

Willis ISD 2023-2024 **BENEFITS GUIDE**



First Financial Group of America

John Brick, Sr Account Administrator
john.brick@ffga.com | 832.859.5865
<https://benefits.ffga.com/willisid>

Willis ISD Benefits Office

Denise Brenner
dbrenner@willisid.org | 936.856.1204
Damekia Craig
dcraig@willisid.org | 936.856.1206

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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

YOUR ONE-STOP-SHOP FOR BENEFIT INFORMATION

Willis ISD and First Financial 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 claims, important phone number, 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.

<https://benefits.ffga.com/willisd>



HOW TO ENROLL

Two Ways to enroll this year! See instructions below for your preference.

ONLINE ENROLLMENT- September 11-29, 2023

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

BEGIN ELECTIONS

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

ON-SITE ENROLLMENT- September 18-29, 2023

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. A schedule will be sent out by your Benefits Office.

ELIGIBILITY

ELIGIBILITY

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

WHO'S ELIGIBLE?

You, your legal spouse, and your children under age 26* are eligible for the benefits outlined in this guide. ** To cover a dependent, you must elect coverage for yourself. *** No person may be covered as both an employee and a dependent, and no person may be covered as a dependent of more than one employee.

If your spouse experiences a qualifying life event during the plan year, such as the loss of employment that results in a loss of medical coverage, he/she can be added to your Willis ISD coverage. You must contact the WISD Benefits Office no later than 30 calendar days after the event date.

Note: Electing coverage for an ineligible person is not permitted. Doing so may cause you to pay premiums for someone who is not eligible for coverage. You could also be held liable for any claims paid for an ineligible dependent, and a claim could be denied if the insurance company determines the individual does not meet eligibility requirements. If your spouse's or child's eligibility status changes during the year for any reason other than age, you must promptly contact the WISD Benefits Office to remove the ineligible dependent.

DEPENDENT ELIGIBILITY REVIEW

Dependent eligibility reviews may be conducted periodically to ensure covered dependents meet plan eligibility requirements. In the event of a review, notices requesting proof of eligibility will be mailed to plan participants. Not responding to a review request will result in termination of dependent coverage. If a dependent's eligibility status changes during the plan year, employees should contact the WISD Benefits Office immediately to request a change of election.

* A child includes your natural child, stepchild, legally adopted child, child under court order, and grandchild. For a grandchild to be considered your child, the child must be in your court-ordered custody and must live with you and be claimed as a tax dependent according to IRS guidelines. With proof of disability, a child who is unmarried, totally disabled, and primarily depends on you for support and maintenance prior to age 26 is eligible for continued coverage beyond the maximum age limit.

Note: Eligible grandchildren are not eligible for American Fidelity term life insurance.

** Disability insurance is not available for spouses and children.

***You may purchase an individual permanent life insurance policy from Texas Life for your spouse and each of your minor children, including eligible grandchildren, without purchasing a policy for yourself.

NEW EMPLOYEES

You have 31 days from your actively-at-work date to make benefit elections. Your New Hire Enrollment elections will be made at Willis ISD.

EXISTING EMPLOYEES

When it's time to enroll in your benefits, your elections can be made anytime during annual enrollment online from your work or home computer or a First Financial Account Representative will be available on site to assist you with making your elections. 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 31 days of the change.

QUALIFYING LIFE EVENTS INCLUDE:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption, or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual & student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan
- Change in place of residence or worksite, a student moving to or from the place they attend school, a seasonal worker moving to or from the place they both live & work, moving to or from a shelter or other transitional housing.

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 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. **The 125 status has already been determined by the district.**

Pre-tax products are medical, dental, vision, cancer, accident, hospital indemnity, FSA/HSA and retirement accounts.

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*

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.

If you are switching to an HSA this plan year, you must use all your FSA funds by 10/31 or the HSA account can't be opened.

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

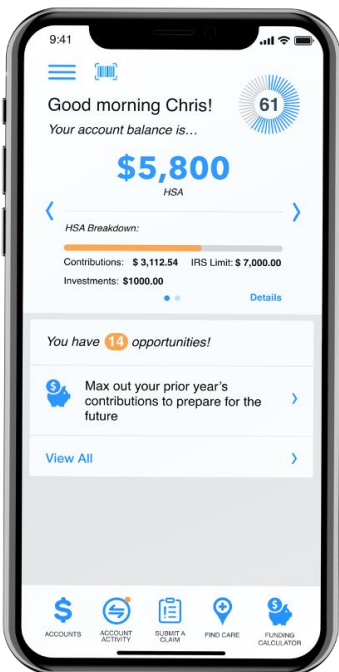
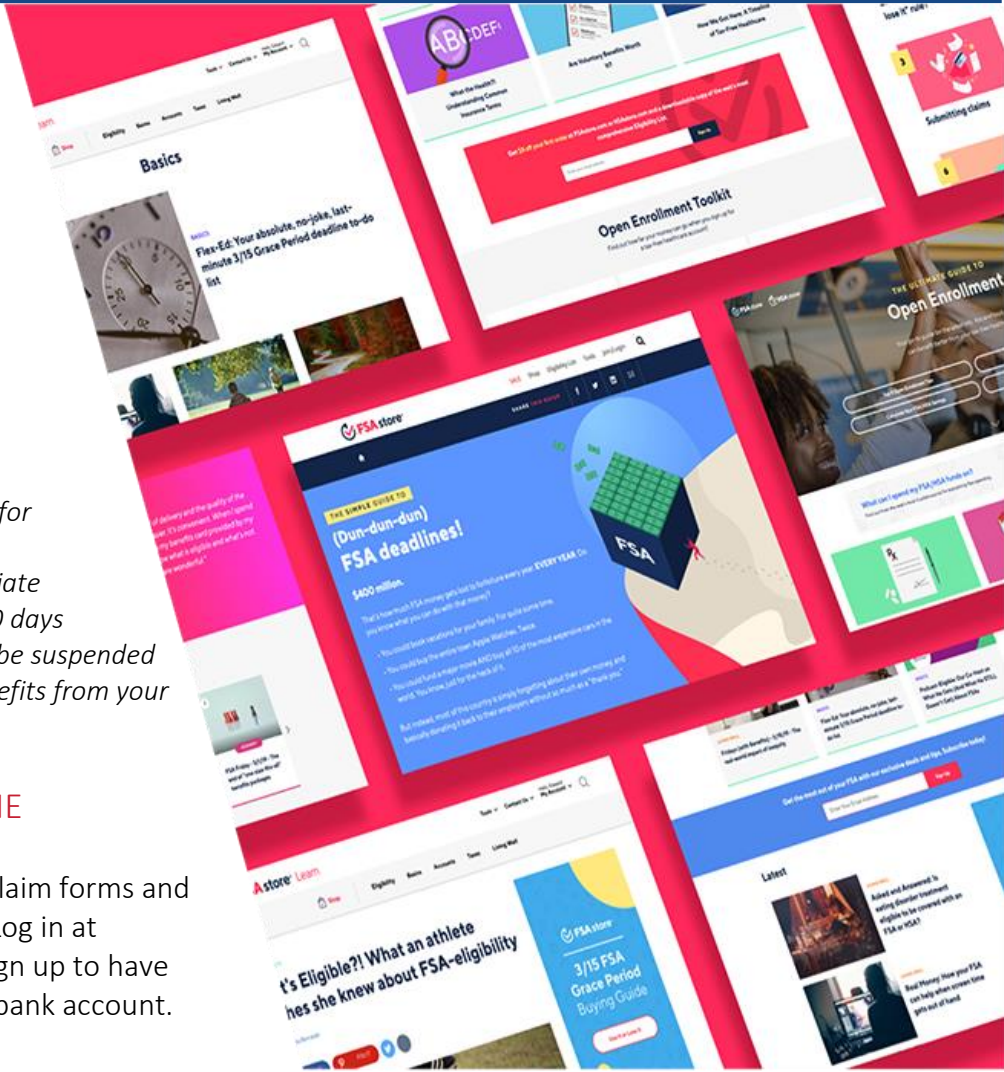
BENEFITS CARD

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.

	2023	2024
HSA Contribution Limit	Self Only: \$3,850 Family: \$7,750	Self Only: \$4,150 Family: \$8,300
HDHP Minimum Deductibles	Self Only: \$1,500 Family: \$3,000	Self Only: \$1,600 Family: \$3,200
<i>\$1,000 catch-up contributions (age 55 or older)</i>		

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.

NOTE: If you currently have an FSA and are wanting to switch to an HSA this plan year, you must use all your FSA funds by 10/31 or the HSA account can't be opened.

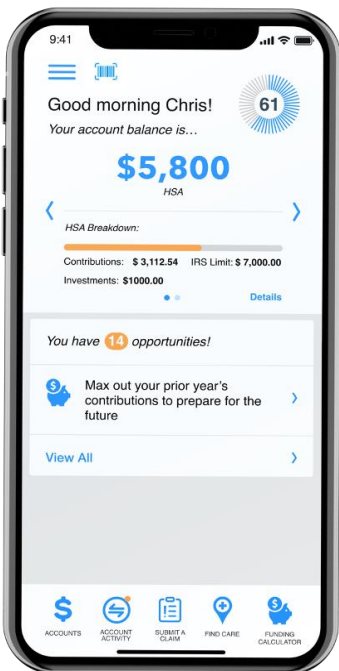
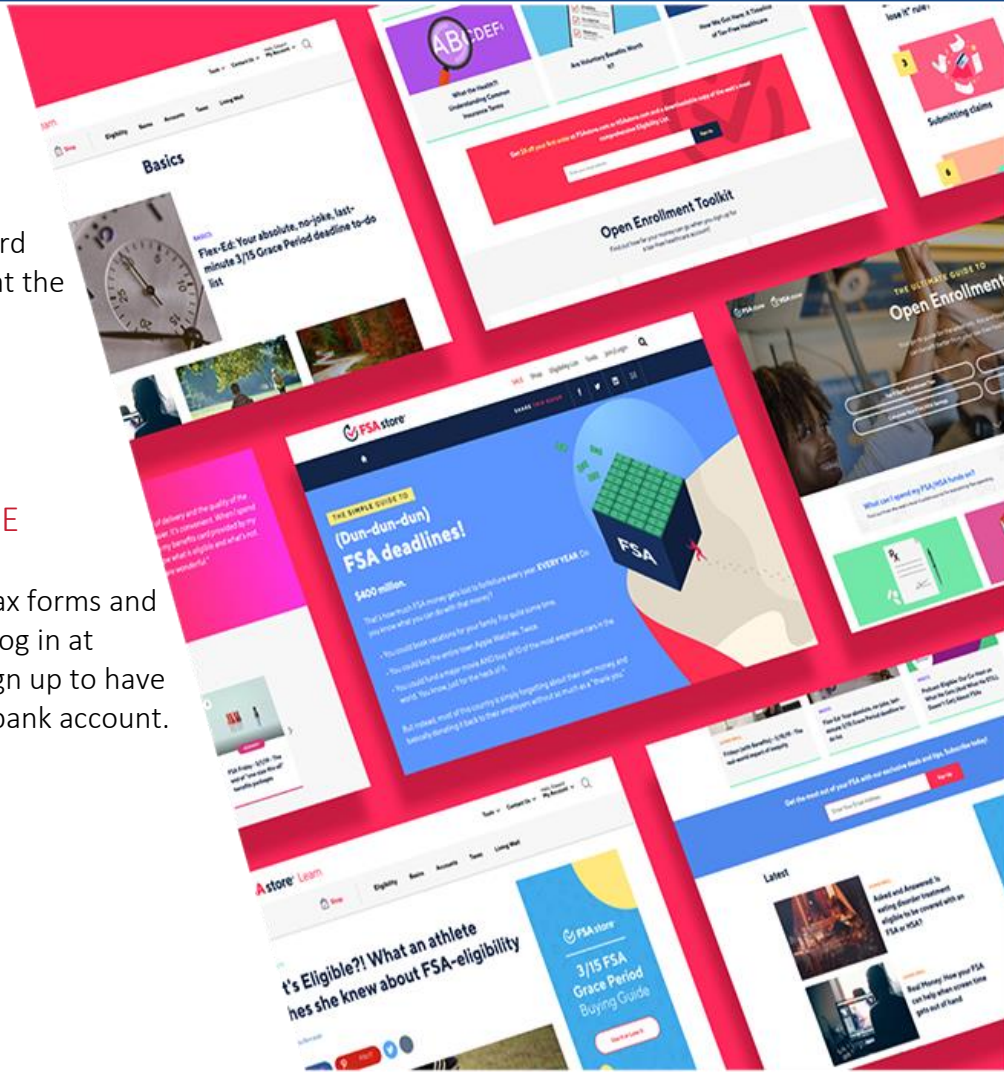
HSA RESOURCES

BENEFITS CARD

The First Financial Benefits Card is available to all employees that participate in a 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. 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.



MEDICAL

Blue Cross Blue Shield of Texas | www.bcbstx.com | 1.888.697.0683

SUMMARY	WISD Plan I- HD		WISD Plan II	
Medical				
Deductible - Individual	4,000		2,500	
Family	8,000		5,000	
3 month carry-over	No		Yes	
Co-insurance (Plan Pays after deductible)	80% of Network Charge		70% of Network Charge	
Preventative	100%*		100%*	
<i>*Based on Health Care Reform's definition of preventive care</i>				
Office Visit Copay - Primary	20% after deductible		\$45	
Office Visit Copay - Specialist	20% after deductible		\$75	
Emergency Room Copay	20% after deductible		\$500	
In Hospital Deductible	10% after deductible		\$500	
Out-of-Pocket Maximum				
Individual	6,350		6,350	
Family	9,200		9,200	
Lifetime Maximum	unlimited		unlimited	
Prescription Drugs				
Plan Year Deductible	Subject to plan deductible		\$0-generic \$200-brand name	
<i>Retail - 30 day</i>				
	You Pay		You Pay	
Generic	20% after deductible		\$20	
Brand Copay (Formulary)	20% after deductible		\$45	
Brand Copay (Non-Formulary)	20% after deductible		\$60	
Specialty Drugs Co-pay	20% after deductible		\$200	
Premiums per Month	WISD Plan I- HD		WISD Plan II	
	Fulltime Employee Cost		Fulltime Employee Cost	
	With **HRA	Without HRA	With HRA	Without HRA
Employee Only Coverage	\$50	\$150	\$170	\$270
Employee Plus Children	\$345	\$445	\$485	\$585
Employee Plus Spouse	\$499	\$599	\$825	\$925
Employee Plus Family	\$765	\$865	\$950	\$1,050

District pays \$450 monthly for each full-time employee

**Health Risk Assessment performed at Willis ISD Wellness Center at no cost.

ALTERNATE PLAN

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

If you are a 100% full-time employee and decline Willis ISD group medical coverage, then you are eligible to enroll in the Willis ISD Alternate Plan.

This **FREE** plan includes:

HIB – HOSPITAL INDEMNITY BENEFIT

Free optional for staff only, who do not take the Willis ISD health plan. Comes with free \$35,000 Minnesota Life.

- Daily Inpatient Allowance\$140
- Benefit Maximum365 Days

DENTAL – Included with the Hospital Indemnity Benefit

- Benefit60% (Preventative, Basic & Major)
- Maximum\$2500 per plan year
- Deductible\$200
- Predetermination\$300

Willis ISD Employee Wellness Center- Premise Health

801 N. Danville
Willis, TX 77378

Help line: 936-228-3224

Premise Health - to register, view your personal information or make an appointment, please visit the patient portal at mypremisehealth.com. Or you may call the help line at 936-228-3224 for assistance.

The district has a Wellness Center with a Physician Assistant and a Doctor on staff for general healthcare needs. The clinic is free to employees who are actively enrolled in one of the WISD health insurance plans. Members can get basic maintenance medications at no cost. **Please note: Employees who complete the HRA (Health Risk Assessment) receive a discount on their health insurance premiums. Employees on Plan 1 (high deductible), who complete the HRA visit with a follow-up appointment, are eligible for a \$25.00 premium.**

WELLNESS CENTER DOES NOT ACCEPT WALK INS!!

Please make an appointment online or by calling the help line.
You may cancel or reschedule appointments by calling 936-228-3224.
Or by logging into your account 24 hours a day, 7 days a week.

Hours of operation

Monday & Tuesday 7 am - 12 pm & 1 pm - 5 pm (closed for lunch 12 - 1)
Wednesday 8:30 am - 5 pm (closed for lunch 12 - 1)
Thursday 7 am - 12 pm & 1 pm - 5 pm (closed for lunch 12-1)
Friday 7 am - 1 pm

HOLIDAY HOURS

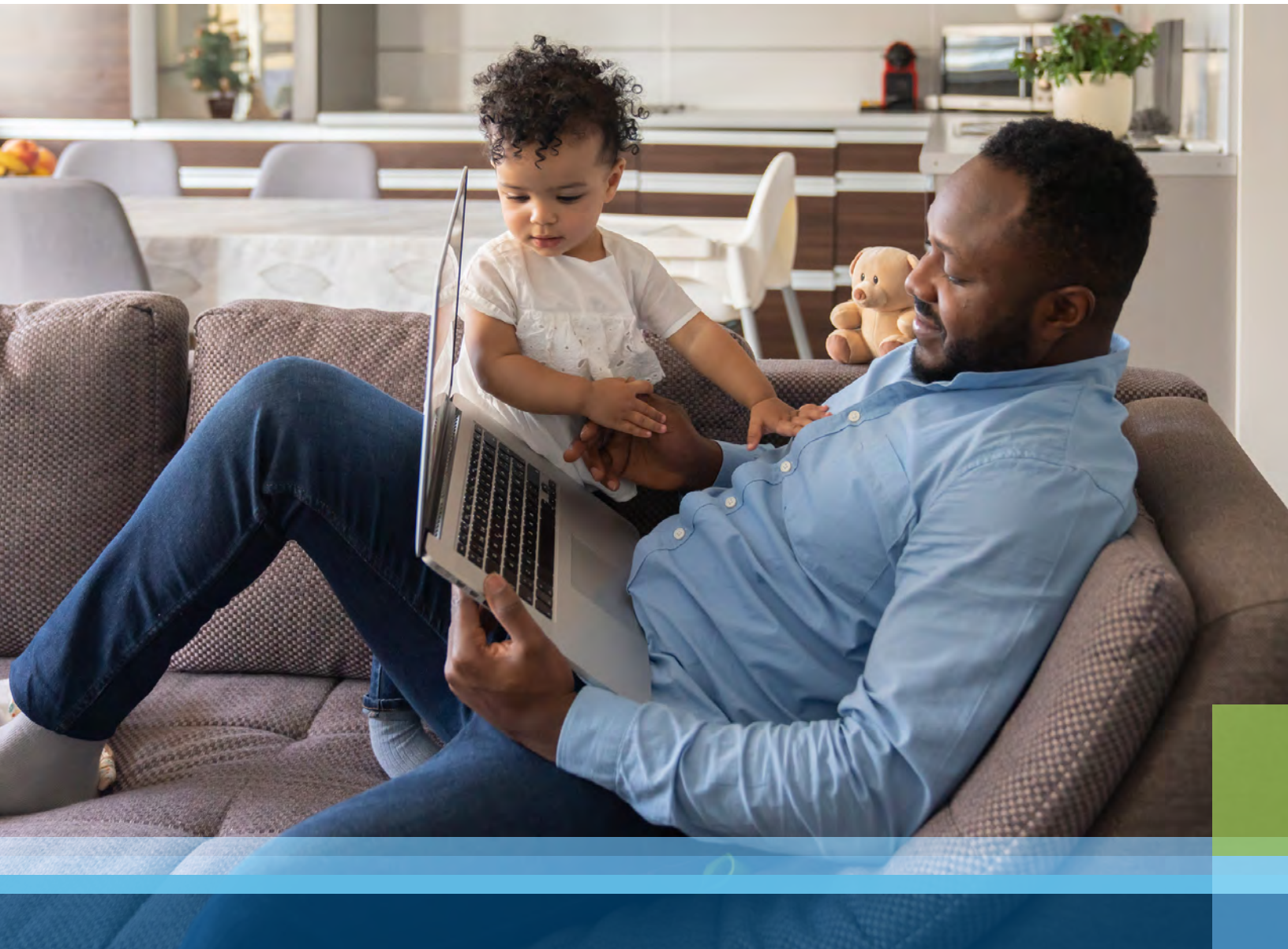
The Wellness Center will be CLOSED:
November - Thanksgiving Day and Friday after
December 25th
January 1st

HOW TO GET REFILLS FROM THE WELLNESS CENTER

If there are refills remaining on the prescription written by Dr. Sarmiento or Joe Lauhon, PA-C, please call the Premise Pharmacy directly at 409-770-5878 for assistance. If there are no refills remaining, you must make an appointment to be seen at the Wellness Center, so please plan ahead. The pharmacist WILL NOT request additional refills from Wellness Center Providers, so appointments must be scheduled in advance of needing more medication.

Prescription Pick Up Hours

- *Walk in – no appointment needed
- *During normal business hours
- *There may be a short wait due to scheduled provider appointments



Virtual Visits: Get 24/7 Care, Anywhere

Call your doctor's office first. They also may offer telehealth consultations by phone or online video.

With Virtual Visits, the doctor is always in. Get 24/7 non-emergency care from a board-certified doctor by phone, online video or mobile app from the privacy and comfort of your own home.

Don't risk crowded waiting rooms, expensive urgent care or ER bills, or waiting weeks or more to see a doctor, when you can speak with a Virtual Visits doctor within minutes.

Virtual Visits, provided by Blue Cross and Blue Shield of Texas (BCBSTX) and powered by MDLIVE®, are a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Sinus infections

Virtual Visits with licensed behavioral health therapists are available by appointment. Get virtual care for:

- Anxiety
- Depression
- Stress management
- And more

Virtual Visit doctors can even send an e-prescription to your local pharmacy.



Activate your MDLIVE account today:

- Call MDLIVE at 888-680-8646
- Go to MDLIVE.com/bcbstx
- Text BCBSTX to 635-483
- Download the MDLIVE app



Virtual Visits may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Texas. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

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

CLEVER RX

Clever RX | <https://partner.cleverrx.com/ffga> | 1.800.873.1195

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

HIGHLIGHTS

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

Use Clever RX every time you pay for a medication for instant savings! Download the app or visit the site to price a drug: <https://partner.cleverrx.com/ffga>.



DENTAL INSURANCE

Ameritas (PPO) | www.ameritas.com | 1.800.487.5553

MetLife (DHMO) | www.mybenefits.metlife.com | 1.800.942.0854

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

METLIFE DHMO SEMI-MONTHLY PREMIUMS

EMPLOYEE ONLY	\$9.37
EMPLOYEE + SPOUSE	\$17.92
EMPLOYEE + CHILD(REN)	\$18.74
FAMILY	\$26.70

AMERITAS PPO SEMI-MONTHLY PREMIUMS

TIER	PLAN 1	PLAN 2
EMPLOYEE ONLY	\$14.90	\$20.42
EMPLOYEE + SPOUSE	\$28.92	\$39.94
EMPLOYEE + CHILDREN	\$30.20	\$41.68
EMPLOYEE + FAMILY	\$44.42	\$62.14



VISION INSURANCE

Ameritas/VSP | www.ameritas.com | 1.800.877.7195

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

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

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

VISION SEMI-MONTHLY PREMIUMS	
EMPLOYEE ONLY	\$4.70
EMPLOYEE + SPOUSE	\$7.50
EMPLOYEE + CHILD(REN)	\$8.16
FAMILY	\$12.70



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 PREMIUMS		
TIER	LOW PLAN 2	HIGH PLAN 3
EMPLOYEE ONLY	\$8.56	\$12.64
EMPLOYEE + SPOUSE	\$19.33	\$28.59
EMPLOYEE + CHILDREN	\$14.36	\$21.26
FAMILY	\$23.97	\$35.40

ACCIDENT INSURANCE

Aflac | www.aflacgroupinsurance.com | 1.800.433.3036

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 SEMI-MONTHLY PREMIUMS		
TIER	LOW PLAN	HIGH PLAN
EMPLOYEE ONLY	\$3.67	\$7.63
EMPLOYEE + SPOUSE	\$6.12	\$12.70
EMPLOYEE + CHILD(REN)	\$8.15	\$16.90
FAMILY	\$10.60	\$21.97

DISABILITY INSURANCE

American Fidelity | 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 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 | 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 Semi-Monthly Premiums						
		Basic Plan		Enhanced Plan		
	Individual	One Parent Family	Two Parent Family	Individual	One Parent Family	Two Parent Family
AGE						
18-40	\$8.15	\$12.20	\$15.90	\$10.50	\$15.70	\$20.40
41-50	\$11.80	\$17.60	\$22.85	\$15.40	\$22.90	\$29.75
51-60	\$16.30	\$24.35	\$31.65	\$21.20	\$31.65	\$41.15

CRITICAL ILLNESS INSURANCE

Aflac | www.aflacgroupinsurance.com | 1.800.433.3036

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.

EMPLOYEE SEMI - MONTHLY RATES						
\$10,000			\$20,000		\$30,000	
AGE	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18-29	\$3.73	\$4.54	\$6.00	\$7.61	\$8.26	\$10.68
30-39	\$4.98	\$6.80	\$8.50	\$12.13	\$12.02	\$17.46
40-49	\$8.06	\$11.68	\$14.66	\$21.90	\$21.25	\$32.11
50-59	\$13.38	\$20.53	\$25.28	\$39.60	\$37.19	\$58.66
60-Over	\$20.97	\$31.78	\$40.48	\$62.10	\$59.99	\$92.41

SPOUSE SEMI - MONTHLY RATES						
\$5,000			\$10,000		\$15,000	
AGE	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18-29	\$2.46	\$2.87	\$3.46	\$4.27	\$4.45	\$5.67
30-39	\$3.09	\$4.00	\$4.71	\$6.53	\$6.33	\$9.06
40-49	\$4.63	\$6.44	\$7.79	\$11.41	\$10.95	\$16.38
50-59	\$7.29	\$10.87	\$13.12	\$20.27	\$18.94	\$29.68
60-Over	\$11.11	\$16.51	\$20.75	\$31.56	\$30.39	\$46.60

TERM LIFE & AD&D INSURANCE

Minnesota Life | www.minnesotalife.com | 1.800.843.8358

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 FT IHB employees a \$35,000 policy and all FT Medical employees a \$10,000 policy. The cost of this policy is paid for 100% by your employer!

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.

Enrolling for employee or spouse supplemental term life will require Evidence of Insurability (EOI) and underwriting approval— except as a new hire or if a qualified family status change occurs, at which time guaranteed issue (GI) coverage is available.

Group Life Insurance Program

Your employer provides benefit eligible employees Term Life and Accidental Death & Dismemberment (AD&D) Insurance through Securian Financial - administered by Ochs.

LIFE and AD&D INSURANCE

Protect yourself and your family from the unexpected loss of life and income during working years. Life Insurance provides a financial benefit to beneficiaries upon death; AD&D Insurance provides additional financial protection if the insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

HOW MUCH LIFE INSURANCE DO YOU NEED?

Check out the life insurance calculator at LifeBenefits.com/Insuranceneeds.



Insurance helps cover

- Funeral/burial costs
- Medical bills
- Taxes & living expenses (i.e. mortgage, childcare)

Automatically Enrolled Coverage - employer paid

Employee
Basic Term Life and AD&D

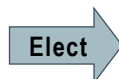


Full-time HIB Employees: **\$35,000***
Full-time Medical Employees: **\$10,000***

- Includes a matching AD&D benefit

Elect Supplemental Coverage - employee paid

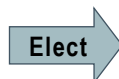
Employee
Term Life and AD&D



up to **\$750,000**, not to exceed
5x annual salary

- Elect in **\$10,000 increments**
- Includes a matching AD&D benefit

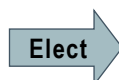
Spouse**
Term Life and AD&D



up to **\$150,000** maximum

- Elect in **\$5,000 increments**
- Includes a matching AD&D benefit

Child
Term Life



\$15,000 each child

- One premium insures all eligible children from live birth to age 26

If your spouse or child is eligible for employee coverage, they cannot be covered as a dependent. Only one employee may cover a dependent child. It is the employee's responsibility to notify their employer when dependents are no longer eligible for coverage.

*Coverage reduces to 35% beginning at age 65 (see certificate for details).

**Employee must be participating in employee supplemental life in order to elect dependents life insurance.

MONTHLY COST
Employee or Spouse
Supplemental Term Life and AD&D

Age	Rate per \$1,000
<25	\$0.07
25-29	\$0.09
30-34	\$0.11
35-39	\$0.13
40-44	\$0.14
45-49	\$0.20
50-54	\$0.30
55-59	\$0.55
60-64	\$0.83
65-69	\$1.60
70-74	\$2.58
75*	\$2.58

*Rates beyond age 75 are available upon request.
 Rates increase with age and all rates are subject to change.

MONTHLY COST

Child Term Life

\$15,000 for \$2.04

One premium insures all eligible children.

ENROLL NOW

Turn in your completed forms to your employer by the enrollment deadline. Premiums will be automatically deducted from your paycheck.

BENEFICIARY DESIGNATIONS

Naming a beneficiary is an important right of life insurance ownership; this determines who receives the death benefit. It is recommended that you review and update your elections periodically.

ADDITIONAL FEATURES

- **Waiver of Premium** - If you become totally and permanently disabled, according to the terms of your certificate, life insurance premiums may be waived.
- **Accelerated Benefit** - If an insured person is diagnosed with a terminal illness, as defined in your certificate, he/she may be eligible to request early payment of the life insurance in force.
- **Continuation** - If you are no longer eligible for coverage as an active employee, you may be eligible to continue your coverage, if elected during the limited enrollment period. Premiums may be higher than those paid by active employees. Contact your employer or Ochs for information.

NEWLY HIRED EMPLOYEES

A special guaranteed issue opportunity is available for newly hired employees during their initial 31 day enrollment period. No evidence of insurability is required for the following **guaranteed amounts**:

- **Employee** - up to **\$150,000**
- **Spouse** - up to **\$50,000**
- **Child** - **all coverage**

Evidence of insurability is required for elections above the guaranteed amounts.

ANNUAL ENROLLMENT

During your employer's designated annual enrollment period, no evidence of insurability is required for the following **guaranteed amounts**:

- **Child** - **all coverage**

Evidence of insurability is required for elections above the guaranteed amounts and all other elections.

OTHER ENROLLMENT

If your policy or employer allows enrollment outside of their designated enrollment periods, **elections will require evidence of insurability.** *If you experience a family status change, check with your employer within 31 days to confirm guaranteed issue eligibility.*



Contact Ochs

ochs@ochsinc.com
 651-665-3789 or 1-800-392-7295

This is a summary of plan provisions related to the insurance policy underwritten by Minnesota Life Insurance Company. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage.

Securian Financial is the marketing name for Securian Financial Group, Inc. and its affiliates. Minnesota Life is an affiliate of Securian Financial Group, Inc.

Products are offered under policy form series MHC-96-13180.42.

Ochs, Inc.
 A Securian Financial Company
 400 Robert Street N, Ste. 1880, St. Paul, MN 55101



Email: ochs@ochsinc.com
Phone: 651-665-3789 • 1-800-392-7295
Web: ochsinc.com

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.

HIGHLIGHT

- You own the policy, even if you change jobs or retire.
- The policy remains in force until you die or up to age 121 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.

LEGAL PLAN

MetLife Legal Plans | members.legalplans.com | 1.800.821.6400

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.

LEGAL SEMI- MONTHLY PREMIUMS	
EMPLOYEE/FAMILY	\$9.75

VOLUNTARY RETIREMENT PLANS

TCG Services | www.region10rams.org | 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 an additional \$7,500 for a total of \$30,000.

CONTACT INFORMATION

Willis ISD Benefits Office

Denise Brenner, dbrenner@willisid.org
 612 N Campbell St, Willis, TX 77378
 Phone: 936.856.1204

First Financial Group of America

John Brick, Sr Account Administrator
john.brick@ffga.com | 832.859.5865

Damekia Craig, dccraig@willisid.org

612 N Campbell St, Willis, TX 77378
 Phone: 936.856.1206

CONTACTS			
BENEFIT	CARRIER	WEBSITE	PHONE
Medical	Blue Cross Blue Shield of Texas	www.bcbstx.com	888.697.0683
Telemedicine	Blue Cross Blue Shield/MDLIVE	MDLIVE.com/bcbstx	888.860.8646
Alternate Plan	Blue Cross Blue Shield of Texas	www.bcbstx.com	800.521.2227
Flexible Spending Accounts	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Health Savings Accounts	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Dental (DHMO)	MetLife	www.mybenefits.metlife.com	800.942.0854
Dental (PPO)	Ameritas	www.ameritasgroup.com	800.487.5553
Vision	Ameritas/VSP	www.ameritasgroup.com	800.487.5553
Accident	Aflac	www.aflacgroupinsurance.com	800.433.3036
Disability Insurance	American Fidelity	www.americanfidelity.com	800.654.8489
Hospital Indemnity	Aetna	www.myaetnasupplemental.com/	800.607.3366
Cancer	American Fidelity	www.americanfidelity.com	800.654.8489
Critical Illness	Aflac	www.aflacgroupinsurance.com	800.433.3036
Group Term Life	Minnesota Life	www.minnesotalife.com	800.843.8358
Permanent Life	Texas Life	www.texaslife.com	800.283.9233
Legal Plan	MetLife Legal Plans	members.legalplans.com	800.821.6400
403(b)/457(b) Retirement	TCG Services	www.region10rams.org	800.943.9179