



COMPASS ROSE

PUBLIC SCHOOLS

EMPLOYEE BENEFITS GUIDE

2022 - 2023 Plan Year



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Compass Rose Public Schools 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, <https://benefits.ffga.com/compassrosepublicschools>.

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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Compass Rose Public Schools Human Resources
3300 Sidney Brooks St. San Antonio, TX 78235 | (210) 895-3274

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/compassrosepublicschools> today!

NEW EMPLOYEES

You have 31 days from your actively-at-work date to make benefit elections. Your New Hire Enrollment elections will be made at the <insert location>.

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.

Enrollment Assistance Center Instructions

Call 855-765-4473 and select Option 2 to be connected to your local First Financial branch office. Hours of operation are 8 a.m. to 5 p.m. (local time) Monday through Friday. There is an option to leave a voice message for a representative to call you back. Phone calls will be returned as soon as possible or the next business day if it is after hours.

Online Enrollment

ENROLL ONLINE

To begin online enrollment, visit <https://benefits.ffga.com/compassrosepublicschools>.

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.

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 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 have to 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



BlueCross Blue Shield of Texas

Compass Rose Public Schools medical plans is offered through Blue Cross Blue Shield (BCBS). From in- and out-of-network options to comprehensive prescription drug coverage and special health and wellness programs, BCBS has been designed to flexibly meet your needs.

Blue Cross Blue Shield of Texas | www.bcbstx.com | 1.800.521.2227

MONTHLY	
BASE PLAN (MTBCB038)	
EMPLOYEE ONLY	\$43.07
EMPLOYEE + SPOUSE	\$580.02
EMPLOYEE + CHILD(REN)	\$373.48
EMPLOYEE + FAMILY	\$910.47
BUY-UP PLAN (MTBCP012)	
EMPLOYEE ONLY	\$172.10
EMPLOYEE + SPOUSE	\$876.78
EMPLOYEE + CHILD(REN)	\$605.72
EMPLOYEE + FAMILY	\$1,310.46

SEMI-MONTHLY	
BASE PLAN (MTBCB038)	
EMPLOYEE ONLY	\$21.54
EMPLOYEE + SPOUSE	\$290.01
EMPLOYEE + CHILD(REN)	\$186.74
EMPLOYEE + FAMILY	\$455.24
BUY-UP PLAN (MTBCP012)	
EMPLOYEE ONLY	\$86.05
EMPLOYEE + SPOUSE	\$438.39
EMPLOYEE + CHILD(REN)	\$302.86
EMPLOYEE + FAMILY	\$655.24

Compass Rose Public Schools contributes \$370 monthly (\$185 semi-monthly) toward employee's medical plan. Premiums listed reflect the employee cost after the employer contribution

MEDICAL PLANS

Compass Rose Public Schools offers two medical plans through BlueCross BlueShield of Texas. Details of all available benefits and enrollment can be found on the Employee Benefits Center website, <https://ffbenefits.ffga.com/compassrosepublicschools>.

PLAN FEATURES*		Base Plan (MTBCB038)	Buy-Up Plan (MTBCP012)
BLUE CHOICE PPO NETWORK		In Network	In Network
CALENDAR YEAR DEDUCTIBLE (CYD)		\$5,000 Ind. \$14,700 Family	\$1,500 Ind. \$4,500 Family
OUT-OF-POCKET LIMIT <i>Includes Deductible and Copays</i>		\$5,600 Ind. \$14,700 Family	\$4,500 Ind. \$13,500 Family
COINSURANCE LEVEL <i>The percent Blue Cross Blue Shield pays after you have met your deductible.</i>		70%	100%
OFFICE VISITS <i>Primary Care/Specialist Virtual Visits</i>		\$45 Copay/\$90 Copay No Copay	\$30 Copay/\$60 Copay No Copay
URGENT CARE CLINIC		\$75 Copay	\$75 Copay
IN-PATIENT HOSPITAL SERVICES		30% after CYD	0% after CYD
OUTPATIENT SURGICAL SERVICES		30% after CYD	0% after CYD
EMERGENCY ROOM		30% after \$500 Copay	0% after \$500 Copay
ROUTINE LAB, X-RAY, DIAGNOSTICS		30% after CYD	Included in Office Copay
COMPLEX IMAGING <i>Includes Bone Scan, MRI, CT Scan, PET Scan and certain other services.</i>		30% after CYD	0% after CYD
OUT-OF-NETWORK BENEFITS <i>Calendar Year Deductible (CYD) Coinsurance Out-of-Pocket Limit</i>		\$10,000 Ind/\$29,400 Family 50% after CYD Unlimited Ind/Family	\$10,000 Ind/\$20,000 Family. 50% after CYD Unlimited Ind/Family
PRESCRIPTION BENEFITS <i>Lower copay applies at preferred participating pharmacies.</i>	Generic	\$0/\$10 copay	\$0/\$10 copay
	Preferred brand	\$10/\$20 copay	\$10/\$20 copay
	Non-preferred brand	\$100/\$120 copay	\$50/\$70 copay
	Preferred and Non-Preferred Tier 4	\$150/\$250 copay	\$100/\$120 copay
	Specialty	\$150/\$250 copay	\$150/\$250 copay

PREFERRED PHARMACIES LIKE WALGREENS AND HEB WILL HAVE A LOWER COPAY **CVS IS NOT AN IN-NETWORK**

PHARMACY FOR BCBS Plan deductibles, maximums and other plan limits run January 1st through December 31st.

Compass Rose Public Schools contributes \$370 monthly (\$185 semi-monthly) toward employee's medical plan. Premiums listed reflect employee cost after the employer contribution.

Information displayed on this page is for illustration purposes only. All claims and costs for services rendered are subject to the outline of coverage available on school's Employee Benefits Center.

MEDICAL PLAN HIGHLIGHTS



Eligible employees may choose to enroll in the medical plan available through Blue Cross Blue Shield. Below are a few tips that may help you save time and money!

- Lower your costs by always choosing health care professionals who participate in the **BCBS Blue Choice PPO Network**. Find network doctors, hospital, or other facilities online, by phone or with any web-enabled mobile device.
- Know where to get your care - Use the emergency room for true life threatening emergencies only! There are several convenience care clinics where you can walk right in and get quick convenient access to quality medical care at a much lower cost.
- **You will have access to a Health Reimbursement Arrangement (HRA) this year. Compass Rose Public School will reimburse you for some of your covered out-of-pocket expenses, up to \$1,000 for an individual and \$2,000 for a family.** The reimbursements for the HRA will be administered through Medcom. Please see the plan document for details.
- Get information on the cost of treatment before receiving care. In-network health care professionals and facilities can give you estimates that will show your actual out-of-pocket expenses.
- All in-network covered preventive services are covered at 100% (no deductible) on all plans.
- This plan does not require the selection of a primary care physician or referrals for specialists.
- Your plan includes generic and lower cost brand prescription drugs to help you stay healthy and save money. Find the complete list of covered medications and in-network pharmacies on www.bcbstx.com. Please be advised that CVS is NOT an in-network pharmacy.
- Convert your maintenance medications to mail-order for a lower out of pocket cost and the convenience of a 90 day supply shipped to your home. You have more than one option to fill or refill a prescription online or from a mobile device. Visit alliancerxwp.com/home-delivery Follow the instructions to create a new account. Order Over the Phone 877-357-7463, 24/7, to refill, transfer a current prescription or get started with home delivery
- Always be sure to have your services pre-certified by your provider. It is important to have services such as inpatient hospital stays, advanced radiology, and certain outpatient surgeries or procedures certified by Blue Cross Blue Shield in advance of them being performed. Confirm that this step was taken by your provider's office in advance to avoid potential denials or delays in care.



The proceeding pages contain high-level information on plan benefits. It is not intended to be a comprehensive listing of benefits, nor does it contain complete information on plan limits and exclusions. The controlling provisions are provided in specific policies, and this summary does not modify those provisions or benefits in any way. Benefit plan exclusions, limitations, and/or reductions may apply. Each plan is governed by master insurance policies, insurance contracts and plan documents. If there is any difference in this summary, the legal contracts, policies and plan documents will govern.

Telehealth



MDLIVE | www.mdlive.com | 1.888.680.8646

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.

MDLIVE doctors or therapists can help treat the following conditions and more:

General Health

- Allergies
- Asthma
- Nausea
- Sinus infections

Pediatric Care

- Cold/flu
- Ear problems
- Pinkeye

Behavioral Health

- Anxiety/depression
- Child behavior/learning issues
- Marriage problems



Connect²

Access where mobile app, online video or telephone service is available



Interact

Real-time consultation with a board-certified doctor or therapist



Diagnose

Prescriptions sent electronically to pharmacy of your choice (when appropriate)



Telephone:

- Call MDLIVE (888-680-8646)
- Speak with a health service specialist
- Speak with a doctor

Get connected today!

To register, you'll need to provide your first and last name, date of birth and BCBSTX member ID number.

**See brochure for more details.*

Dental Insurance



BCBS of Texas | www.bcbstx.com | 1.800.521.2227

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.

DENTAL BASE PLAN (DTNLM40)

Program Basics	Contracting Dentist	Non-Contracting Dentist
Benefit Period Maximum	\$1,000	
Deductible	\$75 Individual/\$225 Family	\$75 Individual/\$225 Family
Covered Services		
Diagnostic Evaluations Periodic oral evaluations Problem focused oral evaluations Comprehensive oral evaluations	90% (Deductible does not apply)	90% (Deductible does not apply)
Preventive Services Prophylaxis (cleanings) Topical fluoride applications	90% (Deductible does not apply)	90% (Deductible does not apply)
Diagnostic Radiographs Full-mouth and panoramic films Bitewing films Periapical films	90% (Deductible does not apply)	90% (Deductible does not apply)
Miscellaneous Preventive Services Sealants Space maintainers	70%	70%
Basic Restorative Services Amalgams Resin-based composite restorations	70%	70%
Non-Surgical Extractions Removal of retained coronal remnants Removal of erupted tooth or exposed root	70%	70%
Non-Surgical Periodontal Services Periodontal scaling and root planing Full-mouth debridement Periodontal maintenance procedures	70%	70%
Adjunctive Services Palliative treatment (emergency) Deep sedation / general anesthesia	70%	70%
Endodontic Services Therapeutic pulpotomy and pulpal debridement Root canal therapy Apexification/recalcification	50%	50%

	Contracting Dentist	Non-Contracting Dentist
Covered Services (continued)		
Oral Surgery Services Surgical tooth extractions Alveoloplasty and vestibuloplasty Excision of benign odontogenic tumor/cyst Excision of bone tissue Incision and drainage of an intraoral abscess	50%	50%
Surgical Periodontal Services Gingivectomy or gingivoplasty and gingival flap procedures Clinical crown lengthening Osseous surgery Osseous grafts Soft tissue grafts/allografts Distal or proximal wedge procedure	50%	50%
Major Restorative Services Single crown restorations Inlay/onlay restorations Labial veneer restorations Crowns placed over implants	50%	50%
Prosthetic Services Complete and removable partial dentures Denture relines/rebase procedures Fixed bridgework Prosthetics placed over implants	50%	50%
Miscellaneous Restorative and Prosthetic Services Prefabricated crowns Recementations Post and core, pin retention and crown/bridge repairs Adjustments	50%	50%
Orthodontic Services		
Orthodontic Services Orthodontic Diagnostic Procedures and Treatment Lifetime Maximum per Participant	Not Covered	

**See brochure for more details.*

Monthly		Semi-Monthly	
BASE PLAN (DTNLM40)		BASE PLAN (DTNLM40)	
EMPLOYEE ONLY	\$8.00	EMPLOYEE ONLY	\$4.00
EMPLOYEE + SPOUSE	\$25.97	EMPLOYEE + SPOUSE	\$12.99
EMPLOYEE + CHILD(REN)	\$34.23	EMPLOYEE + CHILD(REN)	\$17.12
EMPLOYEE + FAMILY	\$58.25	EMPLOYEE + FAMILY	\$29.13

Compass Rose Public Schools contributes \$10 monthly (\$5 semi-monthly) toward employee's dental plan. Premiums listed reflect the employee cost after the employer contribution.

DENTAL BUY-UP PLAN (DTNHM57)

Program Basics		Contracting Dentist		Non-Contracting Dentist	
Benefit Period Maximum		\$1,500			
Deductible		\$50 Individual/\$150 Family		\$50 Individual/\$150 Family	
Covered Services					
Diagnostic Evaluations Periodic oral evaluations Problem focused oral evaluations Comprehensive oral evaluations		100% (Deductible does not apply)		100% (Deductible does not apply)	
Preventive Services Prophylaxis (cleanings) Topical fluoride applications		100% (Deductible does not apply)		100% (Deductible does not apply)	
Diagnostic Radiographs Full-mouth and panoramic films Bitewing films Periapical films		100% (Deductible does not apply)		100% (Deductible does not apply)	
Miscellaneous Preventive Services Sealants Space maintainers		100% (Deductible does not apply)		100% (Deductible does not apply)	
Basic Restorative Services Amalgams Resin-based composite restorations		100%		100%	
Non-Surgical Extractions Removal of retained coronal remnants Removal of erupted tooth or exposed root		100%		100%	
Non-Surgical Periodontal Services Periodontal scaling and root planing Full-mouth debridement Periodontal maintenance procedures		100%		100%	
Adjunctive Services Palliative treatment (emergency) Deep sedation / general anesthesia		100%		100%	
Endodontic Services Therapeutic pulpotomy and pulpal debridement Root canal therapy Apexification/recalcification		100%		100%	

Covered Services (continued)

Oral Surgery Services Surgical tooth extractions Alveoloplasty and vestibuloplasty Excision of benign odontogenic tumor/cyst Excision of bone tissue Incision and drainage of an intraoral abscess	100%	100%
Surgical Periodontal Services Gingivectomy or gingivoplasty and gingival flap procedures Clinical crown lengthening Osseous surgery Osseous grafts Soft tissue grafts/allografts Distal or proximal wedge procedure	100%	100%
Major Restorative Services Single crown restorations Inlay/onlay restorations Labial veneer restorations Crowns placed over implants	60%	60%
Prosthodontic Services Complete and removable partial dentures Denture reline/rebase procedures Fixed bridgework Prosthetics placed over implants	60%	60%
Implants	60%	60%
Miscellaneous Restorative and Prosthodontic Services Prefabricated crowns Recementations Post and core, pin retention and crown/bridge repairs Adjustments	60%	60%
Orthodontic Services		
Orthodontic Services Orthodontic Diagnostic Procedures and Treatment Lifetime Maximum per Participant Adult coverage and dependent children to age 19..	50% \$1,500 (Deductible does not apply)	

*See brochure for more details.

Monthly		Semi-Monthly	
BUY-UP PLAN (DTNLM40)		BUY-UP PLAN (DTNLM40)	
EMPLOYEE ONLY	\$25.10	EMPLOYEE ONLY	\$12.55
EMPLOYEE + SPOUSE	\$60.19	EMPLOYEE + SPOUSE	\$30.10
EMPLOYEE + CHILD(REN)	\$75.93	EMPLOYEE + CHILD(REN)	\$37.97
EMPLOYEE + FAMILY	\$122.69	EMPLOYEE + FAMILY	\$61.35

Compass Rose Public Schools contributes **\$10** monthly (\$5 semi-monthly) toward employee's dental plan. Premiums listed reflect the employee cost after the employer contribution.

Vision Insurance



BCBS of Texas | www.bcbstx.com | 1.800.521.2227

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.

Vision Care Service	In-Network Member Cost	Out-of-Network Reimbursement
Exam with dilation as necessary	\$10 copay	Up to \$30
Frequency		
Examination	Once every 12 months	
Lenses or contact lenses	Once every 12 months	
Frames	Once every 12 months	
Exam options		
Contact lens fit and follow up	Up to \$40 for standard; 10% off retail price for premium	N/A
Frames		
Any available frame at provider location	\$0 Copay/\$150 Allowance/20% off balance over \$150	Up to \$75
Standard Plastic Lenses		
Single vision	\$25 copay	Up to \$25
Bifocal	\$25 copay	Up to \$40
Trifocal	\$25 copay	Up to \$55
Lenticular	\$25 copay	Up to \$55
Standard progressive lens	\$90 copay	Up to \$40
Lens options		
UV treatment	\$15	N/A
Tint (solid and gradient)	\$15	N/A
Standard plastic scratch coating	\$0	Up to \$5
Standard polycarbonate – adults	\$40	N/A
Standard polycarbonate – kids under 19	\$0	Up to \$5
Standard anti-reflective coating	\$45	N/A
Polarized	20% off retail price	N/A
Photochromatic/transitions plastic	\$75 N/A	N/A
Contact lenses (contact lens allowance includes materials only)		
Conventional	\$0 copay/ \$150 Allowance/ 15% off balance	Up to \$120
Disposable	\$0 copay/ \$150 Allowance/Plus balance over \$150	Up to \$120
Medically necessary	\$0 copay, Paid in full	Up to \$210

*See brochure for more details.

Monthly	
EMPLOYEE ONLY	\$4.47
EMPLOYEE + SPOUSE	\$12.99
EMPLOYEE + CHILD(REN)	\$13.93
EMPLOYEE + FAMILY	\$22.83

Semi-Monthly	
EMPLOYEE ONLY	\$2.24
EMPLOYEE + SPOUSE	\$6.50
EMPLOYEE + CHILD(REN)	\$6.97
EMPLOYEE + FAMILY	\$11.42

Compass Rose Public Schools contributes \$5 monthly (\$2.50 semi-monthly) toward employee's vision plan. Premiums listed reflect employer contribution.

Life & AD&D Insurance



BCBS of Texas | www.bcbstx.com | 1.800.521.2227

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 \$50,000. 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.

VOLUNTARY TERM LIFE AND AD&D 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. Visit the Employee Benefits Center for more details.

Eligibility	All Active Full-Time Employees
Group Term Life Benefit: Employee	\$10,000 - \$300,000 in increments of \$10,000
Grandfathering	\$300,000 provided minimum participation requirement is met
Guarantee Issue Amount - Employee	\$100,000 (subject to eligibility rules and enrollment status guidelines)
Group Term Life Benefit: Spouse (Includes Domestic Partners)	\$5,000 - \$100,000 in increments of \$5,000, not to exceed 100% of the employee benefit amount
Guarantee Issue Amount - Spouse	\$25,000
Group Term Life Benefit: Child(ren)	Birth to 14 days: \$1,000 Age 15 days to 6 months: \$5,000 Age 6 months to 26 years: \$5,000 - \$10,000 in increments of \$5,000
Group Term Life Age Reduction Schedule	Same as Basic Life
Premium Waiver Type	Same as Basic Life
Accelerated Death Benefit (ADB)	Same as Basic Life
Portability Feature (Life Coverage)	Included (employee & spouse)
Conversion	Included

**See brochure for more details.*

Supplemental Life and AD&D

Premium Cost (Based on 12 payroll deductions per year)

ATTAINED AGE													
Benefit Amount	EE AD&D	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	\$0.19	\$0.76	\$0.76	\$0.76	\$0.87	\$1.32	\$2.02	\$3.18	\$5.16	\$8.18	\$12.53	\$20.97	\$36.73

Supplemental Life and AD&D

Premium Cost (Based on 24 payroll deductions per year)

Benefit Amount		ATTAINED AGE											
EE AD&D	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+	
\$10,000	\$0.10	\$0.38	\$0.38	\$0.38	\$0.44	\$0.66	\$1.01	\$1.59	\$2.58	\$4.09	\$6.27	\$10.49	\$18.37

Disability Insurance



BCBS of Texas | www.bcbstx.com | 1.800.521.2227

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.

SHORT TERM DISABILITY

Compass Rose Public Schools will begin contributing 50% of the Short-Term Disability (STD) premium on your behalf beginning September 1, 2021. Short-Term Disability is designed to protect you should you not be able to work. Benefits begin on the 8th day and will provide you with 60% of your basic weekly earnings for up to 12 weeks.

Monthly	
EMPLOYEE AGE/ \$10 PER WEEK UP TO 60%	
<24	0.56
25-29	0.49
30-34	0.49
35-39	0.38
40-44	0.13
45-49	0.18
50-54	0.13
55-59	0.22
60-64	0.21
65-69	0.23
70+	0.25

Semi-Monthly	
EMPLOYEE AGE/ \$10 PER WEEK UP TO 60%	
<24	0.28
25-29	0.245
30-34	0.245
35-39	0.19
40-44	0.065
45-49	0.090
50-54	0.065
55-59	0.11
60-64	0.105
65-69	0.115
70+	0.125

Compass Rose Public Schools contributes **50%** of the monthly premium for short term disability insurance.

SAMPLE PREMIUM CALCULATION

Annual Salary ÷ 52	=	Weekly Earnings	x	STD Benefit %	=	÷ 10 (max. \$150)	x	STD Rate (from table above)	=	Monthly Premium
\$45,000 ÷ 52	=	\$865	x	\$0.60	=	\$51.90	x	\$0.490	=	\$25.43

Your Premium Calculation

(Enter your salary and the rate for your current age from the table above)

Annual Salary ÷ 52	=	Weekly Earnings	x	STD Benefit %	=	÷ 10 (max. \$150)	x	STD Rate (from table above)	=	Monthly Premium
\$ ÷ 52	=	\$	x	\$0.60	=	\$	x	\$	=	\$

To determine Bi-Weekly Premium, multiply Monthly Premium by 12, and then divide by 26.

To determine Semi-Monthly Premium, multiply Monthly Premium by 12, and then divide by 24.

To determine Weekly Premium, multiply Monthly Premium by 12, and then divide by 52.

LONG TERM DISABILITY (LTD)

Compass Rose Public Schools provides long term disability insurance at **no cost** to the employee. LTD benefits begin 90 days and will provide you with 60% of your basic monthly earnings for up to five years.

*See brochure for more details.

Critical Illness Insurance



BCBS of Texas | www.bcbstx.com | 1.800.521.2227

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.

Eligibility	All Active Full-Time Employees
Benefit Amount: Employee	\$5,000 - \$20,000 in increments of \$5,000
Guarantee Issue Amount - Employee	\$20,000, available at annual enrollment
Benefit Amount: Spouse (Includes Domestic Partners)	\$2,500 - \$10,000 in increments of \$2,500, not to exceed 50% of the employee benefit amount.
Guarantee Issue Amount - Spouse	\$10,000, available at annual enrollment
Benefit Amount: Child(ren)	\$2,500 - \$10,000 in increments of \$1,000, not to exceed 50% of the employee benefit amount.
Guarantee Issue Amount - Child(ren)	\$10,000, available at annual enrollment
Coverage Maximum	Triple Protection: Up to 3 times the selected benefit amount
Waiting Period	None
Pre-existing Conditions	6/12
Diagnosis Qualification	First after the effective date
Recurrence Benefit	50% of the following covered conditions: Invasive Cancer, Heart Attack, Stroke, Benign Brain Tumor and Coma. 365 Days for the Separation Period.
Age Reduction Schedule	Benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70. Benefits Terminate at Retirement.
Separation Period	None
Portability	Benefits are portable to age 65. Spouse and dependents may port their coverage only if the employee is also ported. You must be covered under the plan for 12 months and under age 60 to be eligible for Portability.
Wellness Benefit	\$50 dollars per calendar year for Employee and covered Spouse

**See brochure for more details.*

Monthly	<29	30-39	40-49	50-59	60-64	65-99
Per \$5,000	\$2.22	\$3.12	\$5.82	\$12.46	\$17.43	\$34.67

Semi-Monthly	<29	30-39	40-49	50-59	60-64	65-99
Per \$5,000	\$1.11	\$1.56	\$2.91	\$6.23	\$8.72	\$17.33

Accident Insurance



BCBS of Texas | www.bcbstx.com | 1.800.521.2227

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:

Accident Emergency Treatment	
Emergency Room	\$150
Urgent Care Center	\$150
Physician's Office	\$50
X-Ray	\$50
Accident Follow-up Treatment	\$50
Initial Hospital Admission	\$1,200
Initial ICU Admission	\$2,000
Accident Hospital Confinement	\$250
Intensive Care Unit Confinement	\$500
Surgical Procedures Benefit	
Arthroscopy	\$300
Open Abdominal	\$1,250
Cranial	\$1,250
Hernia	\$1,250
Thoracic Surgery	\$1,250
Repair of Tendons and/or ligaments	\$625
Repair of Torn Rotator Cuffs	\$625
Repair of Ruptured Discs	\$625
Repair of Torn Knee Cartilages	\$625
Miscellaneous Surgical Procedures	
Surgery with General Anesthesia	\$300
Surgery with Conscious Sedation	\$120
Outpatient Ambulatory Surgical Center Benefit	20%
Ambulance	
Ground Ambulance	\$200
Air Ambulance	\$1,500
Major Diagnostic Exams	\$200
Physical Therapy	\$35
Rehabilitation Unit	\$150

**See brochure for more details.*

Monthly	
Employee Only	\$9.94
Employee & Spouse	\$16.54
Employee & Children	\$19.00
Family	\$29.88

Semi-Monthly	
Employee Only	\$4.97
Employee & Spouse	\$8.27
Employee & Children	\$9.50
Family	\$14.94

Employee Assistance Program



BCBS of Texas | www.bcbstx.com | 1.800.521.2227

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.

**See brochure for more details.*



BlueCross BlueShield of Texas

Wellbeing Management

Empower+ for Groups with 1-150 Members

A Complete Solution for a Healthier Workforce



Empower+ Package Highlights

- A blend of high-tech and high-touch
- Expanded targeting, outreach and interventions compared to Enable
- Potential for greater cost savings than Enable



Holistic Health Management

A care team, led by a health advisor, addresses the mental, physical and emotional aspects of health issues for the most costly and complex cases.¹ Members can interact with their health advisor through a variety of convenient channels, including the ability to schedule a callback.



Advanced Analytics

State-of-the-art algorithms help health advisors identify members earlier in their health journey when interventions can have the greatest impact on health outcomes and cost of care. Expanded targeting evaluates more conditions and identifies more high-cost and potential high-cost claimants than Enable.



Targeted Messaging

Automated touch points triggered by missed appointments, tests and refills help engage members across the health spectrum. Personalized reminders emphasize the importance of annual visits, preventive screenings and immunizations. Educational messages encourage members with chronic conditions, such as diabetes and asthma, to take actions to improve their health.



Utilization Management (UM)

Evidence-based care yields improved health and financial outcomes. Our UM processes help prevent misuse and overuse, which can improve member health and reduce medical spend. Programs address a wide spectrum of health care costs, including:

- Inpatient services
- Select outpatient services
- Specialty drug preauthorization



Behavioral Health

Integrating behavioral health with medical and pharmacy programs is fundamental to holistically managing employee health. Multi-disciplinary teams help identify, outreach and engage members with coexisting medical and behavioral conditions. The program also includes:

- Inpatient and outpatient utilization management
- Specialty teams for opioid and substance use, autism and eating disorders
- Support for members adjusting to a life event – or in need of intensive behavioral health services



Pharmacy²

Cohesive pharmacy benefits can improve the clinical and financial results of your employees' care. Our integrated medical and pharmacy programs can lead to:

- Improved medication adherence
- Better management of high-cost therapies
- A simpler, more inclusive member experience
- Access to affordable prescription drugs



Special Beginnings[®]

This structured maternity program enables early identification of high-risk pregnancies and supports and educates expectant mothers from early pregnancy to six weeks after delivery.



Well onTarget[®] Member Wellness Portal

Personalized action plans, along with fitness and nutrition device integration, jump start each employee's journey toward overall wellbeing. Convenient digital self-management programs address a variety of wellness and lifestyle topics, including:

- Stress
- Weight loss
- Tobacco cessation
- Asthma, diabetes and other chronic conditions
- Sleep health
- Financial wellbeing



Fitness Program³

Employees can design a fitness program to fit their family's budget and preferences. Flexible options include a choice of four tiers of gyms, studio classes and bundled discounts for dependents.



Blue PointsSM

Members can earn points for completing healthy activities like taking a Health Assessment, enrolling in a self-management program, joining the Fitness Program or using a fitness tracker.⁴ They can then redeem those points for merchandise.⁵



24/7 Nurseline

Nurses guide members to the appropriate level of care for their health issue, answer general health questions and direct members to an audio library of 1,000+ health topics. They can also access benefits information to direct members to other programs that may be helpful.



Comprehensive Reporting

Gain a deeper understanding of your population's behaviors through participation and outcome insights from multiple programs and channels. Hard-dollar savings and avoided costs are included to substantiate the value of the programs for your unique employee population.

To find out whether this solution can help your organization meet its goals for health benefits and cost management, contact your Blue Cross and Blue Shield of Texas Account Representative.

1. Communications and information from the program are not meant to replace the advice of health care professionals. Members should talk to their doctors about their health care needs. Decisions regarding course and place of treatment remain with members and their health care providers.
2. Applies to groups with BCBSTX carve-in pharmacy benefits.
3. The Fitness Program is provided by Tivity Health™, an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Enrollment fees and monthly fees apply. Member costs depend on options selected.
4. Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.
5. Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.



Manage Your Employees' Wellness with the ondemand Employer Wellness Portal

For employee wellness programs to make a difference, employees must be engaged. The ondemand Employer Wellness Portal offers communication and training solutions to help you get the most out of the Well onTarget program.

An employee wellness program can be a rewarding experience with positive results for you and your employees. Rising health care costs make it more important than ever to help employees stay well. Employee wellness has been proven, time and again, to have a real impact on performance and the bottom line — by improving productivity, decreasing absenteeism and reducing direct health care costs.

The ondemand Employer Wellness Portal delivers an interactive web experience for employers, with access to a rich repository of communication materials.

Materials include:

- Engagement Toolkit
- Training guides
- A comprehensive suite of activity reports

These ondemand categories offer detailed information so you can develop a customized, turnkey engagement solution that fits your company's culture.



EMPLOYEE ENGAGEMENT MADE EASY

Employees engaged in wellness programming are motivated to make healthy choices. However, motivating people to change behavior is no easy feat.

We have created an engagement toolkit for you. This toolkit, available on the ondemand portal, is your go-to repository for a variety of motivational programs and materials. Click the [Engagement Toolkit](#) to access several categories of content – new content is added monthly. Categories include Engagement and Communication, Health Breaks, Know Your Numbers and more. Pick and choose from among options such as a wellness library, leader boards, healthy vending machine choices and a Wellness Champion Program. This toolkit even includes informational pieces to help your organization launch activities such as on-site challenges, company sports teams and health and wellness fairs.

WELLNESS EDUCATION CAN HELP MOTIVATE

We know that offering a menu of wellness programs and tools to employees does not necessarily guarantee they will use them. They need to understand why and how to use what you offer. The tools we provide in the portal offer a range of relevant materials to help you train your employees on using the health programs available to them and the benefits they will reap.

HOW WELL DO YOU KNOW YOUR WELLNESS IMPACT?

Proof of progress can be different for different audiences. Employees may look at pounds dropped or habits changed. Employers or managers may look at performance, absenteeism and health care costs. In order to satisfy multiple perspectives on how your program is working, we provide client reporting. Regularly updated activity reports allow benefit managers to monitor and track participation in specific programs and overall engagement strategy. Our reporting tool offers statistics in easy-to-understand graphs, dials and charts that display weekly and cumulative trends.

If you have any questions about our ondemand portal or the Well onTarget program, please contact your Account Representative.



Our ondemand Employer Wellness Portal, available on Blue Access for EmployersSM, offers you all the necessary information and tools to manage and improve your employees' wellness experience.

Worksite Wellness events and screenings are conducted by Health Solutions Services, Inc., a third-party vendor and wholly owned subsidiary of Interactive Health Solutions (dba, Interactive Health).

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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Health Reimbursement Arrangement



FFGA | www.ffga.com | 1.866.853.3539

A Health Reimbursement Arrangement (HRA) is established by your employer and is designed to help you pay for certain out-of-pocket deductible and coinsurance expenses. In order to qualify for an HRA, you must participate in Compass Rose Public Schools' medical plan.

Your employer will contribute to the HRA on your behalf and those contributions are excluded from your taxable income. Withdrawals made from this account are tax free. Eligible expenses incurred for you, your spouse and dependents qualify for reimbursement.

HIGHLIGHTS

- Eligible expenses are reimbursed by submitting a receipt and claims form. You will be reimbursed upon approval of the claim.
- Covers both in-network and out-of-network deductibles.
- Money will not roll over into the next plan year.
- Online Secure portal and FF Mobile Account App available to view balances, file claims & check claim status
- Debit cards available to pay for your expenses at time of service. Substantiation will be required when using debit card.

HEALTH REIMBURSEMENT ARRANGEMENT	
	HRA PAYS
EMPLOYEE ONLY	\$1,000
EMPLOYEE + SPOUSE	\$2,000
EMPLOYEE + CHILD(REN)	\$2,000
EMPLOYEE + FAMILY	\$2,000

**See brochure for more details.*



COMPASS ROSE

PUBLIC SCHOOLS

EMPLOYEE BENEFITS

September 1, 2022- August 31, 2023

Salaried Employees

MEDICAL	
BASE PLAN (MTBCB038)	
EMPLOYEE ONLY	\$43.07
EMPLOYEE + SPOUSE	\$580.02
EMPLOYEE + CHILD(REN)	\$373.48
EMPLOYEE + FAMILY	\$910.47
BUY-UP PLAN (MTBCP012)	
EMPLOYEE ONLY	\$172.10
EMPLOYEE + SPOUSE	\$876.78
EMPLOYEE + CHILD(REN)	\$605.72
EMPLOYEE + FAMILY	\$1,310.46
Compass Rose Public Schools contributes \$370 monthly toward employee's medical plan. Premiums listed reflect the employee cost after the employer contribution.	

HEALTH REIMBURSEMENT ARRANGEMENT	
EMPLOYEE ONLY	\$1,000
EMPLOYEE + SPOUSE	\$2,000
EMPLOYEE + CHILD(REN)	\$2,000
EMPLOYEE + FAMILY	\$2,000
Compass Rose Public Schools contributes toward employee's and participating members HRA.	

VISION	
EMPLOYEE ONLY	\$4.47
EMPLOYEE + SPOUSE	\$12.99
EMPLOYEE + CHILD(REN)	\$13.93
EMPLOYEE + FAMILY	\$22.83
Compass Rose Public Schools contributes \$5 monthly toward employee's vision plan. Premiums listed reflect the employee cost after the employer contribution.	

Accident Insurance	
Employee Only	\$9.94
Employee & Spouse	\$16.54
Employee & Children	\$19.00
Family	\$29.88

DENTAL	
BASE PLAN (DTNLM40)	
EMPLOYEE ONLY	\$8.00
EMPLOYEE + SPOUSE	\$25.97
EMPLOYEE + CHILD(REN)	\$34.23
EMPLOYEE + FAMILY	\$58.25
BUY-UP PLAN (DTNLM40)	
EMPLOYEE ONLY	\$25.10
EMPLOYEE + SPOUSE	\$60.19
EMPLOYEE + CHILD(REN)	\$75.93
EMPLOYEE + FAMILY	\$122.69
Compass Rose Public Schools contributes \$10 monthly toward employee's dental plan. Premiums listed reflect the employee cost after the employer contribution.	

LIFE INSURANCE	
BASIC LIFE AND AD&D	
EMPLOYEE	\$50,000
Compass Rose Public Schools provides a \$50,000 life and accidental death and dismemberment insurance at no cost to the employee.	
VOLUNTARY LIFE	
EMPLOYEE AGE/ \$1,000	
0-29	\$0.076
30-34	\$0.087
35-39	\$0.132
40-44	\$0.202
45-49	\$0.318
50-54	\$0.516
55-59	\$0.818
60-64	\$1.253
65-69	\$2.097
70+	\$3.673
VOLUNTARY AD&D	
PER \$1,000	\$0.019

DISABILITY	
LONG TERM DISABILITY	
EMPLOYEE	60%
Compass Rose Public Schools provides long term disability insurance at no cost to the employee.	
SHORT TERM DISABILITY	
EMPLOYEE AGE/ \$10 PER WEEK UP TO 60%	
<24	0.56
25-29	0.49
30-34	0.49
35-39	0.38
40-44	0.13
45-49	0.18
50-54	0.13
55-59	0.22
60-64	0.21
65-69	0.23
70+	0.25
Compass Rose Public Schools contributes 50% of the monthly premium for short term disability insurance.	

Critical Illness	Per \$5,000
<24	\$2.215
25-29	\$2.215
30-34	\$3.115
35-39	\$3.115
40-44	\$5.820
45-49	\$5.820
50-54	\$12.455
55-59	\$12.455
60-64	\$17.430
65-69	\$34.665
70+	\$34.665

*See brochure for more details.



COMPASS ROSE

PUBLIC SCHOOLS

EMPLOYEE BENEFITS

September 1, 2022- August 31, 2023

Hourly Employees

MEDICAL	
BASE PLAN (MTBCB038)	
EMPLOYEE ONLY	\$21.54
EMPLOYEE + SPOUSE	\$290.01
EMPLOYEE + CHILD(REN)	\$186.74
EMPLOYEE + FAMILY	\$455.24
BUY-UP PLAN (MTBCP012)	
EMPLOYEE ONLY	\$86.05
EMPLOYEE + SPOUSE	\$438.39
EMPLOYEE + CHILD(REN)	\$302.86
EMPLOYEE + FAMILY	\$655.24
Compass Rose Public Schools contributes \$185 semi-monthly toward employee's medical plan. Premiums listed reflect the employee cost after the employer contribution.	

HEALTH REIMBURSEMENT ARRANGEMENT	
EMPLOYEE ONLY	\$1,000
EMPLOYEE + SPOUSE	\$2,000
EMPLOYEE + CHILD(REN)	\$2,000
EMPLOYEE + FAMILY	\$2,000
Compass Rose Public Schools contributes toward employee's and participating members HRA.	

VISION	
EMPLOYEE ONLY	\$2.24
EMPLOYEE + SPOUSE	\$6.50
EMPLOYEE + CHILD(REN)	\$6.97
EMPLOYEE + FAMILY	\$11.42
Compass Rose Public Schools contributes \$2.50 semi-monthly toward employee's vision plan. Premiums listed reflect the employee cost after the employer contribution.	

Accident Insurance	
Employee Only	\$4.97
Employee & Spouse	\$8.27
Employee & Children	\$9.50
Family	\$14.94

DENTAL	
BASE PLAN (DTNLM40)	
EMPLOYEE ONLY	\$4.00
EMPLOYEE + SPOUSE	\$12.99
EMPLOYEE + CHILD(REN)	\$17.12
EMPLOYEE + FAMILY	\$29.13
BUY-UP PLAN (DTNLM40)	
EMPLOYEE ONLY	\$12.55
EMPLOYEE + SPOUSE	\$30.10
EMPLOYEE + CHILD(REN)	\$37.97
EMPLOYEE + FAMILY	\$61.35
Compass Rose Public Schools contributes \$5 semi-monthly toward employee's dental plan. Premiums listed reflect the employee cost after the employer contribution.	

LIFE INSURANCE	
BASIC LIFE AND AD&D	
EMPLOYEE	\$50,000
Compass Rose Public Schools provides a \$50,000 Life and Accidental Death & Dismemberment insurance at no cost to the employee.	
VOLUNTARY LIFE	
EMPLOYEE AGE/ \$1,000	
0-29	\$0.038
30-34	\$0.044
35-39	\$0.066
40-44	\$0.101
45-49	\$0.159
50-54	\$0.258
55-59	\$0.409
60-64	\$0.627
65-69	\$1.049
70+	\$1.837
VOLUNTARY AD&D	
PER \$1,000	\$0.0190

DISABILITY	
LONG TERM DISABILITY	
EMPLOYEE	60%
Compass Rose Public Schools provides long term disability insurance at no cost to the employee.	

SHORT TERM DISABILITY	
EMPLOYEE AGE/ \$10 PER WEEK UP TO 60%	
<24	0.28
25-29	0.245
30-34	0.245
35-39	0.19
40-44	0.065
45-49	0.090
50-54	0.065
55-59	0.11
60-64	0.105
65-69	0.115
70+	0.125
Compass Rose Public Schools contributes 50% of the monthly premium for short term disability insurance.	

Critical Illness	Per \$5,000
<24	\$1.11
25-29	\$1.11
30-34	\$1.56
35-39	\$1.56
40-44	\$2.91
45-49	\$2.91
50-54	\$6.23
55-59	\$6.23
60-64	\$8.72
65-69	\$17.33
70+	\$17.33

CONTACT INFORMATION

Compass Rose Public Schools Benefits Office

8005 Outer Circle Rd San Antonio, TX 78235

(210) 895-3274

www.compassrosepublicschools.org

FIRST FINANCIAL GROUP OF AMERICA

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CONTACTS			
BENEFIT	CARRIER	WEBSITE	PHONE
Medical	BCBS of Texas	www.bcbstx.org	800.521.2227
Telehealth	MDLIVE	www.mdlive.com	888.680.8646
Dental	BCBS of Texas	www.bcbstx.com	800.521.2227
Vision	BCBS of Texas	www.bcbstx.com	800.521.2227
Term Life Insurance	Minnesota Life	www.bcbstx.com	800.521.2227
Disability Insurance	BCBS of Texas	www.bcbstx.com	800.521.2227
Critical Illness Insurance	BCBS of Texas	www.bcbstx.com	800.521.2227
Accident Insurance	BCBS of Texas	www.bcbstx.com	800.521.2227
Wellbeing Management	BCBS of Texas	www.bcbstx.com	800.521.2227
Well on Target	BCBS of Texas	www.wellontarget.com	877.806.9380
Health Reimbursement Arrangement	FFGA	www.ffga.com	866.853.3539

EMPLOYEE BENEFITS CENTER—<https://benefits.ffga.com/compassrosepublicschools>

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/compassrosepublicschools> today!

Notes

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COMPASS ROSE
P U B L I C S C H O O L S