

# SOCORRO ISD 2025 BENEFITS GUIDE



SCAN ME



Rafael Chavez  
Benefits Assistant  
915-937-0356  
[rafael.chavez@ffga.com](mailto:rafael.chavez@ffga.com)

[ffbenefits.ffga.com/socorroisd](https://ffbenefits.ffga.com/socorroisd)

Socorro ISD  
Employee Benefits  
915-937-0298  
[benefits@sisd.net](mailto:benefits@sisd.net)

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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!

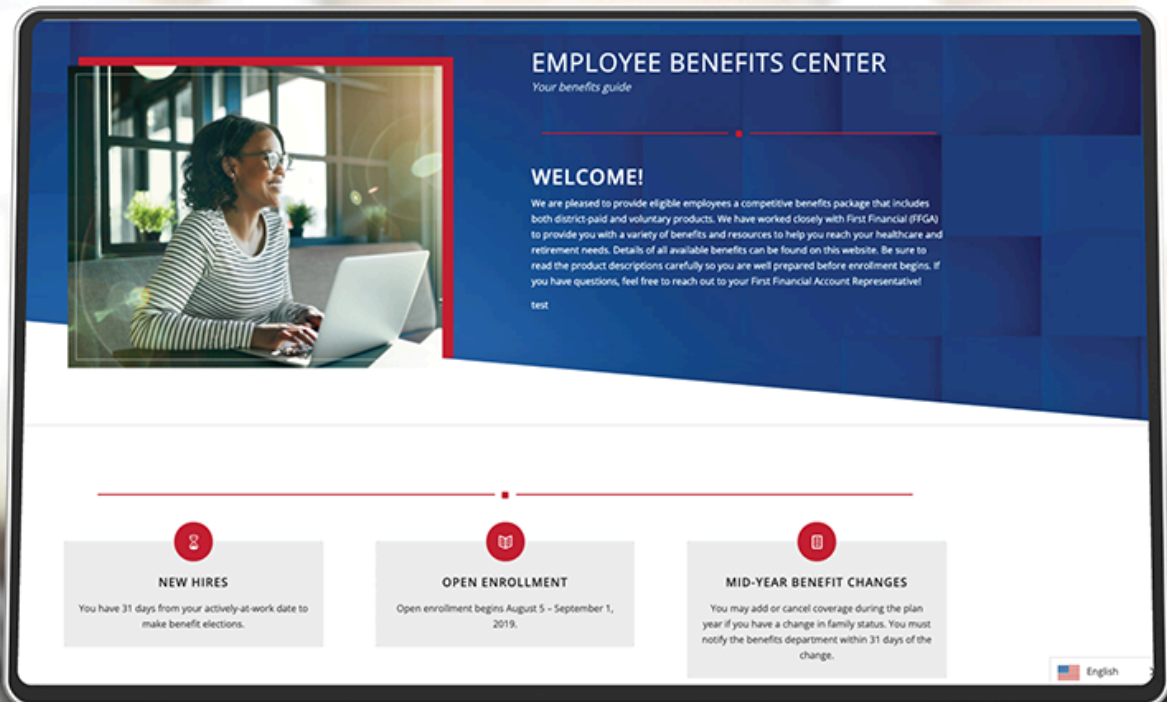
Socorro ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

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!*

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



# How to Enroll

## Benefits Enrollment

### On-Site Enrollment

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

### Online Enrollment

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

### Enroll Now

#### Login

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

#### View Current Benefits

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

#### View/Add Dependents

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

#### Begin Elections

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

### Enrollment Assistance Center Instructions

Call 855-765-4473 and follow the prompts to be connected to your local FFGA branch office. Hours of operation are 8 a.m. to 7 p.m. (local time) Monday through Friday. There is an option to leave a voice message for a representative to call you back. Phone calls will be returned as soon as possible or the next business day if it is after hours.

### Important: This Is An Active Enrollment Process

All benefit eligible employees who fail to complete the benefits enrollment process as instructed will be defaulted and enrolled into the Consumer Driven Health Plan (CDHP) for health with their 2024 plan year matching tier (i.e., Employee Only, Employee + Spouse, Employee + Children, or Employee + Family). CDHP plan coverage will include a Health Savings Account with employer contribution, and employer paid Basic Life insurance for employee only. Benefit selection(s) made during Open Enrollment or employees who are defaulted and enrolled into the CDHP plan, cannot be changed, or modified unless the request is due to a qualifying life event (i.e., birth, marriage, adoption, etc.). The annual Open Enrollment period for employee benefits ends on October 31, 2024.



# 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 14 days from your eligibility date to make benefit elections. Insurance coverage becomes effective on the first day of the month that follows a waiting period of 30 calendar days.

### 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.

### 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 30 days of the change.

### Qualifying Life Events Include:

- Changes in household, including marriage, divorce, 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.**

### Important: This Is An Active Enrollment Process

All benefit eligible employees who fail to complete the benefits enrollment process as instructed will be defaulted and enrolled into the Consumer Driven Health Plan (CDHP) for health with their 2024 plan year matching tier (i.e., Employee Only, Employee + Spouse, Employee + Children, or Employee + Family). CDHP plan coverage will include a Health Savings Account with employer contribution, and employer paid Basic Life insurance for employee only. Benefit selection(s) made during Open Enrollment or employees who are defaulted and enrolled into the CDHP plan, cannot be changed, or modified unless the request is due to a qualifying life event (i.e., birth, marriage, adoption, etc.). The annual Open Enrollment period for employee benefits ends on October 31, 2024.

# 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 30 days of the status change. If the benefits office is not notified within 30 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

Aetna



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

Aetna | [www.aetna.com](http://www.aetna.com) | 1.855.513.9865

## Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA)

- CDHP is a health insurance plan with a higher deductible but lower monthly healthcare premiums
- Access to a wide range of preventive services/screenings at no cost, without having to meet the deductible
- Must meet deductible before plan pays for non-preventive care
- Can choose from the Tier One ACO and Tier Two PPO network of healthcare providers
- Separate deductible, out-of-pocket maximum, and co-insurance for Tier One and Tier Two networks
- No requirement for PCP or referrals
- Combined with the Health Savings Account (HSA) with up to an \$800 employer contribution

## Base Plan

- Can choose from the Tier One ACO and Tier Two PPO network of healthcare providers
- Copays for doctor visits and generic prescriptions before you meet the deductible
- Separate deductible, out-of-pocket maximum, and co-insurance for Tier One and Tier Two networks
- No requirement for PCP or referrals
- Compatible with the Flexible Spending Account (FSA)

## Premier Plan - Closed to New Enrollees

*The premier plan is exclusively open to employees who are enrolled in the health plan for the 2024 plan year and elect to remain in the plan. Employees enrolled in the CDHP or Base Plan for the 2024 Plan Year will not be able to transfer to the Premier Plan for the 2025 Plan year.*

- Can choose from the Tier One ACO and Tier Two PPO network of healthcare providers
- Lower copays and lower deductibles
- Copays for doctor visits and generic prescriptions before you meet the deductible
- Separate deductible, out-of-pocket maximum, and co-insurance for Tier One and Tier Two networks
- No requirement for PCP or referrals
- Compatible with the Flexible Spending Account (FSA)

## Decline Medical Benefits

- In the event you decline the medical plan with Socorro ISD, you will be provided with the opportunity to select to enroll in the Hospital Indemnity Plan which provides additional employer paid life insurance up to \$50,000

# Medical Coverage

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Aetna | [www.aetna.com](http://www.aetna.com) | 1.855.513.9865

	SISD HEALTH PLANS IN-NETWORK BENEFITS					
	CDHP		BASE		PREMIER	
	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2
	ACO	PPO	ACO	PPO	ACO	PPO
In-network Benefits	Hospitals of Providence Affiliates Only	Does not include Sinergia Medica in Mexico	Hospitals of Providence Affiliates Only	Does not include Sinergia Medica in Mexico	Hospitals of Providence Affiliates Only	Does not include Sinergia Medica in Mexico
Individual Deductible (In-Network)	\$3,500	\$4,000	\$2,000	\$3,000	\$1,250	\$2,500
Family Deductible (In-Network)	\$7,000	\$8,000	\$4,000	\$6,000	\$2,500	\$5,000
Coinsurance (In-Network)	0%	20%	10%	30%	10%	30%
Individual Maximum Out of Pocket (In-Network)	\$3,500	\$5,000	\$6,000	\$9,000	\$5,000	\$8,000
Family Maximum Out of Pocket (In-Network)	\$7,000	\$10,000	\$12,000	\$18,000	\$10,000	\$16,000
Office Visit Copay - Primary/Specialist	0% after deductible	20% after deductible	\$40/\$65	\$50/\$75	\$30/\$60	\$50/\$75
Urgent Care	0% after deductible	20% after deductible	\$75	\$125	\$75	\$125
Emergency Use of Emergency Room	0% after deductible	0% after deductible	10% after deductible and \$250 copay	10% after deductible and \$250 copay	10% after deductible and \$250 copay	10% after deductible and \$250 copay
Hospitalization (In-Network)	0% after deductible	20% after deductible	10% after deductible and \$200 inpatient per confinement copay	30% after deductible and \$300 inpatient per confinement copay	10% after deductible and \$200 inpatient per confinement copay	30% after deductible and \$300 inpatient per confinement copay
Prescription (Generic/Pref/Non Pref/Spec)	\$10/\$35/\$55 for preventive formulary drugs only, all other drugs are subject to deductible or coinsurance	\$10/\$35/\$55 for preventive formulary drugs only, all other drugs are subject to deductible or coinsurance	\$10/\$35/\$55/\$120	\$10/\$35/\$55/\$120	\$10/\$35/\$55/\$120	\$10/\$35/\$55/\$120



# Aetna Medical Premiums

Medical Monthly Premiums			
	CDHP	Base	Premier
Employee Only	\$0.00	\$49.80	\$166.00
Employee + Spouse	\$358.00	\$467.56	\$723.00
Employee + Children	\$233.50	\$328.12	\$548.90
Employee + Family	\$731.50	\$885.88	\$1,246.10

*The district will contribute \$555 per employee per month for all eligible employees who elect to enroll in any of the district's self-funded health plans.*

For more information, please visit Aetna's Secure Member Website at [www.aetna.com](http://www.aetna.com), by phone at 1-855 513-9865 or contact your SISD benefits representative [benefits@sisd.net](mailto:benefits@sisd.net).



# BCBS Dental Insurance

## BCBS Dental Insurance



BCBS | [www.bcbstx.com](http://www.bcbstx.com) | 1.972.766.6900

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
- Crown
- Root Canals

Dental Monthly Premiums		
	Low Plan	High Plan
Employee Only	\$27.90	\$34.33
Employee + Spouse	\$55.89	\$65.89
Employee + Children	\$73.50	\$81.33
Employee + Family	\$100.46	\$111.48

# Superior Vision Insurance

Superior | [www.superiorvision.com](http://www.superiorvision.com) | 1.800.507.3800

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. You must enroll in the vision plan each plan year and premiums are paid through payroll deduction. Here are just a few of the areas where you will save money with your plan:

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

Vision Monthly Premiums		
	Gold Plan	Platinum Plan
Employee Only	\$5.65	\$8.15
Employee + Spouse	\$10.13	\$14.62
Employee + Children	\$10.77	\$15.55
Employee + Family	\$15.60	\$22.51



# Flexible Spending Accounts

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

## Medical FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and 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 2024 is \$3,200.**

### 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.

**Socorro ISD will contribute up to \$800 to your HSA as long as you elect the CDHP medical plan. Contribution will be deposited in two lump sum amounts. The first deposit will be made with the first qualifying payroll from January-June and the second contribution will be made with the first qualifying payroll from July-December.**

## 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.

	2024	2025
HSA Contribution Limits	<ul style="list-style-type: none"> <li>• Self: \$4,150</li> <li>• Family: \$8,300</li> </ul>	<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: \$1,600</li> <li>• Family: \$3,200</li> </ul>	<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)

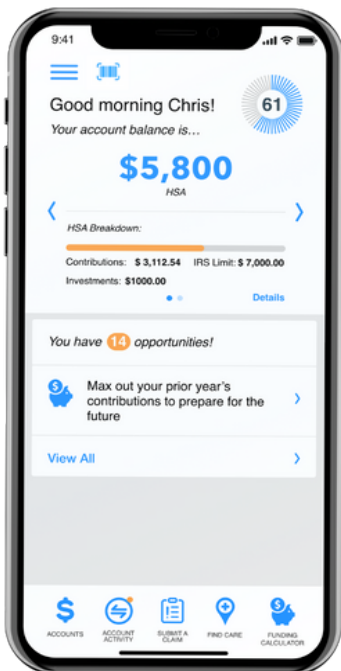
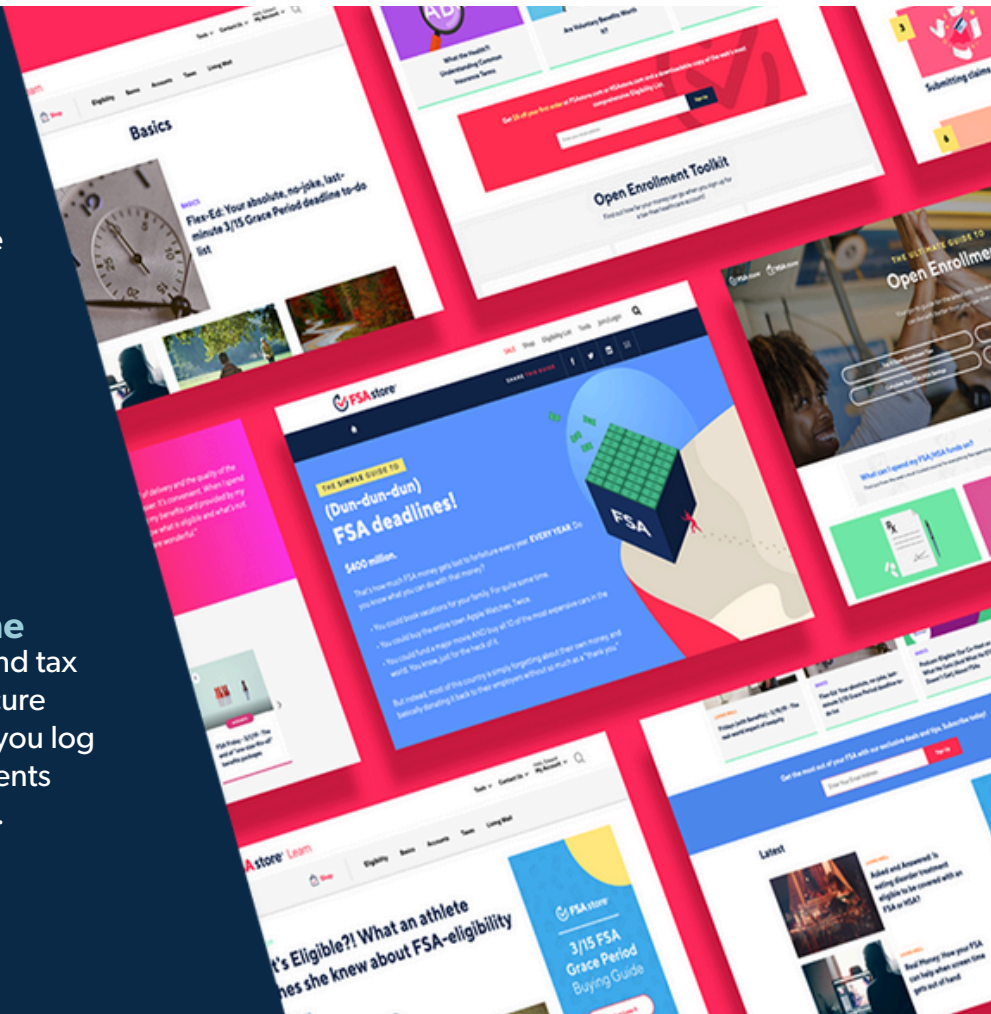
# FSA & HSA Resources

## 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.



# UNUM Term Life & AD&D

## Employer-Paid & Voluntary

UNUM | [www.unum.com](http://www.unum.com) | 1.866.679.3054

### Employer-Paid Basic 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 \$30,000 in coverage. The cost of this policy is paid for 100% by your employer. This is a term life policy that is in effect while you are employed.

### Voluntary Term Life Insurance

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





# Texas Life

## Permanent Life



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

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

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

### **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.



# Disability Insurance

New York Life | [www.newyorklife.com](http://www.newyorklife.com) | 1.888.842.4462

## 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. 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?



# Cancer Insurance

American Fidelity



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

Cancer Insurance		
Monthly Premiums	Basic	Enhanced Plus
Employee	\$15.80	\$31.62
Employee + Family	\$26.86	\$53.80

# Aflac Critical Illness Insurance

Aflac | [www.aflac.com](http://www.aflac.com) | 1.866.849.2956

## 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, a critical illness has a powerful impact on people's lives, affecting their livelihood and finances.

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

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





# Aflac Accident Insurance

Aflac | [www.aflac.com](http://www.aflac.com) | 1.866.849.2956

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





# Hospital Care Insurance

Aetna | [www.myaetnasupplemental.com](http://www.myaetnasupplemental.com) | 888.772.9682

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 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!



# Identity Theft Protection

iLock360 | [www.ilock360.com](http://www.ilock360.com) | 1.855.287.8888

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

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

It takes years to establish a good reputation with credit lenders and employers. Make sure it remains yours by taking advantage of the identity theft insurance offered through your employer.





# MASA Medical Transport

MASA | [www.masamts.com](http://www.masamts.com) | 1.954.334.8261

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

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

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



# 457(b) Retirement Plans



TCG/HUB Services | [www.tcgservices.com](http://www.tcgservices.com) | 1.800.943.9179 800-523-8422, option 2 |  
Carol Figueroa | Local Plan Representative | 1.915.539.4286

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

## Benefits

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

Visit [www.region10rams.org/457](http://www.region10rams.org/457) and click Enroll Now

## Contribution Limits

2024

\$23,000

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.  
\*2025 limits have not been released\**

# 403(b) Retirement Plans

TCG/HUB Services | [www.tcgservices.com](http://www.tcgservices.com) | 1.800.943.9179 800-523-8422, option 2 |  
Carol Figueroa | Local Plan Representative | 1.915.539.4286

The 403(b) is a tax deferred retirement plan available to employee of education institutions. Contributions can be either pre-tax or after-tax, depending on Roth or Traditional option.

## How a 403(b) Works

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

## Benefits

- Contributions can be either pre-tax or after-tax, depending on Roth or Traditional Options
- Investment options: fixed annuities, variable annuities, or mutual funds
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan.
- Receive periodic account statements

***A local TCG-Hub Retirement Planning Specialist is available to assist and answer your questions. Contact Carol Figueroa at 915-539-4286 or [cfigueroa@tcgservices.com](mailto:cfigueroa@tcgservices.com) to enroll.***

## Contribution Limits

2024

\$23,000

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.  
\*2025 limits have not been released\**



# 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.

## 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.

First Financial Administrators, Inc. provides COBRA administration services for the following plans:  
Medical, Dental, Vision, and FSA





# Manage your benefits anytime, anywhere.

All your benefits info in one place! My FFGA Benefits is your new benefits companion, right at your fingertips.

## FIND OUR APP HERE



[www.ffga.com/my-ffga-benefits](http://www.ffga.com/my-ffga-benefits)

**Socorro ISD**  
**GROUP ID: 67158**



### View Available Benefits & Enroll

Navigate to your Employee Benefits Center to enroll and access product brochures, videos, claim forms and carrier contact info.



### FSA/HSA Login

Download the FF Mobile Account App and access your FSA/HSA administered through First Financial.



### My Wallet

Save provider information, family and health details and carrier cards so that you can quickly access when needed.



### Contact Us

Find contact information for your First Financial account manager and local branch office for additional support.

# Contact Information

## Socorro ISD Benefits Office

12440 Rojas Dr  
El Paso, TX 79928  
915.937.0928  
[benefits@sisd.net](mailto:benefits@sisd.net)

## FFGA

Frank Martinez, Sr. Executive Administrator  
915.861.4706 | [frank.martinez@ffga.com](mailto:frank.martinez@ffga.com)

Rich Sifuentes, Sr. Account Administrator  
915.861.6063 | [rich.sifuentes@ffga.com](mailto:rich.sifuentes@ffga.com)

Rafael Chavez, Benefits Assistant  
915.937.0356 | [rafael.chavez@ffga.com](mailto:rafael.chavez@ffga.com)

Product	Carrier	Website	Phone
Medical	Aetna	<a href="http://www.aetna.com">www.aetna.com</a>	855.513.9865
Health Savings Account	First Financial Group	<a href="http://www.ffga.com">www.ffga.com</a>	866.853.3539
Flexible Spending Account	First Financial Group	<a href="http://www.ffga.com">www.ffga.com</a>	866.853.3539
Dental	BCBS	<a href="http://www.bcbstx.com">www.bcbstx.com</a>	972.766.6900
Vision	Superior Vision	<a href="http://www.superiorvision.com">www.superiorvision.com</a>	800.507.3800
Term Life Insurance	UNUM	<a href="http://www.unum.com">www.unum.com</a>	866.679.3054
Permanent Life Insurance	Texas Life	<a href="http://www.texaslife.com">www.texaslife.com</a>	800.283.9233
Disability Insurance	New York Life	<a href="http://www.newyorklife.com">www.newyorklife.com</a>	888.842.4462
Accident Insurance	Aflac	<a href="http://www.aflac.com">www.aflac.com</a>	866.849.2956
Critical Illness Insurance	Aflac	<a href="http://www.aflac.com">www.aflac.com</a>	866.849.2956
Group Cancer	American Fidelity	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	800.662.1113
Hospital Care	Aetna	<a href="http://www.myaetnasupplemental.com">www.myaetnasupplemental.com</a>	888.772.9682
Medical Transport	MASA	<a href="http://www.masamts.com">www.masamts.com</a>	954.334.8261
Identity Theft Insurance	iLock360	<a href="http://www.ilock360.com">www.ilock360.com</a>	855.287.8888
457/403b Retirement Plans	TCG Services	<a href="http://www.tcgservices.com">www.tcgservices.com</a>	800.943.9179