and not subject to the deductible
- Basic restorative care (e.g., fillings, root canals & gum treatments) is paid at 80% up to annual maximum
- Major services are covered at 50% up to annual maximum
- Orthodontia lifetime maximum of \$1,000 per person (The high plan NOW includes ADULT ortho!)

## Hybrid dental plan

This plan is different than the other 2 options. Your annual maximum benefit provides \$1,200 for you, and for each of your covered dependents. Here’s how it works. You pay the first \$250, then Ameritas pays 80 percent of your remaining dental expenses for the year up to your annual maximum benefit of \$1,200. Do you have kids who need braces? Your plan also includes child orthodontia with a lifetime maximum benefit of \$1,000 for each covered child. For this, the orthodontist and Ameritas work out a payment program.

DENTAL MONTHLY PREMIUMS			
	LOW	HIGH	HYBRID
EMPLOYEE ONLY	\$23.02	\$39.78	\$7.78
EMPLOYEE + SPOUSE	\$52.78	\$84.14	\$33.62
EMPLOYEE + CHILD(REN)	\$63.78	\$100.70	\$35.34
EMPLOYEE + FAMILY	\$88.02	\$137.74	\$56.30

The above rates reflect the Allen ISD \$10.90 monthly contribution towards the cost of dental premiums.

For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>

# VISION INSURANCE

Ameritas VSP | [www.vsp.com](http://www.vsp.com) | 1.800.877.7195

## Vision – Ameritas (VSP network)

Keeping up with routine eye exams is extremely important—regardless of how perfect your vision might be. On top of providing you with prescriptions for glasses or contacts, your eye doctor can check you for diseases or infections. This plan is designed to help you and your family’s vision stay as healthy as possible. Highlights include:

- \$20 deductible for eye exam
- \$25 deductible for eyeglass basic lenses
- \$150 frame allowance and 20% off balance OR \$150 contact lens allowance
- Frequency of benefit: Exam—once every 12 months; lenses or contact lenses—once every 12 months; frame—once every 24 months
- Must choose an in-network provider for less out-of-pocket expense
- Employees will receive ID cards however they are not needed for service (social security number can be used)

VISION MONTHLY PREMIUMS	
VSP CHOICE PLAN	
EMPLOYEE ONLY	\$11.88
EMPLOYEE +Spouse	\$18.96
EMPLOYEE + Child(ren)	\$19.32
EMPLOYEE + Family	\$31.00



# FLEXIBLE SPENDING ACCOUNTS

First Financial Administrators, Inc. | [www.ffga.com](http://www.ffga.com) | 1.866.853.3539

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

## MEDICAL FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and reimburse yourself for out-of-pocket medical expenses not covered under your medical plan. Your employer has chosen the \$570 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$570 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$570 will be forfeited under the use-it-or-lose-it rule.

**Your maximum contribution amount for 2022 is \$2,850.**

### Health Plans Must Cover OTC COVID-19 Tests

Families First Coronavirus Response Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) are laws passed which include requiring group health coverage to cover the costs of over-the-counter (OTC) COVID-19 diagnostic tests (up to \$12.00). The Department of Labor (DOL) and the Internal Revenue Service (IRS) has provided additional guidance to prevent fraud and abuse, the insurer or plan provider, may require an attestation, the OTC COVID-19 test was purchased by the participant, beneficiary, or enrollee for personal use, not for employment purposes, has not been (and will not be) reimbursed by another source, and is not for resale.

## 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

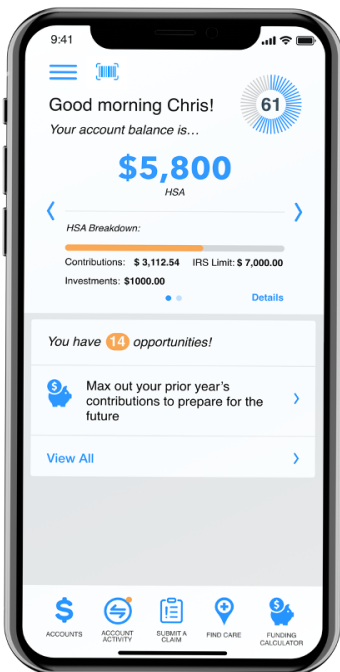
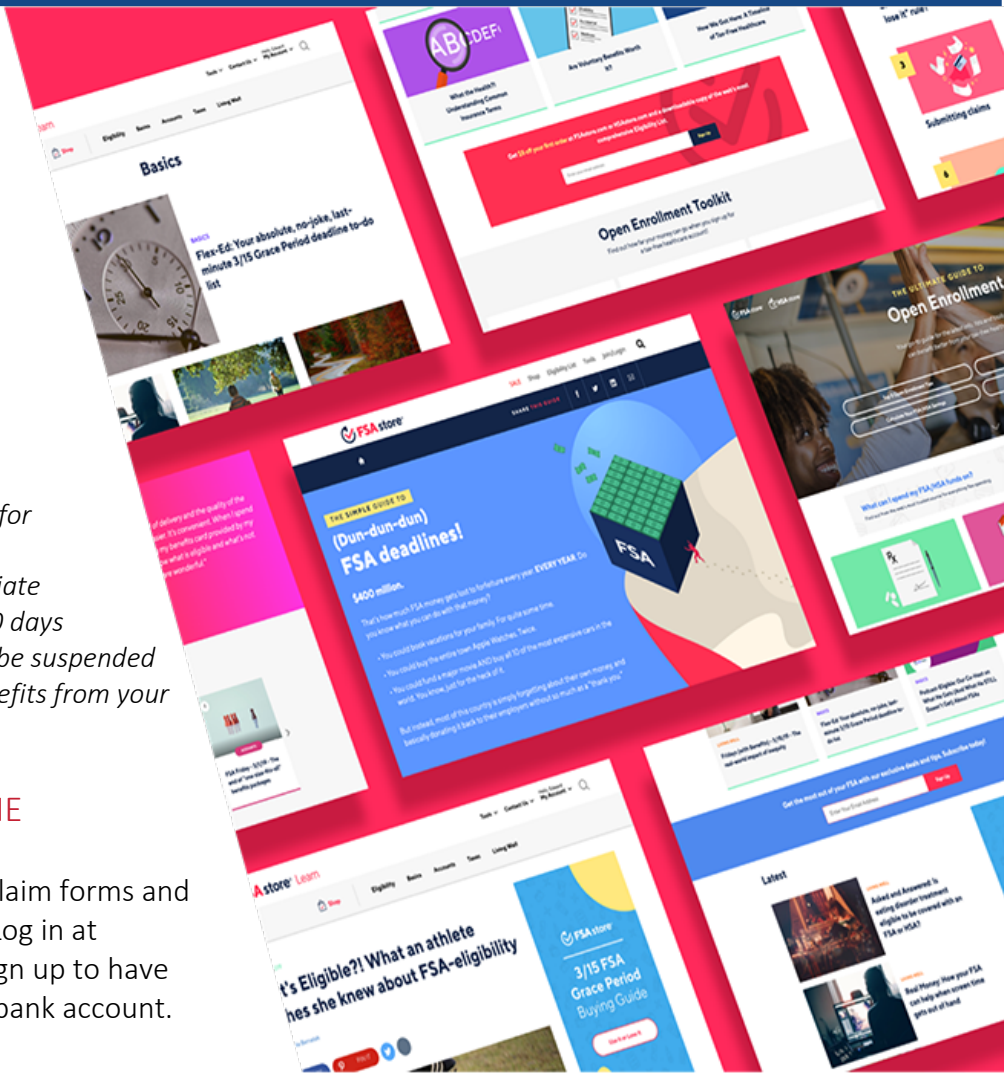
## BENEFITS CARD

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](http://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 Store<sup>SM</sup> or Google Play Store<sup>TM</sup>. 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.



# LIFE INSURANCE

Texas Life | [www.texaslife.com](http://www.texaslife.com) | 1.800.283.9233

## TEXAS LIFE INSURANCE - PERMANENT, PORTABLE LIFE INSURANCE

The peace of mind voluntary, permanent life insurance provides is unmatched. It is a solid companion to your group life insurance plan. Texas Life provides life insurance that you can keep for a lifetime. The plan is easy to purchase, pay for, and keep through the convenience of payroll deduction. Coverage is affordable and dependable. Plus, Texas Life has over a century of experience protecting families and giving the peace of mind only permanent life insurance can provide.

### HIGHLIGHT

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

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UNUM | [www.unum.com](http://www.unum.com) | 800.275.8686

## UNUM - BASIC LIFE WITH AD&D AND GROUP TERM LIFE AND AD&D INSURANCE

Although no dollar amount can ever be placed on the value of your life, this insurance plan can provide stability and protection to your loved ones after you are gone. **Allen ISD provides a \$20,000 Basic Life and AD&D policy to all eligible employees.** How this plan works:

- This policy has age-banded rates for employees, spouse, and children. The policy will age the insured as of their age on September 1 of each year and rates will be based on your age-band for that plan year
- For amounts of coverage still in underwriting after September 1, the effective date of coverage will be the first day of the month following the date of approval by Unum
- Coverage available for spouse and child(ren) ONLY if you have coverage for yourself
  - Employee: Up to \$230,000 of coverage
  - Spouse: \$50,000 of coverage, cannot exceed 50% of employee coverage
  - Children: \$10,000 of coverage
- Any employee electing over the Guaranteed Issue limits are subject to underwriting
  - Employee: may apply for coverage in \$10,000 increments up to a maximum of 7x salary or \$500,000 of coverage
  - Spouse: \$5,000 increments to a maximum of \$250,000 (not to exceed 50% of employee coverage)
  - Child(ren): \$5000 or \$10,000 options available.

For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>



# DISABILITY INSURANCE

UNUM | [www.unum.com](http://www.unum.com) | 1.800.275.8686

Having disability insurance can help protect your income in the event you become sick, injured, or pregnant, and the doctor says you're unable to work. This plan can help provide financial security for you and your family so you can focus on recovering. Here is how this plan works:

Guaranteed issue coverage for everyone; pre-existing condition limitations only apply on new levels of coverage elected or for any enhancements to the plan. For 22-23 plan year only, any existing disability participant (The Standard) will receive credit for time enrolled in the 21-22 plan year with The Standard for pre-existing.

*If you are unable to return to work due to an accident or illness, the plan will pay you up to age 65. The cost depends on your age, the amount of coverage selected, and on how quickly you want benefits to begin.*

- **Your monthly benefit** will pay 40%, 50%, or 66⅔% of your salary to a maximum of \$8,000 per month
- **An Elimination Period** allows you to select the number of days that you must be disabled before benefits are available. Options are 0/7 days, 14 days, 30 days, or 60 days for absences due to covered injuries and sickness
- **A pre-existing condition** is any condition for which advice or treatment was received in the 90 days prior to the effective date of coverage; pre-existing conditions will not be covered until after twelve months of continuous coverage
- **Plan includes a Hospital Waiver**—meaning if you have been admitted to a hospital as an inpatient for 24 hours or more, the elimination period will be waived and begin payment immediately for anyone who has chosen the 30 day or less elimination period?

For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>

# CANCER INSURANCE

Guardian | [www.guardiananytime.com](http://www.guardiananytime.com) | 1.800.541.7846

If you are suddenly diagnosed with cancer, it might present a challenge to your family's financial and emotional stability. This plan can help provide financial security as you undergo treatment and are not able to work.

## Benefits include:

Plans pay directly to offset expenses related to the treatment of cancer and other specified diseases like Lupus, Cystic Fibrosis, Lyme disease, etc.

## Plans pay based upon a schedule of benefits

- *Low Plan pays \$1,000, High Plan pays \$2,000 upon initial cancer diagnosis*
- *Wellness benefit: \$50 on Low Plan, \$50 on High Plan*
- *Plan pays up to \$5,000 on Low Plan and \$20,000 on High Plan annually for chemotherapy and radiation treatment*
- *Plus Plans offer an Intensive Care Unit (ICU) rider benefit*

New Hires only (within 31 days of hire) and their dependents who apply for coverage during this open enrollment will be guaranteed coverage. Pre-existing condition limitations will apply for one year for those who are not currently in the group cancer plan. A preexisting condition is a disease or physical condition for which symptoms existed or medical advice or treatment was recommended or received within the twelve-month period prior to the effective date of coverage. Guardian does not pay for any loss due to a pre-existing condition during the first 12 months of coverage.

For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>

# CRITICAL ILLNESS INSURANCE

American Fidelity | [www.americanfidelity.com](http://www.americanfidelity.com) | 1.800.662.1113

**Critical illness insurance offers you financial protection** when you need it the most with cash benefits paid directly to you. Since benefits are provided in a lump sum at the time a covered diagnosis occurs, there is flexibility in how you use your benefits. Whether for medical expenses, or the cost of daily living, the decision is yours to use the benefits in a way that best fits your needs so you can focus on your recovery.

**Supplementing your major medical** with critical illness insurance helps you pay for your care so you can focus on getting well. Critical illness insurance may cover:

- Severe burns Coma Paralysis
- Heart attack
- Permanent damage from a stroke
- Bypass surgery
- Kidney failure
- Major organ transplant

For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>

# ACCIDENT INSURANCE

MetLife | [www.metlife.com](http://www.metlife.com) | 1.800.638.5433

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

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

For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>

# HOSPITAL INDEMNITY INSURANCE

MetLife | [www.mybenefits.metlife.com](http://www.mybenefits.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!

For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>



# IDENTITY THEFT PROTECTION

ILOCK 360 - CYPHER SECURITY | [www.ilock360.com](http://www.ilock360.com) | 1.855.287.8888

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

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

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.

For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>

# LEGAL PLAN

LegalShield | [www.legalshield.com](http://www.legalshield.com) | 1.800.654.7757

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.

For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>

# MEDICAL TRANSPORT

MASA Transport | [www.masamts.com](http://www.masamts.com) <http://www.masamts.com/> | 1.877.503.0585

Americans today suffer from a false sense of security that their medical coverage will pay for all costs associated with emergency or critical care transport. The reality is that most Americans are only partially covered for these high costs.

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

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

For only \$99 or \$9 per month (Emergent Plan) or \$390 or \$32.50 per month (Platinum Plan), MASA can cover any emergency transportation bill that insurance doesn't. This will cover everyone who resides in your household. College students are also covered. This could save you hundreds of dollars on ground ambulances and thousands of dollars on air ambulances.

For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>

# VOLUNTARY RETIREMENT PLANS

TCG Carrier | [www.tcgservices.com](http://www.tcgservices.com) | 1.800.943.9179

First Financial 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) RETIREMENT PLAN

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

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

## 457(b) RETIREMENT PLAN

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

## CONTRIBUTION LIMITS

In 2022, you can contribute 100 percent of your includible compensation up to \$20,500, whichever is less. If you are age 50 or older, you can contribute up to an additional \$6,500 for a total of \$27,000.

For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>

# FINPATH

FinPath by TCG Services | [www.financialpathway.com](http://www.financialpathway.com) | 1.833.777.6545

First Financial offers a variety of options to help supplement your future income and help achieve your financial goals. This 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) and insurance.

Program starts 9/1/2022. Visit EBC for more information: <http://benefits.ffga.com/allenisd>.



# EMPLOYEE ASSISTANCE PROGRAM

UNUM | [www.unum.com/lifebalances](http://www.unum.com/lifebalances) | 1.800.854.1446

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, voluntary program offered by your employer. With one phone call, you will have access to short-term counseling and confidential 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.

For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>

# COBRA

First Financial Administrators, Inc. | [www.ffga.com](http://www.ffga.com) | 1.800.523.8422, option 4

Life is full of unexpected events that may impact your health insurance coverage. Under the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA, you have the right to continue your group health coverage such as medical, dental, vision insurance and flexible spending accounts for a limited period.

## HIGHLIGHTS

- Temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work, divorce, death or a child no longer qualifying as a dependent. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.
- Either you or your family member are responsible for notifying your employer of a divorce, legal separation or child losing dependent status within 60 days of the event. In the case of termination, death or reduction in hours, your employer will be responsible for letting the provider know that you have the right to continue coverage under COBRA.
- Benefits will remain identical to what you had while employed. However, you will be responsible for paying the full premium, plus any applicable fees.

# CLEVER RX

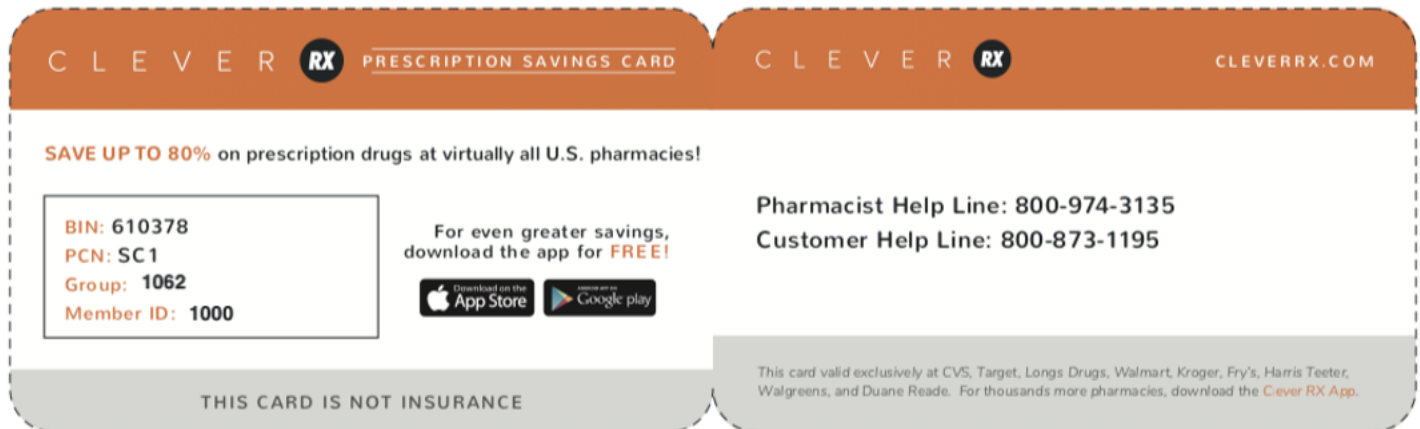
Clever RX | <https://partner.cleverrx.com/ffga> | 1.800.873.1195

Clever RX helps you save money by using a prescription drug savings card. They partner with the healthcare community to bring state-of-the-art, money-savings tools to participants. It helps you save up to 80% off prescriptions drugs and often beats the average copay. Plus, it's completely free. Thanks to Clever RX, you will never overpay for prescriptions again!

## HIGHLIGHTS

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

Use Clever RX every time you pay for a medication for instant savings! Download the app or visit the site to price a drug: <https://partner.cleverrx.com/ffga>.



# CONTACT INFORMATION

## ALLEN ISD BENEFITS OFFICE

612 E. Bethany Dr | Allen, TX 75002  
972.727.7196 | [www.allenisd.org](http://www.allenisd.org)

## FIRST FINANCIAL GROUP OF AMERICA

Sheri Stiles, Account Executive  
281.272.7632 | [Sheri.Stiles@ffga.com](mailto:Sheri.Stiles@ffga.com)

### CONTACTS

BENEFIT	CARRIER	WEBSITE	PHONE
Medical	ALLEN PREFERRED CIGNA	<a href="http://www.cigna.com">www.cigna.com</a>	855.999.6810
Medical	BCBS	<a href="http://www.bcbstx.com/trsactivecare.com">www.bcbstx.com/trsactivecare.com</a>	866.355.5999
Prescription Benefits	CVS CAREMARK	<a href="http://www.caremark.com">www.caremark.com</a>	866.355.5999
Medical/HMO	SCOTT & WHITE	<a href="http://www.trs.swhp.org">www.trs.swhp.org</a>	800.321.7947
Dental	AMERITAS DENTAL	<a href="http://www.ameritas.com">www.ameritas.com</a>	800.487.5553
Vision	AMERITAS VSP	<a href="http://www.vsp.com">www.vsp.com</a>	800.877.7195
Flexible Spending Accounts	FIRST FINANCIAL INC.	<a href="http://www.ffga.com">www.ffga.com</a>	866.853.3539
Term Life Insurance	UNUM	<a href="http://www.unum.com">www.unum.com</a>	800.275.8686
Permanent Life Insurance	TEXAS LIFE	<a href="http://www.Texaslife.com">www.Texaslife.com</a>	800.283.9233
Disability Insurance	UNUM	<a href="http://www.unum.com">www.unum.com</a>	800.275.3636
Cancer Insurance	GUARDIAN	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>	800.541.7846
Critical Illness Insurance	AMERICAN FIDELITY	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	800.662.1113
Accident Insurance	METLIFE	<a href="http://www.metlife.com">www.metlife.com</a>	800.638.5433
Hospital Indemnity	METLIFE	<a href="http://www.mybenefits.metlife.com">www.mybenefits.metlife.com</a>	800.438.6388
Identity Theft Protection	ILOCK 360 - CYPHER SECURITY	<a href="http://www.ilock360.com">www.ilock360.com</a>	855.287.8888
Legal Plan	LEGALSHIELD	<a href="http://w3.legalshield.com">w3.legalshield.com</a>	800.654.7757
Medical Transport	MASA MTS	<a href="http://www.masamts.com">www.masamts.com</a>	954.334.8261
Voluntary Retirement Plans	TCG ADMINISTRATORS	<a href="http://www.tcgservices.com">www.tcgservices.com</a>	800.943.9179
Financial Wellness	FINPATH by TCG Services	<a href="http://www.financialpathway.com">www.financialpathway.com</a>	833.777.6545
EAP	UNUM	<a href="http://www.unum.com/lifebalance">www.unum.com/lifebalance</a>	800.854.1446
Cobra	FIRST FINANCIAL, Inc.	<a href="http://www.cobrapoint.benaissance.com">www.cobrapoint.benaissance.com</a>	1.800.523.8422, opt. 4
Prescription Savings	CLEVER RX	<a href="https://partner.cleverrx.com/ffga">https://partner.cleverrx.com/ffga</a>	1.800.873.1195