

SPRING ISD 2025-2026 BENEFITS GUIDE



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Contents

- [EMPLOYEE BENEFITS CENTER](#)
- [NEW CHANGES](#)
- [HOW TO ENROLL](#)
- [BENEFIT ELIGIBILITY & COVERAGE](#)
- [SECTION 125 PLANS](#)
- [MEDICAL](#)
- [DENTAL](#)
- [VISION](#)
- VOLUNTARY SUPPLEMENTAL INSURANCE PRODUCTS
 - [FLEX SPENDING ACCOUNT](#)
 - [TERM LIFE & AD&D](#)
 - [TEXAS LIFE](#)
 - [DISABILITY INSURANCE](#)
 - [CANCER INSURANCE](#)
 - [CRITICAL ILLNESS INSURANCE](#)
 - [ACCIDENT ONLY INSURANCE](#)
 - [HOSPITAL GAP INSURANCE](#)
 - [IDENTITY THEFT PROTECTION](#)
 - [LEGAL PLAN](#)
 - [MEDICAL TRANSPORT](#)
 - [VOLUNTARY RETIREMENT PLANS](#)
 - [EMPLOYEE ASSISTANCE PROGRAM](#)
 - [TELEHEALTH](#)
 - [HOSPITAL INDEMNITY INSURANCE](#)
 - [MEDICARE](#)
- [BENEFIT CONTACT INFORMATION](#)

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.

New Changes for 2025-2026

Sept 1, 2025 - Aug 31, 2026

Effective 9/1/2025

Medical Changes:

- all three medical plans have a rate increase
- Blue and Orange plans will cover Labs and X-ray services under the plan's co-pay.

New Vision Carrier Plan:

MetLife Superior Vision - Two plans: Low & High plan. The High plan offers two pairs of glasses or glasses and contact lenses.

VIRTUAL TELEHEALTH

BCBS MDLIVE offers 24/7 access to doctors and therapist via phone for non-emergency medical care, with services available through online video or mobile apps. Support is offered in both English and Spanish.

RECURO provides access to doctors and therapist via phone for non-emergency consultations. These healthcare professionals are available to recommend treatment and prescribed medications through telephone or video consultations with 0 co-pay.

ACTIVE ELECTION OR REMOVAL OF BENEFIT

- Catastrophic Sick Leave Bank - You must elect to continue participation in the upcoming plan year.
- SAFE Loan Options - You must decline or waive to remove benefit.
- Flex Spending Account (FSA) - You must re-elect every year to have this benefit.

Employee Benefits Center

A guide to your benefits!

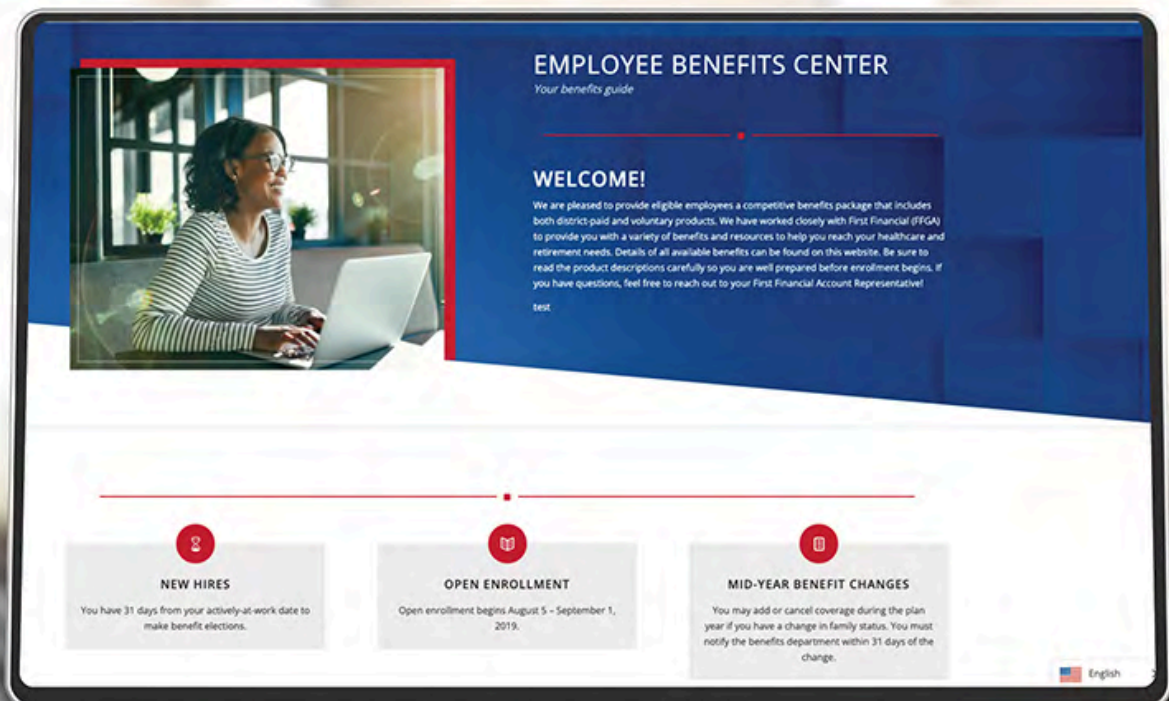
Spring ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

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 plan year!

ffbenefits.ffga.com/springisd



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

www.benefitsolver.com

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. **Please refer to QR code on page 4 or use benefitsolver.com link.**

Mid-Year Benefit Changes

In the event of a change in family status, you have the option to add or cancel coverage during the plan year. Please notify the Benefits and Leave team accordingly: benefitsandleaves@springisd.org.

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.**

How to Enroll

Benefits Enrollment

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 to view the on-site enrollment schedule.

Enroll Now

Login by clicking on the link: my.springisd.org. Securely log in using your credentials via the Spring ISD Staff Portal. Subsequently, navigate to the "Employee" folder and select the Benefits Enrollment icon. Upon successful login, proceed to initiate the online enrollment process.

View Current Benefits

After logging in you will arrive to your home page. You can view your benefit and premium by going to the top right under your name click the arrow and click on the 2024-25 Benefit Summary. To start enrollment, go back to home page and click the Start Open Enrollment button 2025-26.

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.

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.*



BlueCross BlueShield of Texas

Overview:

Green HD EPO The Spring ISD Green HD EPO plan serves as the primary High Deductible plan option, with low-cost monthly premiums in exchange for higher annual deductibles. With this option, there is no need for physician referrals, zero pharmacy deductible, low cost generic drugs, and free virtual medicine. This plan provides the highest premium savings to plan members, with the greatest overall annual savings potential.

Blue HMO

The Spring ISD Blue HMO plan is designed to provide members and their families a copay-based plan offering for Primary Care and Specialist visits, in exchange for moderate monthly premiums. This option features no pharmacy deductible, low cost generic drugs, and free virtual medicine. This plan provides affordable access to care, with additional flexibility and cost transparency for services. PCP Selection is required. If a Kelsey Care PCP is selected, referrals *are not* required to see a specialist. If a Kelsey Care PCP is not selected, referrals *are* required to see a specialist.

Orange EPO

The Spring ISD Orange EPO plan provides the richest medical benefits, in exchange for higher monthly premiums. Combining the best aspects from all other plan offerings, this plan provides copays for Primary Care and Specialists, no need for physician referrals, no pharmacy deductible, low cost generic drugs, and free virtual medicine. This plan also provides the lowest annual deductibles of the three plan options.

Finding An In-Network Provider:

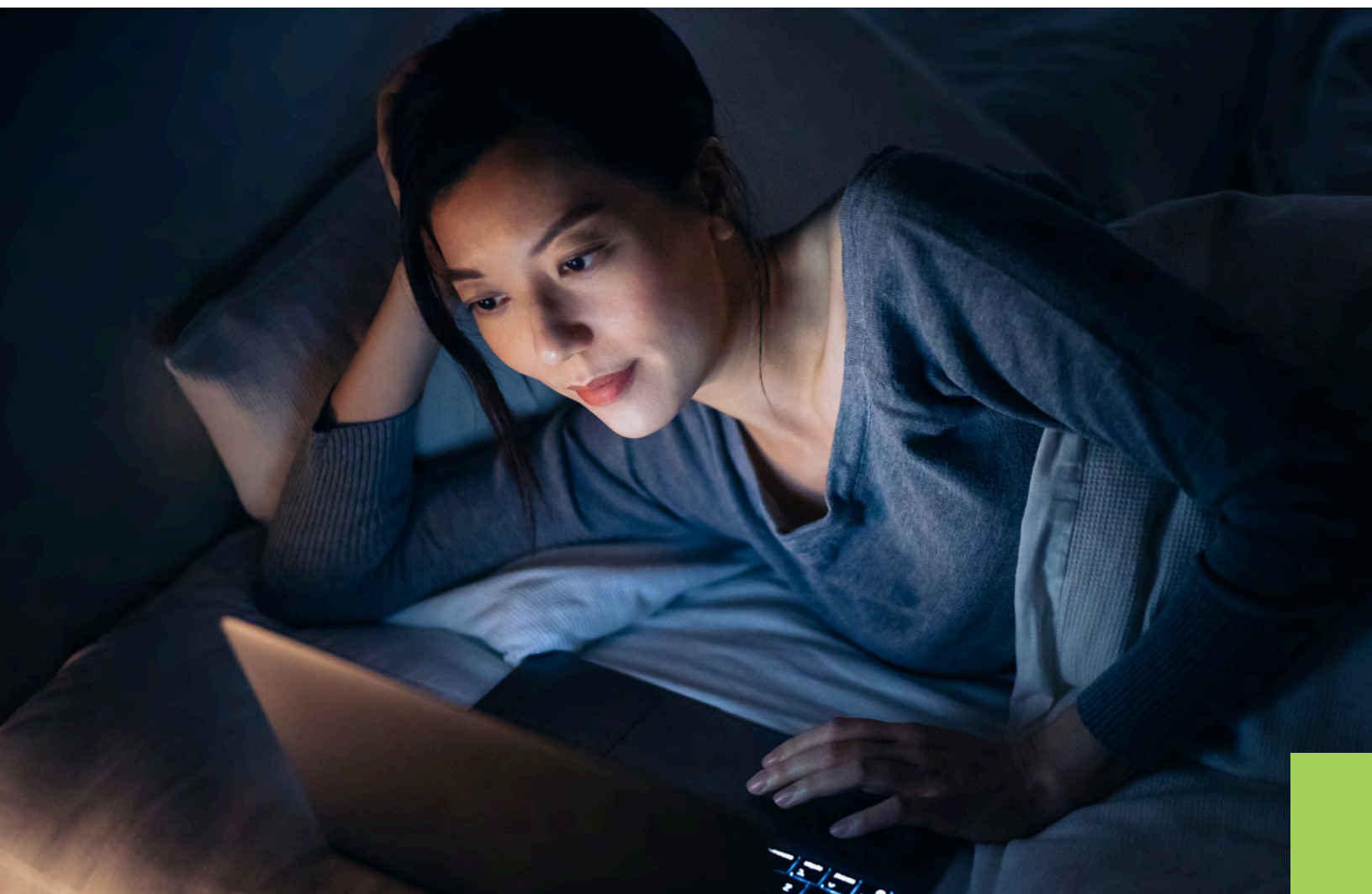
- Go to BCBSTX.com
- Click on Find Care
- Select Find a Doctor or Hospital
- Under Basic Guest Search, click on Search of Doctors as a Guest
- Input zip code
- Select Employer plans
- Select Texas
- Select HMO or PPO –
 - ☐ if HMO, select Blue Essentials
 - ☐ if EPO, select Blue Choice PPO
- Type in the name of the doctor or hospital



Blue Cross Blue Shield Texas									
Benefit Plan	BCBSTX - Green HD EPO			BCBSTX - Blue HMO			BCBSTX - Orange EPO		
Network Access	Blue Choice EPO			Blue Essentials			Blue Choice EPO		
Semi-Monthly Premiums	<25k	25k-50k	>50K	<25k	25k-50k	>50K	<25k	25k-50k	>50K
Employee Only	\$65.50	\$78	\$103	\$83.50	\$96	\$121	\$186	\$198.50	\$223.50
Employee and Spouse	\$431.50	\$444	\$469	\$469.50	\$482	\$507	\$598	\$610.50	\$635.50
Employee and Children	\$243.50	\$256	\$281	\$259	\$271.50	\$296.50	\$375	\$387.50	\$412.50
Employee and Family	\$582	\$594.50	\$619.50	\$611	\$623.50	\$648.50	\$813.50	\$826.	\$851
Medical									
Coinsurance	20%			20%			20%		
Plan Year Deductible	\$3,500 Individual / \$7,000 Family			\$2,750 Individual / \$5,500 Family			\$1,200 Individual / \$2,400 Family		
Maximum Out of Pocket Limits	\$9,000 Individual / \$18,000 Family			\$9,000 Individual / \$18,000 Family			\$9,000 Individual / \$18,000 Family		
Physician Office Visit Copay	20% After Ded			\$40			\$20		
Specialist Office Visit Copay	20% After Ded			\$80			\$40		
Preventive Care Services	Covered in full			Covered in full			Covered in full		
Telemedicine	Covered in full			Covered in full			Covered in full		
Urgent Care	\$50			\$50			\$50		
Emergency Room Visit	20% After Ded			20% After Ded			20% After Ded		
Hospital Inpatient	20% After Ded			20% After Ded			20% After Ded		
Hospital Outpatient	20% After Ded			20% After Ded			20% After Ded		
Lab & X-Ray	20% After Ded			Covered in Full			Covered in Full		
Major Diagnostics (CT, PET, MRI, etc.)	20% After Ded			20% After Ded			20% After Ded		
Skilled Nursing Facility/Hospice	20% After Ded			20% After Ded			20% After Ded		
Rehab Services at Providers Office (Chiro, PT, OT, etc.)	20% After Ded			\$40 PCP \$80 Specialist			20% After Ded		
Pharmacy									
ACA Preventive Drugs	Free			Free			Free		
Tier 1 - Generic	\$10 Retail / \$25 Mail Order			\$10 Retail / \$25 Mail Order			\$10 Retail / \$25 Mail Order		
Tier 2 - Preferred Brand	30% Retail / \$150 Mail Order			30% Retail / \$150 Mail Order			30% Retail / \$150 Mail Order		
Tier 3 - Non Preferred Brand	50% Retail / \$200 Mail Order			50% Retail / \$200 Mail Order			50% Retail / \$200 Mail Order		
Specialty Rx	\$200			\$200			\$200		



BlueCross BlueShield of Texas



Virtual Visits: **Get Cost-Effective, 24/7 Care**

With Virtual Visits from MDLIVE®, the doctor is always in. This Blue Cross and Blue Shield of Texas (BCBSTX) benefit gives you access to 24/7 non-emergency care from a board-certified doctor or therapist by phone, online video or mobile app from almost anywhere.

Skip expensive ER bills and waiting to see a doctor. You can speak with a Virtual Visits doctor within minutes.

Services are available in both English and Spanish with translation services available in other languages.

Why Virtual Visits?

- 24/7 access to an independently contracted, board-certified doctor or therapist
- Access via phone, online video or mobile app from almost anywhere
- Average wait time of less than 20 minutes
- Doctors can send e-prescriptions to your local pharmacy

The Virtual Visits benefit is a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Sinus infections

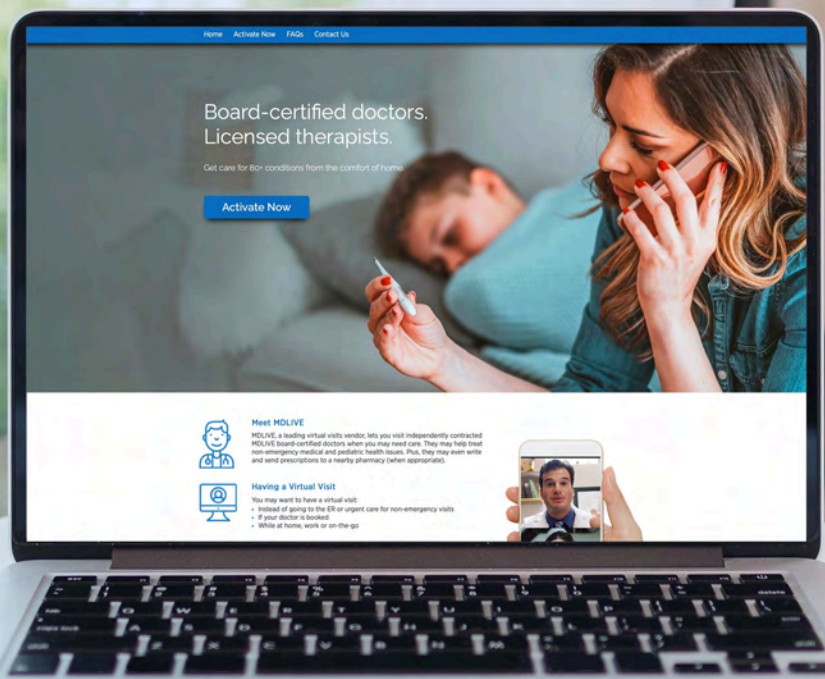
Virtual Visits sessions with licensed behavioral health therapists are available by appointment. Get virtual care for:

- Depression
- Eating disorders
- ADHD
- Substance use disorders
- Trauma and PTSD
- Autism spectrum disorder

First, call your doctor's office; they may also offer telehealth consultations by phone or online video. If you have any questions about this or any other BCBSTX benefit, please call the number on the back of your ID card.

Activate your Virtual Visits account today:

- Call 888-680-8646
- Go to MDLIVE.com/bcbstx
- Text BCBSTX to 635-483
- Download the app



Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Texas. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Dental Insurance

Plan Choices



DELTA Dental | www.deltadental.com | 800-521-2651

Ensuring the maintenance of your oral health is not merely a luxury but a fundamental component of long-term well-being. Delta Dental offers a selection of three distinctive plans: Delta Dental DPO High, Delta Dental DPO Low, and Delta Dental DHMO, each meticulously crafted to accommodate diverse dental requirements. These plans encompass an extensive range of services tailored to address various needs.

For a comprehensive understanding, please refer to the detailed plan information available at www.deltadentalins.com.

Delta Dental Plan Options:

DeltaCare DHMO Plan: These plans provide transparent and cost-effective dental care delivered by trusted in-network dentists of your preference. Clear coverage details and predetermined procedure costs ensure a straightforward billing process.

Delta Dental Low Plan: Encourages visits to network dentists within the DPO network to enhance cost-effectiveness. Network dentists are dedicated to reducing fees, ensuring that your expenses align with expectations.

Delta Dental High Plan: This plan features a Plan Year maximum of \$1,000, along with an annual deductible of \$50 for individuals and \$150 for families. You have the flexibility to select a dentist within the network. Notably, remaining in-network translates to lower out-of-pocket costs during services. In-network PPO dentists adhere to reduced contract rates. Preventative Care, such as cleanings, exams, and x-rays, is covered at 100% without being subject to the deductible. Basic Restorative Care, including fillings, root canals, and gum treatments, is covered at 80% up to the Annual Maximum. Major Services, such as crowns, bridges, implants, and dentures, are covered at 50% up to the annual maximum.

DENTAL SEMI-MONTHLY PREMIUMS			
	DHMO	Low PPO	High PPO
Employee Only	\$5.89	\$9.56	\$12.92
Employee + Spouse	\$10.49	\$21.14	\$28.56
Employee + Children	\$10.49	\$20.39	\$27.52
Employee + Family	\$14.67	\$36.74	\$49.62

NEW Vision Insurance

Superior Vision by MetLife | metlife/vision.com | 833-393-5433

The Superior Vision by MetLife for Spring ISD highlights the significance of maintaining proper vision care for overall well-being. Regular eye check-ups, regardless of age, play a vital role in preventing eye diseases and maintaining good vision over time. Spring ISD is delighted to provide a comprehensive vision plan tailored to meet the needs of you and your family.

Superior Vision by MetLife offers a choice exceptional plans, both covering examinations and eyewear. Frame allowances vary up to \$150. Mobile app or web portal; members pull up ID cards and plan info for convenience.

- You have the option to choose between a Low Plan and a High Plan, both of which emphasize essential vision coverage, particularly concerning lens-related expenses.
- High plan only includes for each person 2 Pairs glasses or glasses and contacts. Double contact allowance.

Please see complete plan details and any limitations on the Employee Benefit Center or speak to First Financial Representative.

METLIFE SUPERIOR VISION SEMI MONTHLY PREMIUM		
	Low	High
Employee Only	\$4.18	\$6.83
Employee + Spouse	\$8.35	\$13.64
Employee + Child(ren)	\$9.36	\$15.31
Employee + Family	\$12.95	\$21.16



Flexible Spending Accounts

First Financial Administrators, Inc. | 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 \$660 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$660 of unclaimed Medical FSA funds into the following plan year 2026-27. Keep in mind that balances more than \$660 will be forfeited under the use-it-or-lose-it rule.

Your maximum contribution amount for 2025 is \$3,300.

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.

FSA Resources

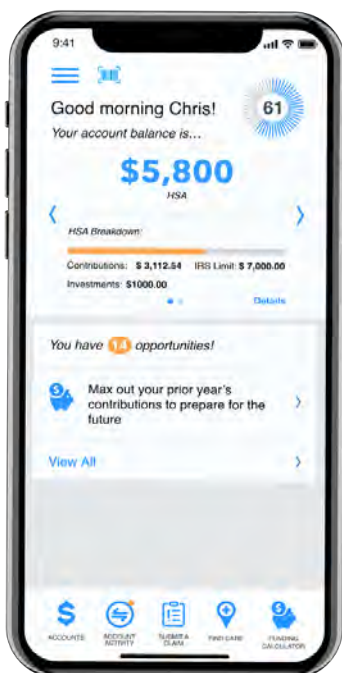
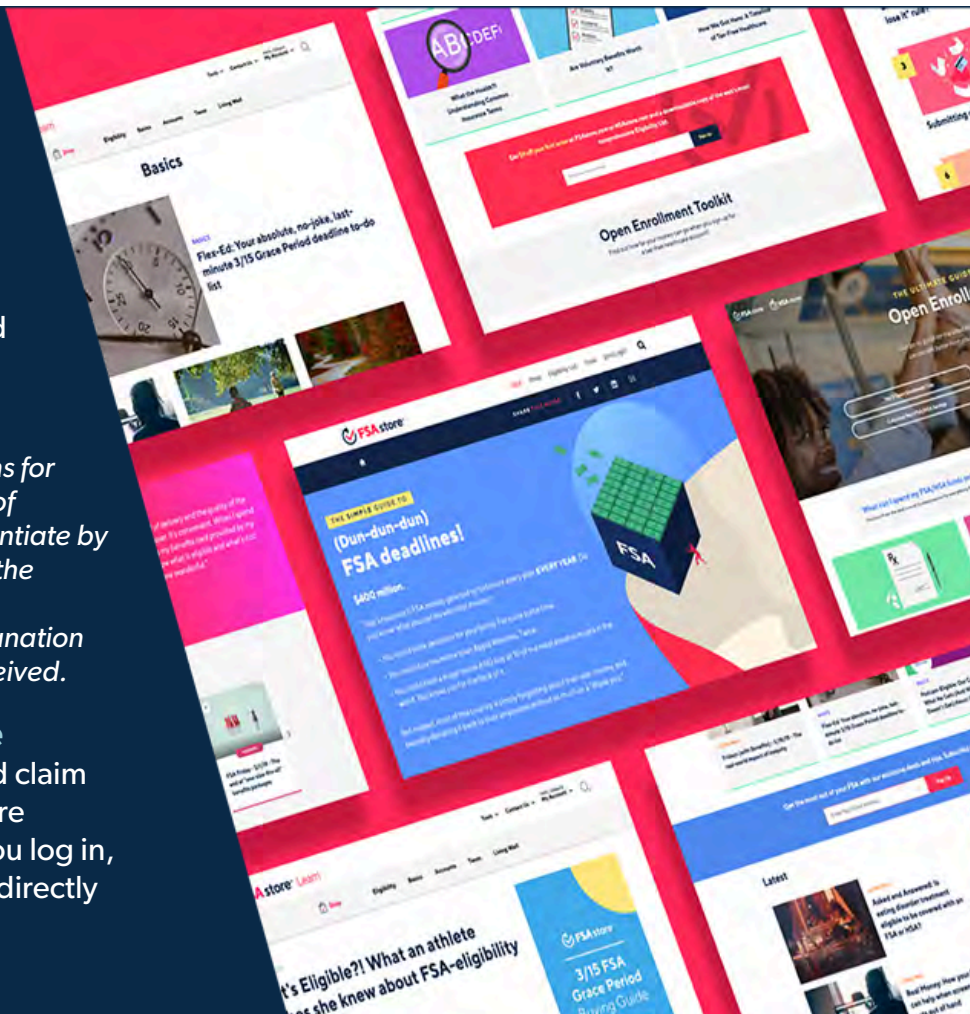
Benefits Card

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

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

View Your Account Details Online

Sign up to view your account balance, find claim forms and check claims status on our secure website. Log in at www.ffga.com. 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 Store

FFGA has partnered with the FSA 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 <http://www.ffga.com/individuals/#stores> for more details and special deals.



Term Life & AD&D

Employer-Paid & Voluntary

The Standard | www.thestandard.com | 800-628-8600

Employer-Paid Basic 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. Your employer provides all eligible employees a \$20,000. 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 or speak to a First Financial Representative. If you are currently enrolled in Voluntary Term Life for an amount less than \$300,000, you may elect to increase your coverage \$10,000, but not to exceed \$300,000. If your spouse is currently enrolled in Voluntary Term Life for an amount less than \$25,000, you may elect additional \$5,000. Your eligible child(ren) up to \$10,000 of coverage.

If you are not currently enrolled in Group Term Life or for any amounts over the above guaranteed issue amounts, you may elect and apply for approval and will be subject to the health and underwriting guidelines of the company. You will need to submit an Evidence of Insurability (EOI) and it will be processed for approval or denial by Standard Ins.

New Hires, within 31 days of hire only, are eligible for a higher guaranteed issue amounts for employees and their spouses. Please see the enrollment site, Employee Benefit Center, or a First Financial Representative for more details on the plan.



Texas Life

Permanent Life



Texas Life | 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. Please see complete plan details, on the [Employee Benefit Center](#).

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.
- Premium do not increase with age, but is rated/priced at your age when purchased.
- You can purchase individual policy for you, spouse, children and or grandchildren.
- Chronic Illness Rider - pays up to 92% policy value to help cover cost of long-term care if you cannot perform 2 of the 5 ADL (Assisted Daily Living) functions

Disability Insurance

The Standard | www.standard.com | 800-628-8600

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. Please see complete plan details on the [Employee Benefit Center](#) or speak to a First Financial Representative.

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?*

Plan Highlights below:

- Guaranteed Issue coverage for everyone; pre-existing condition limitations only apply on new levels of coverage elected or for any enhancements to the plan
- Pre-existing conditions will not be covered until after 12 months of continuous coverage
- Pre-existing condition Waiver – is a very limited but Standard does offer one. For the first 60 days from the date of the disability, Standard will pay full benefits even if you have a pre-existing condition. The 60 days does include the unpaid days for the elimination period you choose, so if you have a 60 day wait and are still out it would pay up to 0 days. If you have a 30 day wait and are still out it would pay up to 30 days. After 60 days, Standard would continue benefits, ONLY IF the pre-existing condition exclusion did not apply.
- Based on your individual need, you can select from multiple elimination (waiting) periods- 0/3 days, 14 days, 30 days, 60 days, 90 days and 180 days
- If you select an elimination period of 30 days or less, your waiting period is waived upon in-patient hospital admittance of 24 hours or more the cost depends the amount of coverage selected, and on how quickly you want benefits to begin – known as elimination periods (waiting periods).
- The plan will be eligible to pay AFTER you meet your elimination / waiting period. Example: You have a 30-day waiting period and you are not able to work per doctor for 3 months, the plan would start to pay after you satisfied the waiting period of 30 day and pay for the next 2 months in this case.

Cancer Insurance

Plan Options



American Fidelity | 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 the costs associated with cancer diagnosis. Supplementing your major medical with cancer insurance may help you pay for related expenses listed below. Please see complete plan details and limitations on the [Employee Benefits Center](#) or speak to a First Financial Representative.

Plan Highlights include:

- Benefits are paid directly to you and coverage can be for you or your entire family
- Pays you based upon a schedule of 25 benefits; some of the key benefits include:
- Pays up to \$10,000(low plan) or \$15,000(high plan) annually for chemotherapy, radiation, and immunology
- Both Basic and Enhanced plans pay you upon initial cancer diagnosis- \$2,500 or low; \$5,000 for high
- Both Basic and Enhanced plans include an Intensive Care Unit (ICU) rider that will pay \$600 daily, up to 45 days, if you are confined to the ICU for ANY reason
- Wellness screening Benefit- \$25 per year for Basic plan, \$75 per year for Enhanced plan
- Pays for Hospital confinement, extended care facilities, hospice care, surgery, among other things
- For any new coverage pre-existing condition limitations will apply for the first 12 months. AFA will not pay for any loss due to a pre-existing condition during the first 12 months of coverage.

Cancer Insurance			
Semi-Monthly	Basic Option	Enhanced Option	Enhanced Plus Option
Employee	\$7.90	\$12.13	\$15.81
Employee + Family	\$13.43	\$20.63	\$26.90

Critical Illness Insurance

Aflac | www.aflac.com | 800-433-3036

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. Please see complete plan details, any limitations, and rate on the [Employee Benefits Center](#) or speak to a First Financial Representative.

Below are the key points of the plan:

- **Guaranteed Issue for employees and eligible dependents.**
- The plan covers employees, spouses, and eligible children. Children are covered at no additional cost with employee coverage, and at 50% of the employee coverage.
- A lump-sum benefit ranging from \$5,000 to \$50,000 is provided based on your selection.
- Initial Diagnosis Benefit is available for covered conditions such as cancer, heart attack, stroke, kidney failure, Major Organ transplant, Bone marrow transplant, severe burns, coma, and paralysis.
- Recurrence benefits apply to some of the mentioned conditions, with a 6-month separation required from the initial claim.
- For more information, please refer to the Benefitsolver enrollment platform at www.benefitsolver.com.
- A wellness benefit of \$100 (High Plan) is offered for annual health screening tests for employees and spouses covered under this plan.
- Age-banded Rates for both plans are detailed in the Reference Center, with rates fixed at the age you obtain coverage.



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: Please see complete plan details and any limitations on the [Employee Benefits Center](#) or speak to a First Financial Representative.

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

METLIFE ACCIDENT SEMI-MONTHLY RATES		
Tier /Plan	LOW PLAN	HIGH PLAN
Employee	\$3.35	\$5.88
Employee + Spouse	\$6.76	\$12.14
Employee + Children	\$6.78	\$12.07
Employee + Family	\$8.51	\$14.97



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. Please see complete plan details and any limitations on the Employee Benefit Center or speak to a First Financial Representative

Identity Theft Protection

iLock360 | 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. Please see complete plan details on the [Employee Benefit Center](#) or speak to a First Financial Representative.

ILOCK 360 SEMI-MONTHLY RATES		
Tier / Plan	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 | 800-821-6500

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 Highlights:

- The plan encompasses various legal services such as Family Law, Estate Law, Civil Lawsuits, Vehicle Law, Real Estate Law, Law for Money Matters, and Law for Elder Care issues.
- It offers security for you and your family by preparing Living Trusts, Living Wills, Powers of Attorney, Wills, and Codicils.
- The plan involves preparing and reviewing Affidavits, Deeds, Demand Letters, Document Reviews, Elder Law Matters, Mortgages, immigration services, and Promissory Notes.
- Additional benefits include Adoption and Legitimization, Guardianship, Name Change, Prenuptial Agreement, protection from Domestic Violence, Juvenile Court of Defense, Debt Collection defense, Tax Audit Representation, and defense against minor traffic offenses.

METLAW/HYATT LEGAL SEMI-MONHLY PREMIUMS	
Employee + Family	\$8.25

Medical Transport

MASA MT | www.masamts.com | 800-643-9023

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.

Highlights:

- Absence of deductibles
- Simplified claim process
- Absence of health-related inquiries
- Coverage extends to employees, spouses, and eligible children
- Premium Plan Coverage Area encompasses the U.S., Canada, Mexico, and the Caribbean (excluding Cuba)

MASA EMERGENCY TRANSPORT		
Semi-Monthly	PLUS	PREMIUM
Employee + Family	\$7.00	\$19.50



Voluntary Retirement Plans



TCG Retirement | www.tcgservices.com | 800-943-9179
TCG | www.tcgservices.com | 512-600-5200

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 a pre-tax basis for your retirement. Contributions are conveniently made through payroll deduction, so money is moved from your paycheck into the account automatically. Plus, you employer may even match your contributions based on how much you put into the plan. Now is the time to take full advantage of this opportunity to maximize your retirement savings!

457(b) Retirement Plan

The 457(b) plan is an employer-sponsored voluntary retirement savings plan that allows you to save money for retirement on a tax-deferred or ROTH basis. One significant way the 457(b) differs from the 403(b) is that distributions are never subject to the 10 percent tax for early withdrawal.

Contribution Limits	
2024	2025
\$23,000	\$23,500
Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional \$7,500.	

Employee Assistance Program

The Standard | www.healthadvocate.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.



TeleHealth



RECURO | recurohealth.com | 855-6RECURO

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

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

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

RECURO SEMI-MONTHLY PREMIUMS	
Employee + Family	\$5.25

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!

Highlights:

- **Guaranteed Issue for employee and eligible dependents.**
- Pays a benefit for Hospital admission per confinement
- Pays a hospital confinement benefit each day
- Pays hospital Intensive Care Benefit per day
- Pays Intermediate Step-down unit per day
- Wellness benefit of \$50 per calendar year for employee and spouses if covered under plan

AFLAC HOSPITAL INDEMNITY PLAN	
SEMI MONTHLY	PREMIUM
EMPLOYEE	\$10.30
EMPLOYEE + SPOUSE	\$20.50
EMPLOYEE + CHILDREN	\$16.35
EMPLOYEE + FAMILY	\$26.55



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.

Contact Information

Spring ISD BenefitsOffice

16717 Ella Blvd. Houston, TX 77090

281-891-6040 | benefitsandleaves@springisd.org

Elizabeth Riley, Account Manager
281-705-9222 | Elizabeth.Riley@ffga.com

Grace Ramirez, Benefit Assistant
281.891-6093 | Grace.Ramirez@ffga.com

BENEFIT	CARRIER	WEBSITE	PHONE
Medical	BlueCross BlueShield	www.bcbs.com	866-231-5581
Telemedicine	BlueCross BlueShield	www.MDLIVE.com/bcbs	888-680-8646
Vision	MetLife Superior Vision	www.metlife.com	833-393-5433
Dental	Delta Dental	www.deltadental.com	800.422-4234
Flexible Spending Accounts	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Permanent Life	Texas Life	www.texaslife.com	800.283.9233
Group Term Life	Standard	www.standard.com	800.628.8600
Critical Illness	Aflac	www.aflac.com	800.433-3036
Disability Insurance	The Standard	www.standard.com	800.628.8600
Cancer	American Fidelity	www.americanfidelity.com	800.662.1113
Accident	Metlife	www.metlife.com	800.438.6388
Voluntary Telehealth	Recuro Health	www.member.recurohealth.com	855.RECURO
Hospital Indemnity	Aflac	www.aflac.com	800.433-3036
Medical Transportation	MASA Medical Transport Solutions	www.masamts.com	800.643-9023
Legal Plan	Metlaw Hyatt	www.legaplans.com	800.821.6400
ID Theft Protection	iLOCK360	www.ilock360.com	855.287.8888
Medical Transport	MASA	www.masamts.com	877.503.0585
Retirement 403(b) & 457(b)	TCG	www.tcgservices.com/enroll	800.943.9179
Employee Assistance Program	Standard	www.healthadvocate.com	888.293.6948
COBRA Medical	Wex Health Inc.	www.wexinc.com	866.451.3399
COBRA Dental	First Financial Administrators, Inc.	www.ffga.com	800.523.8422
COBRA Vision	First Financial Administrators, Inc.	www.ffga.com	800.523.8422