

# *SPLENDORA* ISD 2025-2026 BENEFITS GUIDE



SCAN ME



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

# Employee Benefits Center

## A guide to your benefits!

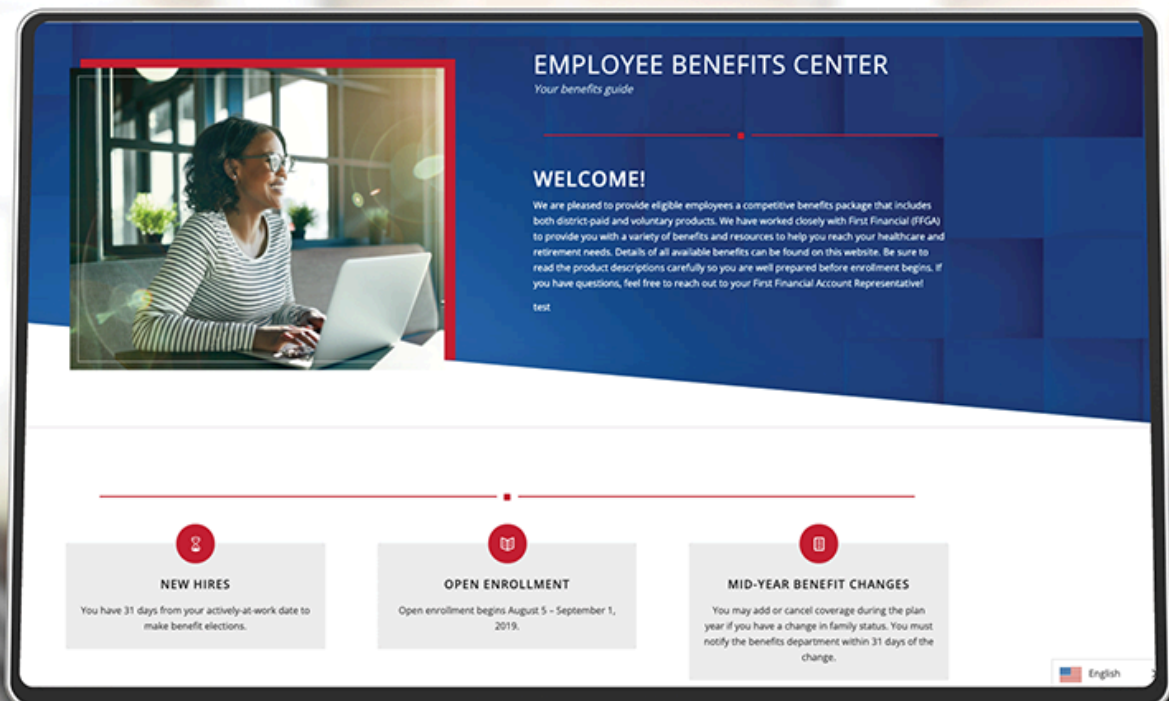
Splendora ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

There's no need to register for site access. Simply type the URL below into your browser and you will be directed to your Employee Benefits Center.



*Scan the QR code to learn more about the plans that are available this year!*

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



# How to Enroll

## Benefits Enrollment

**Open Enrollment begins July 21 - August 22, 2025**

### On-Site Enrollment

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

### Online Enrollment

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

#### Enroll Now

#### Login & PIN

- Employee ID
  - The Employee ID is either your social security number or your Employee ID.
- PIN
  - Instructions to access your initial Personal Identification Number (PIN) will be provided to you prior to open enrollment.
  - Upon initial login, the PIN will be required to be changed.
  - Remember your PIN as you will use this to sign your enrollment confirmation form and to login in the future.

#### View Current Benefits

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

#### View/Add Dependents

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

#### Begin Elections

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

### Enrollment Assistance Center Instructions

Call 855-765-4473 and follow the prompts to be connected to your local FFGA branch office. Hours of operation are 8 a.m. to 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.



# Benefit Eligibility & Coverage

## Employee Coverage

### Eligibility

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

### New Employees

You have 31 days from your actively-at-work date to make benefit elections. Insurance coverage becomes effective on the first day of the month that follows a waiting period of 30 calendar days. Your New Hire Enrollment elections can be made by contacting Account Manager Brittney Burdick 409-201-2322 or email [brittney.burdick@ffga.com](mailto:brittney.burdick@ffga.com) to make an appointment.

### Existing Employees

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

### Mid-year Benefit Changes

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 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 and student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

### Declining Coverage

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

# Section 125 Plans

## Section 125 Plan Information & Rules

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

### Here’s How It Works

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

### Is It Right For Me?

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

You cannot change your benefit elections for the plan year unless the benefits office receives notification in writing within 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
Tax Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	-\$400	-\$350
Less Estimated FICA (7.65%)	-\$153	-\$133
Less Medical Deductions	-\$250	-N/A
Take Home Pay	\$1,197	\$1,267

**You could save \$70 per month in taxes by paying for your benefits on a pre-tax basis!**

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

# Medical Coverage

## 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.

Blue Cross Blue Shield of Texas | <https://www.bcbstx.com> | 1.800.521.2227

Medical Monthly Premiums			
	PPO Buy Up	PPO Base	Blue Edge HSA/HDHP
	Co-Pay	Co-Pay	High Deductible
Employee Only	\$234.31	\$96.62	\$142.28
Employee + Spouse	\$759.12	\$493.40	\$581.52
Employee + Children	\$719.61	\$463.52	\$548.45
Employee + Family	\$1,289.57	\$894.41	\$1,025.47

Monthly Premiums shown above include the Employer contribution of \$330.00



# SUMMARY OF BENEFITS

09/01/2025 - 08/31/2026

OPEN ENROLLMENT: 07/21/2025 - 08/22/2025

MEDICAL - BCBS		PPO BUY UP PLAN	PPO BASE PLAN	BLUE EDGE HSA/HDHP
Medical Network		Blue Choice PPO	Blue Choice PPO	Blue Choice PPO
Deductible	Individual (In/Out)	\$500 / \$4,000	\$4,000 / \$8,000	\$3,500 / \$5,000
	Family (In/Out)	\$1,500 / \$12,000	\$8,000 / \$16,000	\$10,500 / \$15,000
Coinsurance (In/Out)		80% / 60%	70% / 50%	100% / 80%
Out of Pocket Max	Individual (In/Out)	\$4,000 / \$5,000	\$9,450 / \$20,000	\$3,500 / \$10,000
	Family (In/Out)	\$11,000 / \$15,000	\$18,900 / \$40,000	\$10,500 / \$20,000
Copays	Primary Care (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
	Emergency Room	Deductible + Coinsurance after \$500 copay	Deductible + Coinsurance after \$500 copay	Deductible + Coinsurance
Pharmacy Copays (30 Day Supply)		\$0 / \$35 / \$70 / Tier 1, 2, 3	\$15 / \$30 / \$50 / Tier 1, 2, 3	Deductible + Coinsurance
EMPLOYEE MONTHLY COST				
Employee Only		\$234.31	\$96.62	\$142.28
Employee + Spouse		\$759.12	\$493.40	\$581.52
Employee + Child(ren)		\$719.61	\$463.52	\$548.45
Employee + Family		\$1,289.57	\$894.41	\$1,025.47

Blue Cross Blue Shield (Medical): [www.bcbstx.com](http://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](mailto:bcampbell@splendoraisd.org)



**ANCO**  
INSURANCE  
A HUB International Company

Sara Payne  
Vice President  
Direct: 281-235-0918  
Email: [paynes@anco.com](mailto:paynes@anco.com)

Ronnie O'Neal  
Account Executive  
Direct: 979-774-6298  
Email: [oneal@anco.com](mailto:oneal@anco.com)

Penny Garcia  
Account Manager  
Direct: 979-774-6286  
Email: [garciap@anco.com](mailto:garciap@anco.com)



# Urgent Care

» LEARN MORE



NextLevel Prime | [www.nextlevelurgentcare.com](http://www.nextlevelurgentcare.com) | 833.957.6200

## What Is NextLevel Prime?

Prime enables employers to provide their employees and their employees' families with unlimited access to medical care at any Next Level, 7 days a week, via a "Prime Membership" inclusive of: primary care, preventative care, chronic care, urgent care, telemedicine/virtual visits (24/7), care navigation, health & wellness coaching, mental health counseling visits, as well as lab requirements, DME and immunizations.

**NOT INCLUDED:** *specialist visits, advanced imaging, medications, emergency room or hospitalization.*

*Membership is \$0 for employees and \$15 for family*

**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.*

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



# Take Your **Healthcare** to the Next Level.

Great news! Your employer has teamed up with Next Level Prime to be your go-to resource for employee healthcare. As part of this partnership, you and your healthcare plan dependents will receive unlimited access to Next Level Prime healthcare services—all at no additional cost to you.

## What is Next Level Prime?


- Next Level PRIME offers all these amazing benefits:
- Access to 44+ Next Level clinic locations
- Direct primary, preventive & chronic care 7 days a week from 9 a.m. – 9 p.m.
- Urgent care, 7 days a week from 9 a.m. – 9 p.m.
- Telemedicine/Virtual visits 24 hour 7 days a week
- Nurse Care Navigators to assist with all healthcare concerns/questions
- Health & Wellness Coaching
- Behavioral Health & Emotional Wellness Counseling
- Weight Loss Solutions
- Digital Pharmacy Discounts
- NO CO-PAYS AT THE TIME OF SERVICE!
- NO ADDITIONAL OUT OF POCKET EXPENSES!
- Unlimited access to medical care



Download our app and make getting care faster.

**next level**

 [www.NextLevelUrgentCare.com](http://www.NextLevelUrgentCare.com)

 833-957-6200



# Have questions? We've got you covered.

## How do I get started?

Using Prime is easy. Simply download our mobile app to get started. If you are having difficulty, please contact [navigator@NextLevelUrgentCare.com](mailto:navigator@NextLevelUrgentCare.com)

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## 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 schedule an appointment or walk right in.

**Telemedicine** – Appointments are required, but available any time, day or night.

\*You can schedule appointments through our mobile app.

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## I already have a primary care provider. What else can I use Prime for?

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.

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## How do I schedule my annual physical?

Conveniently schedule through the Next Level mobile app. One of our Prime providers will perform your intake virtually before scheduling your physical at one of our locations. Physicals can be performed between 9 a.m. - 9 p.m., 7 days a week.





## What if I need lab work, durable medical equipment (DME) or a vaccine?

Many labs, vaccines, and DME are included with your Next Level Prime membership.

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## I have a health concern, but it's after 9 p.m. Can you help?

Our Care Navigators are available 24/7 to assist you with any questions or concerns you may have. You can message us anytime using the Next Level mobile app. Additionally, a Prime provider is always available, day or night, for a telemedicine appointment.

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## 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.

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## What about mental health?

Your membership includes up to 12 emotional wellness counseling sessions. Additionally, all Prime providers are skilled in addressing many mental health concerns, including depression, anxiety, and attention deficit disorders.

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## Can Next Level Prime help me lose weight?

Your Next Level Prime membership includes up to 12 health coaching sessions. Our health coaches will work with you to personalize a weight loss plan and assist you in building healthy habits. Additionally, Next Level Prime offers a heavily discounted weight loss subscription plan, including GLP-1 medications for qualifying members.



# Health & Wellness Coaching

It's more than just losing weight, it's a change of life!

Lead a healthier lifestyle with extremely practical program!

Each individual will receive information on nutrition, exercise, dieting, behavior modifications, body image, and more!

Individuals will learn healthy habits and how to manage long-term continued success.

## Key Points

- Program is personalized for each individual
- Accountability services and education to adopt lifelong healthy habits
- Focus on healthy habits, not medication
- Reduce risk of chronic health conditions and reverse diseases
- Get motivated to change

Included with your PRIME Membership at no additional cost to you!



Download our app and make getting care faster.



[nextlevelurgentcare.com](https://nextlevelurgentcare.com)



832-957-6200 or 833-957-6200 (toll free)

# Emotional Wellness

Emotional wellness is the ability to handle life's stresses and adapt to change and difficult times.

Next Level PRIME wants to help you improve your emotional wellness!

## Are you experiencing:

- Fatigue
- Increased irritability
- Change in appetite
- Sleep changes
- Loss of pleasure in things you used to enjoy
- Isolation
- Increased worries

## We can help with life's stressors:

- Financial concerns
- Relationships
- Family dynamics
- Depression
- Anxiety
- Work stress
- Traumatic events
- Chronic health conditions

If you have been noticing any of these, Next Level PRIME can help!



Download our app to speak to a Care Navigator about our emotional wellness program.



[nextlevelurgentcare.com](https://nextlevelurgentcare.com)








832-957-6200 or 833-957-6200 (toll free)



# Next Level Prime weight loss program: healthier living, happier you.

Your Prime membership includes access to a significantly discounted subscription weight loss program, including GLP-1 medications.

The Next Level Prime weight loss program includes:

-  Individualized program determined by medical providers
-  Complete initial labwork and follow up virtual visits to track progress
-  Medications delivered to your door
-  Semaglutide/cyanocobalamin or Tirzepatide/Niacin
-  Up to 12 additional sessions with our health coaches and emotional wellness coaches



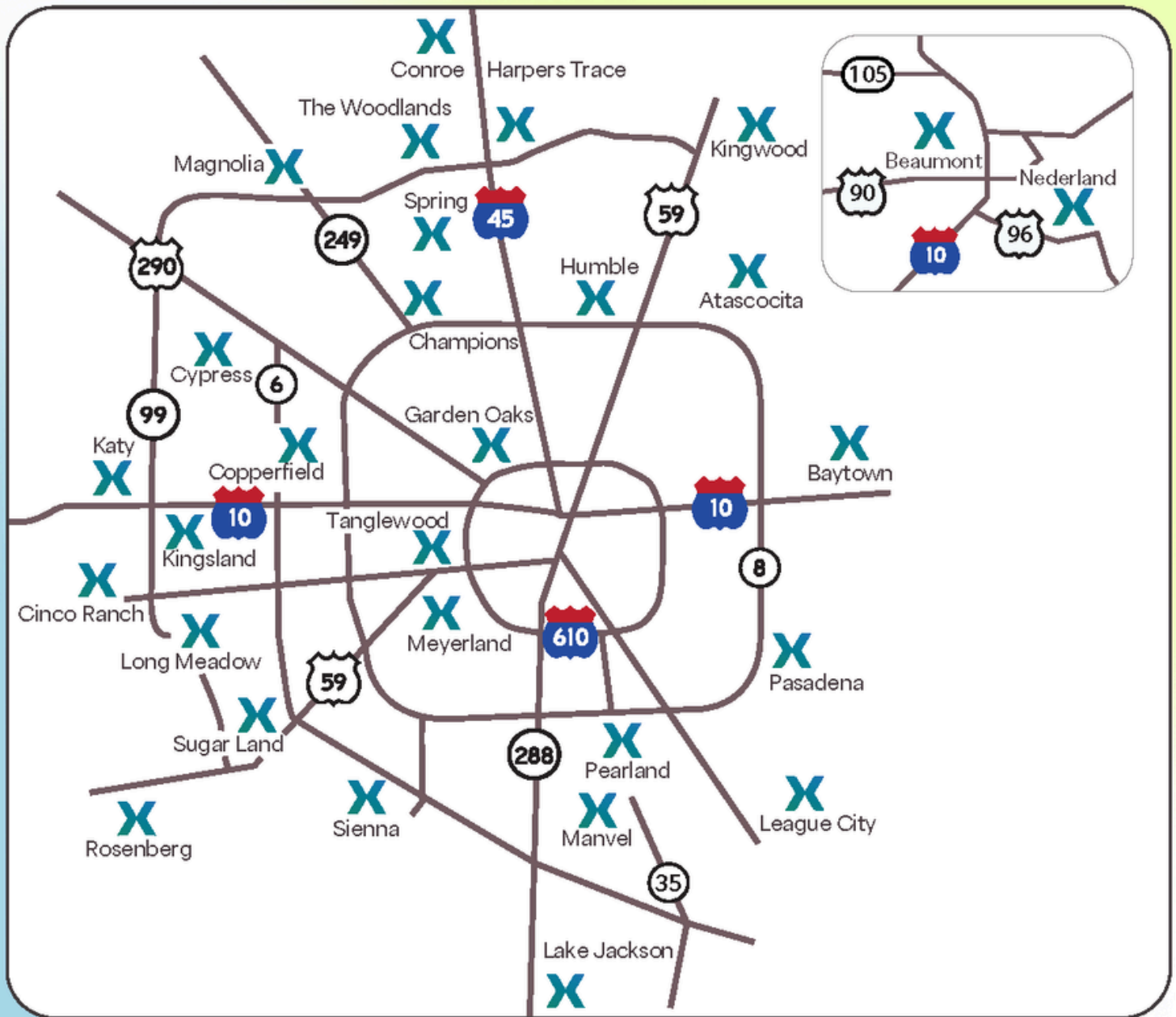
Make getting care even easier and faster by downloading our app.





# Care is always within your reach.

Our doors are open from 9 a.m. to 9 p.m. every day, ready to help whenever you need us.



Map of Next Level locations in Houston and Beaumont pictured above. Prime members receive access to all Next Level locations throughout Texas. Download our app to find a location near you!

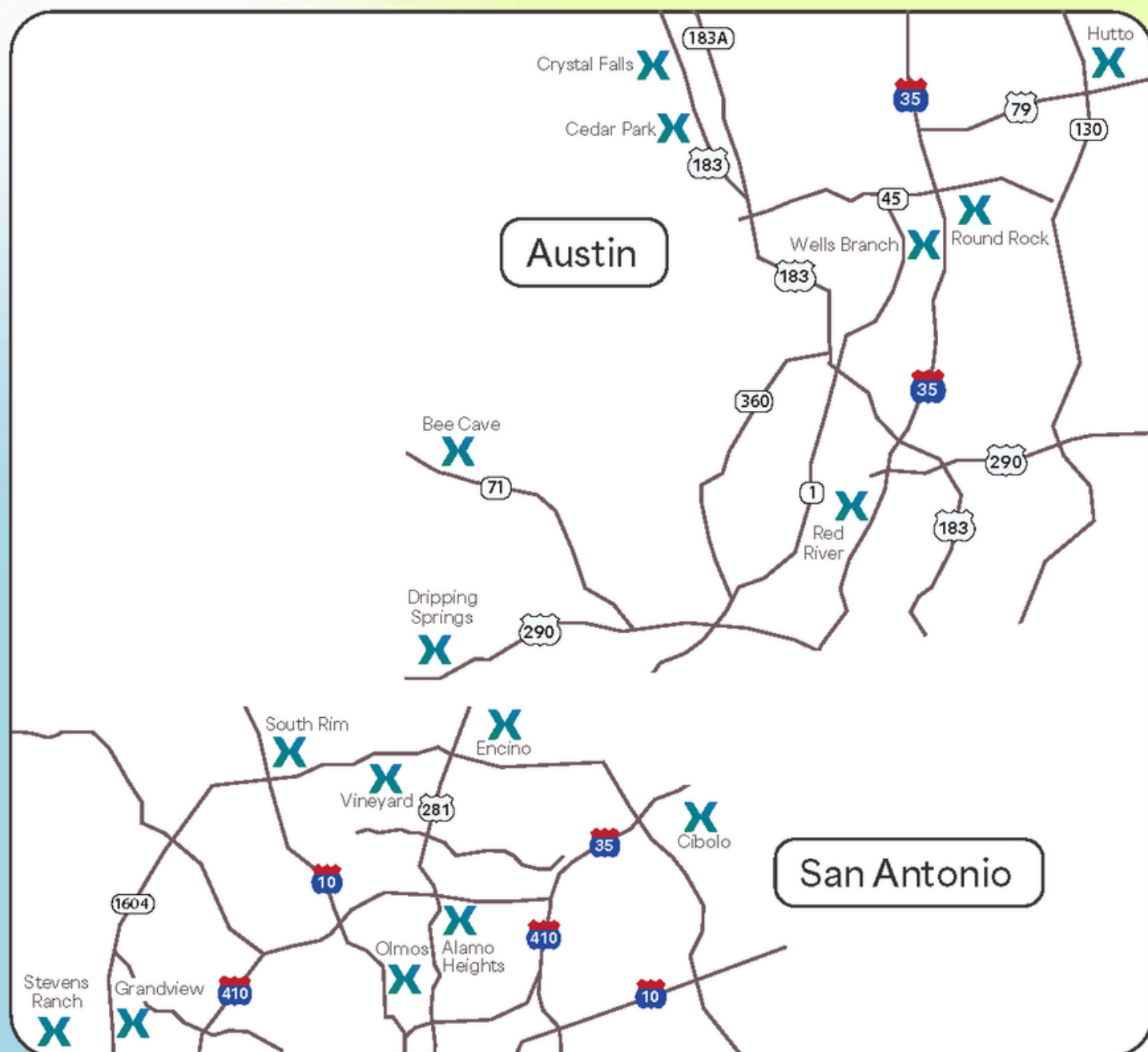
**next level**





# Care is always within your reach.

Our doors are open from 9 a.m. to 9 p.m. every day, ready to help whenever you need us.



Map of Next Level locations in Austin and San Antonio pictured above. Prime members receive access to all Next Level locations throughout Texas. Download our app to find a location near you!

**next level**

# Dental Insurance

## Plan Choices



Ameritas | [www.ameritas.com](http://www.ameritas.com) | 800.487.5553

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

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

Dental Monthly Premiums			
	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](http://www.ameritas.com) | 800.487.5553

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:

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

Vision Monthly Premium		
	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](http://www.ffga.com)  
1.866.853.3539 P.O. Box 161968 | Altamonte Springs, FL 32716

## Medical FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and reimburse yourself for out-of-pocket medical expenses not covered under your medical plan. Your employer has chosen the \$640 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$640 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$640 will be forfeited under the use-it-or-lose-it rule.

**Your maximum contribution amount for 2025 is \$5,000.**

### Medical FSA Highlights

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

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

## Dependent Care FSA

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

**You may allocate up to \$5,000 per tax year for reimbursement of dependent care services.**

**If you are married and file a separate tax return, the limit is \$2,500.**

### Dependent Care FSA Highlights

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



# Health Savings Account

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

A Health Savings Account (HSA) is a great way to help you control your healthcare costs. It works in conjunction with a qualified High Deductible Health Plan (HDHP) to combine tax-free savings earmarked for qualified medical expenses. An HSA allows you to set aside money to pay for higher deductibles associated with a lower monthly premium HDHP. The money you save in monthly insurance premiums is reserved for eligible medical expenses you incur in the future. Eligible expenses include things like co-pays and deductibles, prescriptions, vision expenses, dental care, therapy and medical supplies.

## Health Savings Account Highlights

- Balances roll over from year to year and earn interest along the way.
- Portable – you keep it even after you leave employment.
- Tax advantages – invest money in mutual funds to grow your tax savings for either future healthcare costs or retirement.
- Pay for expenses with a benefits debit card that gives you immediate access to your money at the time of purchase.
- Expenses also can be reimbursed through our online portal, online bill pay directly to your provider or submitting a distribution request form.
- Receipts are not required for reimbursement but be sure to save them for tax purposes.

## Who Can Participate in an HSA?

- You must be enrolled in a qualified High Deductible Health Plan (HDHP).
- You cannot be enrolled in Tricare or Medicare or covered under your spouse’s traditional (non-HDHP) health care plan.
- You cannot participate in a general purpose Flexible Spending Account (FSA) or Health Reimbursement Arrangement.
- Limited Purpose Flexible Spending Accounts are permitted (dental and vision expenses only).
- You cannot participate if your spouse has a general purpose FSA or HRA at their place of employment.
- You cannot participate if you are being claimed as a dependent on another person’s tax return.

	2024	2025
HSA Contribution Limits	<ul style="list-style-type: none"><li>• Self: \$4,300</li><li>• Family: \$8,550</li></ul>	<ul style="list-style-type: none"><li>• Self Only: \$4,400</li><li>• Family: \$8,750</li></ul>
Health Insurance Deductible Limits	<ul style="list-style-type: none"><li>• Self Only: \$1,650</li><li>• Family: \$3,300</li></ul>	<ul style="list-style-type: none"><li>• Self Only: \$1,650</li><li>• Family: \$3,300</li></ul>

\$1,000 catch-up contributions (age 55 or older)

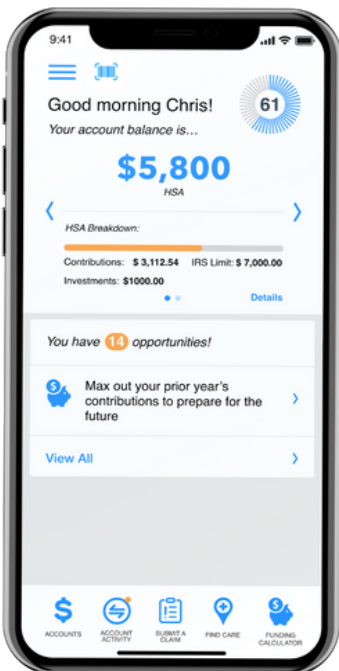
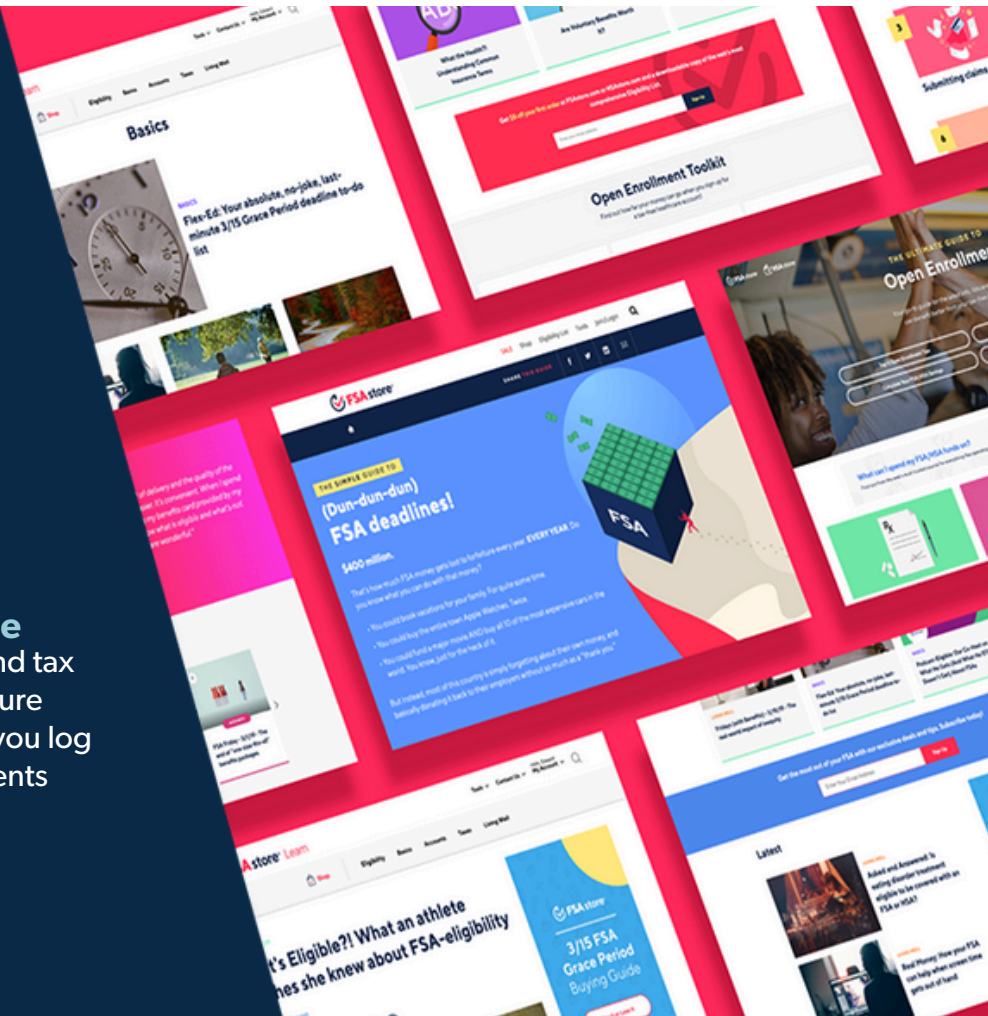
# FSA & HSA Resources

## Benefits Card

The FFGA Benefits Card is available to all employees that participate in a Flexible Spending Account or Health Savings Account. The Benefits Card gives you immediate access to your money at the point of purchase. Cards are available for participating employees, their spouse and any eligible dependents who are at least 18 years old.

## View Your Account Details Online

Sign up to view your account balance, find tax forms and check claims status on our secure website. Log in at [www.ffga.com](http://www.ffga.com). After you log in, you may sign up to have reimbursements directly deposited to your bank account.



## FF Mobile Account App

With the FF Mobile Account App, you can submit claims, view account balance and history, check claims status, view alerts, upload receipts and documentation and more! The FF Mobile Account App is available for Apple® and Android™ devices on either the App Store or Google Play Store.

## FSA/HSA Store

FFGA has partnered with the FSA Store and HSA Store to bring you easy-to-use online stores to better understand and manage your account. You can shop for eligible medical items like bandages and contact solution, browse for products and services using the Eligibility List and visit the Learning Center to find answers to commonly asked questions. Visit the stores at <http://www.ffga.com/individuals/#stores> for more details and special deals.



# Term Life & AD&D

## Employer-Paid & Voluntary

Lincoln Financial | [www.lfg.com](http://www.lfg.com) | 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 a \$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>





# Texas Life

## Permanent Life



Texas Life | [www.texaslife.com](http://www.texaslife.com) | 800.283.9233

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

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

#### **Texas Life - Permanent Life Highlights**

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



# Disability Insurance

OneAmerica | [www.oneamerica.com](http://www.oneamerica.com) | 800-553-5318

## Why Do I Need Disability Insurance?

Have you ever wondered what would happen to your income if you had an accidental injury, sickness, or pregnancy? That is why you need disability coverage. It replaces a portion of income for the period you are unable to work due to those reasons. You can choose the benefit amount, which is the amount of your income to replace, and the waiting period that you begin receiving payments.

How do you decide if you need disability insurance? Consider these questions when making your decision:

- How much employer leave do you have?
- Do you have savings?
- Do you have other income you can rely on, such as from your spouse or from child support?
- How close are you to retirement?
- Could you go on Social Security Disability or take a Disability Retirement?
- What are your other sources of income?



# Cancer Insurance

## Plan Options



American Fidelity | [www.americanfidelity.com](http://www.americanfidelity.com) | 800.662.1113

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

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

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

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



# Critical Illness Insurance

MetLife | [www.mybenefits.metlife.com](http://www.mybenefits.metlife.com) | 800.438.6388

## Prepare For the Unexpected

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

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

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



# Accident Insurance

MetLife | [www.mybenefits.metlife.com](http://www.mybenefits.metlife.com) | 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 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 Premiums		
	Low	High
Employee	\$6.89	\$8.94
Employee + Spouse	\$13.67	\$17.64
Employee + Children	\$16.36	\$21.09
Employee + Family	\$19.38	\$24.97





# Identity Theft Protection

iLock360 | [www.ilock360.com](http://www.ilock360.com) | 855.287.8888

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

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

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

Identity Theft Protection Monthly Premiums			
	Basic*	Plus	Premium
Employee	FREE	\$8.00	\$15.00
Employee + Spouse	N/A	\$15.00	\$22.00
Employee + Children	N/A	\$13.00	\$20.00
Employee + Family	N/A	\$20.00	\$27.00

*\*Employee Only, Basic coverage cost is covered by Splendora ISD*



# Legal Plan



LegalEASE | [www.legaleaseplan.com/splendoraisd](http://www.legaleaseplan.com/splendoraisd) | 800.248.9000

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 the plan summary  
<https://ffbenefits.ffga.com/splendoraisd>

Prepaid Legal		
	Option 1	Option 2
Employee + Family	\$17.50	\$18.55



# Medical Transport

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

## Medical Transport Premium

Employee + Family

\$7.00



# Hospital Indemnity Insurance

MetLife | [www.mybenefits.metlife.com](http://www.mybenefits.metlife.com) | 800.438.6388

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: \$2,000
- 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	\$13.50	\$23.12
Employee + Spouse	\$23.21	\$39.77
Employee + Children	\$20.56	\$35.34
Employee + Family	\$30.28	\$52.00



# COBRA

First Financial Administrators, Inc. | [www.ffga.com](http://www.ffga.com) | 800-523-8422, option 4

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

## COBRA Highlights

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

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



# Medicare & Age 65



FFMS | <https://www.ffga.com/medicare-solutions> | 800-523-8422

## Questions to Consider Before Retiring

- Do I **plan** to Retire?
- Am I **eligible** to Enroll?
- **When** can I enroll?
- Do I really **want** to enroll?
- **Should** I enroll now or wait?
- What happens if I **don't** enroll when I'm eligible?

**Robert Dawson**  
**FFMS Coordinator**  
Cell: 281-889-9382

Whether or not you intend to retire yet, these questions and more may occur as you approach age 65.

Planning for your future is important, and you don't have to do it alone.

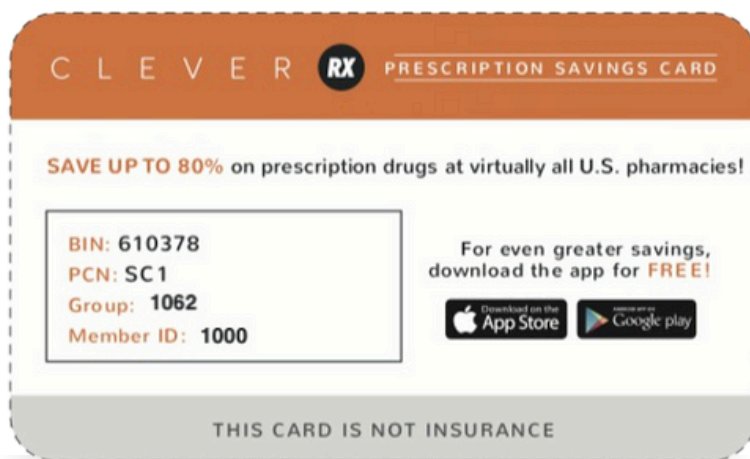
Let the experts at First Financial assist you through this process.

# Clever RX

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

*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>.

## Clever RX 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 to unlock exclusive savings at over 60,000 pharmacies nationwide.
- Available to use now!



## Manage your benefits anytime, anywhere.

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

### FIND OUR APP HERE



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

**Splendor ISD**  
**GROUP ID: 95187**



#### View Available Benefits & Enroll

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



#### FSA/HSA Login

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



#### My Wallet

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



#### Contact Us

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



# Contact Information

Product	Carrier	Website	Phone
Medical	BCBS	<a href="http://www.bcbstx.com">www.bcbstx.com</a>	800.521.2227
Urgent Care	Next Level Prime	<a href="http://www.nextlevelurgentcare.com">www.nextlevelurgentcare.com</a>	833.957.6200
Dental	Americas	<a href="http://www.ameritas.com">www.ameritas.com</a>	800.487.5553
Vision	Americas	<a href="http://www.ameritas.com">www.ameritas.com</a>	800.487.5553
Flexible Spending Account	First Financial Administrators, Inc.	<a href="http://www.ffga.com">www.ffga.com</a>	866.853.3539
Health Savings Account	First Financial Administrators, Inc.	<a href="http://www.ffga.com">www.ffga.com</a>	866.853.3539
Group Life	Lincoln Financial	<a href="http://www.lfg.com">www.lfg.com</a>	800.423.2765
Permanent Life	Texas Life	<a href="http://ww.texaslife.com">ww.texaslife.com</a>	800.283.9233
Disability	One America	<a href="http://www.oneamerica.com">www.oneamerica.com</a>	800-553-5318
Cancer	American Fidelity	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	800.662.1113
Hospital Indemnity	MetLife	<a href="http://www.mybenefits.metlife.com">www.mybenefits.metlife.com</a>	800.438.6388
Accident	MetLife	<a href="http://www.mybenefits.metlife.com">www.mybenefits.metlife.com</a>	800.438.6388
Critical Illness	MetLife	<a href="http://www.mybenefits.metlife.com">www.mybenefits.metlife.com</a>	800.438.6388
Medical Transport	MetLife	<a href="http://www.mybenefits.metlife.com">www.mybenefits.metlife.com</a>	800.438.6388
Legal	LegalEASE	<a href="http://www.legaleaseplan.com/splendoraisd">www.legaleaseplan.com/splendoraisd</a>	800.284.9000
Identity Theft Protection	iLock360	<a href="http://www.ilock360.com">www.ilock360.com</a>	855.287.8888