

Sheldon ISD

2023 - 2024 Plan Year
September 1, 2023 – August 31, 2024

BENEFITS GUIDE



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Sheldon ISD

Every Child, Every Day



Sheldon ISD Benefits Office
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TABLE OF CONTENTS

TABLE OF CONTENTS

- WHAT'S NEW & CHANGING
- EMPLOYEE BENEFITS CENTER
- HOW TO ENROLL
- MEDICAL
- DENTAL
- VISION
- FLEXIBLE SPENDING ACCOUNTS & FSA RESOURCES
- HEALTH SAVINGS ACCOUNTS & HSA RESOURCES
- VOLUNTARY SUPPLEMENTAL INSURANCE PRODUCTS
 - EMPLOYER-PAID LIFE INSURANCE
 - TERM LIFE
 - GROUP VOLUNTARY TERM LIFE
 - PERMANENT INSURANCE
 - HOSPITAL INDEMNITY
 - LONG TERM DISABILITY
 - CANCER INSURANCE
 - CRITICAL ILLNESS INSURANCE
 - ACCIDENT ONLY INSURANCE
 - GAP
 - IDENTITY THEFT
 - LEGAL
 - VOLUNTARY RETIREMENT
 - EAP
 - COBRA
- BENEFIT CONTACT INFORMATION

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

WHAT'S NEW & CHANGING

CHANGES FOR 2023-2024

❖ New Disability Plan

- Hospital Confinement Benefit
- Survivor Benefit
- Waiver of Premium
- Return to Work Incentives
- 7 Day Elimination Period Available
- One Plan Only – Limited Pre-Existing Conditions Benefit Included

❖ Accident Plan

- Health Maintenance Screening Benefit for each member enrolled
 - \$100 on Select Plan and \$200 on Premier Plan
 - Includes Covid Testing

❖ Hospital Indemnity

- Observation Units are Now Covered



EMPLOYEE BENEFITS CENTER

YOUR ONE-STOP SHOP FOR BENEFIT INFORMATION

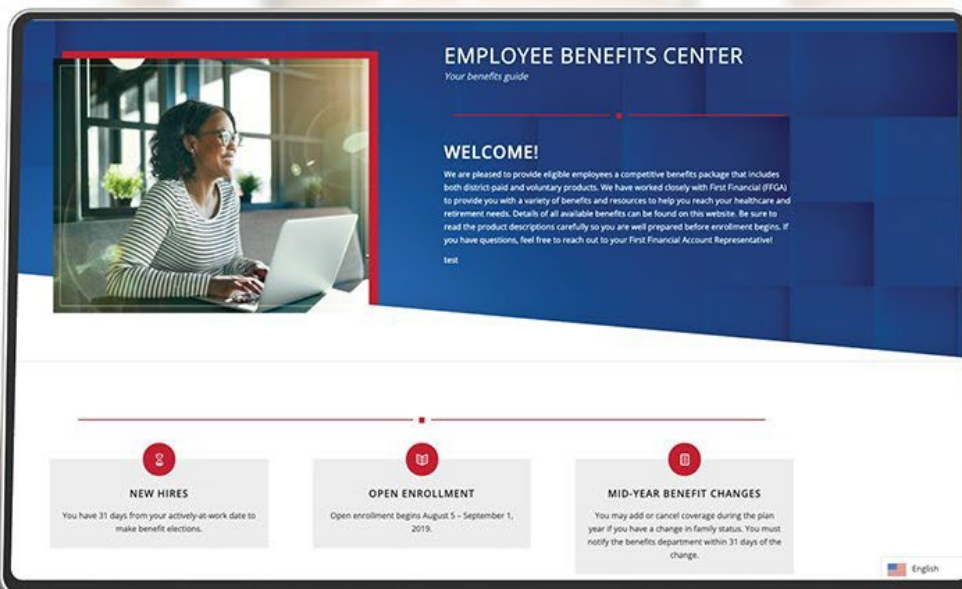
Sheldon ISD and First Financial are excited to provide you with a custom website filled with information about your benefits. Visit the site or scan the QR code below with your phone to see current benefit options, enrollment information, claims information, and important phone numbers.

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



To enroll online, visit the link above or scan the QR code on the left. Then click the “How To Enroll” heading at the top.

Home | Benefit Plans & Premiums | **How To Enroll** | Contacts | [Check My HSA/FSA](#)



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

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 qualified life event.

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

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. View the Employee Benefits Center at for more information ffbenefits.ffga.com/sheldonisd

ELIGIBILITY

ELIGIBILITY

Eligible employees must be actively at work on the plan effective date (9/1) for new benefits to be effective.

NEW EMPLOYEES

You have 31 days from your actively-at-work date to make benefit elections. Your New Hire Enrollment elections will be made by contacting your First Financial benefits representative, Valeria Clinkscales at 281-272-7618 or emailing Valeria.Clinkscales@ffga.com.

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.*

ffbenefits.ffga.com/sheldonisd

MID-YEAR BENEFIT CHANGES

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

benefits@sheldonisd.com

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.

Know your options

Sheldon ISD provides a wide array of valuable benefits, from medical coverage to life insurance, dental plans and wellness programs.

Take your time. Study your options.

Everyone has different needs, health challenges, budgets, and goals. By choosing your options carefully, you and your family can get the coverage that fits your needs.

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.*

TRS ACTIVECARE – MEDICAL ENROLLMENT SUMMER 2023

The district's medical plans are offered through TRS. There are four medical plans to choose from. In and out-of-network options, 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.

ACTIVECARE PRIMARY

If you're currently in TRS-Activecare Primary and you make no change during Annual Enrollment, this will be your plan next year.

- Lower premium
- Copays for doctor visits before you meet deductible
- Statewide network
- PCP referrals required to see specialists
- Not compatible with health savings account (HSA)
- Compatible with flexible spending account (FSA)
- No out-of-network coverage

ACTIVECARE HD

If you're currently in TRS-ActiveCare HD and you make no change during Annual Enrollment, this will be your plan next year.

- Lower premium
- Compatible with health savings account (HSA)
- Nationwide network with out-of-network coverage
- No requirement for PCPs or referrals
- Must meet deductible before plan pays for non-preventive care

ACTIVECARE PRIMARY+ (Primary Plus)

If you're currently in TRS-ActiveCare Primary+ and you make no changes during Annual Enrollment, this will be your plan next year.

- Lower deductible than HD and primary plans
- Copays for many services and drugs
- Higher premium
- Statewide network
- PCP referrals required to see specialists
- Not compatible with a health savings account (HSA)
- No out-of-network coverage
- Compatible with flexible spending account (FSA)

ACTIVECARE 2

If you're currently in TRS-ActiveCare 2, and you make no changes during Annual Enrollment, you will remain in TRS-ActiveCare 2 next year. *This plan is closed and not accepting new enrollees. If you're currently enrolled in TRS-ActiveCare 2, you can remain in this plan.*

- Closed to new enrollees
- Copays for many drugs and services

MEDICAL

EXPRESS SCRIPTS PRESCRIPTION BENEFITS

Express Scripts | www.express-scripts.com/trsactivecare | 1.844.367.6108

Starting **Friday, Sept. 1, 2023**, Express Scripts will be the new pharmacy benefits manager (PBM) for TRS-ActiveCare. We're here to help you understand your prescription benefits and make it convenient and affordable for you and your family to get the prescription medications you may need.

WORKING COUPLES

If you and your spouse both work for Sheldon ISD, each of you may have coverage, but only one of you can cover your eligible dependents. In addition, only one employee can enroll in the Voluntary Term life insurance on their spouse.

If you have not received your cards, please call or log-into the BCBS website starting 9/1 to create an account and print temporary cards or request new ones.

HOW TO LOCATE YOUR PCP:

Visit bcbstx.com/trsactivecare

Click "Doctors and Hospitals"

Select the desired medical plan

Enter your city/zip code

Select search criteria

Select your doctor and click "view profile" The 10-digit PCP ID will be located directly under the Doctor's name and begin with an H.

To identify your current doctors, specialists, or practitioners, visit the above BCBS website and follow the instructions. You may also contact Blue Cross Blue Shield via phone 866-355-5999.



2022-23 TRS-ActiveCare Plan Highlights

Sept. 1, 2022 – Aug. 31, 2023



All TRS-ActiveCare participants have **three plan options**. Each includes a wide range of wellness benefits.

How to Calculate Your Monthly Premium

- ➔ Total Monthly Premium
- ➔ Your District and State Contributions
- ➔ **Your Premium**

Ask your Benefits Administrator for your district's specific premiums.

	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD
Plan Summary	<ul style="list-style-type: none"> • Lowest premium of all three plans • Copays for doctor visits before you meet your deductible • Statewide network • Primary Care Provider (PCP) referrals required to see specialists • Not compatible with a Health Savings Account (HSA) • No out-of-network coverage 	<ul style="list-style-type: none"> • Lower deductible than the HD and Primary plans • Copays for many services and drugs • Higher premium • Statewide network • PCP referrals required to see specialists • Not compatible with a Health Savings Account (HSA) • No out-of-network coverage 	<ul style="list-style-type: none"> • Compatible with a Health Savings Account (HSA) • Nationwide network with out-of-network coverage • No requirement for PCPs or referrals • Must meet your deductible before plan pays for non-preventive care

Monthly Premiums	Total Premium	Your Premium	Total Premium	Your Premium	Total Premium	Your Premium
Employee Only	\$395	\$ -16	\$496	\$ 85	\$407	\$ -4
Employee and Spouse	\$1,113	\$ 702	\$1,212	\$ 801	\$1,145	\$ 734
Employee and Children	\$709	\$ 298	\$798	\$ 387	\$731	\$ 320
Employee and Family	\$1,332	\$ 921	\$1,523	\$ 1,112	\$1,370	\$ 959

Total Premium	Your Premium
\$1,013	\$
\$2,402	\$
\$1,507	\$
\$2,841	\$

TRS-ActiveCare 2	
<ul style="list-style-type: none"> • Closed to new enrollees • Current enrollees can choose to stay in plan • Lower deductible • Copays for many services and drugs • Nationwide network with out-of-network coverage • No requirement for PCPs or referrals 	

Being healthy is easy with:

- \$0 preventive care
- 24/7 customer service
- One-on-one health coaches
- Weight loss programs
- Nutrition programs
- Ovia™ pregnancy support
- TRS Virtual Health
- Mental health benefits
- And much more!

*Available for all plans. See the benefits guide for more details.

Plan Features	In-Network Coverage Only	In-Network Coverage Only	In-Network	Out-of-Network
Type of Coverage	In-Network Coverage Only	In-Network Coverage Only	In-Network	Out-of-Network
Individual/Family Deductible	\$2,500/\$5,000	\$1,200/\$3,600	\$3,000/\$6,000	\$5,500/\$11,000
Coinsurance	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible
Individual/Family Maximum Out of Pocket	\$8,150/\$16,300	\$6,900/\$13,800	\$7,050/\$14,100	\$20,250/\$40,500
Network	Statewide Network	Statewide Network	Statewide Network	Nationwide Network
PCP Required	Yes	Yes	No	No

In-Network	Out-of-Network
\$1,000/\$3,000	\$2,000/\$6,000
You pay 20% after deductible	You pay 40% after deductible
\$7,900/\$15,800	\$23,700/\$47,400
Nationwide Network	Nationwide Network
No	No

Doctor Visits	
Primary Care	\$30 copay
Specialist	\$70 copay

\$30 copay	You pay 40% after deductible
\$70 copay	You pay 40% after deductible

Immediate Care	
Urgent Care	\$50 copay
Emergency Care	You pay 30% after deductible
TRS Virtual Health-RediMD™	\$0 per medical consultation
TRS Virtual Health-Teladoc®	\$12 per medical consultation

\$50 copay	You pay 40% after deductible
You pay a \$250 copay plus 20% after deductible	
\$0 per medical consultation	
\$12 per medical consultation	

Prescription Drugs	
Drug Deductible	Integrated with medical
Generics (30-Day Supply/90-Day Supply)	\$15/\$45 copay. \$0 copay for certain generics
Preferred Brand	You pay 30% after deductible
Non-preferred Brand	You pay 50% after deductible
Specialty	\$0 if PrudentRx eligible. You pay 30% after deductible
Insulin Out-of-Pocket Costs	\$25 copay for 31-day supply. \$75 for 61-90 day supply

\$200 brand deductible	
\$20/\$45 copay	
You pay 25% after deductible (\$40 min/\$80 max)	
You pay 25% after deductible (\$105 min/\$210 max)	
You pay 50% after deductible (\$100 min/\$200 max)	
You pay 50% after deductible (\$215 min/\$430 max)	
\$0 if PrudentRx eligible. You pay 30% after deductible (\$200 min/\$900 max)	
No 90-day supply of specialty medications	
\$25 copay for 31-day supply. \$75 for 61-90 day supply	

Things to Know

- TRS's Texas-sized purchasing power enables access to broad networks without county boundaries.
- Specialty drug insurance means you're covered, no matter what life throws at you.

This plan is closed and not accepting new enrollees. If you're currently enrolled in TRS-ActiveCare 2, you can remain in this plan.

What's New and What's Changing



This table shows you the changes between 2022-23 premium price and this year's 2023-24 regional price for your Education Service Center.

		2022-23 Total Premium	New 2023-24 Total Premium	Change in Dollar Amount
TRS-ActiveCare Primary	Employee Only	\$395	\$432	\$37
	Employee and Spouse	\$1,113	\$1,167	\$54
	Employee and Children	\$709	\$735	\$26
	Employee and Family	\$1,332	\$1,469	\$137
TRS-ActiveCare HD	Employee Only	\$407	\$444	\$37
	Employee and Spouse	\$1,145	\$1,199	\$54
	Employee and Children	\$731	\$755	\$24
	Employee and Family	\$1,370	\$1,510	\$140
TRS-ActiveCare Primary+	Employee Only	\$496	\$507	\$11
	Employee and Spouse	\$1,212	\$1,319	\$107
	Employee and Children	\$798	\$862	\$64
	Employee and Family	\$1,523	\$1,674	\$151
TRS-ActiveCare 2 (closed to new enrollees)	Employee Only	\$1,013	\$1,013	\$0
	Employee and Spouse	\$2,402	\$2,402	\$0
	Employee and Children	\$1,507	\$1,507	\$0
	Employee and Family	\$2,841	\$2,841	\$0

Key Plan Changes

- Individual maximum-out-of-pocket decreased by \$650. Previous amount was \$8,150 and is now \$7,500.
- Family maximum-out-of-pocket decreased by \$1,300. Previous amount was \$16,300 and is now \$15,000.
- Teladoc virtual mental health visit copay decreased from \$70 to \$0.
- Individual maximum-out-of-pocket increased by \$450 to match IRS guidelines. Previous amount was \$7,050 and is now \$7,500.
- Family maximum-out-of-pocket increased by \$900 to match IRS guidelines. Previous amount was \$14,100 and is now \$15,000. These changes apply only to in-network amounts.
- Family deductible decreased by \$1,200. Previous amount was \$3,600 and is now \$2,400.
- Primary care provider and mental health copays decreased from \$30 to \$15.
- Teladoc virtual mental health visit copay decreased from \$70 to \$0.
- No changes.
- This plan is still closed to new enrollees.

At a Glance

	Primary	HD	Primary+
Premiums	Lowest	Lower	Higher
Deductible	Mid-range	High	Low
Copays	Yes	No	Yes
Network	Statewide network	Nationwide network	Statewide network
PCP Required?	Yes	No	Yes
HSA-eligible?	No	Yes	No

Effective: Sept. 1, 2023

Compare Prices for Common Medical Services

REMEMBER:

Call a Personal Health Guide (PHG) any time 24/7 to help you find the best price for a medical service. Reach them at **1-866-355-5999**.

Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD		TRS-ActiveCare 2	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Diagnostic Labs*	Office/Independent Lab: You pay \$0	Office/Independent Lab: You pay \$0	You pay 30% after deductible	You pay 50% after deductible	Office/Independent Lab: You pay \$0	You pay 40% after deductible
	Outpatient: You pay 30% after deductible	Outpatient: You pay 20% after deductible			Outpatient: You pay 20% after deductible	
High-Tech Radiology	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay 20% after deductible + \$100 copay per procedure	You pay 40% after deductible + \$100 copay per procedure
Outpatient Costs	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay 20% after deductible (\$150 facility copay per incident)	You pay 40% after deductible (\$150 facility copay per incident)
Inpatient Hospital Costs	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible (\$500 facility per day maximum)	You pay 20% after deductible (\$150 facility copay per day)	You pay 40% after deductible (\$500 facility per day maximum)
Freestanding Emergency Room	You pay \$500 copay + 30% after deductible	You pay \$500 copay + 20% after deductible	You pay \$500 copay + 30% after deductible	You pay \$500 copay + 50% after deductible	You pay \$500 copay + 20% after deductible	You pay \$500 copay + 40% after deductible
Bariatric Surgery	Facility: You pay 30% after deductible	Facility: You pay 20% after deductible	Not Covered	Not Covered	Facility: You pay 20% after deductible (\$150 facility copay per day)	Not Covered
	Professional Services: You pay \$5,000 copay + 30% after deductible	Professional Services: You pay \$5,000 copay + 20% after deductible			Professional Services: You pay \$5,000 copay + 20% after deductible	
	Only covered if rendered at a BDC+ facility	Only covered if rendered at a BDC+ facility			Only covered if rendered at a BDC+ facility	
Annual Vision Exam (one per plan year; performed by an ophthalmologist or optometrist)	You pay \$70 copay	You pay \$70 copay	You pay 30% after deductible	You pay 50% after deductible	You pay \$70 copay	You pay 40% after deductible
Annual Hearing Exam (one per plan year)	\$30 PCP copay \$70 specialist copay	\$30 PCP copay \$70 specialist copay	You pay 30% after deductible	You pay 50% after deductible	\$30 PCP copay \$70 specialist copay	You pay 40% after deductible

**Pre-certification for genetic and specialty testing may apply. Contact a PHG at 1-866-355-5999 with questions.*

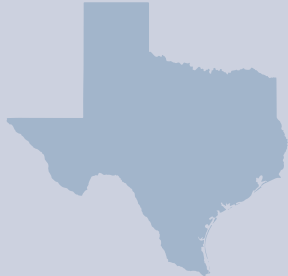
www.trs.texas.gov

2023-24 Health Maintenance Organization (HMO) Plans and Premiums for Select Regions of the State

REMEMBER:

Remember that when you choose an HMO, you're choosing a regional network.

TRS contracts with HMOs in certain regions to bring participants in those areas additional options. HMOs set their own rates and premiums. They're fully insured products who pay their own claims.

	Central and North Texas Baylor Scott & White Health Plan <i>Brought to you by TRS-ActiveCare</i>	Blue Essentials - South Texas HMO <i>Brought to you by TRS-ActiveCare</i>	Blue Essentials - West Texas HMO <i>Brought to you by TRS-ActiveCare</i>
	You can choose this plan if you live in one of these counties: Austin, Bastrop, Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Caldwell, Collin, Coryell, Dallas, Denton, Ellis, Erath, Falls, Freestone, Grimes, Hamilton, Hays, Hill, Hood, Houston, Johnson, Lampasas, Lee, Leon, Limestone, Madison, McLennan, Milam, Mills, Navarro, Robertson, Rockwall, Somervell, Tarrant, Travis, Walker, Waller, Washington, Williamson	You can choose this plan if you live in one of these counties: Cameron, Hildalgo, Starr, Willacy	You can choose this plan if you live in one of these counties: Andrews, Armstrong, Bailey, Borden, Brewster, Briscoe, Callahan, Carson, Castro, Childress, Cochran, Coke, Coleman, Collingsworth, Comanche, Concho, Cottle, Crane, Crockett, Crosby, Dallam, Dawson, Deaf Smith, Dickens, Donley, Eastland, Ector, Fisher, Floyd, Gaines, Garza, Glasscock, Gray, Hale, Hall, Hansford, Hartley, Haskell, Hemphill, Hockley, Howard, Hutchinson, Irion, Jones, Kent, Kimble, King, Knox, Lamb, Lipscomb, Llano, Loving, Lubbock, Lynn, Martin, Mason, McCulloch, Menard, Midland, Mitchell, Moore, Motley, Nolan, Ochiltree, Oldham, Parmer, Pecos, Potter, Randall, Reagan, Reeves, Roberts, Runnels, San Saba, Schleicher, Scurry, Shackelford, Sherman, Stephens, Sterling, Stonewall, Sutton, Swisher, Taylor, Terry, Throckmorton, Tom Green, Upton, Ward, Wheeler, Winkler, Yoakum

Total Monthly Premiums	Total Premium	Your Premium	Total Premium	Your Premium	Total Premium	Your Premium
Employee Only	\$553.45	\$	N/A	\$	N/A	\$
Employee and Spouse	\$1,390.74	\$	N/A	\$	N/A	\$
Employee and Children	\$889.98	\$	N/A	\$	N/A	\$
Employee and Family	\$1,600.72	\$	N/A	\$	N/A	\$

Plan Features			
Type of Coverage	In-Network Coverage Only	N/A	N/A
Individual/Family Deductible	\$2,400/\$4,800	N/A	N/A
Coinsurance	You pay 25% after deductible	N/A	N/A
Individual/Family Maximum Out of Pocket	\$8,150/\$16,300	N/A	N/A

Doctor Visits			
Primary Care	\$20 copay	N/A	N/A
Specialist	\$70 copay	N/A	N/A

Immediate Care			
Urgent Care	\$45 copay	N/A	N/A
Emergency Care	\$500 copay after deductible	N/A	N/A

Prescription Drugs			
Drug Deductible	\$200 (excl. generics)	N/A	N/A
Days Supply	30-day supply/90-day supply	N/A	N/A
Generics	\$14/\$35 copay	N/A	N/A
Preferred Brand	You pay 35% after deductible	N/A	N/A
Non-preferred Brand	You pay 50% after deductible	N/A	N/A
Specialty	You pay 35% after deductible	N/A	N/A

www.trs.texas.gov

DENTAL INSURANCE

Ameritas | www.ameritas.com | 1.800.487.5553

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

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

DENTAL INSURANCE		
SEMI-MONTHLY PREMIUMS	LOW	HIGH
EMPLOYEE ONLY	\$9.24	\$15.55
EMPLOYEE + SPOUSE	\$19.33	\$32.66
EMPLOYEE + CHILD(REN)	\$21.20	\$35.92
EMPLOYEE + FAMILY	\$31.30	\$52.81

Search Tips:

Locate a provider at: ameritas.com

Or contact Ameritas by calling 1-800-487-5553

Note:

You Do Not need a physical card to utilize your dental benefits.
To print a card, login or create an account at ameritas.com



VISION INSURANCE

Ameritas | www.ameritas.com | 1.800.487.5553

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
- Vision correction
- Eye Surgeries

VISION INSURANCE	
SEMI-MONTHLY PREMIUMS	
EMPLOYEE ONLY	\$3.48
EMPLOYEE + SPOUSE	\$5.94
EMPLOYEE + CHILD(REN)	\$6.24
EMPLOYEE + FAMILY	\$9.48

Search Tips:

Locate a VSP provider at: ameritas.com
View plan benefit information at: www.vsp.com
Or contact Ameritas by calling 1-800-487-5553

Note:

You do Not need a physical card to utilize your vision benefits.
To print a card, login or create an account at ameritas.com



FLEXIBLE SPENDING ACCOUNTS

First Financial Administrators, Inc. | 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 pay for out-of-pocket medical expenses not covered under your medical plan. If your plan includes a grace period option, you have additional time to incur and claim against unused funds in the new plan year. Keep in mind that remaining balances after the grace period is exhausted will be forfeited under the use-it-or-lose-it rule.

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

HIGHLIGHTS

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

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

DEPENDENT CARE FSA

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

You may allocate up to \$5,000 per tax year for reimbursement of dependent care services.

If you are married and file a separate tax return, the limit is \$2,500.

HIGHLIGHTS

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

FSA RESOURCES

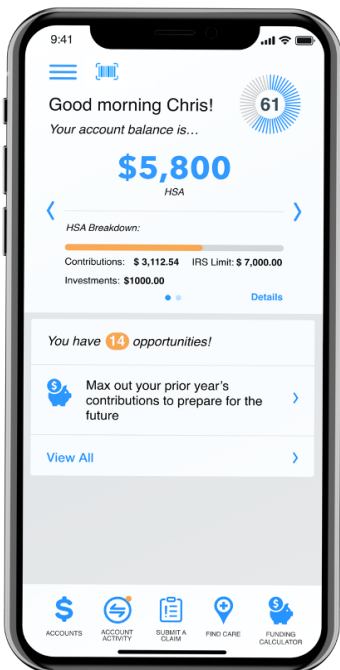
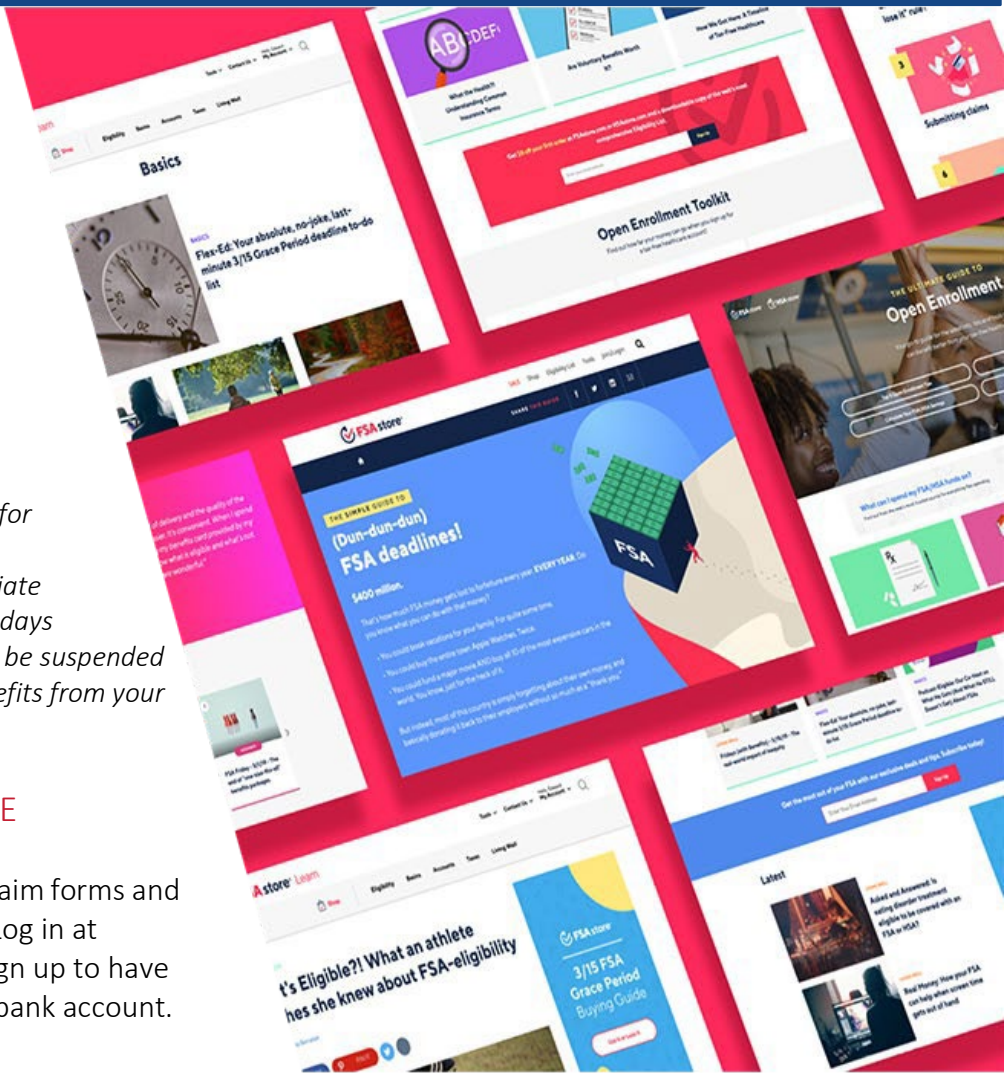
BENEFITS CARD

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

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

VIEW YOUR ACCOUNT DETAILS ONLINE

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



FF MOBILE ACCOUNT APP

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

FSA STORE

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



HEALTH SAVINGS ACCOUNTS

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

HEALTH SAVINGS ACCOUNTS

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

Your maximum contribution amount for 2023 is \$3,850 for individual or \$7,750 for family.

HIGHLIGHTS

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

WHO CAN PARTICIPATE IN AN HSA?

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

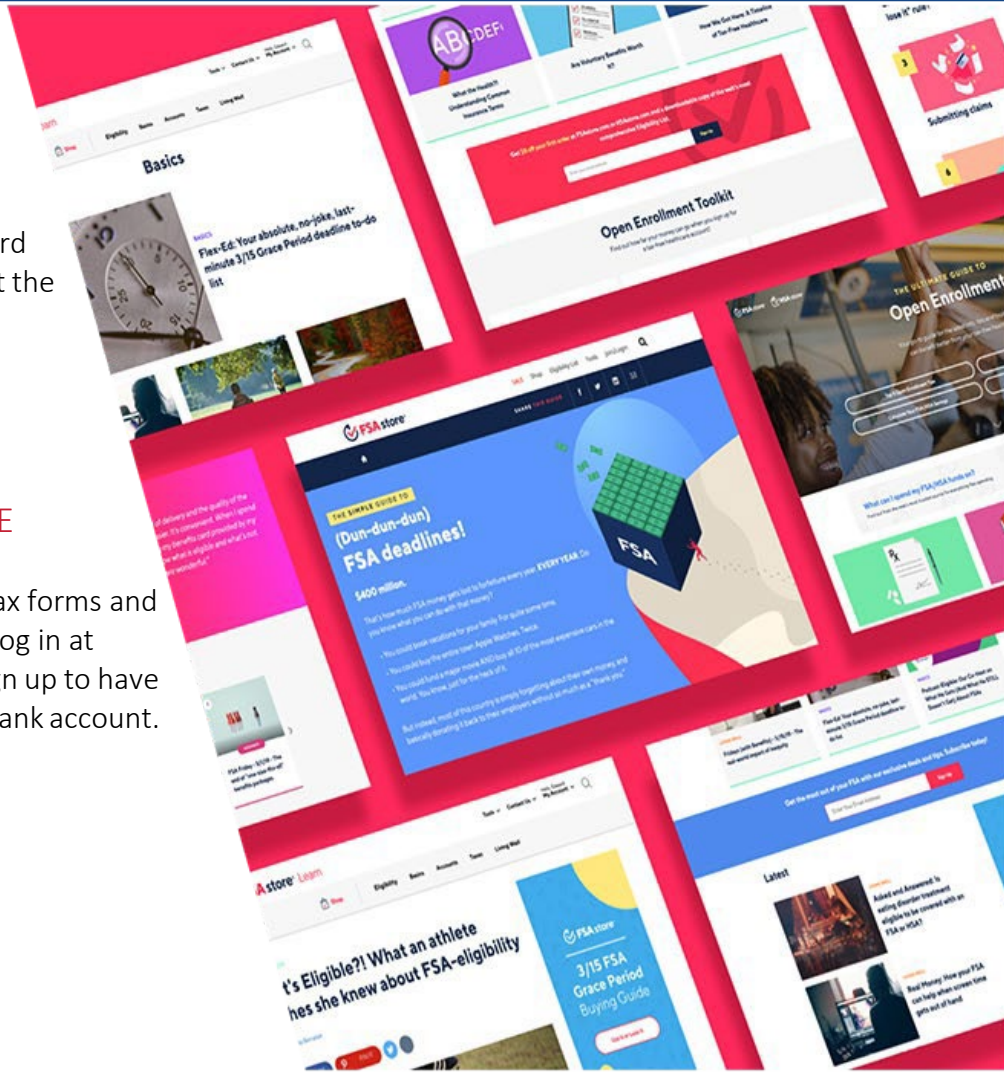
HSA RESOURCES

BENEFITS CARD

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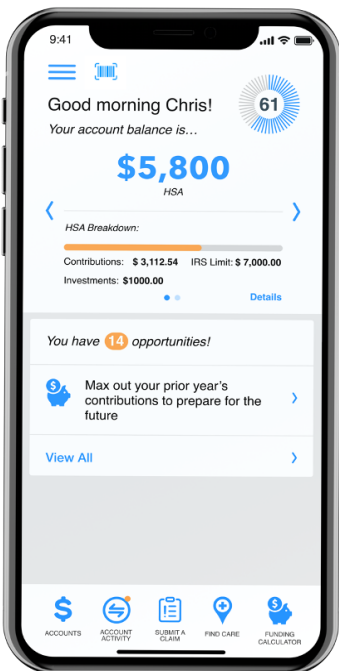
VIEW YOUR ACCOUNT DETAILS ONLINE

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



FF MOBILE ACCOUNT APP

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



HSA STORE

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



TERM LIFE INSURANCE

Unum | www.unum.com | 1.866.679.3054

EMPLOYER-PAID TERM LIFE

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 with a benefit of \$10,000. The cost of this policy is paid for 100% by your employer. This is a term life policy that is only in effect while you are a district employee. This policy does not continue after retirement or if you leave the district.

VOLUNTARY TERM LIFE INSURANCE

Group life insurance allows you to purchase affordable life insurance on yourself, spouse, and dependent children. This is term insurance, available if you are employed by the district. Employees enrolling in the coverage after the first 31 days of their employment will be subject to insurability and must complete a health questionnaire prior to coverage being issued. All basic, optional, and dependent spouse insurance reduces to 65% at age 65, 50% at age 70, and 35% at age 75. This policy does not continue after retirement or if you leave the district.

TEXAS LIFE – PERMANENT LIFE

Texas Life | www.texaslife.com | 1.800.283.9233

TEXAS LIFE INSURANCE - PERMANENT, PORTABLE LIFE INSURANCE

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

HIGHLIGHTS

- You own the policy, even if you change jobs or retire.
- 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.

HOSPITAL INDEMNITY INSURANCE

Aetna | www.myaetnasupplemental.com | 1.800.607.3366

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!

HOSPITAL INDEMNITY		
SEMI-MONTHLY RATES	LOW PLAN	HIGH PLAN
EMPLOYEE	\$7.81	\$13.25
EMPLOYEE + SPOUSE	\$17.50	\$29.47
EMPLOYEE + CHILD(REN)	\$13.56	\$22.60
EMPLOYEE + FAMILY	\$22.36	\$37.39

File a Claim online: www.myaetnasupplemental.com or call Aetna at 1-800-607-3366

Covered Benefit	Low	High
Hospital stay - Admission Provides a lump sum benefit for the initial day of your stay in a hospital. <i>Maximum 2 stays per plan year; separated by 30 days in a row</i>	\$1,000	\$2,000
Hospital stay - Daily Pays a daily benefit, beginning on day two of your stay in a non-ICU room of a hospital. <i>Maximum 30 days per plan year</i>	\$100	\$200
Hospital stay - (ICU) Daily Pays a daily benefit, beginning on day two of your stay in an ICU room of a hospital. <i>Maximum 30 days per plan year</i>	\$200	\$400
Newborn routine care Provides a lump-sum benefit after the birth of your newborn. This will not pay for an outpatient birth.	\$100	\$200
Observation unit Provides a lump sum benefit for the initial day of your stay in an observation unit as the result of an illness or accidental injury. <i>Maximum 1 day per plan year</i>	\$100	\$200

Important Note: All daily inpatient stay benefits begin on day two and count toward the plan year maximum

DISABILITY INSURANCE

AFA | www.americanfidelity.com | 1.800.662.1113

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.

*There are two plans available. 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. Please choose carefully. Contact your representative to identify the plan differences and what is not covered or excluded.*

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?

To File a Claim Online, visit www.americanfidelity.com, use the AFMobile app, or call AFA at 1-800-662-1113

Pre-Existing Conditions

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

Actively at work

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

Sheldon ISD Group Disability Comparison

Disability Plan Features:	Sheldon ISD		Sheldon ISD
	Long Term Disability		Long Term Disability 2023
Benefit Schedule	Choice of Benefit amount in increments of \$100—ranging from \$200 to \$7,500		Choice of Benefit amount in increments of \$100—ranging from \$200 to \$10,000
Maximum Monthly Benefit	Up to 70% of monthly earnings, less deductible sources of income	Up to 60% of monthly earnings, less deductible sources of income	Up to 66 2/3% of monthly earnings, less deductible sources of income
Minimum Monthly Benefit	\$100 or 10%, whichever is greater		\$100 or 10%, whichever is greater
Elimination Period Injury/Sickness	Choice of 14, 30, 60, 90 & 150 days		Choice of 7 , 14, 30, 60, 90 & 150 days
Maximum Benefit Period	Up to Social Security Normal Retirement Age (SSNRA) for Injury and Sickness		Up to Social Security Normal Retirement Age (SSNRA) for Injury and Sickness
Hospital Confinement Benefit	Benefit will be payable on the first day the Insured is confined as a patient in a hospital for up to 60 days of confinement.	Benefit will be payable on the first day the Insured is confined as a patient in a hospital for up to 60 days of confinement. The remainder of the Insured's Elimination Period will be waived (benefits extended to 14-day, 30-day Elimination Period).	Benefit will be payable on the first day the Insured is confined as a patient in a hospital for up to 60 days of confinement. The remainder of the Insured's Elimination Period will be waived. Available plans with an elimination period of 30 days or less.
Deductible Sources of Income	Immediate Adjustments		All plans pay in addition to Sick Leave for the first 12 months of disability.
Guarantee Issue Amount	\$7,500		\$10,000
Minimum Participation	Greater of 20% or 10 lives		Greater of 20% or 10 lives
Own Occupation Period	12 months		24 months
Disabled and Working	Included		Included
Accidental Death Benefit	\$20,000	Not Included	Not Included

Sheldon ISD Group Disability Comparison

Pre-Existing Condition Period	12-month lookback/24 months continuous coverage; 1 month benefit for disability due to pre-ex conditions	12-month lookback/24 months continuous	3-month lookback/12 months continuous coverage; 1 month benefit for disability due to pre-ex conditions
Mental & Nervous Limitation	2 years		2 years
Drug & Alcohol Limitation	15 days		2 years
Special Conditions Limitations	2 years	1 year	2 years
Physician Expense Benefit	Up to \$150 for Injury; \$50/sickness	Not Included	Not Included
Family Care Benefit	Insured will receive up to 25% of benefit up to 24 months of disability benefit	Not Included	Not Included
Waiver of Premium	First of the month following 180 days of disability		First of the month following 90 days of disability
Survivor Benefit	Offered as an Optional Benefit Rider (additional cost)		Lump sum equal to 3x the Disability Payment (included in premium)

Elimination Period	Long Term Disability		Long Term Disability 2023
Plan Rates (per \$100 of covered monthly benefit)			
7 days	N/A	N/A	\$3.68
14 days	\$3.64	\$2.92	\$3.14
30 days	\$2.90	\$2.20	\$2.60
60 days	\$2.46	\$1.70	\$1.62
90 days	\$2.08	\$1.46	\$1.20
150 days	\$1.56	\$1.02	\$0.78

Coverages are enrolled via Enrollment Form once annually Guarantee Issue with no medical questions. Existing insureds may increase coverage guarantee issue up to qualified monthly benefit. Plan changes may be subject to a new pre-existing condition limitation.

Insureds are required to elect new plans effective 9/1/2023.

CANCER INSURANCE

AFA | www.americanfidelity.com | 1.800.662.1113

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

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

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

CANCER INSURANCE		
SEMI-MONTHLY PREMIUM	BASIC	ENHANCED
EMPLOYEE	\$7.90	\$15.81
EMPLOYEE + FAMILY	\$13.43	\$26.90

To File a Claim Online, visit www.americanfidelity.com, use the AFMobile app, or call AFA at 1-800-662-1113

12-month pre-existing conditions:

Pre-existing conditions are not covered within the first 12 months of coverage. A pre-existing condition is any sickness or loss for which medical advice or treatment was received or recommended within 12 months prior to the effective date of coverage.

Actively at work:

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

CRITICAL ILLNESS INSURANCE

Aflac | www.aflacgroupinsurance.com | 1.800.992.3522

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 ffbenefits.ffga.com/sheldonisd and view policy for more details.

Highlights include:

- Guaranteed issue for entire family – no medical history required
- Wellness benefit pays you \$100 (High Plan) for annual health screening test
- Covers Heart Attack, Stroke, Major Organ Transplant, Alzheimer's, Cancer, Kidney Failure, Skin Cancer (partial benefit), Coronary Artery by-pass, and many other partial benefit conditions.

CRITICAL ILLNESS MONTHLY PREMIUMS				
Semi-Monthly Rates	\$10,000		\$20,000	
	NON-TABACCO	TABACCO	NON-TABACCO	TABACCO
AGE				
18-29	\$3.74	\$4.54	\$6.00	\$7.61
30-39	\$4.98	\$6.80	\$8.50	\$12.13
40-49	\$8.06	\$11.68	\$14.66	\$21.90
50-59	\$13.38	\$20.53	\$25.28	\$39.60
60-69	\$20.97	\$31.78	\$40.48	\$62.10

To File a Claim Online, visit www.aflacgroupinsurance.com or call Aflac at 1-800-992-3522

****Rates are based on the subscribers current age but will increase as you move into a higher age band.***

ACCIDENT INSURANCE

The Standard | www.standard.com | 1.866.851.2429

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

ACCIDENT INSURANCE		
SEMI-MONTHLY PREMIUM	SELECT PLAN	PREMIER PLAN
EMPLOYEE	\$3.48	\$8.35
EMPLOYEE + SPOUSE	\$5.77	\$13.59
EMPLOYEE + CHILD(REN)	\$6.51	\$15.50
EMPLOYEE + FAMILY	\$10.27	\$24.40

How Do I File A Claim?

To file a claim online, go to standard.com, click on the following options:

- "Log in"
- "Don't have an account? Start here" to create an account and follow the steps
- "Get Started"
- "Start a new Claim"
- "Accident"

To file a paper claim, go to standard.com, choose "File a Claim", select "Start a Claim" and then click on "Paper Claim Forms" to download a claim form.

When I Report My Claim, What Information Will I Need To Provide?

You will be asked to provide the following information:

- Employer name – **SHELDON ISD**
- Group Policy number - **760840**
- Name and Social Security number
- Nature of claim/medical information, including accident/incident reports if applicable
- Scanned copy or physical copy of itemized medical bills
- Physician's contact information (name, address, phone and fax number)

GAP INSURANCE

AFA | www.americanfidelity.com | 1.800.654.8489

You may think major medical insurance is enough to cover your needs, but the reality is that many plans may only cover a portion of your overall expenses. It's important to protect yourself in the event of a sudden hospitalization.

A Hospital Gap Insurance plan pays benefits directly to you and is designed to help cover the gap between what your traditional medical plan will cover and the out-of-pocket expenses you will pay. The plan may include benefits you can use to help pay for inpatient hospital stays and surgeries, doctor's office treatments and diagnostic testing costs.

With Hospital Gap Insurance, you can have peace of mind knowing that unexpected medical expenses will less of a financial burden for you and your family members.

The cost of the plan will depend upon the age of the employee at the time of enrollment.

GAP INSURANCE			
SEMI-MONTHLY PREMIUM	\$1,500	\$3,500	\$4,000
<i>UNDER 55</i>			
EMPLOYEE ONLY	\$13.30	\$27.20	\$29.30
EMPLOYEE + SPOUSE	\$22.55	\$47.60	\$51.35
EMPLOYEE + CHILD(REN)	\$20.30	\$42.55	\$45.90
EMPLOYEE + FAMILY	\$29.55	\$62.95	\$67.95

Rates available for ages 55+

To File a Claim Online, visit www.americanfidelity.com Use the AFmobile app or call AFA at 1-800-654-8489

IDENTITY THEFT PROTECTION

iLock360 | www.ilock360.com | 1.855.287.8888

Protect yourself and your family from the fastest growing crime in the US: Identity Theft. A low monthly cost provides protection by scouring the dark web for any compromised accounts and restores your identity with 24/7/365 support. This protection saves you money and time by relying on a service to handle all the details involved when your identity is stolen. Available to employee and family.

Highlights include:

- All employees eligible for Identity Theft Protection coverage
- Monitors your identity 24/7/365
- Personal email address required to sign up for this program
- Premium plan monitors all 3 credit bureaus

IDENTITY THEFT PROTECTION		
SEMI-MONTHLY	PLUS PLAN	PREMIUM PLAN
EMPLOYEE	\$4.00	\$7.50
EMPLOYEE + SPOUSE	\$7.50	\$11.00
EMPLOYEE + CHILD(REN)	\$6.50	\$10.00
EMPLOYEE + FAMILY	\$10.00	\$13.50

LEGAL PLAN

MetLaw | www.legalplans.com | 1.800.821.6400

Pre-paid legal provides access to a variety of legal services for you and your family at an affordable cost. Call an 800 number to access legal counsel and advice from qualified lawyers.

Highlights include:

- Family Law, Estate Law, Civil Lawsuits, Vehicle Law, Real Estate Law, Money Matters and Elder Care issues
- Benefits of the preparation of Living Trusts, Living Wills, Powers of Attorney and Will
- Preparation/ Review of Affidavits, Deeds, Demand Letters, Document Reviews, Mortgages and Promissory Notes
- Adoption and Legitimization, Guardianship, Name Change, Prenuptial Agreement, protection from Domestic Violence, Juvenile Court of Defense, Debt Collection defense and Tax Audit Representation
- Letter preparation, a checklist and an online library of all necessary recovery forms and documents to resolve and restore your name are also available

LEGAL PLANS		
SEMI-MONTHLY PREMIUM	LOW PLAN	HIGH PLAN
EMPLOYEE + FAMILY	\$5.19	\$10.50

VOLUNTARY RETIREMENT

TCG Administrator | www.tcgservices.com | 1.800.943.9179

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 2023, you can contribute 100 percent of your includible compensation up to \$22,500, whichever is less. If you are age 50 or older, you can contribute up to a total of \$30,000.

EMPLOYEE ASSISTANCE PROGRAM

Lifeworks | www.lifeworks.com | 1.800.433.7916

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.

COBRA

First Financial Administrators, Inc. | 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 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.

ART

Active to Retirement Transitioning

HELPING YOU HAVE A SMOOTH
AND EASY TRANSITION



CONGRATULATIONS!

After years of hard work, you are finally able to retire. While this is an exciting time to start the next chapter of your life, it also can be overwhelming to know which steps to take first.

First Financial Group of America is here to assist you so that you can smoothly adjust to your new lifestyle. Schedule time to talk with us to discuss the following questions.

Retirement Planning

- How do I find out how much income can I expect from TRS?
- What happens to my 403(b) or 457(b) plans?
- What about Social Security Income?

Health Insurance

- What happens to my Health Insurance?
- Should I stay in TRS Care or transition to Medicare?
- How does Medicare work?
- What is the difference between the Medicare Advantage Plan and a Medicare supplement (Medigap) plan?
- Are there deadlines?
- Do I pay for it? If so, what is the cost and how are premiums deducted?

Supplemental Benefits

If you have supplemental plans like life insurance, dental, vision, cancer insurance, disability insurance, long term care/assisted living, we can explain the effect retirement may have on them.

- What plans can I keep?
- How do I pay for them?
- Will the premiums change?

Planning for your future is important, and you don't have to do it alone!
Let the experts at First Financial assist you through this process. Contact us today!



Robert Dawson, Medicare
Coordinator
281-889-9382
robert.dawson@ffga.com |
www.ffga.com

CONTACT INFORMATION

SHELDON ISD BENEFITS OFFICE

Mayra Gonzalez

281.727.2079

Benefits@sheldonisd.com

FIRST FINANCIAL GROUP OF AMERICA

Valeria Clinkscales, Sr. Exec. Administrator

713.272.7618

Valeria.clinkscales@ffga.com

CONTACTS			
BENEFIT	CARRIER	WEBSITE	PHONE
Dental	Ameritas	www.ameritas.com	800-487-5553
Vision	Ameritas	www.ameritas.com	800-487-5553
FSA/DCA/HSA	FFGA	www.ffga.com	866-853-3539
Term Life Insurance	Unum	www.unum.com	866-679-3054
Permanent Life Insurance	Texas Life	www.texaslife.com	800-283-9233
Hospital Indemnity	Aetna	www.myaetnasupplemental.com	800-607-3366
Disability	AFA	www.americanfidelity.com	800-662-1113
Cancer	AFA	www.americanfidelity.com	800-662-1113
Critical Illness	Aflac	www.aflacgroupinsurance.com	800-992-3522
Accident	The Standard	www.standard.com	866-851-2429
GAP	AFA	www.americanfidelity.com	800-662-1113
Identity Theft Protection	iLock360	www.ilock360.com	855-287-8888
Legal	MetLaw	www.legalplans.com	800-821-6400
Voluntary Retirement	TCG	www.tcgservices.com	800-943-9179
EAP	Lifeworks	www.lifeworks.com	800-433-7916
Cobra	FFGA	www.ffga.com	800-523-8422 Option 4