



Italy ISD

EMPLOYEE BENEFITS GUIDE

2020 - 2021 Plan Year

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Italy 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 website, <http://benefits.ffga.com/italyisd/>.

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

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Italy ISD Benefits Office
Danette Dearing | ddearing@italyisd.org
300 S. College St. | 972.483.1815

ELIGIBILITY

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

BENEFITS ENROLLMENT

EMPLOYEE BENEFITS CENTER

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

NEW EMPLOYEES

You have 31 days from your actively-at-work date to make benefit elections. Your new hire enrollment elections can be made online or over the phone with your First Financial Account Manager, we are always available to assist you in determining which benefits fit your needs.

EXISTING EMPLOYEES

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

Online Enrollment

ENROLL ONLINE

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

LOGIN

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

VIEW CURRENT BENEFITS

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

VIEW/ADD DEPENDENTS

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

BEGIN ELECTIONS

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

MID-YEAR BENEFIT CHANGES

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 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 "Keep Existing Election" if you currently decline or "Edit this Election" then "Unlock" if you have a current product you want to change. Change...**You must still complete the beneficiary information for the Employer Paid Life Insurance.**



TRS-ACTIVECARE

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

PPO Plans – Administered by BCBSTX

TRS-ActiveCare HD (Most like ActiveCare 1 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)

TRS-ActiveCare Primary (New Plan)

- Copays for doctor visits and generic prescriptions before you meet deductible
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage

TRS-ActiveCare Primary Plus (Most like ActiveCare Select)

- Copays for many services and drugs
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage

PPO Plan Prescription Benefits

CVS Caremark | www.caremark.com | 800.222.9205 opt. 2

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

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

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

HMO Plan

Baylor Scott & White HMO

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

Italy ISD
 TRS Medical Rates
 2020 - 2021 Plan Year
 12 Pay

| | | |
|--------------------------------|-----------------------|-----------------------|
| ACTIVECARE HD | Employer Contribution | Employee Contribution |
| Employee Only | \$341.00 | \$56.00 |
| Employee & Child(ren) | \$341.00 | \$374.00 |
| Employee & Spouse | \$341.00 | \$779.00 |
| Family | \$341.00 | \$997.00 |
| ACTIVECARE Primary | Employer Contribution | Employee Contribution |
| Employee Only | \$341.00 | \$45.00 |
| Employee & Child(ren) | \$341.00 | \$354.00 |
| Employee & Spouse | \$341.00 | \$748.00 |
| Family | \$341.00 | \$960.00 |
| ACTIVECARE Primary Plus | Employer Contribution | Employee Contribution |
| Employee Only | \$341.00 | \$173.00 |
| Employee & Child(ren) | \$341.00 | \$493.00 |
| Employee & Spouse | \$341.00 | \$923.00 |
| Family | \$341.00 | \$1247.00 |
| SCOTT&WHITE | Employer Contribution | Employee Contribution |
| Employee Only | \$341.00 | \$210.10 |
| Employee & Child(ren) | \$341.00 | \$542.50 |
| Employee & Spouse | \$341.00 | \$1041.06 |
| Family | \$341.00 | \$1137.56 |

TRS-ActiveCare 2020-2021 Summary of Benefits

| Fully Covered Healthcare Services | |
|--|--|
| Preventive Services | No Charge |
| Standard Lab and X-Ray | No Charge |
| Disease Management and Complex Case Management | No Charge |
| Well Child Care Annual Exams | No Charge |
| Immunizations (age appropriate) | No Charge |
| Nurse Advice Line | 1-877-505-7947 |
| Telehealth (MyBSWHealth and MDLIVE) | \$0 copay go to trs.swhp.org |
| Plan Provisions | |
| Annual Deductible | \$950 Individual/ \$2,850 Family |
| Annual out-of-pocket maximum (including medical and prescription co-pays and co-insurance) | \$7,450 Individual/ \$14,900 Family (includes combined Medical and Rx copays, deductibles and coinsurance) |
| Lifetime Paid Benefit Maximum | None |
| Outpatient Services | |
| Primary Care ¹ | \$20 Copay First Primary Care Visit for Illness - \$0 Copay ² |
| Primary Care Dependents ¹ (under age 19) | \$0 Copay ² |
| After-Hours Primary Care Clinics | \$20 copay |
| Specialty Care | \$70 copay |
| Other Outpatient Services | 20% after deductible ³ |
| Diagnostic/Radiology Procedures | 20% after deductible |
| Eye Exam (one annually) | No Charge |
| Allergy Serum & Injections | 20% after deductible |
| Inpatient Services | |
| Overnight hospital stay; includes all medical services including semi-private room or intensive care | \$150 per day ⁴ and 20% of charges after deductible |
| Maternity Care | |
| Prenatal Care | No Charge |
| Inpatient Delivery | \$150 per day ⁴ and 20% of charges after deductible |
| Expecting the Best [®] Maternity Program ⁷ | No Charge |
| Equipment and Supplies | |
| Preferred Diabetic Supplies and Equipment - Rx only | \$5/\$12.50 copay; no deductible |
| Non-Preferred Diabetic Supplies and Equipment - Rx only | 30% after Rx deductible |
| Durable Medical Equipment/Prosthetics | 20% after deductible |

| Home Health Services | | |
|--|--|---|
| Home Health Care Visit | | \$70 copay |
| Worldwide Emergency Care | | |
| Ambulance and Helicopter | | \$40 copay and 20% of charges after deductible |
| Emergency Room ⁶ | | \$500 copay after deductible |
| Urgent Care Facility | | \$50 copay |
| Prescription Drugs | | |
| Annual Benefit Maximum | | Unlimited |
| Rx Deductible per Individual Does not apply to preferred generic drugs | | \$150 |
| Ask an SWHP Pharmacy representative how to save money on your prescriptions. | Retail Quantity (Up to a 30-day supply) | Maintenance Quantity (Up to a 90-day supply) Available at BSW Pharmacies, in-network retail pharmacies and mail order |
| ACA Preventive* | \$0 copay | \$0 copay |
| Preferred Generic | \$5 copay | \$12.50 copay |
| Preferred Brand | 30% after Rx deductible | 30% after Rx deductible |
| Non-Preferred | 50% after Rx deductible | 50% after Rx deductible |
| Online Refills | | trs.swhp.org |
| Mail Order | | BSWH: 1-855-388-3090 OptumRx: 1-855-205-9182 |
| Specialty Medications (up to a 30-day supply) | | |
| Tier 1 | | 15% after Rx deductible |
| Tier 2 | | 15% after Rx deductible |
| Tier 3 | | 25% after Rx deductible |
| Diagnostic & Therapeutic Services | | |
| Physical and Speech Therapy | | \$70 copay |
| Manipulative Therapy ⁵ | | 20% without office visit \$40 plus 20% with office visit |
| Wellness | | |
| Naturally Slim ⁷ | | No Charge |
| Well-Being Assessment ⁷ | | No Charge |
| Digital Health Coaching ⁷ | | No Charge |

¹Including all services billed with office visit

²Does not apply to wellness or preventive visits

³Includes other services, treatments, or procedures received at time of office visit

⁴\$750 maximum copay per admission and 20% after deductible

⁵35 visits per year maximum

⁶Copay waived if admitted within 24 hours

⁷See member guide for additional information

*See list of ACA preventive drugs on the Pharmacy Benefits page at trs.swhp.org.

Dental Insurance



Ameritas | www.ameritas.com | 800.487.5553

For Assistance Locating an In-Network Provider: dentalnetwork.ameritas.com

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 the right 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

| DENTAL MONTHLY PREMIUMS | |
|---------------------------------|----------|
| EMPLOYEE ONLY | \$32.68 |
| EMPLOYEE + 1 DEPENDENT | \$65.52 |
| EMPLOYEE + 2 OR MORE DEPENDENTS | \$108.24 |

Dental Cards are not required in order to visit a Dentist. You may also provide your dentist with your social security number and inform them that you are an employee of Italy ISD and they will be able to verify your benefits.

Vision Insurance



Ameritas | www.ameritas.com | 800.487.5553

For Assistance Locating an In-Network Provider: www.vsp.com/eye-doctor

Italy ISD Group Number: **400669**

Proper vision care is essential to your overall wellbeing. 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:

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

| VISION MONTHLY PREMIUMS | |
|---------------------------------|---------|
| VSP CHOICE PLAN | |
| EMPLOYEE ONLY | \$9.44 |
| EMPLOYEE + ONE | \$17.52 |
| EMPLOYEE + 2 OR MORE DEPENDENTS | \$26.28 |

Disability Insurance



American Fidelity Assurance Company | americanfidelity.com | 800.654.8489

Have you ever wondered what would happen to your income if you had an accidental injury, sickness, or pregnancy? That is why you need disability coverage. It replaces a portion of income for the period of time you are unable to work due to those reasons. You are able to choose the benefit amount, which is the amount of your income to replace, and the waiting period that you begin receiving payments.

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

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

Life Insurance



Texas Life | www.texaslife.com | 800.283.9233

TEXAS LIFE INSURANCE - PERMANENT, PORTABLE LIFE INSURANCE

The peace of mind voluntary, permanent life insurance provides is unmatched. It is a solid companion to your group life insurance plan. Texas Life provides life insurance that you can keep for a lifetime. The plan is easy to purchase, pay for, and keep through the convenience of payroll deduction. Coverage is affordable and

dependable. Plus, Texas Life has over a century of experience protecting families and giving the peace of mind only permanent life insurance can provide.

HIGHLIGHT

- You own the policy, even if you change jobs or retire.
- The policy remains in force until you die or up to age 121, as long as you pay the necessary premium on time.
- It is a permanent, universal life policy which means you can rest easy knowing your loved ones will be well taken care of when you're gone.

Critical Illness Insurance



AllState Benefits | www.allstatebenefits.com/mybenefits | 800.521.3535

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

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

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

Accident Insurance



American Fidelity Assurance Company | americanfidelity.com | 800.654.8489

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

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

Telehealth



WellVia | www.wellviasolutions.com | 855.WELL.VIA (855.935.5842)

Employer paid Telehealth is provided by Italy ISD and available to Employees and their Dependents.

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

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

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

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>.

C L E V E R **RX** PRESCRIPTION SAVINGS CARD C L E V E R **RX** CLEVERRX.COM

SAVE UP TO 80% on prescription drugs at virtually all U.S. pharmacies!

BIN: 610378
PCN: SC1
Group: 1062
Member ID: 1000

For even greater savings,
download the app for **FREE!**

Download on the  

Pharmacist Help Line: 800-974-3135
Customer Help Line: 800-873-1195

THIS CARD IS NOT INSURANCE

This card valid exclusively at CVS, Target, Longs Drugs, Walmart, Kroger, Fry's, Harris Teeter, Walgreens, and Duane Reade. For thousands more pharmacies, download the [Clever RX App](#).

Id Theft Protection & Legal Plan



Legal Shield | www.legalshield.com | 800.654.7757

Identity Theft:

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.

Legal Protection:

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.

Life Insurance



BCBSTX | www.bcbstx.com/ancillary | 877.442.4207

EMPLOYER-PAID TERM LIFE INSURANCE

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. Your employer provides all eligible employees a \$10,000 life insurance policy. The cost of this policy is paid for 100% by your employer. This is a term life policy that is in effect while you are employed.

VOLUNTARY TERM LIFE INSURANCE

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

Flexible Spending Accounts



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

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

HEALTHCARE FSA

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

Your maximum contribution amount for 2020 is \$2,750.

HIGHLIGHTS

- Contributions are automatically deducted from your paycheck on a pre-tax basis, which helps reduce your taxable income and increase your spendable income.
- Your full election will be available to you at the beginning of the plan year.
- Be conservative – any money left in your account at the end of the plan year will be forfeited.
- Use your benefits card to pay for qualified expenses upfront so you don't have to spend money out of pocket.
- Keep all receipts in case you need to substantiate a claim for tax purposes.

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

DEPENDENT CARE FSA

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

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

HIGHLIGHTS

- Eligible dependents must be claimed as an exemption on your tax return.
- Eligible dependents must be children under age 13 or an adult dependent incapable of self-care.
- Contributions are not loaded upfront. Funds become available as contributions are made to your account.
- Keep all receipts in case you need to substantiate a claim for tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.

FSA RESOURCES

BENEFITS CARD

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

- **The IRS requires validation of most transactions for FSAs.** You must submit receipts for validation of expenses when requested. If you fail to substantiate by providing a receipt to First Financial within 90 days of the purchase or date of service your card will be suspended until the necessary, receipt or explanation of benefits from your insurance provider is received.

Dependent Care FSA Contributions are not loaded upfront. Funds become available as contributions are made to your account.

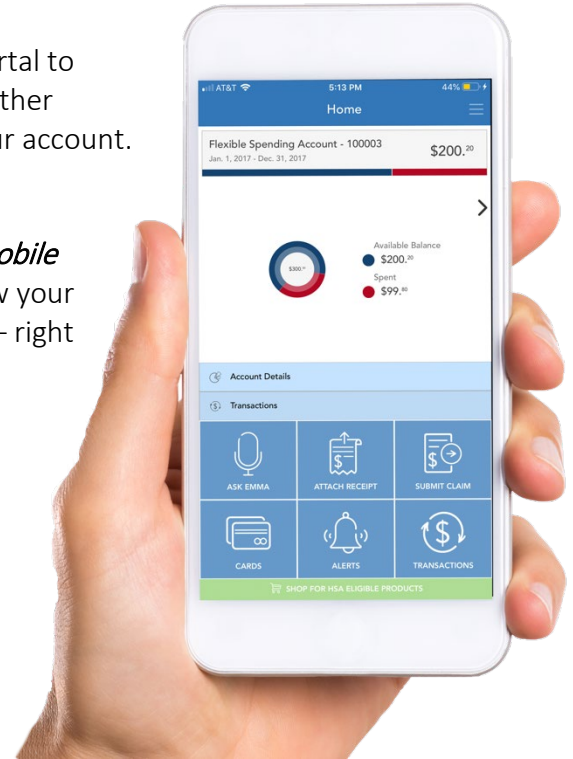
ONLINE FSA PORTAL

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

FF FLEX MOBILE APP

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

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



FSA STORE

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

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

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

403(b) Retirement Plans



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

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

HOW A 403(b) WORKS

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

BENEFITS

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

CONTRIBUTION LIMITS

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

457(b) Retirement Plans



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

A 457(b) plan is a Tax Deferred Retirement Plan available to employees of state and local governmental agencies, including public school employees. They are similar to 401k plans because they allow you to place a percentage of your salary into an employer-sponsored plan that helps you save for retirement. You will not have to pay taxes on what you contribute or your earnings made until you withdraw the money.

BENEFITS

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

CONTRIBUTION LIMITS

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

COBRA

First Financial Administrators, Inc. | www.cobrapoint.benaissance.com | 1.800.523.8422, option 4

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

HIGHLIGHTS

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

CONTACT INFORMATION

Italy ISD Benefits Office

300 S. College St. | Italy, TX 76651

Danette Dearing | ddearing@italyisd.org

972.483.1815



FIRST FINANCIAL GROUP OF AMERICA
 Victoria Joye, Sr. Account Manager
Victoria.Joye@ffga.com | 281.272.7629

| CONTACTS | | | |
|----------------------------|--------------------------------|--|--------------------------------|
| BENEFIT | CARRIER | WEBSITE | PHONE |
| Medical | BCBS | Coming Soon | |
| Prescription Benefits | CVS Caremark | www.caremark.com | 800.222.9205 opt. 2 |
| Dental | Ameritas | www.ameritas.com | 1.800.555.5555 |
| Vision | Ameritas | www.ameritas.com | 1.800.555.5555 |
| Disability | American Fidelity | americanfidelity.com | 800.654.8489 |
| Permanent Life | Texas Life | www.texaslife.com | 800.283.9233 |
| Critical Illness Insurance | AllState Benefits | www.allstatebenefits.com/mybenefits | 800.521.3535 |
| Accident | American Fidelity | americanfidelity.com | 800.654.8489 |
| Employer Paid Telehealth | WellVia | www.wellviasolutions.com | 855.WELL.VIA (855.935.5842) |
| CleverRx | Clever RX | https://partner.cleverrx.com/ffga | 1.800.873.1195 |
| Legal Plan & ID Theft | Legal Shield | www.legalshield.com | 800.654.7757 |
| Employer Paid Life | BCBSTX | www.bcbstx.com/ancillary | 877.442.4207 |
| FSA | First Financial Administrators | www.ffga.com | 1.866.853.3539 |
| 403(b)/457(b) | First Financial Administrators | www.ffga.com | 1.800.523.8422, option 2 |
| Cobra | First Financial Administrators | www.cobrapoint.benaissance.com | 1.800.523.8422, option 4 |

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

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