

# Ector Co ISD 2023 BENEFITS GUIDE



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First Financial Group of America

<https://ffbenefits.ffga.com/ectorcountyisd/2023-plan-year/>

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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

Ector County 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://ffbenefits.ffga.com/ectorcountyisd>



# HOW TO ENROLL

## ENROLLMENT ASSISTANCE CENTER INSTRUCTIONS

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

## ONLINE ENROLLMENT

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 along with proof of dependency such as a marriage certificate, birth certificate, etc.

### 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

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.

ECTOR CO ISD - 2022 Campus Open Enrollment Schedule for 2023 Benefits

Monday	Tuesday	Wednesday	Thursday	Friday
Oct 24th	Oct 25th	Oct 26th	Oct 27th	Oct 28th
Special Edu. Annex	Crockett Middle	Permian HS	Permian HS	Bowie Middle
Alternative Edu. Center			Frost ATC	Wilson & Young Middle
			OC Techs	
Monday	Tuesday	Wednesday	Thursday	Friday
Oct 31st	Nov 1st	Nov 2nd	Nov 3rd	Nov 4th
Odessa HS	Odessa HS	Burleson Elem	Austin Elem	Burnet Elem
	Bonham Middle	Milam Elem	Blackshear Elem	Downing Elem
		Nimitz Middle	Blanton Elem	Fly Elem
		OCA	Cavazos Elem	Johnson Elem
Monday	Tuesday	Wednesday	Thursday	Friday
Nov 7th	Nov 8th	Nov 9th	Nov 10th	Nov 11th
Buice Elem	Hayes Elem	<i>Student Early Release</i>	Carver Elem	Cameron Elem
Jordan Elem	Noel Elem	Transportation Dept.	Dowling Elem	Goliad Elem
New Tech	Ross Elem	Maintenance Dept.	Ireland Elem	Gonzales Elem
	San Jacinto Elem	Food Service		Sam Houston Elem
Monday	Tuesday	Wednesday	Thursday	Friday
Nov 14th	Nov 15th	Nov 16th	Nov 17th	Nov 18th
Lamar Early Edu.	Gale Pond/Alamo	UTPB Stem Academy	Administration Bldg	Administration Bldg
			<i>Conference Room C</i>	<i>Dining Hall-Room 112</i>
Reagan Elem	Pease Elem	Administration Bldg		
		<i>Dining Hall-Room 112</i>		
West Elem	Travis Elem			
	Zavala Elem			
<i>Happy Thanksgiving</i>				

# ELIGIBILITY

## 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.

## EXISTING EMPLOYEES

When it's time to enroll in your benefits, your First Financial Account Representative will be available to assist you with making your elections. Your elections can be made anytime during annual enrollment online from your work or home computer. Before enrollment, take time to educate yourself on the available benefits and what options would work best for you and your family by visiting the Employee Benefits Center.

## MID-YEAR BENEFIT CHANGES

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

## QUALIFYING LIFE EVENTS INCLUDE:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption, or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual & student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

## DECLINING COVERAGE

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



# SECTION 125 PLANS

## SECTION 125 PLAN INFORMATION AND RULES

A Section 125 Plan provides a tax-saving way to pay for eligible medical or dependent care expenses. The funds are automatically deducted from your paycheck on a pre-tax basis.

### HERE'S HOW IT WORKS

A Section 125 Plan reduces your taxes and increases your spendable income by allowing you to deduct the cost of eligible benefits from your earnings before tax. Plus, the plan is available to you at no cost, and you're already eligible – all you must do is enroll.

### IS IT RIGHT FOR ME?

The savings you may experience with a Section 125 Plan are outlined in the example below. For instance, you could potentially take home about \$70 more each month if you participated in your employer's Section 125 Plan – that's a savings of \$840 a year!

You cannot change your benefit elections for the plan year unless the benefits office receives notification in writing within 31 days of the status change. If the benefits office is not notified within 31 days of the status change, no benefit change can be made until the next annual open enrollment.

IRS specified changes in family status include:

- Change in legal married status
- Change in number of dependents
- Termination or commencement of employment
- Dependent satisfies or ceases to satisfy dependent eligibility requirements
- Change in residence or worksite that affects eligibility for coverage

SECTION 125 PLAN SAMPLE PAYCHECK		
	WITHOUT S125	WITH S125
Monthly Salary	\$2,000	\$2,000
Less Medical Deductions	-N/A	-\$250
Taxable Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	-\$400	-\$350
Less Estimated FICA (7.65%)	-\$153	-\$133
Less Medical Deductions	-\$250	-N/A
Take Home Pay	\$1,197	\$1,267

**YOU COULD SAVE \$70 PER MONTH IN TAXES BY PAYING FOR YOUR BENEFITS ON A PRE-TAX BASIS!**

*\*The figures in the sample paycheck above are for illustrative purposes only.*

# MEDICAL

## AETNA

The district's medical plans are administered by Aetna - Self-Funded.

Aetna | <https://www.aetnaresource.com/p/Ector-County-ISD> | 1.888.982.3862

### AETNA OPTION 1

PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
<b>Benefit Limitations</b> - For any service or supply that is subject to a maximum visit, day, or dollar limitation on a per year basis, the benefit year begins on January 1st unless otherwise mandated. Refer to your plan documents for more information.		
<b>Deductible</b> (per calendar year)	\$1,300 Individual \$2,600 Family	\$2,600 Individual \$5,200 Family
PHYSICIAN SERVICES	IN-NETWORK	OUT-OF-NETWORK
Office Visits to Non-Specialist	\$50 copay; deductible waived	40%; after deductible
Office based surgery	20%; after deductible	40%; after deductible
Specialist Office Visits	\$80 copay; deductible waived	40%; after deductible
Office based surgery	20%; after deductible	40%; after deductible
Hearing Exams 1 routine exam per 12 months.	Covered 100%; deductible waived	None
<b>Pre-Natal Maternity</b>	Covered 100%; deductible waived	40%; after deductible
<b>Walk-in Clinics</b>	\$50 copay; deductible waived	40%; after deductible
	<b>Designated Walk-in Clinics</b> Covered 100%; deductible waived	

Walk-in Clinics are free-standing health care facilities that (a) may be located in or with a pharmacy, drug store, supermarket or other retail store; and (b) provide limited medical care and services on a scheduled or unscheduled basis. Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices are not considered to be Walk-in Clinics.

### AETNA OPTION III

PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
<b>Benefit Limitations</b> - For any service or supply that is subject to a maximum visit, day, or dollar limitation on a per year basis, the benefit year begins on January 1st unless otherwise mandated. Refer to your plan documents for more information.		
<b>Deductible</b> (per calendar year)	\$1,900 Individual \$3,800 Family	\$3,800 Individual \$7,600 Family
PHYSICIAN SERVICES	IN-NETWORK	OUT-OF-NETWORK
Office Visits to Non-Specialist	20%; after deductible	40%; after deductible
Specialist Office Visits	20%; after deductible	40%; after deductible
Hearing Exams 1 routine exam per 12 months.	Covered 100%; deductible waived	None
<b>Pre-Natal Maternity</b>	Covered 100%; deductible waived	40%; after deductible
<b>Walk-in Clinics</b>	20%; after deductible	40%; after deductible
	<b>Designated Walk-in Clinics</b> Covered 100%; deductible waived	

Walk-in Clinics are free-standing health care facilities that (a) may be located in or with a pharmacy, drug store, supermarket or other retail store; and (b) provide limited medical care and services on a scheduled or unscheduled basis. Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices are not considered to be Walk-in Clinics.

For more information, please refer to the website ~ <https://www.aetnaresource.com/p/Ector-County-ISD>



## AETNA OPTION III HSA

PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
<b>Benefit Limitations</b> - For any service or supply that is subject to a maximum visit, day, or dollar limitation on a per year basis, the benefit year begins on January 1st unless otherwise mandated. Refer to your plan documents for more information.		
<b>Deductible</b> (per calendar year)	\$1,900 Individual \$3,800 Family	\$3,800 Individual \$7,600 Family
PHYSICIAN SERVICES	IN-NETWORK	OUT-OF-NETWORK
<b>Office Visits to Non-Specialist</b>	20%; after deductible	40%; after deductible
<b>Specialist Office Visits</b>	20%; after deductible	40%; after deductible
<b>Hearing Exams</b> 1 routine exam per 12 months.	Covered 100%; deductible waived	None
<b>Pre-Natal Maternity</b>	Covered 100%; deductible waived	40%; after deductible
<b>Walk-in Clinics</b>	20%; after deductible	40%; after deductible
	<b>Designated Walk-in Clinics</b> 20%; after deductible	

Walk-in Clinics are free-standing health care facilities that (a) may be located in or with a pharmacy, drug store, supermarket or other retail store; and (b) provide limited medical care and services on a scheduled or unscheduled basis. Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices are not considered to be Walk-in Clinics.

## PREVENTATIVE HEALTH SERVICES

PCARx | <https://info@pcarx.com> | 1.855.882.7499

### PRESCRIPTION BENEFIT FOR OPTION I

	Generic	Preferred	Non-Preferred	Specialty Preferred	Specialty Non-Preferred
Retail Co-Pays	\$12	\$80	\$100	20% Until Maximum Out-of-Pocket of \$1,900 per Rx is reached	
Mail Co-Pays	\$25	\$160	\$200	N/A	

Specialty Rx's may require authorization. Maximum out-of-pocket of \$7,900 individual and \$15,800 family includes medical and Rx out-of-pocket expenses, including deductibles and co-pays.

### PRESCRIPTION BENEFIT FOR OPTION III

	Generic	Preferred	Non-Preferred	Specialty Preferred	Specialty Non-Preferred
Retail Co-Pays	<b>Must Meet Plan Deductible - \$1,900 individual and \$3,800 family, then the Plan pays 80% of the cost of the prescription up to the maximum annual Medical and/ or Rx out-of-pocket.</b>				
Mail Co-Pays					

Maximum out-of-pocket for any Rx is part of the maximum annual out-of-pocket for all medical and prescription services including deductibles and co-pays. Maximum out of pocket if \$6,750 individual and \$13,500 family.

For more information, please refer to the website ~ <https://www.aetnaresource.com/p/Ector-County-ISD>

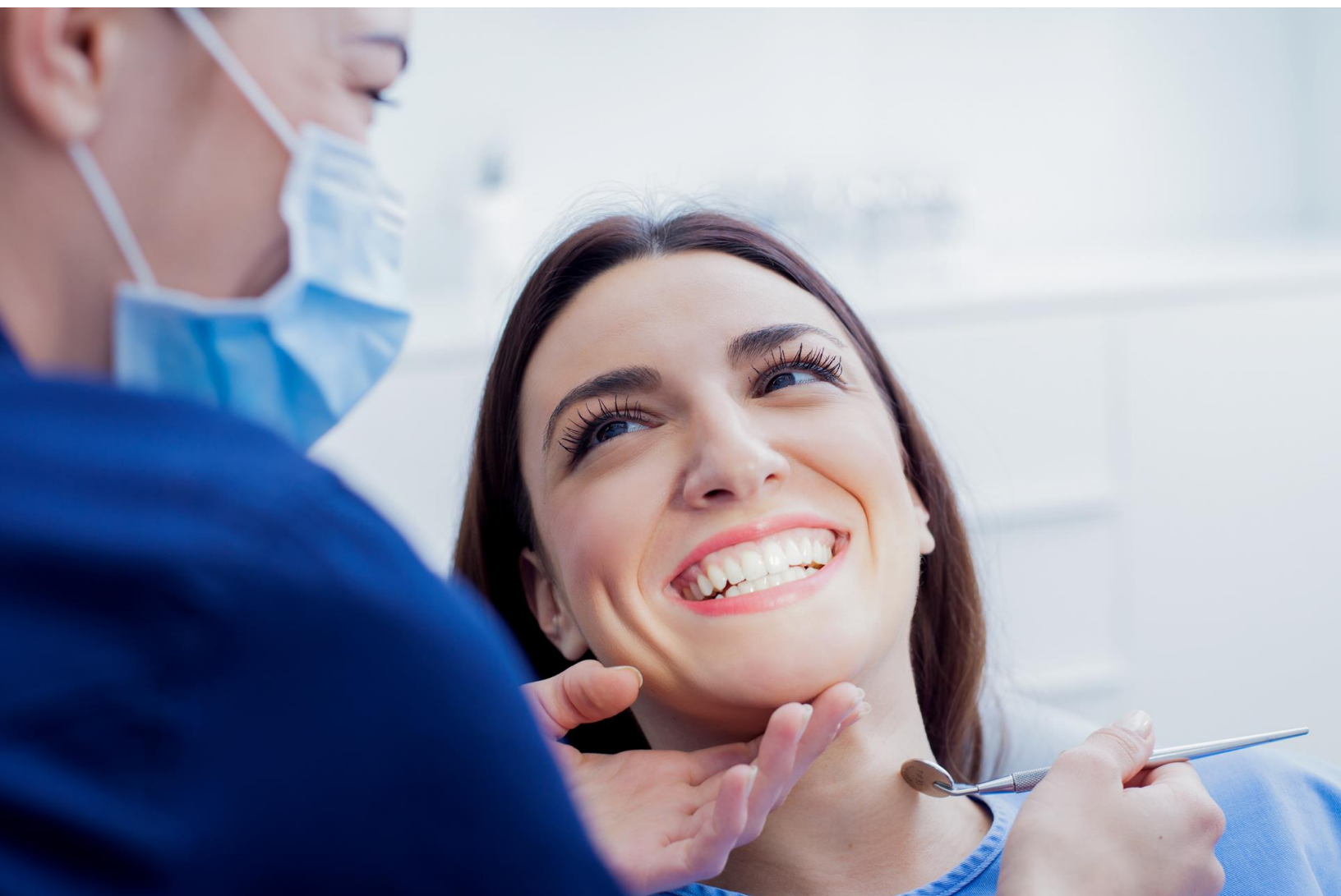
# DENTAL INSURANCE

Metlife | [www.metlife.com](http://www.metlife.com) | 1.800.275.4638

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

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

DENTAL MONTHLY PREMIUMS	
DENTAL PLAN	
EMPLOYEE ONLY	\$34.24
EMPLOYEE + FAMILY	\$91.64



# VISION INSURANCE

Superior by Metlife | [www.metlife.com](http://www.metlife.com) | 1.855.564.6638

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 MONTHLY PREMIUMS		
	Low	High
<b>EMPLOYEE ONLY</b>	\$6.41	\$8.88
<b>EMPLOYEE + FAMILY</b>	\$17.32	\$23.81



# FLEXIBLE SPENDING ACCOUNTS

First Financial Administrators, Inc. | [www.ffga.com](http://www.ffga.com) | 1.866.853.3539

## MEDICAL FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and reimburse yourself for out-of-pocket medical expenses not covered under your medical plan. Your employer has chosen the \$570 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$570 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$570 will be forfeited under the use-it-or-lose-it rule.

**Your maximum contribution amount for 2023 is \$3050.**

## HIGHLIGHTS

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

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

## DEPENDENT CARE FSA

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

**You may allocate up to \$5,000 per tax year for reimbursement of dependent care services.  
If you are married and file a separate tax return, the limit is \$2,500.**

## HIGHLIGHTS

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



# FSA RESOURCES

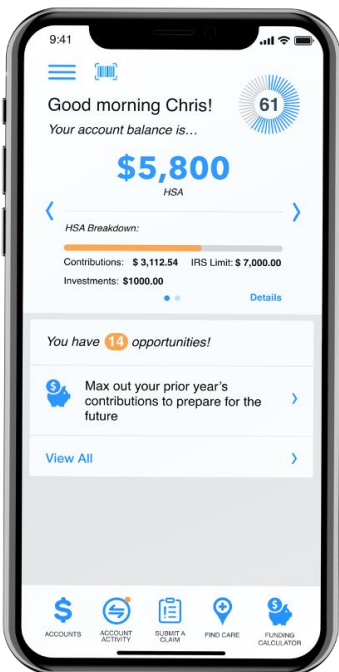
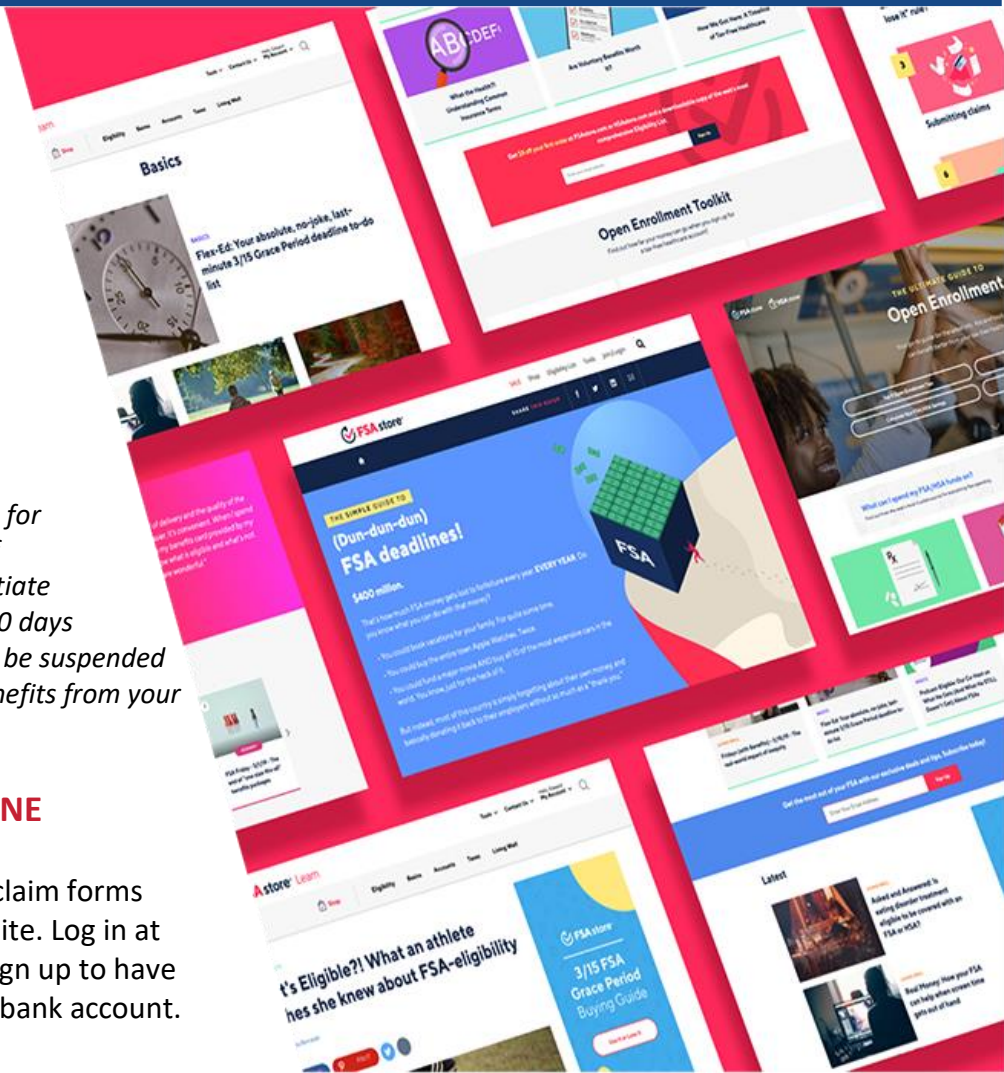
## BENEFITS CARD

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

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

## VIEW YOUR ACCOUNT DETAILS ONLINE

Sign up to view your account balance, find claim forms and check claims status on our secure website. Log in at [www.ffga.com](http://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 Store<sup>SM</sup> or Google Play Store<sup>TM</sup>. 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](http://www.ffga.com) | 1.866.853.3539

## 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.

	2022	2023
<b>HSA Contribution Limit</b>	<ul style="list-style-type: none"><li>Self Only: <b>\$3,650</b></li><li>Family: <b>\$7,300</b></li></ul>	<ul style="list-style-type: none"><li>Self Only: <b>\$3,850</b></li><li>Family: <b>\$7,750</b></li></ul>
<b>HDHP Minimum Deductibles</b>	<ul style="list-style-type: none"><li>Self Only: <b>\$1,400</b></li><li>Family: <b>\$2,800</b></li></ul>	<ul style="list-style-type: none"><li>Self Only: <b>\$1,500</b></li><li>Family: <b>\$3,000</b></li></ul>
<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.



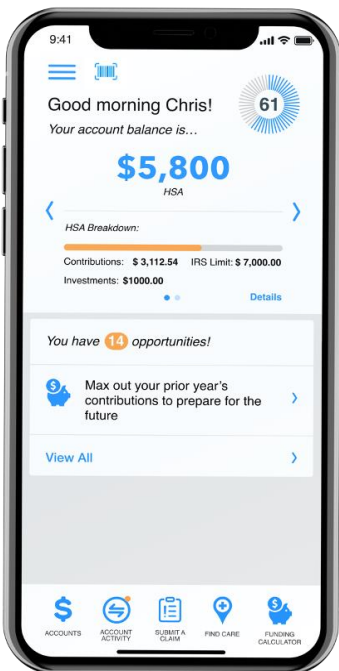
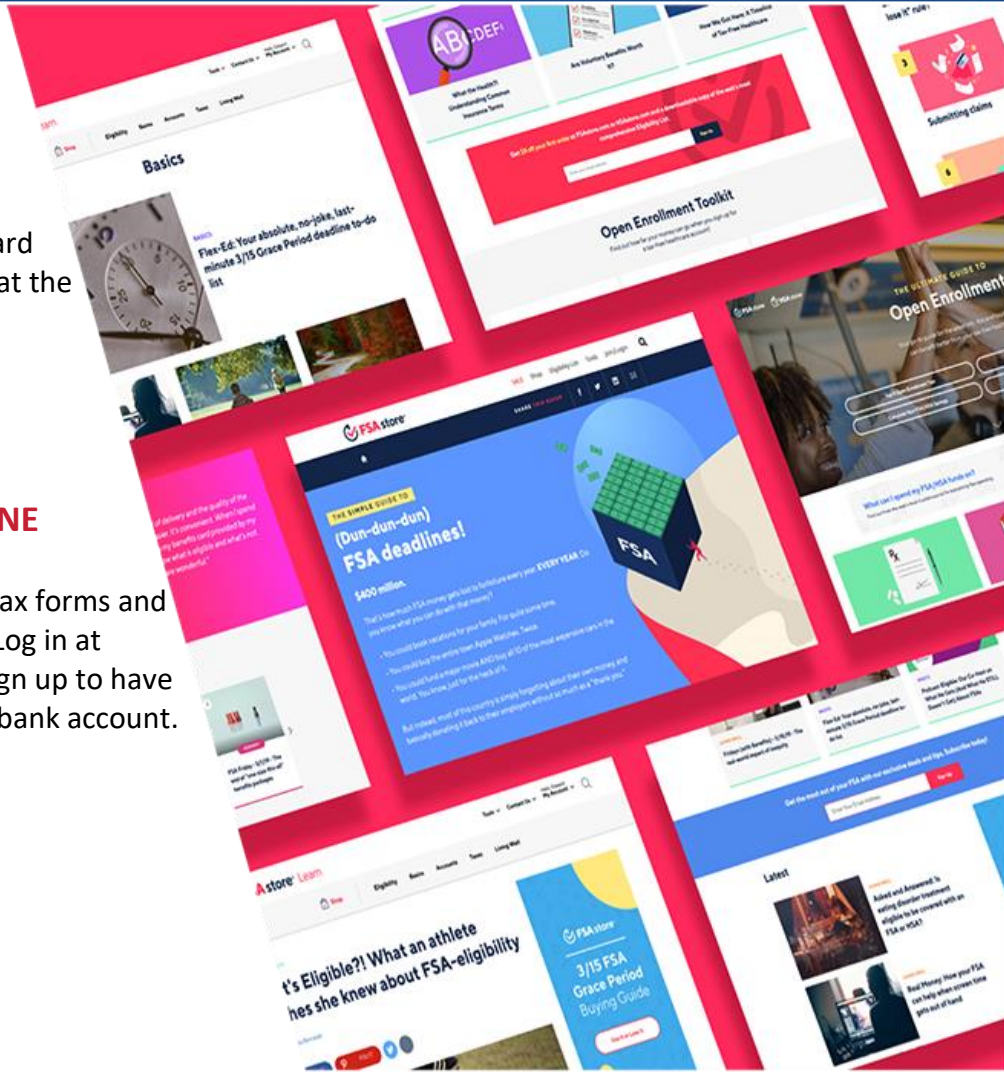
# HSA RESOURCES

## BENEFITS CARD

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## VIEW YOUR ACCOUNT DETAILS ONLINE

Sign up to view your account balance, find tax forms and check claims status on our secure website. Log in at [www.ffga.com](http://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 Store<sup>SM</sup> or Google Play Store<sup>TM</sup>. 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.



# GROUP LIFE & AD&D INSURANCE

The Standard | [www.standard.com](http://www.standard.com) | 1.855-757-4717

## EMPLOYER-PAID GROUP LIFE 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 in effect while you are employed.

- Full cost of coverage is paid for your employer through payroll deduction and will begin the first month following 30 days of employment, if you are actively employed at that time

### Benefits

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#### Basic Life Coverage Amount

Your Basic Life coverage amount is \$10,000

## VOLUNTARY GROUP 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.

### Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Additional Life and Dependents Life insurance for which you are interested in applying.

	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
<b>Employee</b>	\$5,000	\$5,000	\$200,000	\$500,000
<b>Spouse</b>	\$5,000	\$5,000	\$25,000	\$250,000

<b>Child</b>	Choice of \$5,000 or \$10,000
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## VOLUNTARY AD&D INSURANCE

A common misconception is that Accidental Death and Dismemberment insurance, or AD&D, is the same as life insurance. But that's not the case. The difference is that AD&D insurance covers you in the event you were to die due to an accident. It would also pay a benefit if you were severely injured due to an accident. Affordable premiums. Age-banded, which means your age plays a role in the amount of coverage you will receive.

### Dependents Benefits

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#### Spouse Coverage Amount

Spouse Basic Life coverage amount is \$5,000

#### Child Coverage Amount

Child Basic Life coverage amount is \$2,000

FOR FULL PREMIUM DETAILS PLEASE VISIT THE EBC SITE: <https://ffbenefits.ffga.com/ectorcountyisd/group-life/>

# 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.

### 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.

**MONTHLY NON-TOBACCO PREMIUMS**  
**EMPLOYEES ONLY** with Accidental Death & Chronic Illness Riders

**TEXASLIFE** INSURANCE  
 COMPANY

### PureLife-plus – Standard Risk Table Premiums – Non-Tobacco – Express Issue

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
15D-1										81
2-4										80
5-8										79
9-10										79
11-16										77
17-20		13.05	23.85	34.65	45.45	67.05	88.65	110.25	131.85	75
21-22		13.33	24.40	35.48	46.55	68.70	90.85	113.00	135.15	74
23		13.60	24.95	36.30	47.65	70.35	93.05	115.75	138.45	75
24-25		13.88	25.50	37.13	48.75	72.00	95.25	118.50	141.75	74
26		14.43	26.60	38.78	50.95	75.30	99.65	124.00	148.35	75
27-28		14.70	27.15	39.60	52.05	76.95	101.85	126.75	151.65	74
29		14.98	27.70	40.43	53.15	78.60	104.05	129.50	154.95	74
30-31		15.25	28.25	41.25	54.25	80.25	106.25	132.25	158.25	73
32		16.08	29.90	43.73	57.55	85.20	112.85	140.50	168.15	74
33		16.63	31.00	45.38	59.75	88.50	117.25	146.00	174.75	74
34		17.45	32.65	47.85	63.05	93.45	123.85	154.25	184.65	75
35		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	76
36		19.10	35.95	52.80	69.65	103.35	137.05	170.75	204.45	76
37		19.93	37.60	55.28	72.95	108.30	143.65	179.00	214.35	77

FOR FULL PREMIUM DETAILS PLEASE VISIT THE EBC SITE: <https://ffbenefits.ffqa.com/ectorcountyisd/texas-life/>

# DISABILITY INSURANCE

The Standard | [www.standard.com](http://www.standard.com) | 1.855.757-4717

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?

Standard Insurance Company      **Your Choice Voluntary Long Term Disability Coverage Highlights**  
Ector County Independent School District

**Maximum benefit to SSNRA for both accident and sickness**

Annual Earnings	Monthly Earnings	Monthly Disability Benefit	Accident/Sickness Benefit Waiting Period				
			Cost Per Month				
			14-14	30-30	60-60	90-90	180-180
3,600	300	200	5.86	4.72	4.00	3.34	2.50
5,400	450	300	8.79	7.08	6.00	5.01	3.75
7,200	600	400	11.72	9.44	8.00	6.68	5.00
9,000	750	500	14.65	11.80	10.00	8.35	6.25
10,800	900	600	17.58	14.16	12.00	10.02	7.50
12,600	1,050	700	20.51	16.52	14.00	11.69	8.75
14,400	1,200	800	23.44	18.88	16.00	13.36	10.00
16,200	1,350	900	26.37	21.24	18.00	15.03	11.25
18,000	1,500	1,000	29.30	23.60	20.00	16.70	12.50
19,800	1,650	1,100	32.23	25.96	22.00	18.37	13.75
21,600	1,800	1,200	35.16	28.32	24.00	20.04	15.00
23,400	1,950	1,300	38.09	30.68	26.00	21.71	16.25
25,200	2,100	1,400	41.02	33.04	28.00	23.38	17.50
27,000	2,250	1,500	43.95	35.40	30.00	25.05	18.75
28,800	2,400	1,600	46.88	37.76	32.00	26.72	20.00
30,600	2,550	1,700	49.81	40.12	34.00	28.39	21.25
32,400	2,700	1,800	52.74	42.48	36.00	30.06	22.50

FOR FULL PREMIUM DETAILS PLEASE VISIT THE EBC SITE: <https://ffbenefits.ffqa.com/ectorcountvisd/disability/>

# CANCER INSURANCE

Allstate | [www.allstatebenefits.com/mybenefits](http://www.allstatebenefits.com/mybenefits) | 1.888.282.2550

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 (EBC) and view policy for more details.

CANCER INSURANCE		
MONTHLY PREMIUM	PLAN 1	PLAN 2
EMPLOYEE	\$18.68	\$38.77
EMPLOYEE + SPOUSE	\$28.99	\$60.06
EMPLOYEE + CHILDREN	\$26.49	\$55.05
EMPLOYEE + FAMILY	\$36.78	\$76.33

# CRITICAL ILLNESS INSURANCE

Metlife | [www.metlife.com](http://www.metlife.com) | 1.855.564.6638

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.

## HIGHLIGHTS

- Age banded
- \$10,000 increments up to a maximum of \$50,000
- Health screening benefit
- Employee and spouse and family coverage available
- Portability coverage

FOR FULL PREMIUM DETAILS PLEASE VISIT THE EBC SITE: <https://ffbenefits.ffqa.com/ectorcountysid/critical-illness/>



# ACCIDENT INSURANCE

Metlife | [www.metlife.com](http://www.metlife.com) | 1.855.564.6638

The costs associated with an injury can add up. Between hospital visits, exams and treatment, out-of-pocket costs could put you in a financial hardship. An accident plan pays benefits directly to you so you can determine where to spend the money. It's comforting to know that an accident insurance policy can be there through all stages of your care, from initial treatment to follow-up care. Accident coverage is available to you through payroll deduction and may provide a benefit for costs associated with:

- Concussions
- Lacerations
- Broken teeth
- Emergency room visits
- Ambulance, ground or air
- Intensive care unit

ACCIDENT INSURANCE		
MONTHLY PREMIUM	LOW PLAN	HIGH PLAN
EMPLOYEE	\$9.47	\$15.43
EMPLOYEE + SPOUSE	\$18.95	\$30.85
EMPLOYEE + CHILDREN	\$22.68	\$36.72
EMPLOYEE + FAMILY	\$26.91	\$43.69

# HOSPITAL INDEMNITY INSURANCE

Aetna | [www.myaetnasupplemental.com](http://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 INSURANCE		
MONTHLY PREMIUM	PLAN 1	PLAN 2
EMPLOYEE	\$7.97	\$24.20
EMPLOYEE + SPOUSE	\$16.51	\$53.86
EMPLOYEE + CHILDREN	\$12.53	\$41.48
EMPLOYEE + FAMILY	\$19.84	\$68.54



# 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.

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.

ILOCK MONTHLY PREMIUMS	
EMPLOYEE ONLY	\$8.95
EMPLOYEE + FAMILY	\$18.95

PLAN FEATURES	PLUS
<b>CyberAlert™ monitors:</b> <ul style="list-style-type: none"><li>• one Social Security Number</li><li>• one Drivers License Number</li><li>• one Passport</li><li>• two Phone Numbers</li><li>• two Email Addresses</li><li>• two Medical ID Numbers</li><li>• five Credit/Debit Cards</li><li>• five Bank Accounts</li></ul>	✓ ✓
Change of Address Monitoring	✓
Court/Criminal Records Monitoring	✓
Bank Account Takeover & Credit Application Monitoring	✓
Payday Loan Monitoring	✓
Social Media Monitoring	✓
Lost Wallet Protection	✓
24/7 Full-Service Identity Theft Restoration	✓ ✓
\$1M Identity Theft Insurance	✓
Social Security Number Trace	✓ ✓
Daily monitoring of Experian Credit Bureau	✓
ScoreTracker	✓
✓ adults ✓ children to age 18	

FOR FULL DETAILS PLEASE VISIT THE EBC SITE: <https://ffbenefits.ffqa.com/ectorcountysid/identity-theft/>

# LEGAL PLAN

LegalShield | [www.w3.legalshield.com](http://www.w3.legalshield.com) | 1.800.654.7757

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.

## THE LEGALSHIELD® MEMBERSHIP INCLUDES:

- ✓ Personal Legal advice on unlimited issues
- ✓ Letters/ calls made on your behalf
- ✓ Contracts & documents reviewed (up to 15 pages)
- ✓ Residential Loan Document Assistance
- ✓ Lawyers prepare your Will, your Living Will and your Health Care Power of Attorney
- ✓ Moving Traffic Violations (available 15 days after enrollment)
- ✓ IRS Audit Assistance
- ✓ Trial Defense (if named defendant/ respondent in a covered civil action suit)
- ✓ Uncontested Divorce, Separation, Adoption and/or Name Change Representation (available 90 days after enrollment)
- ✓ 25% Preferred Member Discount (Bankruptcy, Criminal Charges, DUI, Other Matters, etc.)
- ✓ 24/7 Emergency Access for covered situations

*LegalShield family legal plans cover the member; member's spouse; never married dependent children under 26 living at home; dependent children under age 18 for whom the member is legal guardian; never married, dependent children up to age 26 if a full-time college student; and physically or mentally disabled dependent children.*

## ADVICE ON ANY LEGAL ISSUE



With a LegalShield Legal Plan you will have access to attorneys who can provide advice or assistance on a variety of personal legal issues.

## ELECTION OPTIONS



Family Coverage:

\$18.95 per Month

**AFFORDABLE LEGAL PROTECTION  
FOR ONE LOW MONTHLY FEE**

FOR FULL PREMIUM DETAILS PLEASE VISIT THE EBC SITE: <https://ffbenefits.ffga.com/ectorcountvisd/legal/>

# MEDICAL TRANSPORT

MASA MTS | [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.

	<b>EMERGENT PLUS MEMBERSHIP</b>	<b>PLATINUM MEMBERSHIP</b>
Emergent Air Transportation	●	●
Emergent Ground Transportation	●	●
Non-Emergency Inter-Facility Transportation	●	●
Repatriation/ Recuperation	●	●
Escort Transportation		●
Visitor Transportation		●
Return Transportation		●
Mortal Remains Transportation		●
Minor Return		●
Organ Retrieval/ Organ Recipient Transportation		●
Vehicle Return		●
Pet Return		●
Worldwide Coverage		●
	<b>\$14 /MONTH</b>	<b>\$39 /MONTH</b>

FOR FULL DETAILS PLEASE VISIT THE EBC SITE: <https://ffbenefits.ffqa.com/ectorcountyisd/medical-transport/>

# VOLUNTARY RETIREMENT PLANS

First Financial Administrators, Inc. | [www.ffga.com](http://www.ffga.com) | 1.800.523.8422, option 2 | [retirement@ffga.com](mailto:retirement@ffga.com)

## 403(b) RETIREMENT PLAN

The 403(b) can be an excellent way to save money for retirement. It can serve as a supplement to a traditional pension plan or other retirement plan(s), or as a stand-alone plan. The 403(b) is a tax deferred retirement plan available to employees of educational institutions and certain non-profit organizations as determined by section 501(c)(3) of the Internal Revenue Code. Contributions and investment earnings in a 403(b) grow tax deferred until withdrawal (assumed to be retirement), at which time they are taxed as ordinary income. The 403(b) is named after the section of the IRS code governing it.

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

- Tax deferred growth: no annual taxation on earnings
- Investment options: fixed annuities, variable annuities, or mutual funds
- Competitive interest rates
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan.
- Receive periodic account statements

### CONTRIBUTION LIMITS

Participants may contribute up to \$22,500 for year 2023. Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional \$7,500 in 2023, for a total of \$30,000.

## 457(b) RETIREMENT PLAN

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
- 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

### CONTRIBUTION LIMITS

Participants may contribute up to \$22,500 for year 2023. Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional \$7,500 in 2023, for a total of \$30,000.

# TELEHEALTH

Wellvia | [www.WellViaSolutions.com](http://www.WellViaSolutions.com) | 1.800.555.5555

Studies show that more than 50 percent of doctor's office visits can be handled over the phone. With the Telehealth program, you can get a diagnosis quicker and spend less time in the waiting room.

Board Certified physicians will diagnose your illness, recommend treatment, and prescribe medication via telephone or video. You can contact them from anywhere – home, work, school, even while on vacation. They can treat common health issues like acid reflux, allergies, asthma, cold and flu, sinus infections, rashes, sore throat and more.

It's like having a doctor on call whenever you need medical advice. Access is only a call or click away!

# COBRA

First Financial Administrators, Inc. | [www.ffga.com](http://www.ffga.com) | 1.800.523.8422, option 4

Life is full of unexpected events that may impact your health insurance coverage. Under the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA, you have the right to continue your group health coverage such as medical, dental, vision insurance and flexible spending accounts for a limited period of time.

## HIGHLIGHTS

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

# CLEVER RX

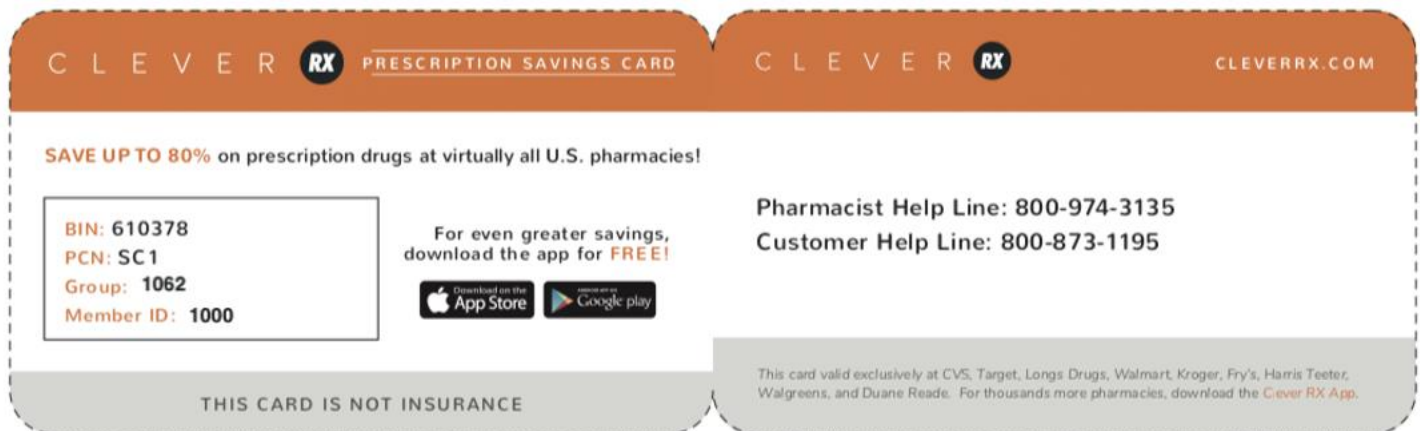
Clever RX | <https://partner.cleverrx.com/ffga> | 1.800.873.1195

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>.





# CONTACT INFORMATION

## ECTOR COUNTY ISD BENEFITS OFFICE

802 N. Sam Houston | Odessa, TX 79761

432.456.97854

[www.ectorcountyisd.org](http://www.ectorcountyisd.org)

## FIRST FINANCIAL GROUP OF AMERICA

Diana Maldonado

Account Representative

432-456-9783

[Diana.maldonado@ffga.com](mailto:Diana.maldonado@ffga.com)

## CONTACTS

BENEFIT	CARRIER	WEBSITE	PHONE
Medical	AETNA	<a href="http://www.aetnaresource.com/p/ector-county-isd">www.aetnaresource.com/p/ector-county-isd</a>	888-982-3862
Dental	MetLife	<a href="http://www.metlife.com">www.metlife.com</a>	800-275-4638
Vision	Superior by MetLife	<a href="http://www.metlife.com">www.metlife.com</a>	855-564-6638
Disability	The Standard	<a href="http://www.standard.com">www.standard.com</a>	855-757-4717
Accident	MetLife	<a href="http://www.metlife.com">www.metlife.com</a>	855-564-6638
Critical Illness	MetLife	<a href="http://www.metlife.com">www.metlife.com</a>	855-564-6638
Hospital Indemnity	AETNA	<a href="http://www.myaetnasupplemental.com">www.myaetnasupplemental.com</a>	800-607-3366
Cancer	Allstate	<a href="http://www.allstatebenefits.com/mybenefits">www.allstatebenefits.com/mybenefits</a>	800-282-2550
Permanent Life	Texas Life	<a href="http://www.texaslife.com">www.texaslife.com</a>	800-283-9233
Group Life	The Standard	<a href="http://www.standard.com">www.standard.com</a>	855-757-4717
Whole Life	Allstate	<a href="http://www.allstatebenefits.com/mybenefits">www.allstatebenefits.com/mybenefits</a>	800-282-2550
Telehealth	Wellvia	<a href="http://www.wellviasolutions.com">www.wellviasolutions.com</a>	855-935-5842
Legal	Legal Shield	<a href="http://www.w3legalshield.com">www.w3legalshield.com</a>	800-654-7757
Medical Transport	MASA MT	<a href="http://www.masamts.com">www.masamts.com</a>	954-334-8261
ID Theft Protection	iLock	<a href="http://www.ilock360.com">www.ilock360.com</a>	855-287-8888
Retirement Plans	First Financial	<a href="http://www.ffga.com">www.ffga.com</a>	800-523-8422, x2
FFInvest 457(b)	TCG	<a href="http://www.tcgservices.com">www.tcgservices.com</a>	800-943-9179
FSA and HSA	First Financial	<a href="http://www.ffga.com">www.ffga.com</a>	866-853-3539
Dependent Care	First Financial	<a href="http://www.ffga.com">www.ffga.com</a>	866-853-3539
Prescription Drug Savings	Clever Rx	<a href="http://www.partner.cleverrx.com/ffga">www.partner.cleverrx.com/ffga</a>	800-873-1195