

# SHELDON ISD 2025-2026 BENEFITS GUIDE



SCAN ME



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

# Employee Benefits Center

## A guide to your benefits!

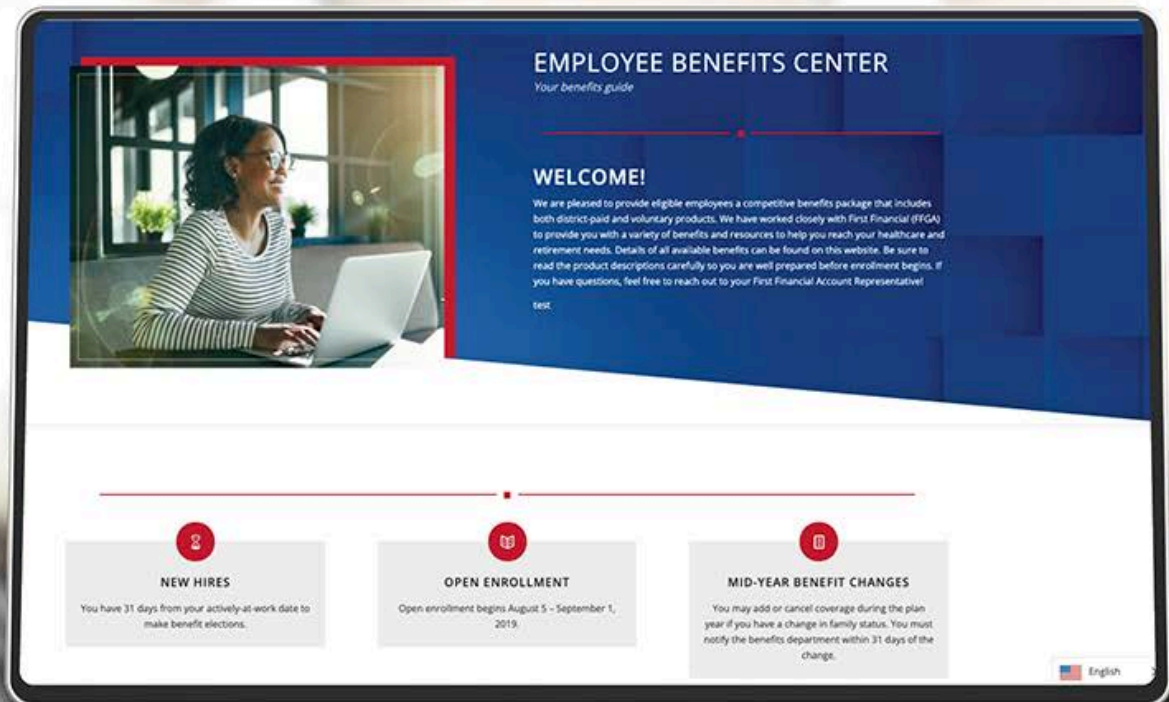
Sheldon ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

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



*Scan the QR code to learn more about the plans that are available this year!*

[ffbenefits.ffga.com/sheldonisd/2025-26-plan-year](https://ffbenefits.ffga.com/sheldonisd/2025-26-plan-year)



# How to Enroll

## Benefits Enrollment

### On-Site Enrollment: JULY 30, 31 and AUGUST 7

When it's time to enroll in your benefits, your FFGA Account Representative will be on-site to assist you with making your elections.

Appointments are available: [sheldonisd.timetap.com](https://sheldonisd.timetap.com)

Visit your EBC for more information: [ffbenefits.ffga.com/sheldonisd/2025-26-plan-year](https://ffbenefits.ffga.com/sheldonisd/2025-26-plan-year)

### Online Enrollment: JULY 9 - AUGUST 15, 2025

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

#### Enroll Now

#### Login & PIN

- Employee ID
  - The Employee ID is either your social security number or your Employee ID.
- PIN
  - Instructions to access your initial Personal Identification Number (PIN) will be provided to you prior to open enrollment.
  - Upon initial login, the PIN will be required to be changed.
  - Remember your PIN as you will use this to sign your enrollment confirmation form and to login in the future.

#### 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 legal name, social security numbers and birth dates.

#### Begin Elections

Click next again to begin making your benefit elections. Please remember, per IRS Section 125 rules, changes to your benefits during the year is not allowed unless you have a Qualified Life or Special Enrollment Event as listed on the next page. It is important to review all benefits even if you are not changing anything, and be sure to update your beneficiaries as this information will supersede what is written in a will and testament. Please update all of your information.

# Benefit Eligibility & Coverage

## Employee Coverage

### Eligibility

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

### New Employees

You have 31 days from your actively-at-work date to make benefit elections. Insurance coverage becomes effective on the first day of the month that follows your enrollment.

### Existing Employees

When it's time to enroll in your benefits, your FFGA 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.

### New Hires:

Please take a moment and read this notice. New hires with a date of hire between July 1<sup>st</sup> and August 21<sup>st</sup> must complete two enrollments. The first is only applicable to benefits effective 1<sup>st</sup> of month following date of hire thru August 31, 2025. If you have benefits thru your previous employer or provider thru 8/31/2025, please decline all benefits except for the FREE life insurance. You must then proceed to the end, click "Sign and Submit" and the system will proceed to the enrollment for benefits effective 9/1/2025. These steps must be completed to properly complete your enrollment. If you need assistance, please reach out to your representative."

### 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 and student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

### Declining Coverage

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



# Section 125 Plans

## Section 125 Plan Information & 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
Tax 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 Coverage

## TRS-ActiveCare



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

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

### TRS-ActiveCare Primary

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

### TRS-ActiveCare HD

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

### TRS-ActiveCare Primary +

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

### TRS-ActiveCare 2 - Closed to New Enrollees

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

### TRS-ActiveCare Plan Prescription Benefits

Express Scripts | <https://info.express-scripts.com/trsactivecare/> | 1.844.367.6108

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

# TRS ActiveCare Medical Premiums

Medical Insurance Rates				
Semi-Monthly Premiums	Primary	Primary+	HD	AC2
Employee Only	\$48.00	\$92.50	\$55.00	\$301.00
Employee + Spouse	\$479.00	\$569.50	\$498.00	\$995.50
Employee + Children	\$225.50	\$301.50	\$237.50	\$548.00
Employee + Family	\$656.50	\$778.00	\$680.50	\$1,215.00

Semi-Monthly Premiums shown above include the monthly employer contribution of \$411.00

TRS Medical Plan Information: [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)  
Prescription Plan Information: [www.express-scripts.com/trsactivecare](http://www.express-scripts.com/trsactivecare)  
Blue Access for Members: [Personal Login](#)





# Dental Insurance

## Plan Choices



Ameritas | [www.ameritas.com](http://www.ameritas.com) | 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. The High Plan allows for a higher annual maximum paid towards dental services each year. 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
- Crown
- Root Canals

Dental Insurance Rates		
Semi-Monthly Premiums	Low Plan	High Plan
Employee Only	\$11.66	\$24.68
Employee + Spouse	\$24.40	\$51.72
Employee + Children	\$26.78	\$54.84
Employee + Family	\$39.52	\$81.20

Visit the Employee Benefits Center for more details.  
[ffbenefits.ffga.com/sheldonisd/dental/](http://ffbenefits.ffga.com/sheldonisd/dental/)

# Vision Insurance

Ameritas | [www.ameritas.com](http://www.ameritas.com) | 800-487-5553

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

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

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

\*Dependents under age 26 are eligible for coverage.

Vision Insurance Rates	
Semi-Monthly Premiums	
Employee Only	\$5.10
Employee + Spouse	\$8.70
Employee + Children	\$8.96
Employee + Family	\$13.70

Visit the Employee Benefits Center for more details.  
[ffbenefits.ffga.com/sheldonisd/vision/](http://ffbenefits.ffga.com/sheldonisd/vision/)



# Flexible Spending Accounts

[First Financial Administrators, Inc. | Homepage](#)  
[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 2025 is \$3,300.**

### Medical FSA 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.**

### Dependent Care FSA 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.

# Health Savings Account

First Financial Administrators, Inc. | [www.ffga.com](http://www.ffga.com) | 1.866.853.3539  
P.O. Box 161968 | Altamonte Springs, FL 32716

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.

## Health Savings Account 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.

	2025
HSA Contribution Limits	<ul style="list-style-type: none"><li>• Self Only: \$4,300</li><li>• Family: \$8,550</li></ul>
Health Insurance Deductible Limits	<ul style="list-style-type: none"><li>• Self Only: \$1,650</li><li>• Family: \$3,300</li></ul>
\$1,000 catch-up contributions (age 55 or older)	



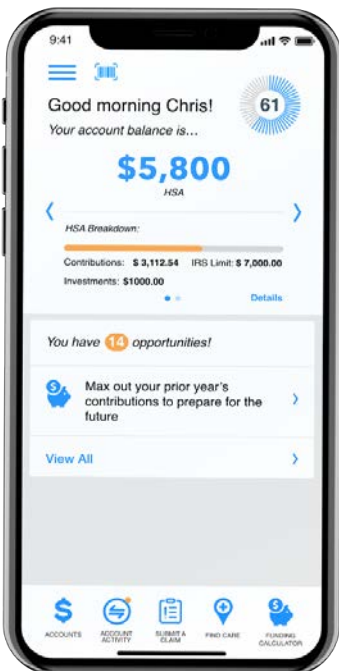
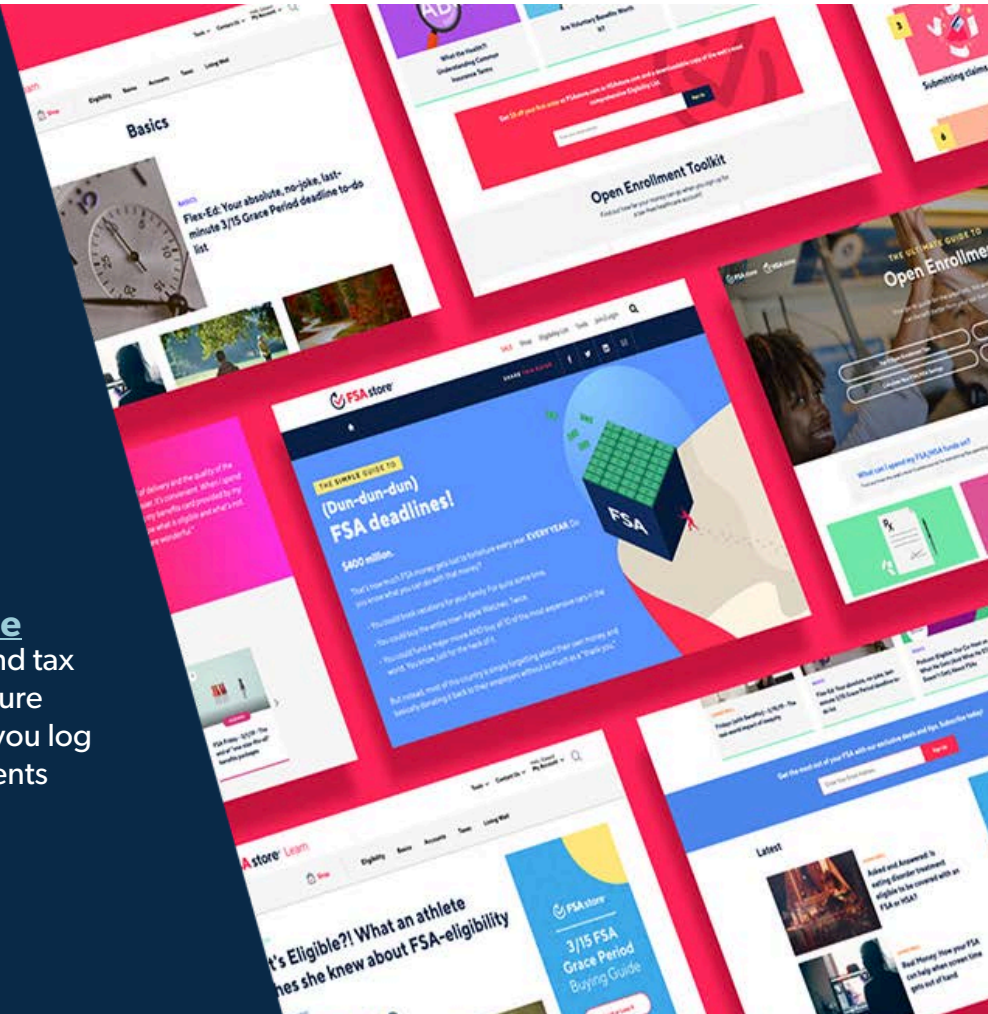
# FSA & HSA Resources

## Benefits Card

The FFGA Benefits Card is available to all employees that participate in a Flexible Spending Account or Health Savings Account. 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.

## 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](http://www.ffga.com). After you log in, you may sign up to have reimbursements directly deposited to your bank account.



## FF Mobile Account App

With the FF Mobile Account App, you can submit claims, view account balance and history, check claims status, view alerts, upload receipts and documentation and more! The FF Mobile Account App is available for Apple® and Android™ devices on either the App Store or Google Play Store.

## FSA/HSA Store

FFGA has partnered with the FSA Store and HSA Store to bring you easy-to-use online stores to better understand and manage 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 stores at <http://www.ffga.com/individuals/#stores> for more details and special deals.





# Term Life & AD&D

## Employer-Paid & Voluntary

The Standard | [www.standard.com](http://www.standard.com) | 800-628-8600

### 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 \$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 employed.

### 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. The required EOI form can be found at the below link and should be submitted to Sheldon ISD Benefits Department and The Standard Insurance company. Please maintain a copy for your records. All basic, optional, and dependent spouse insurance reduces to 65% at age 70, 50% at age 75. This policy does not continue after retirement or if you leave the district.

Visit the Employee Benefits Center for more details.

[ffbenefits.ffga.com/sheldonisd/group-life/](http://ffbenefits.ffga.com/sheldonisd/group-life/)



# Texas Life

## Permanent Life



Texas Life | [www.texaslife.com](http://www.texaslife.com) | 800-283-9233

### **Texas Life Insurance - Permanent, Portable Life Insurance**

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

#### **Texas Life - Permanent Life 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.

Visit the Employee Benefits Center for more details.  
[ffbenefits.ffga.com/sheldonisd/texas-life/](http://ffbenefits.ffga.com/sheldonisd/texas-life/)

# Hospital Indemnity Insurance

Aetna | [www.myaetnasupplemental.com](http://www.myaetnasupplemental.com) | 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 Plan Rates		
Semi-Monthly Premiums	Low Plan	High Plan
Employee Only	\$7.81	\$13.25
Employee + Spouse	\$17.50	\$29.47
Employee + Children	\$13.56	\$22.60
Employee + Family	\$22.36	\$37.39

Visit the Employee Benefits Center for more details.  
[ffbenefits.ffga.com/sheldonisd/hospital-indemnity-insurance/](http://ffbenefits.ffga.com/sheldonisd/hospital-indemnity-insurance/)





# Disability Insurance

AFA | [www.americanfidelity.com](http://www.americanfidelity.com) | 800-662-1113

## Why Do I Need Disability Insurance?

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. A Leave of Absence or maternity leave are laws which protect your job position, but it does not provide income while you are out. For that reason, Sheldon ISD offers the option to enroll in disability insurance to help replace lost wages during that time. It replaces a portion of income for the period you are unable to work due to those reasons. You can choose the benefit amount, which is the amount of your income to replace, and the waiting period that you begin receiving payments.

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

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

Visit the Employee Benefits Center for more details.

[ffbenefits.ffga.com/sheldonisd/disability/](http://ffbenefits.ffga.com/sheldonisd/disability/)



# Cancer Insurance

## Plan Options



AFA | [www.americanfidelity.com](http://www.americanfidelity.com) | 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.

Cancer Insurance Rates		
Semi-Monthly Premium	Basic Plan	Enhanced Plan
Employee	\$7.90	\$15.81
Employee + Family	\$13.43	\$26.90

Visit the Employee Benefits Center for more details.  
[ffbenefits.ffga.com/sheldonisd/cancer-insurance/](http://ffbenefits.ffga.com/sheldonisd/cancer-insurance/)



# Critical Illness Insurance

Aflac | [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com) | 800-992-3522

## Prepare For the Unexpected

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, medical insurance does not cover the cost of treatment, tests, and recovery, so 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, 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.

## Highlights Include:

- Guaranteed issue for entire family – no medical history required
- Wellness benefit pays you \$100 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.

Visit the Employee Benefits Center and view policy for more details.

[ffbenefits.ffga.com/sheldonisd/critical-illness/](http://ffbenefits.ffga.com/sheldonisd/critical-illness/)

Critical Illness Plan Rates				
Semi-Monthly Premiums	\$10,000		\$20,000	
AGE	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18-29	\$3.74	\$4.54	\$6.01	\$7.61
30-39	\$4.98	\$6.80	\$8.50	\$12.13
40-49	\$8.06	\$11.68	\$14.66	\$21.89
50-59	\$13.37	\$20.53	\$25.28	\$39.59
60-69	\$20.97	\$31.78	\$40.48	\$62.09

# Accident Insurance

The Standard | [www.standard.com](http://www.standard.com) | 866-851-2429

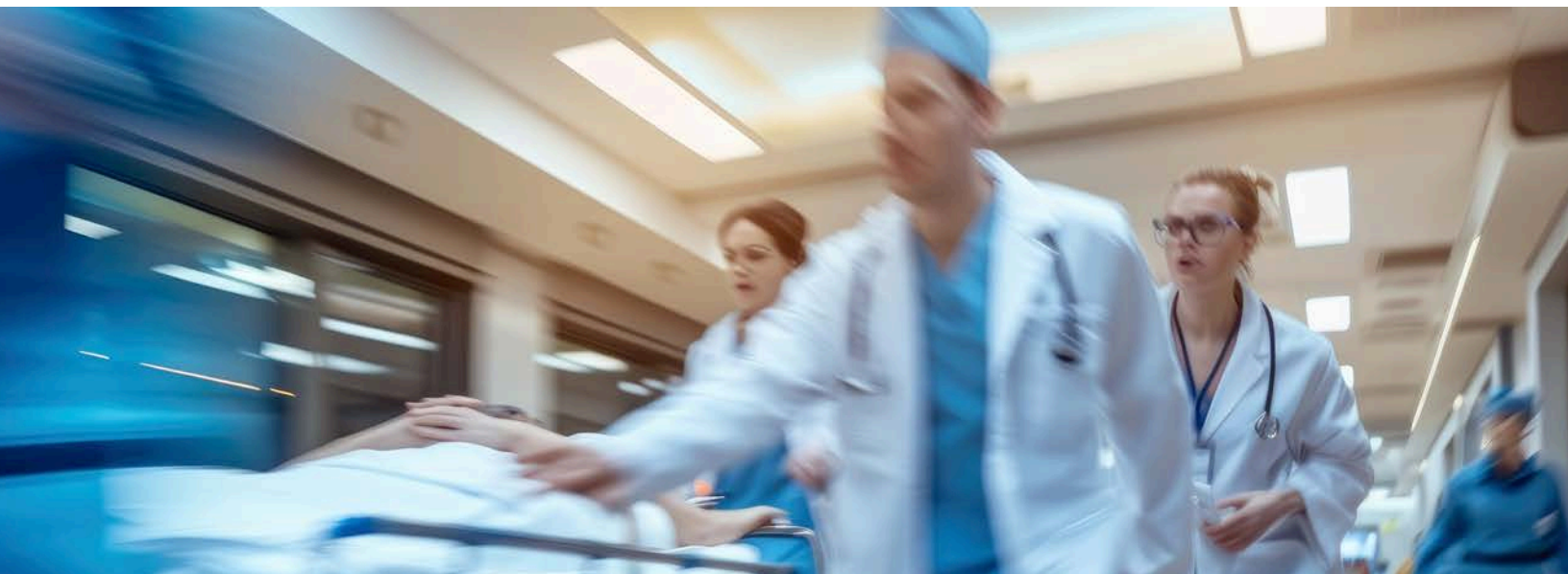
The costs associated with an injury can add up. Between hospital visits, exams and treatment, out-of-pocket costs could put you in a financial hardship. An accident plan pays benefits directly to you so you can determine where to spend the money. It's comforting to know that an accident insurance policy 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

*\*Dependents up to age 26 are eligible for coverage.*

Accident Insurance Plan Rates		
Semi-Monthly Premiums	Select Plan	Premier Plan
Employee Only	\$3.48	\$8.35
Employee + Spouse	\$5.77	\$13.59
Employee + Children*	\$6.51	\$15.50
Employee + Family	\$10.27	\$24.40

Visit the Employee Benefits Center for instructions on how to file a claim and plan details.  
[ffbenefits.ffga.com/sheldonisd/accident/](http://ffbenefits.ffga.com/sheldonisd/accident/)



# GAP Insurance

AFA | [www.americanfidelity.com](http://www.americanfidelity.com) | 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 be less of a financial burden for you and your family members.

Visit the Employee Benefits Center for additional options and rates for age 55+.  
[ffbenefits.ffga.com/sheldonisd/hospital-indemnity-insurance-broad/](http://ffbenefits.ffga.com/sheldonisd/hospital-indemnity-insurance-broad/)

GAP Insurance Plan Rates			
Semi-Monthly Premiums	\$1,500	\$3,500	\$5,500
Under Age 55			
Employee Only	\$13.30	\$27.20	\$39.95
Employee + Spouse	\$22.55	\$47.60	\$70.55
Employee + Children*	\$20.30	\$42.55	\$62.95
Employee + Family	\$29.55	\$62.55	\$93.55

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

# Identity Theft Protection

iLock360 | [www.ilock360.com](http://www.ilock360.com) | 855-287-8888

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

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

- 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 Plan Rates		
Semi-Monthly Premiums	Plus Plan	Premium Plan
Employee Only	\$4.00	\$7.50
Employee + Spouse	\$7.50	\$11.00
Employee + Children	\$6.50	\$10.00
Employee + Family	\$10.00	\$13.50

Visit the Employee Benefits Center and view policy for more details.  
[ffbenefits.ffga.com/sheldonisd/identity-theft-protection/](http://ffbenefits.ffga.com/sheldonisd/identity-theft-protection/)





# Legal Plan



MetLaw | [www.legalplans.com](http://www.legalplans.com) | 800-821-6400

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

- Assistance for a wide range of legal needs, including money matters, home and real estate, family matters, civil lawsuits, elder care issues, vehicles and driving.
- Online digital estate planning tool—create wills and trusts, healthcare proxies, and power of attorney documents from the comfort of home.
- Zero co-pays or deductibles.
- Unlimited access to more than 18,000+ experienced network attorneys for covered issues.
- Adoption and Legitimization, Guardianship, Name Change, Prenuptial Agreement, protection from Domestic Violence, Juvenile Court of Defense, Debt Collection defense and Tax Audit Representation

Legal Plan Rates		
Semi-Monthly Premiums	Low Plan	High Plan
Employee + Family	\$5.19	\$10.50

Visit the Employee Benefits Center and view plan highlights and more.  
[ffbenefits.ffga.com/sheldonisd/legal/](http://ffbenefits.ffga.com/sheldonisd/legal/)



# Voluntary Retirement Plans



TCG Group Holdings | [tcgservices.com](https://tcgservices.com) | 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 a pre-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 or ROTH basis. One significant way the 457(b) differs from the 403(b) is that distributions are never subject to the 10 percent tax for early withdrawal.

## Help is Available

For assistance enrolling or if you'd like to speak with a Retirement Plan Specialist, please call the TCG Advisors Hotline at 512-600-5204, visit [tcgservices.com/open-enrollment](https://tcgservices.com/open-enrollment) or [louis.perez@hubinternational.com](mailto:louis.perez@hubinternational.com)

### Contribution Limits

**2025**

**\$23,500**

Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional \$7,500.

*All investing involves risk. Past performance is not a guarantee of future returns.*

# Employee Assistance Program

The Standard | [healthadvocate.com/members](https://healthadvocate.com/members) | 866-799-2655

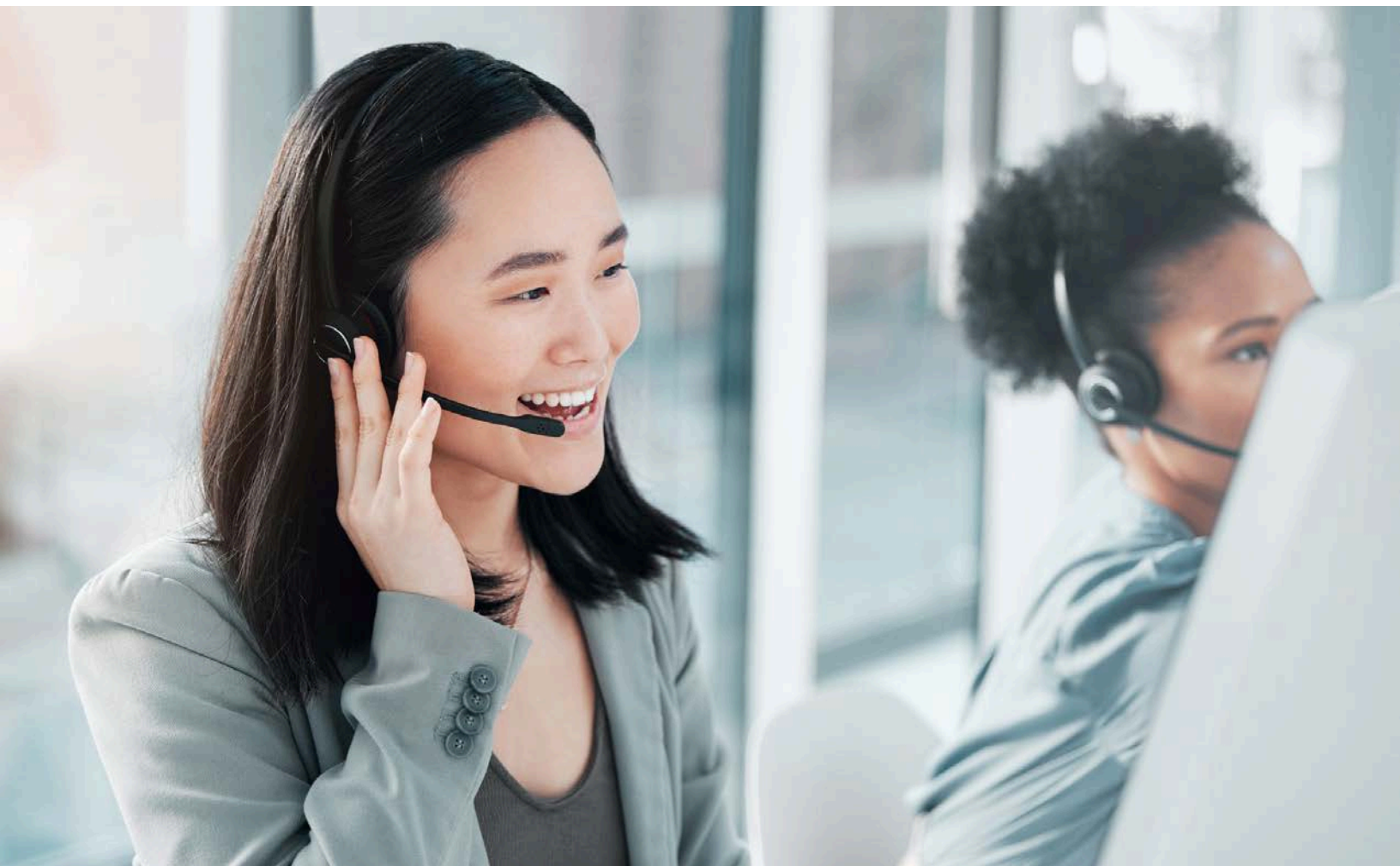
Life pulls us in many different directions. Between kids, personal relationships, extracurricular activities, and family time, it seems like we don't have enough time in a day to fit it all in. When life gets you stressed, call the employee assistance line provided by your employer. It offers 24/7 access 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. The plan includes up to 6 face-to-face sessions per year.

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.

Visit the Employee Benefits Center and view policy for more details.

[ffbenefits.ffga.com/sheldonisd/employee-assistance-program/](https://ffbenefits.ffga.com/sheldonisd/employee-assistance-program/)



# COBRA

First Financial Administrators, Inc. | [www.ffga.com](http://www.ffga.com) | 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. For additional assistance, reach out to the FFMS Coordinator, Robert Dawson 281-889-9382.

## COBRA Highlights

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

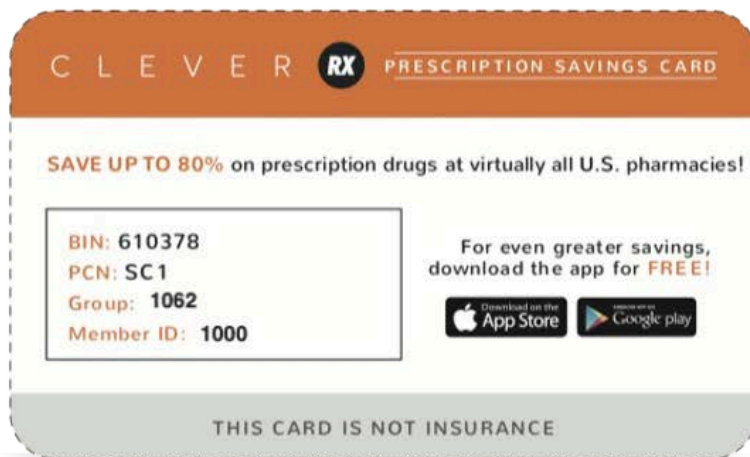


# Clever RX

Clever RX | <https://partner.cleverrx.com/ffga> | 800-873-1195

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

*Use Clever RX every time you pay for a medication for instant savings!*



Download the app or visit the site to price a drug: <https://partner.cleverrx.com/ffga>.

## Clever RX Highlights

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



# Contact Information

Product	Carrier	Website	Phone
Medical	BCBSTX	<a href="http://www.bcbstx.com/trsactivecare">www.bcbstx.com/trsactivecare</a>	866-355-5999
Dental	Ameritas	<a href="http://www.ameritas.com">www.ameritas.com</a>	800-487-5553
Vision	Ameritas	<a href="http://www.ameritas.com">www.ameritas.com</a>	800-487-5553
FSA/DCA/HSA	FFGA	<a href="http://www.ffga.com">www.ffga.com</a>	866-853-3539
Term Life Insurance	The Standard	<a href="http://www.standard.com">www.standard.com</a>	866-851-2429
Permanent Life Insurance	Texas Life	<a href="http://www.texaslife.com">www.texaslife.com</a>	800-283-9233
Hospital Indemnity	Aetna	<a href="http://www.myaetnasupplemental.com">www.myaetnasupplemental.com</a>	800-607-3366
Disability	AFA	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	800-662-1113
Cancer	AFA	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	800-662-1113
Critical Illness	Aflac	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>	800-992-3522
Accident	The Standard	<a href="http://www.standard.com">www.standard.com</a>	866-851-2429
GAP	AFA	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	800-662-1113
Identity Theft Protection	iLock360	<a href="http://www.ilock360.com">www.ilock360.com</a>	855-287-8888
Legal	MetLaw	<a href="http://www.legalplans.com">www.legalplans.com</a>	800-821-6400
Voluntary Retirement	TCG	<a href="http://tcgservices.com">tcgservices.com</a>	800-943-9179
EAP	The Standard	<a href="http://healthadvocate.com/members">healthadvocate.com/members</a>	866-851-2429
COBRA	FFGA	<a href="http://www.ffga.com">www.ffga.com</a>	800-523-8422 Option 4