

SPLENDORA ISD 2024-2025

BENEFITS GUIDE



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

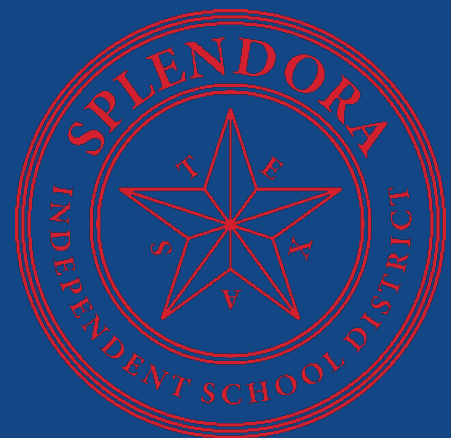


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This guide contains a summary of the benefits offered by your employer. If there is a conflict between the terms of this outline of benefits and the actual contracts, the terms of the contracts will prevail.

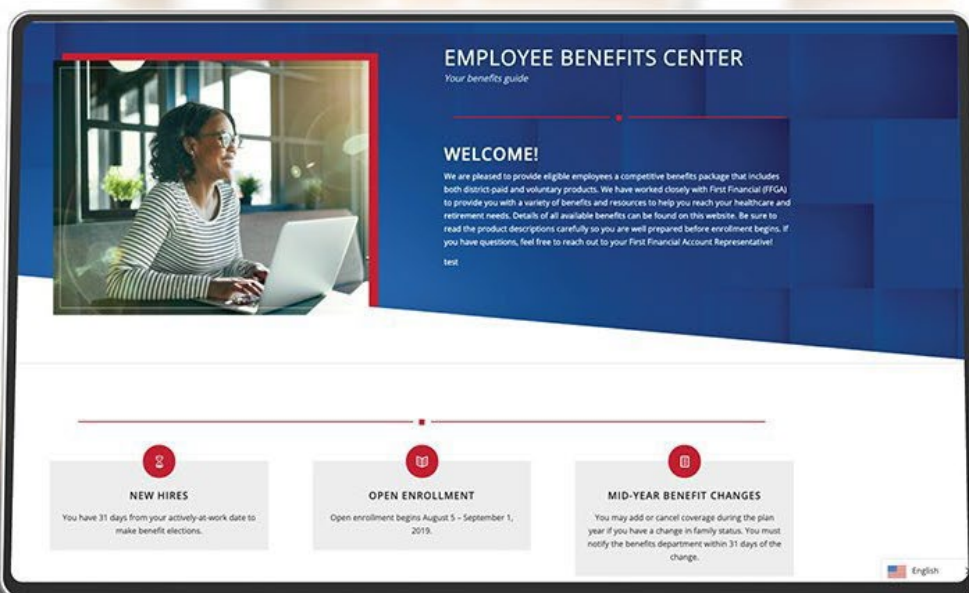
EMPLOYEE BENEFITS CENTER

YOUR ONE-STOP SHOP FOR BENEFIT INFORMATION

Splendora 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 claim forms, 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/splendoraisd>



WHAT'S NEW & CHANGING

CHANGES FOR 2024-2025 PLAN YEAR

BENEFIT	PREVIOUS CARRIER	NEW CARRIER	NEW BENEFIT OFFERING
MEDICAL	TSHBP	BCBS	
URGENT CARE/PRIMARY CARE	N/A	NEXT LEVEL PRIME	YES
DENTAL	LINCOLN	AMERITAS	
VISION	SUPERIOR	AMERITAS	
FLEX	HIGGINBOTHAM	FFGA	
HSA	EECU	FFGA	
DISABILITY	ONE AMERICA	SUNLIFE	
ACCIDENT	N/A	METLIFE	YES
CRITICAL ILLNESS	UNUM	METLIFE	
HOSPITAL INDEMNITY	LINCOLN	METLIFE	
LEGAL	N/A	LEGALEASE	YES
IDENTITY THEFT	N/A	ILOCK360	YES



HOW TO ENROLL

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.

FIRST CAMPUS TO COMPLETE THEIR ENROLLMENT GETS LUNCH ON FFGA!

Day of the Week	Date	Time	Location
Wednesday	5/1/2024	7:30am – 3:30pm	Splendora High School
Thursday	5/2/2024	7:30am – 3:30pm	Splendora High School
Friday	5/10/2024	8:00am – 4:30pm	Timber Lakes Elementary
Monday	5/13/2024	7:15am – 3:30pm	Splendora Junior High
Tuesday	5/14/2024	8:30am – 4:30pm	Greenleaf Elementary
Wednesday	5/15/2024	8:30am – 4:30pm	Piney Woods Elementary
Thursday	5/16/2024	8:30am – 4:30pm	Peach Creek Elementary
Friday	5/17/2024	7:15am – 3:30pm	Splendora Junior High
Monday	5/20/2024	8:30am – 3:30pm	ISS Building; Lab 3
Wednesday	5/29/2024	8:30am – 4:30pm	Splendora Administration Bldg.

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/ADD DEPENDENTS

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

BEGIN ELECTIONS

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

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.

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. Your New Hire Enrollment elections can be made by contacting the Benefits Office. Or contact account manager, Brittney Burdick 409-201-2322 or email Brittney.Burdick@ffga.com to make an appointment.

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

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

**New Carrier*

BLUE CROSS BLUE SHIELD

The district's medical plans are offered through Anco. There are three medical plans to choose from. In-network options, and comprehensive prescription drug coverage. Blue Cross Blue Shield plans have been designed to flexibly meet the needs of nearly half a million public education employees.

MONTHLY MEDICAL RATES			
	PPO BUY UP PLAN	PPO BASE PLAN	BLUE EDGE HAS/HDHP
	CO-PAY	CO-PAY	HIGH DEDUCTIBLE
EMPLOYEE ONLY	\$215.35	\$89.61	\$131.31
EMPLOYEE + SPOUSE	\$694.63	\$451.96	\$532.44
EMPLOYEE + CHILD(REN)	\$658.55	\$424.68	\$502.24
EMPLOYEE + FAMILY	\$1,179.06	\$818.19	\$937.87

Rates include \$300.00 employer contribution at all levels.





SUMMARY OF BENEFITS

9/1/2024 - 8/31/2025

OPEN ENROLLMENT: 5/1/2024 - 5/31/2024*

* **NOTE:** There will be an additional Open Enrollment opportunity in August 2024 for summer changes.

MEDICAL - BCBS		PPO BUY UP PLAN	PPO BASE PLAN	BLUE EDGE HSA/HDHP
Medical Network	Blue Choice PPO	Blue Choice PPO	Blue Choice PPO	Blue Choice PPO
Deductible	Individual (In/Out) Family (In/Out)	\$500 / \$4,000 \$1,500 / \$12,000	\$4,000 / \$8,000 \$8,000 / \$16,000	\$3,500 / \$5,000 \$10,500 / \$15,000
Coinsurance (In/Out)	80% / 60%	70% / 50%	100% / 80%	100% / 80%
Out of Pocket Max	Individual (In/Out) Family (In/Out)	\$4,000 / \$5,000 \$11,000 / \$15,000	\$9,450 / \$20,000 \$18,900 / \$40,000	\$3,500 / \$10,000 \$10,500 / \$20,000
Copays	PCP	\$45	\$45	Deductible + Coinsurance
	Specialist	\$70	\$70	Deductible + Coinsurance
	MDLive	\$45	\$45	100% after Deductible
	Preventive Care	100% of allowable amount	100% of allowable amount	100% of allowable amount
	Urgent Care	\$75	\$75	Deductible + Coinsurance
Pharmacy Copays (30 Day Supply)	Emergency Room	Deductible + Coinsurance after \$500 copay	Deductible + Coinsurance after \$500 copay	Deductible + Coinsurance
EMPLOYEE MONTHLY COST				
Employee Only	\$215.35	\$89.61	\$131.31	
Employee + Spouse	\$694.63	\$451.96	\$532.44	
Employee + Child(ren)	\$658.55	\$424.68	\$502.24	
Employee + Family	\$1,179.06	\$818.19	\$937.87	

Blue Cross Blue Shield (Medical): www.bcbstx.com, Account Number: 389492, Phone Number: 1-800-521-2227

Should you require any further assistance for your benefits, please feel free to contact any of the following team members:

Brandon Campbell
Benefits/Leave/Workers Compensation Specialist
Direct: 281-689-4004
Email: bcampbell@splendoraisd.org

ANCO INSURANCE
Sara Payne
Vice President
Direct: 281-235-0918
Email: paynes@anco.com

Ronnie O'Neal
Account Executive
Direct: 979-774-6298
Email: roneal@anco.com

Penny Garcia
Account Manager
Direct: 979-774-6286
Email: garcia@anco.com



Welcome to Next Level PRIME

To take full advantage of your **PRIME** membership, download the Next Level Urgent Care App by scanning the QR code below or searching in the App Store.

Press the orange Next Level PRIME button on the app or call 833-957-6200 to get connected to a Care Navigator. Email navigator@nextlevelurgentcare.com



Scan the QR code or go to the App store and download the Next Level Urgent Care App.



Next Level PRIME is looking forward to helping you and your dependents achieve a healthy lifestyle and improved health.

As a PRIME member, you can access all Next Level Urgent Care locations for your primary care and urgent care needs 7 days a week, and access to virtual care 24/7. This added wellness and healthcare benefit is at no additional cost to you.

Common Services Offered for PRIME Members:

Primary Care

- Annual physicals
- Well Woman Exams
- Well Child Exams
- Vaccinations
- Diabetes
- Hypertension
- Thyroid Conditions
- Covid Testing (Rapid,PCR)
- Depression & Anxiety
- Chronic Diseases
- Preventive Screenings
- Blood Draws
- Specialist Referrals

Urgent Care

- Upper Respiratory Infections
- Urinary Tract Infections
- X-ray for Acute Injury
- Sprains, Strains, Splints & Casts for Broken Bones
- Gastroenteritis
- IV fluids for Dehydration
- Stitches for Lacerations
- Abscesses
- Pink Eye
- Rashes
- Headaches
- Back Pain
- Ear infections



Next Level PRIME FAQ

You now have access to healthcare providers 7 days per week at no cost to you!

- 24/7 Care Navigators who can answer health questions and schedule appointments. Spanish speaking Care Navigators available.
- 24/7 Telemedicine availability
- Primary Care appointments for Diabetes, Hypertension, High Cholesterol and all other chronic health problems 7 days per week 9am-9pm
- Urgent Care access 7 days per week 9am-9pm
- Quick and Easy Annual Physical Exams
- Virtual Wellness Coach to get you started with weight loss and exercise



How do I get started?

Using PRIME is as easy as downloading the App and pressing the orange button to be connected with a Care Navigator.



Do I need an appointment?

Preventive Care/Chronic Care - Yes you do! Let us know you are coming so that we can ensure we have the vaccinations or labs you require on hand.

Urgent Care - You can call ahead or walk right in. But it is always faster when you let us know you are coming.

Telemedicine - Our Care Navigators will set you up with an appointment any time day or night.



I already have a Primary Care Doctor, can I use PRIME for anything?

If you have a health concern when your PCP is unavailable, use PRIME! At the end of your appointment, we will send a summary of your office visit to your Primary Care Physician.



What if I need lab work, durable medical equipment or a vaccine?

These services are included with your Next Level PRIME membership.



How do I schedule my Annual Physical?

Let your Care Navigator know that you would like to be seen for your annual physical. One of our PRIME providers will perform your intake virtually before scheduling your physical at one of our locations. Physicals can be performed between 9am-9pm, 7 days a week.



I have a health concern but its after 9pm? Can you help?

Our Care Navigators are available 24/7 to assist you with any questions or concerns you may have. Additionally, a PRIME provider is always available day or night for a telemedicine appointment.



What if I have a serious medical condition?

If we determine that your condition requires a specialist, we will refer you to a specialist IN NETWORK with your insurance. If your condition is emergent, we will send you to the nearest emergency room.

DENTAL INSURANCE

Ameritas | www.ameritas.com | 1.800.487.5553

**New Carrier*

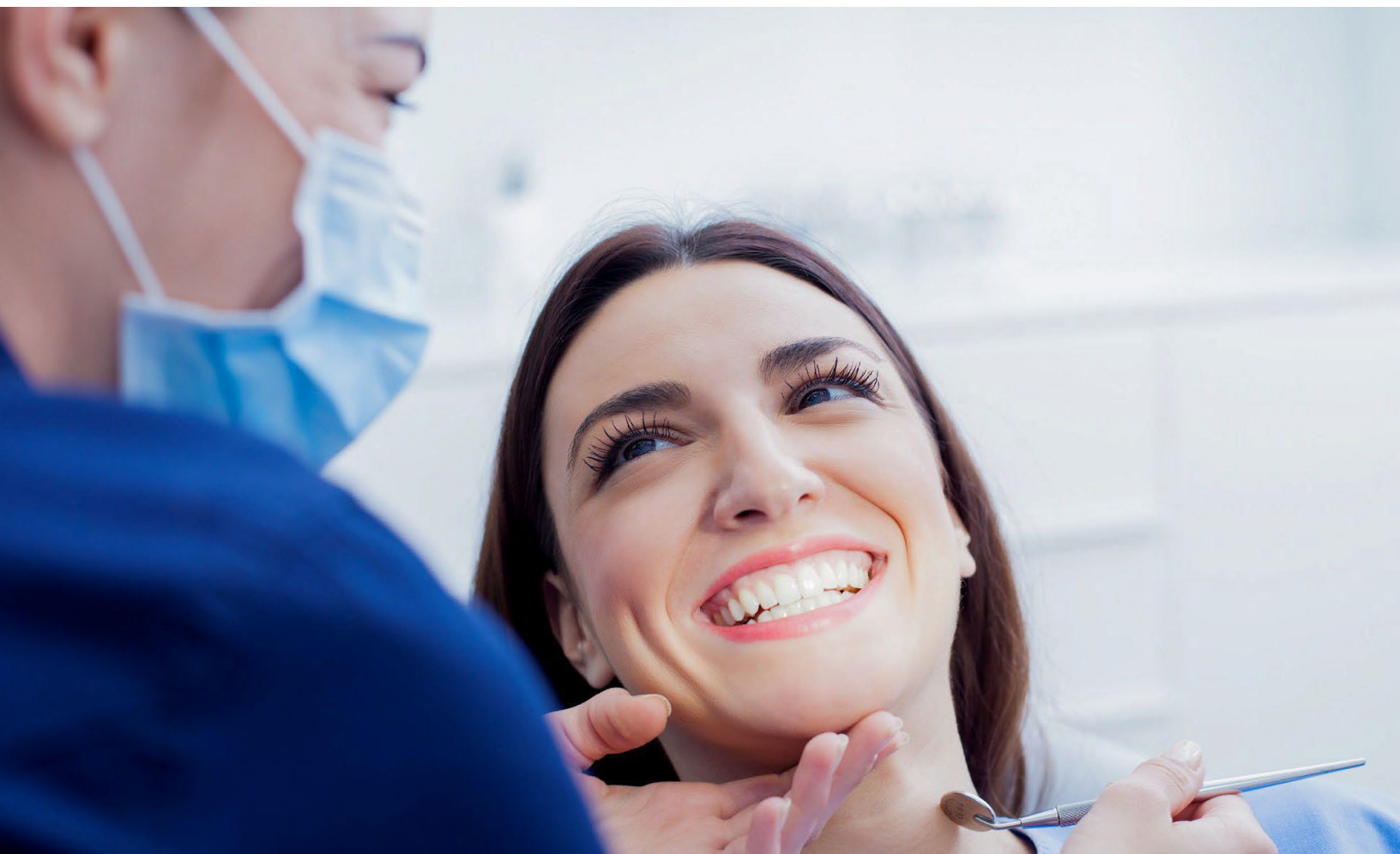
Taking care of your oral health is not a luxury, it is a necessity to long-term optimal health. Dental insurance can greatly reduce your costs when it comes to preventative, restorative, and emergency procedures. Review the plan benefits to see which option is best for you and your family's dental needs.

For the new plan year, Splendor has removed the DHMO plan and now offers 3 PPO options. There are new Ortho options provided and the LOW & MIDDLE plans keep you in network.

Visit the Employee Benefits Center to view policy for more details. <https://ffbenefits.ffga.com/splendoraid/>

MONTHLY DENTAL PREMIUMS			
	PPO LOW	PPO MIDDLE	PPO HIGH
EMPLOYEE ONLY	\$8.84	\$14.00	\$26.56
EMPLOYEE + SPOUSE	\$28.44	\$36.12	\$63.36
EMPLOYEE + CHILD(REN)	\$37.12	\$54.52	\$93.68
EMPLOYEE + FAMILY	\$54.68	\$76.44	\$130.24

**Rates include \$5.00 employer contribution at all levels.*



VISION INSURANCE

Ameritas | www.ameritas.com | 1.800.487.5553

**New Carrier*

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

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

- Network is VSP
- \$0 Exam
- \$105 & \$180 frame allowance on Low and High plans
- Locate a VSP provider at: ameritas.com

Visit the Employee Benefits Center to view plan summary <https://ffbenefits.ffga.com/splendoraisd/>

MONTHLY VISION PREMIUMS		
	LOW PLAN	HIGH PLAN
EMPLOYEE ONLY	\$6.32	\$10.48
EMPLOYEE + SPOUSE	\$12.64	\$20.92
EMPLOYEE + CHILD(REN)	\$12.00	\$19.88
EMPLOYEE + FAMILY	\$22.48	\$34.88



FLEXIBLE SPENDING ACCOUNTS

First Financial Administrators, Inc. | www.ffga.com | 1.866.853.3539

P.O. Box 161968 | Altamonte Springs, Florida 32716

**New Carrier*

MEDICAL FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and pay for out-of-pocket medical expenses not covered under your medical plan. If your plan includes a grace period option, you have additional time to incur and claim against unused funds in the new plan year. Keep in mind that remaining balances after the grace period is exhausted will be forfeited under the use-it-or-lose-it rule.

Your maximum contribution amount for 2024 is \$3,200.

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.

HEALTH SAVINGS ACCOUNTS

First Financial Administrators, Inc. | www.ffga.com | 1.866.853.3539

P.O. Box 161968 | Altamonte Springs, FL 32716

**New Carrier*

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.

2024	
HSA CONTRIBUTION LIMIT	<ul style="list-style-type: none">• Self Only: \$4,150• Family: \$8,300

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.

FSA & HSA RESOURCES

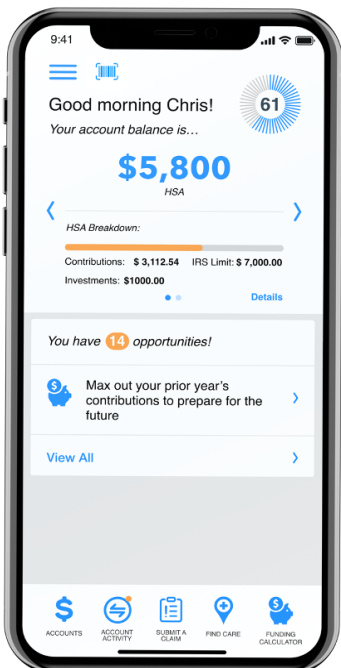
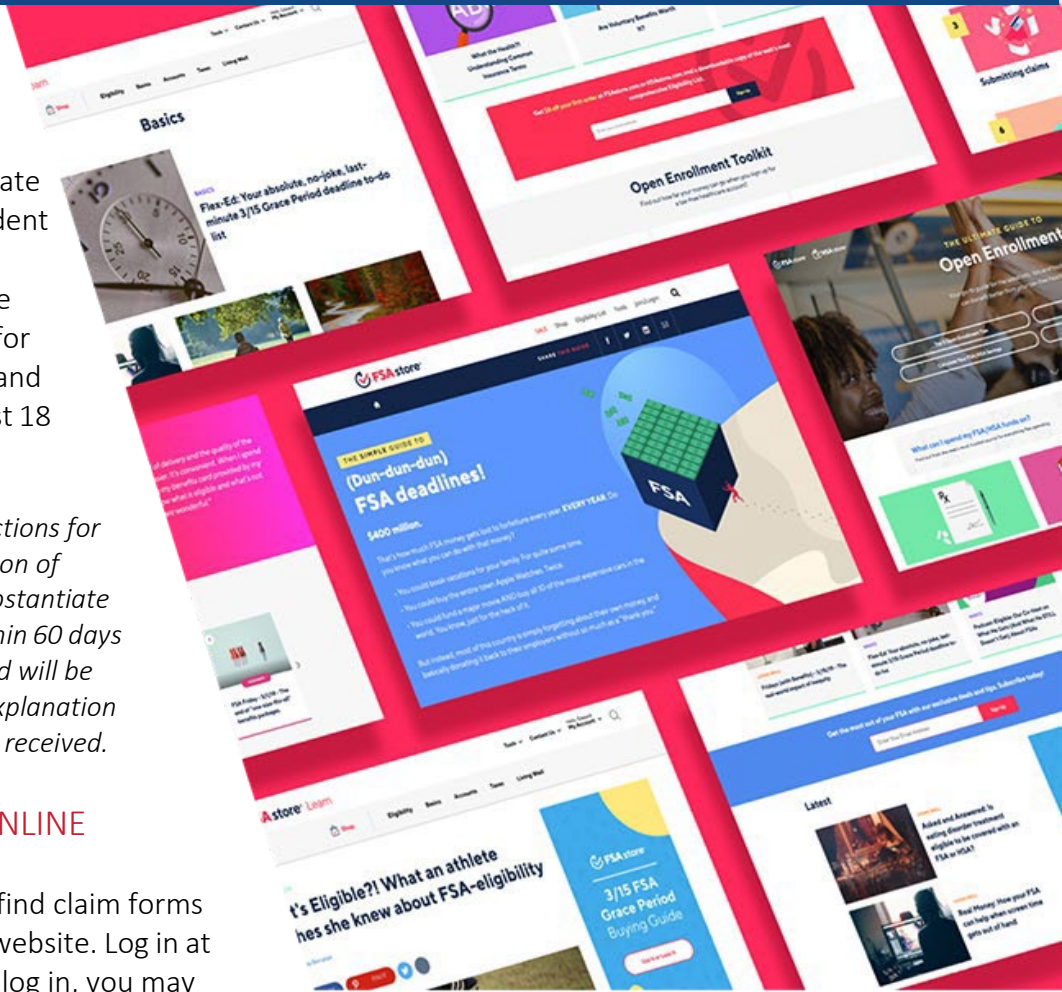
BENEFITS CARD

The First Financial Benefits Card is available to all employees that participate in a Medical FSA, HSA 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 <https://ffga.com/individuals> 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™ or Google Play Store™. View the FF Mobile Account App **User Guide** and **Quick Reference Guide**.

FSA & HSA STORE

First Financial has partnered with the FSA & HSA Store to bring you an easy-to-use online store to better understand and manage your account. You can shop for eligible medical items like bandages and contact solution, browse for products and services using the Eligibility List and visit the Learning Center to find answers to commonly asked questions.

Visit the store at <https://www.ffga.com/individuals/#stores> for more details and special deals.



VOLUNTARY LIFE & AD&D

Lincoln Financial | www.lfg.com | 1.800.423.2765

EMPLOYER-PAID TERM 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 \$20,000. 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.

VOLUNTARY TERM LIFE INSURANCE

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

HIGHLIGHTS

- *Life Keys* services provide access to counseling, financial, and legal support.
- Coverage amounts begin to reduce at age 70 and benefits terminate at retirement.

Visit the Employee Benefits Center to view plan summary <https://ffbenefits.ffga.com/splendoraisd/>

MONTHLY VOLUNTARY LIFE INSURANCE PREMIUMS*			
EMPLOYEE AGE RANGE	\$10,000	\$30,000	\$50,000
25-29	\$0.60	\$1.80	\$3.00
30-34	\$0.80	\$2.40	\$4.00
35-39	\$1.00	\$3.00	\$5.00
40-44	\$1.50	\$4.50	\$7.50
45-49	\$2.50	\$7.50	\$12.50
50-54	\$4.10	\$12.30	\$20.50
55-59	\$6.80	\$20.40	\$34.00

*Sample Rates

PERMANENT LIFE INSURANCE

Texas Life | www.texaslife.com | 1.800.283.9233

TEXAS LIFE INSURANCE - PERMANENT, PORTABLE LIFE INSURANCE

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

HIGHLIGHT

- You own the policy, even if you change jobs or retire.
- The policy remains in force until you die or up to age 121 if you pay the necessary premium on time.
- It is a permanent, universal life policy which means you can rest easy knowing your loved ones will be well taken care of when you're gone.

Visit the Employee Benefits Center to view plan summary <https://ffbenefits.ffga.com/splendoraisd/>

TEXAS LIFE NON-TOBACCO MONTHLY PREMIUMS		
EMPLOYEE AGE	\$25,000	\$50,000
25	\$13.88	\$25.50
30	\$15.25	\$28.25
35	\$18.55	\$34.85
40	\$23.50	\$44.75
45	\$33.40	\$64.55
50	\$44.68	\$87.10

DISABILITY INSURANCE

Sun Life | www.sunlife.com/us | 1.800.247.6875
Group Policy #966625

**New Carrier*

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?

HIGHLIGHTS

- Combines features of short term and long term disability into one plan
- Select a minimum monthly benefit of \$200 up to a maximum monthly benefit of \$8,000, *in increments of \$100**, not to exceed 66.67% of your monthly pre-disability earnings.
- Rates vary depending on the elimination period and the benefit amount
- Elimination Period Options: Option 1 – 8 days; Option 2 – 15 days; Option 3 – 31 days; Option 4 – 60 days

Visit the Employee Benefits Center to view plan summary <https://ffbenefits.ffga.com/splendoraisd/>

DISABILITY INSURANCE	
ELIMINATION PERIOD	MONTHLY PREMIUM*
8 days	\$4.46
15 days	\$3.76
31 days	\$2.76
60 days	\$2.22
<i>Rates posted here are per \$200 of covered benefits. See Plan Summary for additional rate options.</i>	

CANCER INSURANCE

American Fidelity | www.americanfidelity.com | 1.800.662.1113

Thousands of Americans are diagnosed with cancer each day. No doubt, the news is devastating, both personally and financially. It's impossible to anticipate a cancer diagnosis, but it is possible to prepare for it with a cancer insurance plan.

It is likely that your major medical coverage will not cover all the costs associated with a cancer diagnosis. Supplementing your major medical with cancer insurance may help you pay for related expenses, such as copays and deductibles, specialists, experimental treatment, specialty hospitals, travel expenses, in-home care and more.

Premiums are paid through convenient payroll deduction to ensure your policy remains in force if you should need it. Benefits are paid directly to you, so you can choose how to spend the money. Visit the Employee Benefits Center and view policy for more details.

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

HIGHLIGHTS

- Radiation Therapy/Chemotherapy/ Immunotherapy Benefit : Up to \$15,000
- Benefits per day for Blood, Plasma and Platelets
- Waiver of Premium for Employee after 90 days of continuous Disability
- Initial Cancer Diagnosis Benefit : Up to \$5,000
- Heart Attack or Stroke Diagnosis covered on Enhanced Plus plan

CANCER INSURANCE MONTHLY PREMIUMS		
	BASIC	ENHANCED PLUS
EMPLOYEE	\$15.80	\$31.62
EMPLOYEE + FAMILY	\$26.86	\$53.80

HOSPITAL INDEMNITY INSURANCE

MetLife | www.mybenefits.metlife.com | 1.800.438.6388

**New Carrier*

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!

HIGH PLAN HIGHLIGHTS

- Hospital Stay Admission Benefit: \$2,500
- Daily Hospital Stay Benefit: \$200/day*
- ICU Daily Hospital Stay Benefit: \$200/day*
- Newborn Routine Care: \$50
- ICU Admission Benefit: \$1,000

LOW PLAN HIGHLIGHTS

- Hospital Stay Admission Benefit: \$1,500
- Daily Hospital Stay Benefit: \$100/day*
- ICU Daily Hospital Stay Benefit: \$100/day*
- Newborn Routine Care: \$25
- ICU Admission Benefit: \$500

**Confinement Benefit = 15 days per calendar year.*

HOSPITAL INDEMNITY INSURANCE PREMIUMS		
	LOW	HIGH
EMPLOYEE ONLY	\$13.50	\$23.12
EMPLOYEE + SPOUSE	\$23.21	\$39.77
EMPLOYEE + CHILDREN	\$20.56	\$35.34
EMPLOYEE + FAMILY	\$30.28	\$52.00

ACCIDENT INSURANCE

MetLife | www.mybenefits.metlife.com | 1.800.438.6388

**New Benefit Offering*

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

Visit the Employee Benefits Center to view plan summary <https://ffbenefits.ffga.com/splendoraisd/>

ACCIDENT INSURANCE		
MONTHLY PREMIUMS	LOW PLAN	HIGH PLAN
EMPLOYEE ONLY	\$6.89	\$8.94
EMPLOYEE + SPOUSE	\$13.67	\$17.64
EMPLOYEE + CHILD(REN)	\$16.36	\$21.09
EMPLOYEE + FAMILY	\$19.38	\$24.97

CRITICAL ILLNESS INSURANCE

MetLife | www.mybenefits.metlife.com | 1.800.438.6388

**New Carrier*

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

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

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

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

What Critical Illness Conditions are Covered?*

- Heart Attack
- Major Organ Transplant
- Multiple Sclerosis (MS)
- Stroke
- Cancer

**Please see policy for details of covered conditions*

CRITICAL ILLNESS MONTHLY PREMIUM PER \$1000 OF COVERAGE

Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Children
<25	\$0.40	\$0.66	\$0.60	\$0.87
25-29	\$0.44	\$0.73	\$0.65	\$0.93
30-34	\$0.51	\$0.82	\$0.71	\$1.03
35-39	\$0.66	\$1.03	\$0.86	\$1.23
40-44	\$0.85	\$1.30	\$1.05	\$1.50
45-49	\$1.10	\$1.68	\$1.30	\$1.88
50-54	\$1.38	\$2.18	\$1.59	\$2.38
55-59	\$1.80	\$2.89	\$2.00	\$3.10
60-64	\$2.27	\$3.71	\$2.47	\$3.91
65-69	\$2.85	\$4.65	\$3.05	\$4.85
70-74	\$3.77	\$6.11	\$3.97	\$6.31
75+	\$5.54	\$8.73	\$5.74	\$8.94

* Rates will increase when a Covered Person reaches a new age band. Rates are subject to change.

MEDICAL TRANSPORT

MASA | www.masamts.com | 1.800.423.3226

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.

- Emergency Air Ambulance Coverage
- Emergency Ground Ambulance Coverage
- Hospital to Hospital Ambulance Coverage
- Non Emergency Transport to Hospital Closer to Home for Recuperation

MEDICAL TRANSPORT MONTHLY PREMIUM	
EMPLOYEE & FAMILY	\$14.00

LEGAL PLAN

LegalEASE | www.legaleaseplan.com/splendoraisd | 1.800.248.9000

**New Benefit Offering*

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.

Plan pricing options are determined by the level of Divorce coverage.

Option 1 = 28.5 Hours of Divorce coverage

Option 2 = Paid in Full Divorce coverage

Visit the Employee Benefits Center to view plan summary <https://ffbenefits.ffga.com/splendoraisd/>

PREPAID LEGAL		
MONTHLY PREMIUMS	OPTION 1	OPTION 2
EMPLOYEE + FAMILY	\$17.50	\$18.55

IDENTITY THEFT PROTECTION

iLock360 | www.ilock360.com | 855.287.8888

**New Benefit Offering*

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

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

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

Visit the Employee Benefits Center to view plan summary <https://ffbenefits.ffga.com/splendoraisd/>

****Employee Only, Basic coverage cost is covered By Splendor ISD.***

IDENTITY THEFT PROTECTION INSURANCE			
MONTHLY PREMIUM	BASIC*	PLUS	PREMIUM
EMPLOYEE	FREE	\$8.00	\$15.00
EMPLOYEE + SPOUSE	N/A	\$15.00	\$22.00
EMPLOYEE + CHILD(REN)	N/A	\$13.00	\$20.00
EMPLOYEE + FAMILY	N/A	\$20.00	\$27.00

All iLOCK360 subscribers receive a Welcome Email on the first day of service. This email explains how to access your iLOCK360 account and utilize the features included with your plan. If you experience issues accessing your account, or you do not receive the Welcome Email, please contact iLOCK360 at 855-287-8888.

SETTING UP YOUR iLOCK360 ACCOUNT:

1. Visit <http://www.iLOCK360.com>
2. Click "Log In."

Username: is the email address you used to sign up for iLOCK360.

Password: is # followed by your first initial and then your second initial, followed by your zip code (provided during enrollment) and then lastly, the last four digits of your Social Security Number.

CONTACT INFORMATION

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Brittney Burdick, Sr. Account Manager
409.201.2322 / brittney.burdick@ffga.com

CONTACTS			
BENEFIT	CARRIER	WEBSITE	PHONE
Medical	BCBS	www.bcbstx.com	800.521.2227
Urgent Care	Next Level Prime	www.nextlevelurgentcare.com	833.957.6200
Dental	Ameritas	www.ameritas.com	800.487.5553
Vision	Ameritas	www.ameritas.com	800.487.5553
Flexible Spending Account (FSA)	FFGA	www.ffga.com	866.853.3539
Health Savings Account (HSA)	FFGA	www.ffga.com	866.853.3539
Life & AD&D	Lincoln Financial	www.lfg.com	800.423.2765
Permanent Life	Texas Life	www.texaslife.com	800.283.9233
Disability	Sun Life	www.sunlife.com/us	800.247.6875
Cancer	American Fidelity	www.americanfidelity.com	800.662.1113
Hospital Indemnity	MetLife	www.mybenefits.metlife.com	800.438.6388
Accident	MetLife	www.mybenefits.metlife.com	800.438.6388
Critical Illness	MetLife	www.mybenefits.metlife.com	800.438.6388
Medical Transport	MASA	www.masamts.com	800.423.3226
Legal	LegalEASE	www.legaleaseplan.com/splendoraisd	800.248.9000
Identity Theft Protection	iLock360	www.ilock360.com	855.287.8888