



EMPLOYEE BENEFITS GUIDE

2023 Plan Year

January 1, 2023 – December 31, 2023

Medical Enrollment Dates

July 17-August 15, 2023



Harmony Public Schools offers eligible employees a competitive benefits package that includes both district-paid and voluntary products. We have worked closely with First Financial (FFGA) to provide you with a variety of benefits and resources to help you reach your healthcare and retirement needs. Details of all available benefits can be found on the Employee Benefits Center website, <https://ffbenefts.ffga.com/harmonypublicschools/>.

Be sure to read the product descriptions carefully so you are well prepared before enrollment begins. If you have questions, feel free to reach out to your District First Financial Account Manager or your Benefits department.

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Harmony Public Schools

9321 W Sam Houston Pkwy S Houston, TX 77099

713-343-3333

ELIGIBILITY

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

BENEFITS ENROLLMENT

EMPLOYEE BENEFITS CENTER

The Employee Benefits Center (EBC) is a one-stop-shop for you to find all things benefits related. On the website, you'll find open enrollment and plan year dates, benefit descriptions, carrier contact information, product brochures, claim forms and enrollment details. Visit <https://ffbenefits.ffga.com/harmonypublicschools> today!

NEW EMPLOYEES

You have 31 days from your actively-at-work date to make benefit elections. Your New Hire Enrollment elections will be made online, or your First Financial Account Representative.

EXISTING EMPLOYEES

When it's time to enroll in your benefits, your First Financial Account Representative will be available by phone and on-site during supplemental enrollment 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 by visiting the Employee Benefits Center.

Online Enrollment

ENROLL ONLINE

For our How To Enroll guide and video, visit <https://ffbenefits.ffga.com/harmonypublicschools/how-to-enroll/>

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. Scroll down to quickly enroll in your elections by clicking either “Keep Existing” for a plan you do not want to change or click “Edit this Selection” to enroll in a benefit that you do not have. Print the Benefit Confirmation for your record of plan enrollment and premium deductions. Don’t forget to sign and submit to complete the enrollment process.

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 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 have to 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.*

EMPLOYER PAID

Short Term Disability Insurance



Sunlife | www.sunlife.com | 1.800.247.6875

Short Term Disability is paid for by Harmony Public Schools. 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. You will receive a check for your benefits on a weekly basis. **It will cover 60% of your Total Weekly Earnings, up to \$1,000 per week.** You do have the option to add long term disability as well. Visit the [Employee Benefit Center](#) for more information.

EMPLOYER PAID

Basic Term Life & AD&D



The Standard | www.standard.com | 1.877.851.1631

Group Term Basic Life insurance is paid for by Harmony Public Schools. It 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. **This year the coverage is \$100,000 for all exempt employees, \$20,000 for hourly/non-exempt employees. 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. Visit the [Employee Benefit Center](#) for more information.

EMPLOYER PAID

Employee Assistance Program



Curalinc | www.supportlinc.com | 1.800.475.3327

EAP is paid for by Harmony Public Schools. Life pulls us in many different directions. Between kids, personal relationships, extracurricular activities, and family time, it seems like we don't have enough time in day to fit it all in. When life gets you stressed, call the employee assistance line provided by your employer. It offers 5 face-to-face sessions and 24/7 access to professionals who can help you successfully face emotional issues. An employee assistance program, or EAP, is a free, voluntary program paid for by your employer. With one phone call, you will have access to short-term counseling and confidential assessments whenever you have a personal or work-related problem. Employee assistance programs address a wide range of issues including mental and emotional well-being, substance abuse and grief. Counselors are held to the highest ethical standard and are trained to keep your situation confidential. They work with you to determine the best way to address your needs and move you in a positive direction. Visit the [Employee Benefit Center](#) for more information.

EMPLOYER PAID

FinPath

FinPath | <http://www.finpathwellness.com> | 1.833.777.6545

7 in 10 Americans report high levels of financial stress, but you shouldn't be part of that statistic. FinPath is a financial literacy program paid by your employer to help you take control of your money and help decrease your stress. If you've ever felt like you're living paycheck to paycheck or like your dollar can go farther, FinPath has just the tools to make a difference. Visit the Employee Benefit Center for more information.

What you get:

- Access to unbiased, confidential advice from Financial Wellness Coaches
- Access to FinPath University courses on important financial topics
- A Wellness Score Analyzer to plan and track your improvement progress
- Budgeting tools and calculators to help track your spending and savings

Dental Insurance



DHMO - Cigna | www.cigna.com

1.800.244.6224

PPO - Ameritas | www.ameritas.com

1.800.487.5553

Your employer contributes \$11.59 per month for this benefit. 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. Visit the [Employee Benefit Center](#) for more information. A range of procedures may be covered, such as:

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

DENTAL DIFFERENCES

DHMO	PPO
Visit your specified provider you choose from the network	Access to providers in or out of network, but save the most when staying in-network
Pre-negotiated fees for services	Cost share with insurance
No deductible or max allowance	Co-pay and max allowance apply
Preventative covered 100%	Preventative covered 100%

PPO DENTAL MONTHLY PREMIUMS

COVERAGE TIER	DISTRICT CONTRIBUTION	LOW PPO		HIGH PPO	
		TOTAL PREMIUM	YOUR PREMIUM	TOTAL PREMIUM	YOUR PREMIUM
EMPLOYEE ONLY	\$11.59	\$18.04	\$6.45	\$24.66	\$13.07
EMPLOYEE + SPOUSE	\$11.59	\$34.84	\$23.25	\$48.48	\$36.89
EMPLOYEE + CHILD(REN)	\$11.59	\$66.04	\$54.45	\$74.48	\$62.89
EMPLOYEE + FAMILY	\$11.59	\$80.88	\$69.29	\$98.44	\$86.85

DHMO DENTAL MONTHLY PREMIUMS

COVERAGE TIER	DISTRICT CONTRIBUTION	DHMO	
		TOTAL PREMIUM	YOUR PREMIUM
EMPLOYEE ONLY	\$11.59	\$11.59	\$0.00
EMPLOYEE + SPOUSE	\$11.59	\$20.85	\$9.26
EMPLOYEE + CHILD(REN)	\$11.59	\$26.39	\$14.80
EMPLOYEE + FAMILY	\$11.59	\$38.83	\$27.24

Vision Insurance



Ameritas | www.ameritas.com | 1.800.487.5553

Your employer contributes \$6.44 per month for this benefit. 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. Visit the [Employee Benefit Center](#) for more information.

VISION MONTHLY PREMIUMS

COVERAGE TIER	DISTRICT CONTRIBUTION	LOW		HIGH	
		TOTAL PREMIUM	YOUR PREMIUM	TOTAL PREMIUM	YOUR PREMIUM
EMPLOYEE ONLY	\$6.44	\$6.44	\$0.00	\$12.04	\$5.60
EMPLOYEE + SPOUSE	\$6.44	\$13.88	\$7.44	\$24.08	\$17.64
EMPLOYEE + CHILD(REN)	\$6.44	\$15.28	\$8.84	\$26.48	\$20.04
EMPLOYEE + FAMILY	\$6.44	\$22.48	\$16.04	\$38.48	\$32.04

Flexible Spending Accounts



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

HEALTHCARE FSA

A Health Flexible Spending Account (Health 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 for the 2022 plan year is \$2,850.00 and \$3,050 for 2023

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 so you don't have to spend 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 to substantiate any claim for tax purposes. Your receipt must include: 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 name.

Visit the [Employee Benefit Center](#) for more information on your FSA.

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.

Pre-tax contribution is \$5,000 for single taxpayers and married couples filing jointly.

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.
- Contributions are not loaded upfront. Funds become available as contributions are made to your account.

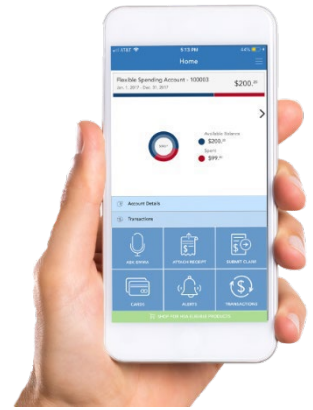
- Keep all receipts in case you need to substantiate a claim for tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.

FSA RESOURCES

BENEFITS CARD

The First Financial Benefits Card is available to all employees that participate in 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 eligible dependents that 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 90 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.
- Dependent Care FSA Contributions are not loaded upfront. Funds become available as contributions are made to your account.



ONLINE FSA PORTAL

Flexible Spending Account participants can log in to their online FSA portal to access account balances, check on claims, upload receipts and access other account details. Visit <https://ffga.com/individuals> to login or set up your account.

FF MOBILE ACCOUNT APP

Managing your benefit accounts on the go is made easy with *FF Mobile Account App*. This powerful, intuitive mobile application gives you access to view your account balances, update your profile, submit a claim and much more – right from your Android or Apple device.

- Access account Information
- View card details and profile information
- Submit FSA claims using an electronic claim form
- View pending claims
- Upload receipts and documentation
- Receive alerts
- Update direct deposit information

FSA STORE

First Financial has partnered with the FSA Store to bring you an easy-to-use online store to better understand and manage your FSA. An online marketplace that connects consumers to FSA-eligible products, seasonal deals, and account support resources such as open enrollment guides and educational videos.

Visit <http://www.ffga.com/fsaextras> for more details & special deals!

- Shop for eligible items from bandages to wheelchairs and thousands of products in between
- Browse or search for eligible products and services using the Eligibility List
- Visit the Learning Center to help find answers to questions you may have about your account.

Visit the [Employee Benefit Center](#) for more information on your DCA.

Health Savings Accounts



First Financial Administrators, Inc. | 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.

	2022	2023
HSA Contribution Limit	<ul style="list-style-type: none"> Employee only: \$3,650 Family: \$7,300 	<ul style="list-style-type: none"> Employee only: \$3,850 Family: \$7,750

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 AND ARE THERE ANY RESTRICTIONS?

- 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 or your spouse (at their place of employment) cannot participate in a general-purpose Flexible Spending Account (FSA) or Health Reimbursement Arrangement
- You cannot participate if you are being claimed as a dependent on another person's tax return

What is CIP Verification and Why is it required?

The Customer Identification Program (CIP) is a combination of requirements set forth in the US Patriot Act. It states that all financial institutions must verify the identity of individuals wishing to conduct financial transactions with them. A Health Savings Account is a bank account established with UMB and is therefore required to follow the CIP verification process. The verification process reviews your SSN, home mailing address, date of birth, and full legal name against two federal databases. UMB will send you information regarding the CIP process after Open Enrollment.

IF THE REQUESTED DOCUMENTATION IS NOT RECEIVED WITHIN 60 DAYS, THE ACCOUNT WILL BE CLOSED AND YOU MUST RE-APPLY IN ORDER TO OPEN UP YOUR HSA ACCOUNT.

ONLINE HSA PORTAL

Health Savings Account participants can log in to their online HSA portal to access account balances, check on claims, upload receipts and access other account details. Visit <https://ffga.com/individuals> to login or set up your account.

FF MOBILE ACCOUNT APP

Managing your benefit accounts on the go is made easy with *FF Mobile Account App*. This powerful, intuitive mobile application gives you access to view your account balances, update your profile, submit a claim and much more – right from your Android or Apple device.

- Request distributions
- Invest in HSA funds
- Make additional contributions
- Pay a provider or pay yourself
- Download tax forms



HSA STORE

First Financial has partnered with the HSA Store to bring you an easy-to-use online store to better understand and manage your HSA. An online marketplace that connects consumers to HSA-eligible products, seasonal deals, and account support resources such as a national database of providers as well as an HSA Learning Center.

Visit <https://www.ffga.com/individuals/#stores> for more details & special deals!

- Shop for eligible items from bandages to wheelchairs and thousands of products in between
- Browse or search for eligible products and services using the Eligibility List
- Visit the Learning Center to help find answers to questions you may have about your account.

Visit the [Employee Benefit Center](#) for more information on your HSA.

Hospital Indemnity Insurance



Aetna | www.myaetnasupplemental.com | 1.888.772.9682

Hospital stays are costly. The Hospital Indemnity plan is offered, with Guarantee Issue, including pregnancy. 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! Visit the [Employee Benefit Center](#) for more information.

HOSPITAL INDEMNITY MONTHLY PREMIUMS

COVERAGE TIER	LOW	HIGH
EMPLOYEE ONLY	\$7.98	\$15.65
EMPLOYEE + SPOUSE	\$18.31	\$36.02
EMPLOYEE + CHILD(REN)	\$12.47	\$24.33
EMPLOYEE + FAMILY	\$21.14	\$41.32

Cancer Insurance



American Fidelity | www.americanfidelity.com | 1.800.654.8489

This benefit is Guarantee Issue and no longer age-rated. 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 of 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 Benefit Center](#) to view policy and for more information.

CANCER INSURANCE MONTHLY PREMIUM

COVERAGE TIER	LOW	HIGH
EMPLOYEE	\$15.80	\$31.62
EMPLOYEE + FAMILY	\$26.86	\$53.80

Critical Illness Insurance



Aflac | www.aflacgroupinsurance.com | 1.800.992.3522

If you've heard of heart attacks, strokes, organ transplants or paralysis, then you're familiar with critical illness. It's likely you or someone you know has experienced one of these life-altering events. Often times, a critical illness has a powerful impact on people's lives, affecting their livelihood and finances.

This benefit is Guarantee Issue and offers a \$50 wellness benefit. 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.

You can elect up to 100% of employee coverage for your spouse. Child(ren) are covered at 50% of employee coverage at no additional cost. Visit the [Employee Benefit Center](#) for more information.

CRITICAL ILLNESS MONTHLY PREMIUMS					
AGE	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-29	\$3.66	\$5.94	\$8.22	\$10.51	\$12.79
30-39	\$5.18	\$9.00	\$12.80	\$16.60	\$20.40
40-49	\$7.88	\$14.26	\$20.84	\$27.33	\$33.82
50-59	\$12.20	\$23.03	\$33.84	\$44.65	\$55.47
60+	\$19.34	\$37.30	\$55.26	\$73.20	\$91.16

Table reflects non-smoker employee rates only

Accident Insurance



Metlife | www.metlife.com | 1.800.438.6388

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 off the job 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. Visit the [Employee Benefit Center](#) for more information. Accident coverage is available to you through payroll deduction and may provide a benefit for costs from an accident off-job including, but not limited to the ones listed below:

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

ACCIDENT MONTHLY PREMIUMS		
COVERAGE TIER	LOW	HIGH
EMPLOYEE ONLY	\$5.54	\$7.75
EMPLOYEE + SPOUSE	\$10.93	\$15.21
EMPLOYEE + CHILD(REN)	\$12.66	\$17.57
EMPLOYEE + FAMILY	\$15.49	\$21.51

Long Term Disability Insurance



Sunlife | www.sunlife.com | 1.800.247.6875

Have you ever wondered what would happen to your income if you had an accidental injury, sickness, or pregnancy? That is why you need disability coverage. It replaces a portion of income for the period of time you are unable to work due to those reasons. You are able to choose the benefit amount, which is the amount of your income to replace, and the waiting period that you begin receiving payments. Your employer is offering you this coverage at a group rate. You are responsible for paying all of the cost. Visit the [Employee Benefit Center](#) for more information. 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?

Voluntary Term Life & AD&D



The Standard | www.standard.com | 1.877.851.1631

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. 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.

Guarantee Issues this year is available up to \$200,000 for employees, \$50,000 for spouse and \$10,000 for child(ren). Employee and spouse rates are age-banded, based on your age as of April 1, 2022. Spouse does not include any person who is insured under the Policy as an Employee.

Spouse means any person who is a party to a marriage and under state, federal or provincial law is recognized as a spouse. No person may be considered a Dependent Child of more than one Employee. Dependent Child does not include any person who is insured as an Employee. Visit the [Employee Benefit Center](#) for more information.

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. Visit the [Employee Benefit Center](#) for more information.

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, as long as 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.

Telehealth



Teledoc | www.teladoc.com | 1.855.835.2362

RediMD | www.redimd.com | 1.855.942.4900

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 are able to 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! Telehealth services are subject to a co-pay for those enrolled in ActiveCare HD.

Medical



TRS-ACTIVECARE

The district's medical plans are offered through TRS. From in- and out-of-network options to comprehensive prescription drug coverage and special health and wellness programs, TRS-ActiveCare has been designed to flexibly meet the needs of nearly half a million public education employees. **Medical Enrollment occurs during the Summer. Reach out to your benefits department with any questions. benefits@harmony.tx.org**

Administered by BCBSTX

Blue Cross Blue Shield of Texas | www.bcbstx.com/trsactivecare | 1.866.355.5999

TRS-ActiveCare Primary

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

TRS-ActiveCare HD

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

TRS-ActiveCare Primary+

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

TRS-ActiveCare 2 – CLOSED TO NEW ENROLLEES

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

TRS-ActiveCare Plan Prescription Benefits

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

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

HMO Plans

Baylor Scott & White HMO | trs.swhp.org | 800.728.7947

- Copays for doctor visits and generic prescriptions before you meet deductible
- In-Network only – no out-of-network benefits
- Employee will receive 1 ID card for medical and prescription benefits. If you are covering dependents, you will receive 2 cards. Additional cards can be added

South Texas Blue Essentials HMO | www.bcbstx.com/trshmo | 888.378.1633

- Copays for doctor visits and prescriptions before you meet deductible
- In-Network only – no out-of-network benefits
- Employees will be required to select a preferred care provider at time of enrollment
- Employee will receive 1 ID card for medical and prescription benefits

West Texas Blue Essentials HMO | www.bcbstx.com/trshmo | 888.378.1633

- Copays for doctor visits and prescriptions before you meet deductible
- In-Network only – no out-of-network benefits
- Employees will be required to select a preferred care provider at time of enrollment
- Employee will receive 1 ID card for medical and prescription benefits

For more information, please refer to the TRS-ActiveCare website.
<https://www.trs.texas.gov/Pages/healthcare-trsactivecare-2022-23-plans.aspx>

DISTRICT CONTRIBUTIONS PER BAND	
ROLE BAND	MONTHLY DISTRICT CONTRIBUTION
0.5	\$825
1	\$825
2 & 3	\$625
4	\$425
5, 6 & 7	\$325
Teacher & Non-Exempt	\$325

Kindly confirm your Role Band with your District HR Manager or Specialist

HARMONY PUBLIC SCHOOLS HOUSTON

TRS Medical Rates

2023-2024 Plan Year

12 Month Premium

ACTIVECARE PRIMARY	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	\$432.00	\$325.00	\$107.00
Employee & Spouse	\$1167.00	\$325.00	\$842.00
Employee & Child(ren)	\$735.00	\$325.00	\$410.00
Family	\$1,469.00	\$325.00	\$1,144.00

ACTIVECARE PRIMARY PLUS	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	\$507.00	\$325.00	\$182.00
Employee & Spouse	\$1,319.00	\$325.00	\$994.00
Employee & Child(ren)	\$862.00	\$325.00	\$537.00
Family	\$1674.00	\$325.00	\$1,349.00

ACTIVECARE HD	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	\$444.00	\$325.00	\$119.00
Employee & Spouse	\$1199.00	\$325.00	\$874.00
Employee & Child(ren)	\$755.00	\$325.00	\$430.00
Family	\$1,510.00	\$325.00	\$1,185.00

SCOTT & WHITE HMO	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	\$553.45	\$325.00	\$228.45
Employee & Spouse	\$1,390.74	\$325.00	\$1,065.74
Employee & Child(ren)	\$889.98	\$325.00	\$564.98
Family	\$1,600.72	\$325.00	\$1,275.72

Table reflects example of \$325 contribution from Harmony Public Schools

HARMONY PUBLIC SCHOOLS DFW

TRS Medical Rates

2023-2024 Plan Year

12 Month Premium

ACTIVECARE PRIMARY	TRS Premium	Employer Contribution	Employee Contribution
Employee Only	\$399.00	\$325.00	\$74.00
Employee & Spouse	\$1,078.00	\$325.00	\$753.00
Employee & Child(ren)	\$679.00	\$325.00	\$354.00
Family	\$1,357.00	\$325.00	\$1032.00

ACTIVECARE PRIMARY PLUS	TRS Premium	Employer Contribution	Employee Contribution
Employee Only	\$468.00	\$325.00	\$143.00
Employee & Spouse	\$1,217.00	\$325.00	\$892.00
Employee & Child(ren)	\$796.00	\$325.00	\$471.00
Family	\$1,545.00	\$325.00	\$1,220.00

ACTIVECARE HD	TRS Premium	Employer Contribution	Employee Contribution
Employee Only	\$410.00	\$325.00	\$85.00
Employee & Spouse	\$1107.00	\$325.00	\$782.00
Employee & Child(ren)	\$697.00	\$325.00	\$372.00
Family	\$1,394.00	\$325.00	\$1,069.00

SCOTT & WHITE HMO	TRS Premium	Employer Contribution	Employee Contribution
Employee Only	\$515.37	\$325.00	\$190.37
Employee & Spouse	\$1293.46	\$325.00	\$968.46
Employee & Child(ren)	\$828.11	\$325.00	\$503.11
Family	\$1488.60	\$325.00	\$1,163.60

Table reflects example of \$325 contribution from Harmony Public Schools

HARMONY PUBLIC SCHOOLS AUSTIN

TRS Medical Rates

2023-2024 Plan Year

12 Month Premium

ACTIVECARE PRIMARY	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	\$395.00	\$325.00	\$70.00
Employee & Spouse	\$1,067.00	\$325.00	\$742.00
Employee & Child(ren)	\$672.00	\$325.00	\$347.00
Family	\$1,343.00	\$325.00	\$1018.00

ACTIVECARE PRIMARY PLUS	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	\$463.00	\$325.00	\$138.00
Employee & Spouse	\$1204.00	\$325.00	\$879.00
Employee & Child(ren)	\$788.00	\$325.00	\$463.00
Family	\$1,528.00	\$325.00	\$1,203.00

ACTIVECARE HD	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	\$408.00	\$325.00	\$83.00
Employee & Spouse	\$1,102.00	\$325.00	\$777.00
Employee & Child(ren)	\$694.00	\$325.00	\$369.00
Family	\$1,388.00	\$325.00	\$1,063.00

SCOTT & WHITE HMO	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	\$515.37	\$325.00	\$190.37
Employee & Spouse	\$1293.46	\$325.00	\$968.46
Employee & Child(ren)	\$828.11	\$325.00	\$503.11
Family	\$1,428.60	\$325.00	\$1103.60

BCBSTX WEST TX HMO	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	\$865.00	\$325.00	\$540.00
Employee & Spouse	\$2,103.16	\$325.00	\$1,778.16
Employee & Child(ren)	\$1,361.42	\$325.00	\$1,036.42
Family	\$2,233.34	\$325.00	\$1,908.34

Table reflects example of \$325 contribution from Harmony Public Schools

HARMONY PUBLIC SCHOOLS EL PASO

TRS Medical Rates

2023-2024 Plan Year

12 Month Premium

ACTIVECARE PRIMARY	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	\$388.00	\$325.00	\$63.00
Employee & Spouse	\$1,048.00	\$325.00	\$723.00
Employee & Child(ren)	\$660.00	\$325.00	\$335.00
Family	\$1,320.00	\$325.00	\$995.00

ACTIVECARE PRIMARY PLUS	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	\$455.00	\$325.00	\$130.00
Employee & Spouse	\$1,183.00	\$325.00	\$858.00
Employee & Child(ren)	\$774.00	\$325.00	\$449.00
Family	\$1,1502.00	\$325.00	\$1,177.00

ACTIVECARE HD	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	\$403.00	\$325.00	\$78.00
Employee & Spouse	\$1,089.00	\$325.00	\$764.00
Employee & Child(ren)	\$686.00	\$325.00	\$361.00
Family	\$1,371.00	\$325.00	\$1,046.00

Table reflects example of \$325 contribution from Harmony Public Schools

HARMONY PUBLIC SCHOOLS SAN ANTONIO

TRS Medical Rates

2023-2024 Plan Year

12 Month Premium

ACTIVECARE PRIMARY	TRS Premium	Employer Contribution	Employee Contribution
Employee Only	\$376.00	\$325.00	\$51.00
Employee & Spouse	\$1,016.00	\$325.00	\$691.00
Employee & Child(ren)	\$640.00	\$325.00	\$315.00
Family	\$1,279.00	\$325.00	\$954.00

ACTIVECARE PRIMARY PLUS	TRS Premium	Employer Contribution	Employee Contribution
Employee Only	\$442.00	\$325.00	\$117.00
Employee & Spouse	\$1,150.00	\$325.00	\$825.00
Employee & Child(ren)	\$752.00	\$325.00	\$427.00
Family	\$1,459.00	\$325.00	\$1,134.00

ACTIVECARE HD	TRS Premium	Employer Contribution	Employee Contribution
Employee Only	\$388.00	\$325.00	\$63.00
Employee & Spouse	\$1,048.00	\$325.00	\$723.00
Employee & Child(ren)	\$660.00	\$325.00	\$355.00
Family	\$1,320.00	\$325.00	\$995.00

Table reflects example of \$325 contribution from Harmony Public Schools

ART

Active to Retirement Transitioning

HELPING YOU HAVE A SMOOTH
AND EASY TRANSITION



CONGRATULATIONS!

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

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

Health Insurance

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

Supplemental Benefits

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

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

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



Voluntary Retirement Plans



TCG Services | www.tcgservices.com/harmonytx | 1.800.943.9179

401(a) RETIREMENT PLAN

A 401(a) plan is an employer-sponsored retirement plan that allows dollar or percentage-based contributions from the employer, the employee, or both. Harmony Public Schools has created this incentive match plan to help you help build your retirement savings by rewarding your “Steps” as an employee. Matching contributions are determined by a fixed formula. Beginning in February 2021, all Exempt (salaried teachers, professionals and administrators) employees will receive a 100% match of deferrals to the 403(b) and/or 457(b) Plan up to a cap based on the Step you are currently on. You will vest in your account (the percentage of employer contributions you own) as you stay with Harmony longer. Vesting begins from your original hire date. Vesting starts at 0% the first 2 years, goes to 50% in year 3, 75% in year 4 and 100% at the end of 5 years of employment. Enrollment is automatic if you are contributing to the 403(b) or 457 Plan.

CAP BASED ON STEP	
STEP	ANNUAL AMOUNT
0-1	\$250
2-5	\$500
6-10	\$1,000
11-15	\$1,250
16+	\$1,500

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, you 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. You can contribute 100 percent of your includible compensation up to \$19,500, whichever is less. If you are age 50 or older, you can contribute up to an additional \$6,500 for a total of \$26,000.

HELP IS AVAILABLE

For assistance enrolling or if you’d like to speak with a Retirement Plan Specialist, please call the TCG Advisors Hotline at 512-600-5204 or visit <http://www.tcgservices.com/harmonytx>.

COBRA

First Financial Administrators, Inc. | www.cobrapoint.benaissance.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 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.

TRS Medical

TRS Medical is convertible to COBRA. TRS ActiveCare members are eligible for COBRA. The TRS ActiveCare COBRA Administrator at Bswift will send you a letter via USPS to explain your options. If, after 45 days of leaving the district, you have not heard from Bswift, please call (844) 752-5146 or email COBRA@wellsystems.com.

Dental and Vision Plans

Dental and Vision are COBRA eligible benefits. First Financial Administrators, Inc., will send the COBRA Specific Rights packet explaining the options. The packet should be received within 45 days. If you have questions, please contact First Financial at (800) 523-8422, Option 4, or email cobra@ffga.com.

Please reach out to the vendor with any questions about a claim, ID cards or to get an explanation of benefits.

BENEFIT	VENDOR INFO
Medical Plan	TRS 800-223-8778
Vision Plan	VSP Vision 800-877-7195
Dental Plan - DHMO	CIGNA 800-244-6224
Dental Plan - PPO	AMERITAS 800-487-5553

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.

- 100% FREE to use.
- Download the Clever RX app by using the information on your card below to unlock exclusive savings at over 60,000 pharmacies nationwide.

C L E V E R **RX** PRESCRIPTION SAVINGS CARD

C L E V E R **RX** CLEVERRX.COM

SAVE UP TO 80% on prescription drugs at virtually all U.S. pharmacies!

BIN: 610378
PCN: SC1
Group: 1062
Member ID: 1000

For even greater savings,
download the app for **FREE!**

Download on the **App Store** | **Google play**

Pharmacist Help Line: 800-974-3135
Customer Help Line: 800-873-1195

THIS CARD IS NOT INSURANCE

This card valid exclusively at CVS, Target, Longs Drugs, Walmart, Kroger, Fry's, Harris Teeter, Walgreens, and Duane Reade. For thousands more pharmacies, download the [Clever RX App](#).

Mobile Phone Applications

Helpful resources in the palm of your hand!

There are plenty of free phone applications that can help you with your health insurance benefits. You can download them on your apple or android device and use them when you need them!



AFmobile

Access your American Fidelity Cancer account with AFmobile. Here you can manage your benefits by filing and tracking claims, viewing the policy to see what's covered. You can also manage personal information, elect text and email notifications, or use it to contact American Fidelity.



BCBSTX App

With the Blue Cross Blue Shield of Texas Mobile App, your health care is always at your fingertips. You can look up the status of a claim, search for a doctor or urgent care facility, view your id card information, find contact information, check deductible and out of pocket amounts and more.



FF Flex Mobile

All of your Flexible Spending Account information at the tip of your fingers. With the FF Flex Mobile App you can submit claims, view account balance & history, see claim status, view alerts, upload receipts and documentation and more!



MetLife

Securely access your account to view your plan, and claim summary. Additional products and features will be added with future updates.



Cigna

The myCigna app gives you a new and improved way to easily access your important health information. You must be a Cigna customer to use the secure myCigna mobile app. Features available are based on the coverage you have with Cigna.



Aflac

Life and expenses don't stop when you have an accident. Neither does MyAflac Mobile. You can stay in touch – wherever you are.



Aetna

Discover a smarter, simpler way to manage your supplemental benefits. With the MyAetna app, you can conveniently manage your benefits from your phone.

BENEFITS CONTACTS

DISTRICT	CONTACT	EMAIL	PHONE
HPS - Houston	Joe Quijada Brandi Groen	Joe.Quijada@ffga.com Brandi.Groen@ffga.com	281.690.8198
HPS - DFW	Victoria Joye Karen Martinez	Victoria.Joye@ffga.com Karen.Martinez@ffga.com	281.272.7629
HPS - Austin	Taylor Silguero Sherry Skidmore	Taylor.Silguero@ffga.com Sherry.Skidmore@ffga.com	281.272.7643
HPS - El Paso	Rich Sifuentes Michaela Schmidt	Rich.Sifuentes@ffga.com Michaela.Schmidt@ffga.com	281.272.7484
HPS - San Antonio	Thomas Marroquin Tanya Babin-Guzman	Thomas.Marroquin@ffga.com Tanya.Babin.Guzman@ffga.com	281.272.7641
Harmony Public Schools Main Contact	Jennifer Muniz	benefits@harmonytx.org	713.343.3333

CARRIER CONTACTS

BENEFIT	CARRIER	PHONE
Medical	BCBS	866.355.5999
Telehealth	Telehealth	855.835.2362
Telehealth	RediMD	855.942.4900
Prescription	Express Scripts	844.367.6108
Pharmacy Discount Card	Clever Rx	800.873.1195
Dental DHMO	Cigna	800.244.6224
Dental PPO	Ameritas	800.487.5553
Vision	Ameritas	800.487.5553
Disability	Sunlife	800.247.6875
Accident	Metlife	800.438.6388
Cancer	American Fidelity	800.654.8489
Critical Illness	Aflac	800.992.3522
Hospital Indemnity	Aetna	888.772.9682
Group Term Life	The Standard	877.851.1631
Permanent Life	Texas Life	800.283.9233
FSA/HSA/DCA	First Financial Administrators	866.853.3539
Employee Assistance Program	Curalinc	800.475.3327
Financial Wellness	FinPath	833.777.6545
Retirement	TCG	800.943.9179
COBRA Medical	TRS	800-223-8778
COBRA Vision	VSP	800-877-7195
COBRA DHMO Dental	CIGNA	800-244-6224
COBRA PPO Dental	AMERITAS	800-487-5553