



# SHERMAN ISD

## Employee Benefits Summary

Plan Year: Sept. 1, 2023 to Aug. 31, 2024

First Financial Group of America

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## EMPLOYEE BENEFITS

Visit your Employee Benefits Center for carrier information, brochures, benefit rates and more at [www.benefits.ffga.com/shermanisd](http://www.benefits.ffga.com/shermanisd)

### TRS Health Insurance – Offered through BCBS

The district’s medical plans are offered through BCBS via TRS with a monthly contribution for eligible employees. From in- and-out-of-network options to comprehensive prescription drug coverage and special health and wellness programs.

### Employee Assistance Program – Offered through The Standard

Provides all eligible employees who work over 10 hours per week as well as their qualified dependents access to confidential services through The Standard. EAP services can help with depression, grief, stress, anxiety, financial and legal concerns, online will preparation, life improvement and goal setting.

### District Paid Telehealth – Offered through Recuro

A national network of board-certified, state-licensed doctors offering medical consultations 24 hours a day, 7 days a week! Eligible employees and qualified dependents can use Recuro doctors to diagnose acute non-emergent medical conditions and prescribe medications with **no consultation fee**. You can speak to a doctor within minutes from anywhere – home, work or traveling.

### District Paid Group Life Insurance – Offered through BCBS

Sherman ISD provides employer-paid life insurance to all eligible, active, full-time employees, teachers, hourly employees and administrators who regularly work 10 or more hours per week. Learn more at [www.benefits.ffga.com/shermanisd](http://www.benefits.ffga.com/shermanisd).

### Dental – Offered through CIGNA [www.cigna.com](http://www.cigna.com)

Type I procedures are covered 100% (two cleanings per year). Type II procedures are covered at 80%. Type III procedures are covered at 50%. Type IV is orthodontia covered at 50% up to \$1,000 max for children up to the age of 19. Children are covered to age 26 on Type I, II & III procedures. You can visit any dentist but will have lower out-of-pocket costs with a contracting dentist. If you are just now signing up for dental insurance, there is no waiting period for major services or orthodontia.

	Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
Low Plan	\$23.13	\$47.57	\$60.56	\$80.97
High Plan	\$35.29	\$73.52	\$82.03	\$124.50

### Vision – Offered through Ameritas [www.ameritas.com](http://www.ameritas.com)

A \$25 copay applies to frames, which are covered up to \$130. Medically-required contacts are covered 100%. The plan now covers trifocal and lenticular lenses as well as polycarbonate and scratch-resistant coating on lenses! Receive the most benefits by using an in-network provider. Children are covered to age 26.

<b>Employee Only: \$8.48</b>	<b>Employee + Spouse: \$13.44</b>	<b>Employee + Child(ren): \$13.84</b>	<b>Employee + Family: \$22.20</b>
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**Disability** – Offered through The Standard [www.standard.com](http://www.standard.com)

The Standard will help you protect your salary, up to 66 2/3%, should you become disabled as a result of a covered accident or illness. The plan has various waiting periods depending on your own personal needs. Coverage is guaranteed issue and requires no medical underwriting. There are two plans to choose from: Option 1-6 will pay up to age 65 or SSNRA 3 years and 6 months whichever is longer for accident and 3 years for sickness. Option 7-12 will pay up to age 65 or SSNRA 3 years and 6 months whichever is longer for accident and sickness. The elimination periods, or waiting periods, available are 0/3, 14/14, 30/30, 60/60,90/90, or 180/180. Benefits may be paid for up to 90 days for a disability resulting from a pre-existing condition. This applies to new enrollees and/or current participants who increase their benefit amount by more than \$300 per month or decrease their elimination period by more than one level. If an insured employee is hospital confined for at least 4 hours, is admitted as an inpatient and is charged room and board during the benefit waiting period, the benefit waiting period will be satisfied. Benefits become payable on the date of hospitalization; the maximum benefit period also begins on that date. This feature is included only on LTD plans with benefits waiting periods of 30 days or less. Full rate chart located at [benefits.ffga.com/shermainisd](http://benefits.ffga.com/shermainisd)

**Cancer** – Offered through Guardian [www.guardianlife.com](http://www.guardianlife.com)

Designed to help with the financial impact of being diagnosed, cancer insurance may help pay for expenses not covered by your major medical insurance. Benefits include an annual wellness benefit just for getting a yearly cancer screening! Options are available for spouse and children to age 26.

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>Option 1: Advantage Plan</b>	\$18.80	\$34.28	\$21.92	\$37.40
<b>Option 2: Premier Plan</b>	\$29.87	\$53.58	\$34.75	\$58.46

**Hospital Indemnity** – Offered through Aetna <https://www.myaetnasupplemental.com>

A trip to the hospital can be costly and most people are surprised to learn that they are responsible for a good portion of the bill. Hospital indemnity insurance provides a direct benefit in the event of a hospitalization, regardless of treatment costs or other insurance coverage. It's an affordable way to protect yourself from rising health care costs.

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>Low Plan</b>	\$19.89	\$44.63	\$34.50	\$56.93
<b>High Plan</b>	\$51.12	\$113.72	\$87.23	\$144.31

**Voluntary Group Life Insurance** – Offered through BCBS [www.bcbstx.com/ancillary](http://www.bcbstx.com/ancillary)

Sherman ISD provides employer-paid life insurance to all eligible, active full-time employees, teachers and administrators who regularly work 10 or more hours per week. New hires are Guaranteed Issue for up to \$200,000 if elected in their first 31 days of hire. Additional coverage is available up to 5 times your annual salary. You must select coverage for yourself to have coverage for your dependents. Rates are based on age and amount of coverage selected. Children can be covered to age 26. Full rate chart located at [benefits.ffga.com/shermainisd](http://benefits.ffga.com/shermainisd).

**PURELIFE-PLUS Permanent Life Insurance** – Offered through Texas Life [www.texaslife.com](http://www.texaslife.com)

Life insurance can be an ideal way to provide money for your family when they need it most. Purelife-Plus offers permanent insurance with a high death benefit and long guarantees that can provide financial peace of mind for you and your loved ones. Purelife-Plus is an ideal complement to any group term and optional term life insurance your employer might provide and has the following features: affordability, take it with you when you leave employment, chronic illness rider available for you and your spouse AND policies available for your children and grandchildren! Full rate chart located at [benefits.ffga.com/shermainisd.s](http://benefits.ffga.com/shermainisd.s)

**Critical Illness** – Offered through Aetna <https://www.myaetnasupplemental.com>

The Aetna Critical Illness Plan pays benefits when a doctor diagnoses you with a covered serious illness or condition like heart attack, stroke, cancer and more. The money is paid directly to you, to spend as you wish. This plan includes a \$100 wellness benefit for an annual health screening. [benefits.ffga.com/shermanisd](https://benefits.ffga.com/shermanisd)

**Accident** – Offered through Aflac [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com)

If you have an accident, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. Aflac is here to help. Aflac pays cash benefits directly to you, unless otherwise assigned. This means that you will have added financial resources to help with medical costs or ongoing living expenses.

<b>Employee Only: \$15.25</b>	<b>Employee + Spouse: \$25.39</b>	<b>Employee + Child(ren): \$33.80</b>	<b>Employee + Family: \$43.94</b>
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**Health FSA** – Offered through First Financial Administrators <https://ffa.wealthcareportal.com/Page/Home>

This is a reimbursement account for out-of-pocket medical expenses. Your employer has chosen the \$610 roll over. This option allows you the opportunity to roll over up to \$610 of unclaimed Health FSA funds into the following plan year. Keep in mind that balances more than \$610 will be forfeited under the use-it-or-lose it rule. Your maximum contribution amount for 2023 is \$3,050.

**Dependent Care** – Offered through First Financial Administrators

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.

**Health Savings Accounts** – Offered through UMB

An HSA, or Health Savings Account, is a unique tax-advantaged account that can be used to pay for current or future healthcare expenses. The amount you contribute is deducted from your paycheck on a pre-tax basis. When combined with a high-deductible health plan, it offers savings and tax advantages that a traditional health plan can't duplicate. 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.

## Contact Information

**Amy Archer**

*Sherman ISD Benefits Office*

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Phone: (903) 891-6410



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**Visit your Employee Benefits Center!** Scan to see enrollment dates, brochures, benefit rates and more.

# CONTACT INFORMATION

## SHERMAN ISD BENEFITS OFFICE

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## CONTACTS

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BENEFIT	CARRIER	WEBSITE	PHONE
Accident Insurance	Aflac	<a href="http://www.aflac.com">www.aflac.com</a>	800.433.3036
Cancer Insurance	Guardian	<a href="http://www.guardianlife.com/">www.guardianlife.com/</a>	800.541.7846
Critical Illness	AETNA	<a href="http://www.myaetnasupplemental.com">www.myaetnasupplemental.com</a>	800.607.3366
Critical Illness Grandfathered	AFA	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	800.654.8489
Dental	Cigna	<a href="http://www.mycigna.com">www.mycigna.com</a>	800.244.6224
Disability	The Standard	<a href="http://www.standard.com/">www.standard.com/</a>	855.757.4717
EAP	The Standard	<a href="http://www.healthadvocate.com/standard6">www.healthadvocate.com/standard6</a>	877.851.1631
Flexible Spending & Health Spending	First Financial Administrators	<a href="http://www.ffga.com">www.ffga.com</a>	866.853.3539
Hospital Indemnity	AETNA	<a href="http://www.myaetnasupplemental.com/">www.myaetnasupplemental.com/</a>	800.607.3366
Medical	TRS/BCBS	<a href="http://www.bcbstx.com/trsactivecare/">www.bcbstx.com/trsactivecare/</a>	866.355.5999
Permanent Life Insurance	Texas Life	<a href="http://www.texaslife.com">www.texaslife.com</a>	800.283.9233
Prescription Benefits	Express Scripts	<a href="http://www.express-scripts.com/trsactivecare">www.express-scripts.com/trsactivecare</a>	844.367.6108
Telehealth	RECURO	<a href="http://www.recurohealth.com/">www.recurohealth.com/</a>	855.673.2876
Term Life Insurance	BCBS	<a href="http://www.bcbstx.com/ancillary">www.bcbstx.com/ancillary</a>	877.442.4207
Vision	Ameritas	<a href="http://www.ameritas.com">www.ameritas.com</a>	800.487.5553