



EMPLOYEE BENEFITS GUIDE

September 1, 2020 - August 31, 2021 Plan Year

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TABLE OF CONTENTS

Spring ISD 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, www.benefits.ffga.com/springisd.

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 First Financial Account Manager or your Benefits department.

TABLE OF CONTENTS

- ELIGIBILITY & ENROLLMENT INFORMATION
- HOW TO ENROLL
- 125 SECTION
- FLEXIBLE SPENDING ACCOUNTS/ DEPENDENT CARE ACCOUNTS & FSA RESOURCES
- HEALTH SAVINGS ACCOUNTS & HSA RESOURCES
- MEDICAL
- CLEVER RX
- EMPLOYEE ASSISTANCE PROGRAM
- VISION
- DENTAL
- HOSPITAL GAP INSURANCE
- HOSPITAL INDEMNITY INSURANCE
- LONG TERM DISABILITY
- CANCER INSURANCE
- CRITICAL ILLNESS INSURANCE
- ACCIDENT ONLY INSURANCE
- PERMANENT LIFE INSURANCE
- EMPLOYER-PAID LIFE INSURANCE
 - TERM LIFE
 - GROUP VOLUNTARY TERM LIFE
- LEGAL PLAN
- IDENTITY THEFT PROTECTION
- TELEHEALTH
- 403(b) RETIREMENT PLANS
- 457(b) RETIREMENT PLANS
- BENEFIT CONTACT INFORMATION

SPRING ISD Benefits Office
16717 Ella Blvd. Houston, Texas 77090
Phone: 281-891-6040 | Fax: 281-891-6041
email: compensationbenefitsleaves@springisd.org

ELIGIBILITY

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

BENEFITS ENROLLMENT

NEW EMPLOYEES

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

EXISTING EMPLOYEES

When it's time to enroll in your benefits, your First Financial Account Representative will be available by phone to assist you with making your elections. Your elections can be made anytime during annual enrollment online at www.benefitsolver.com 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.

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 www.benefits.ffga.com/springisd.

MID-YEAR BENEFIT CHANGES

You may add or cancel coverage during the plan year if you have a change a qualified life event. You must notify the benefits department within 31 days of the change and provide supporting documentation.

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. Under each option, you will need to select "waive." You must still complete the beneficiary information.

Enrollment Assistance Center Instructions

Call the Enrollment Assistance Center at 855-765-4473 and select option 3. A benefits representative will be available to assist you with enrollment Monday – Friday from 8am to 5pm. You may contact your First Financial representatives Rosalyn Punch at 281.272.7469 or John Brick at 281.272.7490 for enrollment assistance.

Online Enrollment

ENROLL ONLINE

Visit the enrollment website at www.benefitsolver.com and log-in with your username and password for the benefit website. If this is your first-time logging into this site, click Register to get started. The site will request your social security number, date of birth (mm/dd/yyyy) and company key (**springisd**). The site will ask you to create your username (8 characters or longer) and password (8 characters or longer and have a combination of letters and numbers).

LOGIN

If you have forgotten your username or password, click the Forgot Your Username or Password link to reset these options and follow the prompts.

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.

USEFUL INFORMATION TO KNOW

- Please Contact First Financial at 855-523-8422 with any technical questions.
- Remember, no changes to your elections will be permitted after annual enrollment, unless you have qualified life event change under Section 125 or a special enrollment event.
- You must hit approve after selecting your elections, otherwise, the elections will be removed.

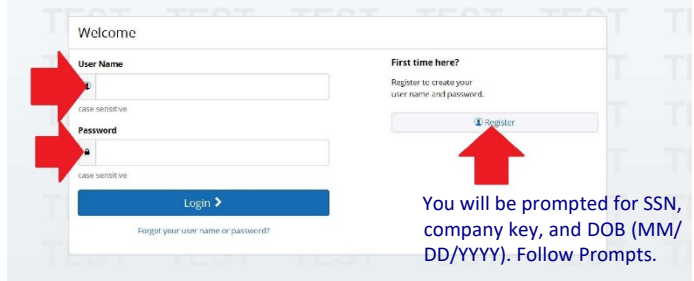
This guide contains a summary of the benefits offered by your employer. If there is a conflict between the terms of this outline of benefits and the actual contracts, the terms of the contract will prevail. For a more detailed explanation of benefits you may contact your Account Manager Rosalyn Punch at 281-272-7469 or John Brick at 281-272-7490 or visit www.benefitsolver.com

How to enroll in your benefits:



1.

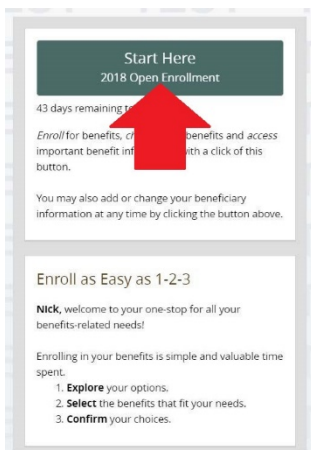
Visit the enrollment website
WWW.BENEFITSOLVER.COM
 to get started



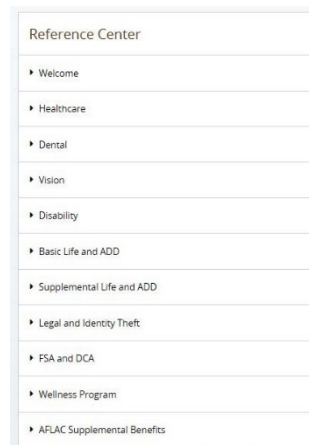
2.

If it's your first time to visit the site click REGISTER and proceed. After you have registered, you will go to USER NAME and PASSWORD. If your password is forgotten, click FORGOT YOUR PASSWORD, and proceed with prompts.
 Your company key is springisd (case sensitive)

3.

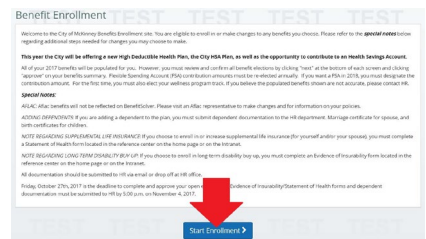


Click START HERE to begin the enrollment process. If you would like more information you may go to the REFERENCE CENTER to get more details on the available plans. You can view provider directories for the dental and vision plans if you would like to see the available network providers as well as brochures on each of the benefits available. Just click the benefit tab you would like to view.



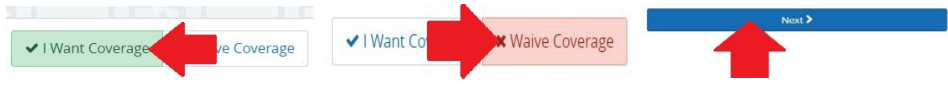
4.

The next screen contains text regarding the upcoming changes and important benefits dates. Please read the text and click START ENROLLMENT at the bottom of the page to proceed.



5.

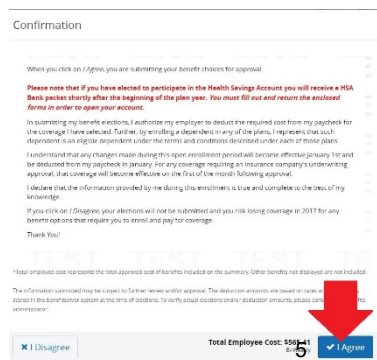
You will need to go through each benefit to select I WANT COVERAGE or WAIVE COVERAGE. At the bottom of each benefit page you will click NEXT once you have selected your choice



Employer Cost	Employee Cost	EDIT
\$913.00	\$130.00	EDIT
\$53.25	\$10.75	EDIT

6.

After you have completed all the benefits you will be directed to the "Review Enrollment" page. Here, you can make a change to a benefit selection if you wish to do so. Click EDIT to the right of the benefit if you want to change and elect different coverage.



7.

When you have finished reviewing and are satisfied with your enrollment choices, click APPROVE at the bottom of the "Review Enrollment" page. The next, and last screen is the Confirmation page, click I AGREE to complete your enrollment.

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 qualified life event. 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 qualified life event include:

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

SECTION 125 PLAN SAMPLE PAYCHECK		
	WITHOUT S125	WITH S125
MONTHLY SALARY	\$2,000	\$2,000
LESS MEDICAL DEDUCTIONS	-N/A	-\$250
TAXABLE GROSS INCOME	\$2,000	\$1,750
LESS TAXES (FED/STATE AT 20%)	-\$400	-\$350
LESS ESTIMATED FICA (7.65%)	-\$153	-\$133
LESS MEDICAL DEDUCTIONS	-\$250	-N/A
TAKE HOME PAY	\$1,197	\$1,267

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

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

Flexible Spending Accounts



First Financial Administrators, Inc. | www.ffga.com | 866.853.3539

HEALTH CARE FSA

A Health Flexible Spending Account (Health 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 \$550 roll-over option for your Health FSA plan. This option allows you the opportunity to roll over up to \$550 of unclaimed Health FSA funds into the following plan year. Keep in mind that balances more than \$550 will be forfeited under the use-it-or-lose-it rule.

Your maximum contribution amount for 2020 is \$2,750

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 in case you need to substantiate a 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.

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 child care, 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.
- 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.

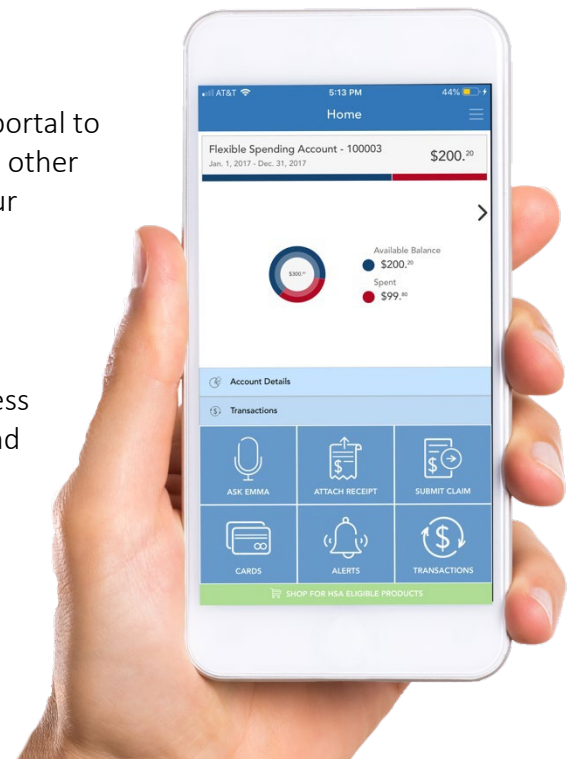
ONLINE FSA PORTAL

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 www.ffga.com/individuals to login or set up your account.

FF FLEX MOBILE APP

Managing your benefit accounts on the go is made easy with *FF Flex Mobile 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 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.

Health Savings Accounts



First Financial Administrators, Inc. | www.ffga.com | 866.853.3539

HEALTH SAVINGS ACCOUNTS

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

Your maximum contribution amount in 2020 for Employee Only is \$3,550 and \$7,100 for Family.

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.

HSA RESOURCES

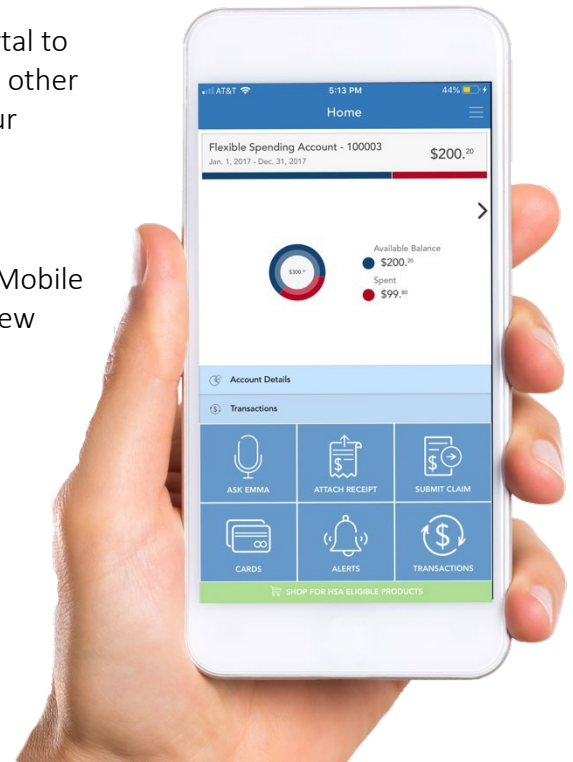
ONLINE HSA PORTAL

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 www.ffga.com/individuals to login or set up your account.

FF FLEX MOBILE APP

Managing your benefit accounts on the go is made easy with FF Flex Mobile 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 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.



TRS-ACTIVECARE- MEDICAL ENROLLMENT JULY 15, 2020 - AUGUST 14, 2020

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.

ACTIVECARE PRIMARY- NEW

Only employees that choose this new plan during Annual Enrollment will be enrolled in it.

- Lower premium
- Copays for doctor visits before you meet your deductible
- Statewide network
- PCP referrals required to see specialist
- Not compatible with Health Savings Account (HSA)
- No out-of-network coverage

ACTIVECARE HD

If you're currently in TRS- ActiveCare 1-HD and you make no changes during Annual enrollment, this will be your plan next year.

- Similar to current 1-HD
- Lower premium
- Compatible with Health Savings Account (HSA)
- Nationwide network with out-of-network coverage
- No requirement for PCPs referrals
- Must meet deductible before plan pays for non-preventive care

ACTIVECARE PRIMARY +

If you're currently in TRS-Activecare Select and you make no changes during Annual enrollment, this will be your plan next year.

- Simpler version of current Select plan
- Lower deductibles than HD and primary plans
- Copays for many services and drugs
- Higher premium
- Statewide network
- PCP referral required to see specialist
- Not compatible with a Health Savings Account (HSA)
- No out-of-network coverage

ACTIVECARE 2

If you're currently in TRS-Activecare 2, and you make no changes during Annual enrollment, you will remain in TRS Activecare 2 next year. *This plan is closed and not accepting new enrollees. If you're currently enrolled in TRS Activecare 2, you will remain in this plan.*

- Closed to new enrollees
- Current enrollees can choose to stay in this plan
- Lower Deductible
- Copays for many drugs and services
- Nationwide network with out-of-network coverage
- No requirement for PCPs or referrals

PRESCRIPTION BENEFITS

CVS Caremark | www.caremark.com | 1.888.234.0781

When you enroll in a BCBSTX PPO Plan, you automatically receive prescription drug coverage through CVS Caremark which gives you access to a large, national network of retail pharmacies.

FULL TIME RATES FOR \$25,000 AND UNDER

TRS- Active Care Primary	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$386.00	\$300.00	\$86.00	\$43.00
Employee + Child(ren)	\$695.00	\$355.00	\$340.00	\$170.00
Employee + Spouse	\$1,089.00	\$475.00	\$614.00	\$307.00
Employee + Family	\$1,301.00	\$475.00	\$826.00	\$413.00

TRS- Active Care HD (Formerly 1-HD Plan)	TRS Total (Monthly)	District Contribution	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$397.00	\$300.00	\$97.00	\$48.50
Employee + Child(ren)	\$715.00	\$355.00	\$360.00	\$180.00
Employee + Spouse	\$1,120.00	\$475.00	\$645.00	\$322.50
Employee + Family	\$1,338.00	\$475.00	\$863.00	\$431.50

TRS- Active Care Primary Plus (Formerly Select Plan)	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$514.00	\$300.00	\$214.00	\$107.00
Employee + Child(ren)	\$834.00	\$355.00	\$479.00	\$239.50
Employee + Spouse	\$1,264.00	\$475.00	\$789.00	\$394.50
Employee + Family	\$1,588.00	\$475.00	\$1,113.00	\$556.50

Active Care 2 Plan	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$937.00	\$300.00	\$637.00	\$318.50
Employee + Child(ren)	\$1,393.00	\$355.00	\$1,038.00	\$519.00
Employee + Spouse	\$2,222.00	\$475.00	\$1,747.00	\$873.50
Employee + Family	\$2,627.00	\$475.00	\$2,152.00	\$1,076.00

*Closed Plan. Only current enrollees may keep it.

HALF TIME RATES FOR \$25,000 AND UNDER

TRS- Active Care Primary	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$386.00	\$150.00	\$236.00	\$118.00
Employee + Child(ren)	\$695.00	\$177.50	\$517.00	\$258.75
Employee + Spouse	\$1,089.00	\$237.50	\$851.50	\$425.75
Employee + Family	\$1,301.00	\$237.50	\$1,063.50	\$531.75

TRS- Active Care HD (Formerly 1-HD Plan)	TRS Total (Monthly)	District Contribution	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$397.00	\$150.00	\$247.00	\$123.50
Employee + Child(ren)	\$715.00	\$177.00	\$537.00	\$268.75
Employee + Spouse	\$1,120.00	\$237.00	\$882.50	\$441.25
Employee + Family	\$1,338.00	\$237.50	\$1,100.50	\$550.25

TRS- Active Care Primary Plus (Formerly Select Plan)	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$514.00	\$150.00	\$364.00	\$182.00
Employee + Child(ren)	\$834.00	\$177.50	\$656.50	\$328.25
Employee + Spouse	\$1,264.00	\$237.50	\$1,026.50	\$513.25
Employee + Family	\$1,588.00	\$237.50	\$1,350.50	\$675.25

Active Care 2 Plan	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$937.00	\$150.00	\$787.00	\$393.50
Employee + Child(ren)	\$1,393.00	\$177.50	\$1,215.50	\$607.75
Employee + Spouse	\$2,222.00	\$237.50	\$1,984.50	\$992.25
Employee + Family	\$2,627.00	\$237.50	\$2,389.50	\$1,194.75

*Closed Plan. Only current enrollees may keep it.

FULL TIME RATES FOR \$25,000 - \$49,999

TRS- Active Care Primary	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$386.00	\$275.00	\$111.00	\$55.50
Employee + Child(ren)	\$695.00	\$330.00	\$365.00	\$182.50
Employee + Spouse	\$1,089.00	\$450.00	\$639.00	\$319.50
Employee + Family	\$1,301.00	\$450.00	\$851.00	\$425.50

TRS- Active Care HD (Formerly 1-HD Plan)	TRS Total (Monthly)	District Contribution	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$ 397.00	\$ 275.00	\$ 122.00	\$ 61.00
Employee + Child(ren)	\$ 715.00	\$ 330.00	\$ 385.00	\$ 192.50
Employee + Spouse	\$1,120.00	\$ 450.00	\$ 670.00	\$ 335.00
Employee + Family	\$1,338.00	\$ 450.00	\$ 888.00	\$ 444.00

TRS- Active Care Primary Plus (Formerly Select Plan)	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$ 514.00	\$ 275.00	\$ 239.00	\$ 119.50
Employee + Child(ren)	\$ 834.00	\$ 330.00	\$ 504.00	\$ 252.00
Employee + Spouse	\$ 1,264.00	\$ 450.00	\$ 814.00	\$ 407.00
Employee + Family	\$ 1,588.00	\$ 450.00	\$1,138.00	\$ 569.00

Active Care 2 Plan	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$ 937.00	\$ 275.00	\$ 662.00	\$ 331.00
Employee + Child(ren)	\$ 1,393.00	\$ 330.00	\$ 1,063.00	\$ 531.50
Employee + Spouse	\$ 2,222.00	\$ 450.00	\$ 1,772.00	\$ 886.00
Employee + Family	\$ 2,627.00	\$ 450.00	\$ 2,177.00	\$ 1,088.50

*Closed Plan. Only current enrollees may keep it.

HALF TIME RATES FOR \$25,000 - \$49,999

TRS- Active Care Primary	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$ 386.00	\$ 137.50	\$248.50	\$124.25
Employee + Child(ren)	\$ 695.00	\$ 165.00	\$ 530.00	\$265.00
Employee + Spouse	\$ 1,089.00	\$ 225.00	\$ 864.00	\$432.00
Employee + Family	\$ 1,301.00	\$ 225.00	\$1,076.00	\$538.00

TRS- Active Care HD (Formerly 1-HD Plan)	TRS Total (Monthly)	District Contribution	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$ 397.00	\$ 137.50	\$ 259.50	\$ 129.75
Employee + Child(ren)	\$ 715.00	\$ 165.00	\$ 550.00	\$ 275.00
Employee + Spouse	\$ 1,120.00	\$ 225.00	\$ 895.00	\$ 447.50
Employee + Family	\$ 1,338.00	\$ 225.00	\$ 1,113.00	\$ 556.50

TRS- Active Care Primary Plus (Formerly Select Plan)	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$ 514.00	\$ 137.50	\$ 376.50	\$ 188.25
Employee + Child(ren)	\$ 834.00	\$ 165.00	\$ 669.00	\$ 334.50
Employee + Spouse	\$ 1,264.00	\$ 225.00	\$ 1,039.00	\$ 519.50
Employee + Family	\$ 1,588.00	\$ 225.00	\$ 1,363.00	\$ 681.50

Active Care 2 Plan	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$ 937.00	\$ 137.50	\$ 799.50	\$ 399.75
Employee + Child(ren)	\$ 1,393.00	\$ 165.00	\$ 1,228.00	\$ 614.00
Employee + Spouse	\$ 2,222.00	\$ 225.00	\$ 1,997.00	\$ 998.50
Employee + Family	\$ 2,627.00	\$ 225.00	\$ 2,402.00	\$ 1,201.00

*Closed Plan. Only current enrollees may keep it.

FULL TIME RATES FOR \$50,000 AND OVER

TRS- Active Care Primary	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$ 386.00	\$ 225.00	\$ 161.00	\$80.50
Employee + Child(ren)	\$ 695.00	\$ 280.00	\$ 415.00	\$207.50
Employee + Spouse	\$ 1,089.00	\$ 400.00	\$ 689.00	\$344.50
Employee + Family	\$ 1,301.00	\$ 400.00	\$ 901.00	\$450.00

TRS- Active Care HD (Formerly 1-HD Plan)	TRS Total (Monthly)	District Contribution	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$ 397.00	\$ 225.00	\$ 172.00	\$ 86.00
Employee + Child(ren)	\$ 715.00	\$ 280.00	\$ 435.00	\$ 217.50
Employee + Spouse	\$ 1,120.00	\$ 400.00	\$ 720.00	\$ 360.00
Employee + Family	\$ 1,338.00	\$ 400.00	\$ 938.00	\$ 469.00

TRS- Active Care Primary Plus (Formerly Select Plan)	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$ 514.00	\$ 225.00	\$ 289.00	\$ 144.50
Employee + Child(ren)	\$ 834.00	\$ 280.00	\$ 554.00	\$ 277.00
Employee + Spouse	\$ 1,264.00	\$ 400.00	\$ 864.00	\$ 432.00
Employee + Family	\$ 1,588.00	\$ 400.00	\$ 1,188.00	\$ 594.00

Active Care 2 Plan	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$ 937.00	\$ 225.00	\$ 712.00	\$ 356.00
Employee + Child(ren)	\$ 1,393.00	\$ 280.00	\$ 1,113.00	\$ 556.50
Employee + Spouse	\$ 2,222.00	\$ 400.00	\$ 1,822.00	\$ 911.00
Employee + Family	\$ 2,627.00	\$ 400.00	\$ 2,227.00	\$ 1,113.50

*Closed Plan. Only current enrollees may keep it.

HALF TIME RATES FOR \$50,000 AND OVER

TRS- Active Care Primary	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$ 386.00	\$112.50	\$ 273.50	\$136.75
Employee + Child(ren)	\$ 695.00	\$ 140.00	\$555.00	\$277.50
Employee + Spouse	\$ 1,089.00	\$200.00	\$889.00	\$444.50
Employee + Family	\$ 1,301.00	\$200.00	\$ 1,101.00	\$550.50

TRS- Active Care HD (Formerly 1-HD Plan)	TRS Total (Monthly)	District Contribution	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$397.00	\$112.50	\$284.50	\$142.25
Employee + Child(ren)	\$715.00	\$140.00	\$575.00	\$403.75
Employee + Spouse	\$1,120.00	\$200.00	\$920.00	\$460.00
Employee + Family	\$1,338.00	\$200.00	\$1,138.00	\$569.00

TRS- Active Care Primary Plus (Formerly Select Plan)	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$514.00	\$112.50	\$401.50	\$200.75
Employee + Child(ren)	\$834.00	\$140.00	\$694.00	\$347.00
Employee + Spouse	\$1,264.00	\$200.00	\$1,064.00	\$532.00
Employee + Family	\$1,588.00	\$200.00	\$1,388.00	\$694.00

Active Care 2 Plan	TRS Total (Monthly)	District Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (Semi-monthly)
Employee Only	\$937.00	\$112.50	\$824.50	\$412.25
Employee + Child(ren)	\$1,393.00	\$140.00	\$1,253.00	\$626.50
Employee + Spouse	\$2,222.00	\$200.00	\$2,022.00	\$1,011.00
Employee + Family	\$2,627.00	\$200.00	\$2,427.00	\$1,213.50

*Closed Plan. Only current enrollees may keep it.

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!

HIGHLIGHTS

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

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

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: SC 1
Group: 1062
Member ID: 1000

For even greater savings,
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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**.

Employee Assistance Program



Curalinc | www.americanfidelity.mysupportportal.com | 800.295.8323

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 24/7 access to professionals who can help you successfully face emotional issues.

An employee assistance program, or EAP, is a **FREE**, voluntary program offered 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

Vision Insurance



Ameritas | www.vsp.com | 800.877.7195

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

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

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

AMERITAS VSP SEMI- MONTHLY RATES	
COVERAGE TIER	PREMIUM
EMPLOYEE ONLY	\$3.40
EMPLOYEE + SPOUSE	\$6.80
EMPLOYEE + CHILDREN	\$7.63
EMPLOYEE + FAMILY	\$10.55

Dental Insurance



Cigna | www.mycigna.com | 800.244.6224

Total Cigna PPO High option has a Plan Year maximum of \$1,000, with an annual deductible for Individual \$50 and Family \$150.

- Freedom to choose dentist in or out-of- network – Please note: if you stay in-network the cost out of pocket at time of service will be less for you. The in-network PPO dentists agree to lower contract rates.
- Preventative Care (e.g., cleaning, exams and x-rays) is paid at 100% and not subject to the deductible
- Basic Restorative Care (e.g., fillings, root canals and gum treatments) is paid at 80% up to Annual Maximum
- Major Services (e.g., crowns, bridges, implants and dentures) are covered at 50% up to annual maximum

***NEW* Total Cigna PPO Low option** has a Plan Year maximum of \$750, with an annual deductible for Individual \$50 and Family \$150.

- Freedom to choose dentist in or out-of- network – Please note: if you stay in-network the cost out of pocket at time of service will be less for you. The in-network PPO dentists agree to lower contract rates.
- Preventative Care (e.g., cleaning, exams and x-rays) is paid at 80% and not subject to the deductible
- Basic Restorative Care (e.g., fillings, root canals and gum treatments) is paid at 50% up to Annual Maximum
- Major Services (e.g., crowns, bridges, implants and dentures) are covered at 30% up to annual maximum

Cigna DHMO Plan focus is on maintaining oral health, prevention and cost-containment. Members may see a primary care dentist as often as necessary.

- Must choose from the directory of Cigna DHMO dentists
- No claim forms
- No annual maximum
- No deductibles

CIGNA SEMI - MONTHLY RATES			
COVERAGE TIER	LOW PPO *NEW*	HIGH PPO	DHMO
EMPLOYEE ONLY	\$9.56	\$12.91	\$6.68
EMPLOYEE + SPOUSE	\$21.12	\$28.53	\$11.89
EMPLOYEE + CHILDREN	\$20.36	\$27.49	\$11.38
EMPLOYEE + FAMILY	\$36.70	\$49.56	\$16.63

Disability Insurance



American Fidelity | www.americanfidelity.com | 800.654.8489

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.

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

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

Cancer Insurance



American Fidelity | www.americanfidelity.com | 800.654.8489

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. *GUARANTEED ISSUE FOR ALL EMPLOYEES AND THEIR DEPENDENTS!!!!

AMERICAN FIDELITY CANCER SEMI- MONTHLY RATES			
COVERAGE TIER	BASIC OPTION	ENHANCED OPTION	ENHANCED PLUS OPTION
EMPLOYEE ONLY	\$7.90	\$12.13	\$15.81
EMPLOYEE + FAMILY	\$13.43	\$20.63	\$26.90

GAP Insurance



American Fidelity | www.americanfidelity.com | 800.654.8489

You may think major medical insurance is enough to cover your needs, but the reality is that many plans may only cover a portion of your overall expenses. It's important to protect yourself in the event of a sudden hospitalization.

A Hospital Gap Insurance plan pays benefits directly to you and is designed to help cover the gap between what your traditional medical plan will cover and the out-of-pocket expenses you will pay. The plan may include benefits you can use to help pay for inpatient hospital stays and surgeries, doctor's office treatments and diagnostic testing costs.

With Hospital Gap Insurance, you can have peace of mind knowing that unexpected medical expenses will less of a financial burden for you and your family members.

Hospital Indemnity Insurance



Aflac | www.aflac.com | 800.433.3036

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!

AFLAC HOSPITAL INDEMNITY PLAN SEMI-MONTHLY RATES	
COVERAGE TIER	PREMIUM
EMPLOYEE ONLY	\$10.30
EMPLOYEE + SPOUSE	\$20.50
EMPLOYEE + CHILDREN	\$16.35
EMPLOYEE + FAMILY	\$26.55

Critical Illness Insurance



Aflac | www.aflac.com | 800.433.3036

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

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

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

Accident Insurance



Metlife | www.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

METLIFE ACCIDENT SEMI- MONTHLY RATES		
COVERAGE TIER	LOW PLAN	HIGH PLAN
EMPLOYEE ONLY	\$3.35	\$5.88
EMPLOYEE + SPOUSE	\$6.76	\$12.14
EMPLOYEE + CHILDREN	\$6.78	\$12.07
EMPLOYEE + FAMILY	\$8.51	\$14.97

Life Insurance



Texas Life | www.texaslife.com | 800.283.9233

TEXAS LIFE INSURANCE - PERMANENT AND PORTABLE LIFE INSURANCE

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

HIGHLIGHTS

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

Life Insurance



Standard | www.standard.com | 800.628.8600

EMPLOYER-PAID TERM LIFE & AD&D INSURANCE

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. The district provides all eligible employees a Basic Term Life policy and AD&D policy at no cost to you. 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.

Identity Theft Protection



Ilock | 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.

ILOCK 360 SEMI-MONTHLY RATES		
COVERAGE TIER	PLUS	PREMIUM
EMPLOYEE ONLY	\$4.00	\$7.50
EMPLOYEE + SPOUSE	\$7.50	\$11.00
EMPLOYEE + CHILDREN	\$6.50	\$10.00
EMPLOYEE + FAMILY	\$10.00	\$13.50

Legal Plan



Metlaw/Hyatt Legal | www.legalplans.com | 800.821.6400

Have you ever found yourself in need of legal advice, but aren't sure where to go? A voluntary group legal plan helps fill that need. It provides you with access to professional lawyers at a low monthly rate. For just a few dollars a month, you can consult with a lawyer about having your will prepared, reviewing documents, contesting a traffic ticket, lawsuits, divorce and so much more. Expert legal advice is available at your fingertips.

METLAW/HYATT LEGAL SEMI-MONTHLY PREMIUMS	
EMPLOYEE + FAMILY	\$8.25

Voluntary Retirement Plans



TCG | www.tcgservices.com/enroll | 800-943-9179

403(b) RETIREMENT PLAN

Research shows that Americans are living well past retirement years. Are you saving enough to be able to enjoy those years? A 403(b) plan can help you get there.

It's an IRS-approved retirement plan that allows you to set aside money on an after-tax basis for your retirement. Contributions are conveniently made through payroll deduction, so money is moved from your paycheck into the account automatically. Plus, your employer may even match your contributions based on how much you put into the plan. Now is the time to take full advantage of this opportunity to maximize your retirement savings!

457(b) RETIREMENT PLAN

The 457(b) plan is an employer-sponsored voluntary retirement savings plan that allows you to save money for retirement on a tax-deferred basis. The plan contains most of the same features of the 403(b) plan but is different in one unique way. Distributions from a 457(b) Deferred Compensation Plan are not subject to the 10 percent excise tax for early withdrawal.

In 2020, 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.

Telehealth



Wellvia | www.wellviasolutions.com | 855.935.5842

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!

WELLVIA SEMI- MONTHLY PREMIUMS	
EMPLOYEE + FAMILY	\$5.00

CONTACT INFORMATION

Spring ISD Benefits Office
 16717 Ella Blvd. Houston, Texas 77090
 281-891-6040
 email: compensationbenefitsleaves@springisd.org



FIRST FINANCIAL GROUP OF AMERICA

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Rosalyn.punch@ffga.com | 281-272-7469

John Brick, Sr. Account Administrator
John.brick@ffga.com | 281-272-7490

CONTACTS

BENEFIT	CARRIER	WEBSITE	PHONE
Medical	Blue Cross Blue Shield	www.bcbstx.com/trsactivecare	866.355.5999
Prescription Benefits	CVS Caremark	www.caremark.com/trsactivecare	888.234.0781
FSA and DCA Accounts	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Health Savings Account	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Telemedicine	Wellvia	www.wellviasolutions.com	855.935.5842
Long Term Disability	American Fidelity	www.americanfidelity.com	800.654.8489
GAP	American Fidelity	www.americanfidelity.com	800.654.8489
Hospital Indemnity	Aflac	www.aflac.com	800.433.3036
Dental	Cigna	www.mycigna.com	800.244.6227
Vision	Ameritas VSP	www.vsp.com	800.877.7195
Critical Illness	Aflac	www.aflac.com	800.433.3036
Cancer	American Fidelity	www.americanfidelity.com	800.654.8489
Accident	Metlife	www.metlife.com	800.438.6388
Permanent Life	Texas Life	www.texaslife.com	800.283.9233
Group life	Standard	www.standard.com	800.628.8600
Legal	Metlaw/ Hyatt	www.legalplans.com	800.821.6400
ID Protection	Ilock 360	www.ilock360.com	855.287.8888
Retirement	TCG	www.tcgservices.com/enroll	800.943.9179
Employee Assistance Program (EAP)	American Fidelity	www.americanfidelity.mysupportportal.com	800.295.8323

