

Harris County Department of Education 2023-2024 Benefits Guide



**Harris County
Department of
Education**

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First Financial Group of America

<https://Benefits.ffga.com/harriscountydeptofedu>

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

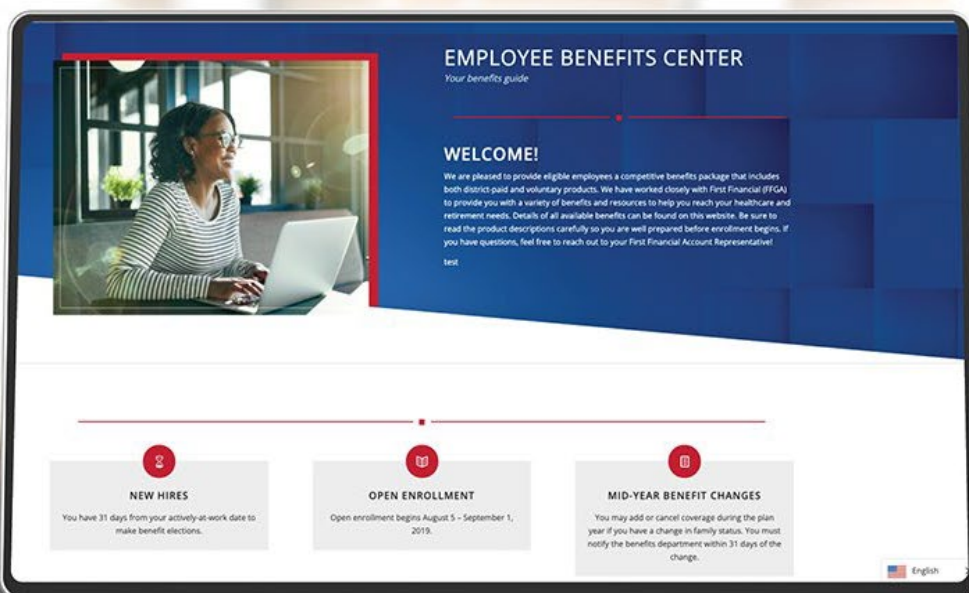
EMPLOYEE BENEFITS CENTER

YOUR ONE-STOP-SHOP FOR BENEFITS INFORMATION

Harris County Department of Education and First Financial are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer, as well as find claims, 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.

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



HOW TO ENROLL

ENROLLMENT ASSISTANCE CENTER INSTRUCTIONS (DURING OPEN ENROLLMENT: DATES July 10-28)

Call 855-765-4473 and follow the prompts to be connected to your local First Financial branch office. Hours of operation are 8 a.m. to 5 p.m. (local time) Monday through Friday. There is an option to leave a voice message for a representative to call you back. Phone calls will be returned as soon as possible or the next business day if it is after hours.

Enrollment Assistance Center
Monday-Friday, 8 a.m. – 5 p.m.
855-765-4473, Option 3

ONLINE ENROLLMENT (July 10-28)

To begin online enrollment, visit <https://www.benefitsolver.com> and log in with your Benefit Solver User Name and Password for this benefit website. If you have forgotten your User Name or password, click the “Forgot user name or password” link. The company key is: hcde (case sensitive). If this is your first time logging into the site, click Register to get started. This site will request your social security number, date of birth (mm/dd/yyyy) and company key (hcde), which is case sensitive. The site will ask you to create your User Name (8 characters or longer) and Password (8 characters or longer) and have a combination of letters and numbers.

ON-SITE ENROLLMENT (July 17-19)

When it’s time to enroll in your benefits, your First Financial Account Representative will be on-site to assist you with making your elections.

Monday, July 17, 2023 at NPO 1pm - 4:30pm

Tuesday, July 18, 2023 at NPO 8am – 11am.

Tuesday, July 18, 2023 at Irvington 12:30pm – 4:30pm

Wednesday, July 19, 2023 at Irvington 7:30am – 11:30am

ELIGIBILITY

ELIGIBILITY

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

NEW EMPLOYEES

You have 31 days from your actively-at-work date to make benefit elections.

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 (during open enrollment only). Your elections can be made anytime during annual enrollment online from your work or home computer. Before enrollment, take time to educate yourself on the available benefits and what options would work best for you and your family by visiting the Employee Benefits Center.

MID-YEAR BENEFIT CHANGES

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 31 days of the change. Please contact your HCDE Benefits team to get the paperwork in on time.

QUALIFYING LIFE EVENTS INCLUDE:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption, or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual & student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

DECLINING COVERAGE

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

SECTION 125 PLANS

SECTION 125 PLAN INFORMATION AND RULES

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

HERE'S HOW IT WORKS

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

IS IT RIGHT FOR ME?

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

You cannot change your benefit elections for the plan year unless the benefits office receives notification in writing within 31 days of the status change. If the benefits office is not notified within 31 days of the status change, no benefit change can be made until the next annual open enrollment.

IRS specified changes in family status include:

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

SECTION 125 PLAN SAMPLE PAYCHECK		
	WITHOUT S125	WITH S125
Monthly Salary	\$2,000	\$2,000
Less Medical Deductions	-N/A	-\$250
Taxable Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	-\$400	-\$350
Less Estimated FICA (7.65%)	-\$153	-\$133
Less Medical Deductions	-\$250	-N/A
Take Home Pay	\$1,197	\$1,267

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

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

EMPLOYEE ASSISTANCE PROGRAM

Alliance Work Partners | www.awpnow.com | 1.800.343.3822

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.

- Available 24/7/365
- Up to three referrals for legal or financial services per year
- Up to six counseling sessions per person, per issue, per year
- EAP is available at no charge and is 100% confidential between participant and medical clinician

TERM LIFE & AD&D INSURANCE

The Standard | www.standard.com | 281.517.5466 | Group #645307

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. Your employer provides all eligible employees a \$20,000 policy. 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. Plan amounts are offered in tiers so you can choose the amount of coverage that works best for you and your family. Coverage is available for spouse and child(ren) ONLY if you have Life coverage for yourself and is limited to up to 100% of the employees coverage election. Employees enrolling in coverage over the Guaranteed issue limits will be subject to insurability and must complete a health questionnaire prior to coverage being issued or declined. Please see the policy in the Reference Center for more details and limitations.

TRS-ACTIVECARE

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.

BCBSTX

TRS-ACTIVECARE PRIMARY

- Copays for doctor visits and generic prescriptions before you meet deductible
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ACTIVECARE HD

- Must meet deductible before plan pays for non-preventive care
- In-network and out-of-network benefits – separate out-of-network deductible/out-of-pocket maximum
- Nationwide network
- Deductible applies to medical and pharmacy
- No requirement for PCP or referrals
- Compatible with health savings account (HSA)
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ACTIVECARE PRIMARY+

- Copays for many services and drugs
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive 2 ID cards (BCBS & Express Scripts)

TRS-ACTIVECARE 2 – CLOSED TO NEW ENROLLEES

- Copays for many drugs and services
- Nationwide network with out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ACTIVECARE PLAN PRESCRIPTION BENEFITS

Express Scripts | <https://www.express-scripts.com/trsactivecare> | 844.367.6108

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

****Note*** ID Cards: You can continue to use your CVS Caremark prescription ID Cards through Aug. 31, 2023. Express Scripts will issue you a new ID card that is effective Sept. 1, 2023. If you don't receive a card of ID number, you can call Express Scripts' TRS-ActiveCare Customer Support at (844) 367-6108.*

MEDICAL

TRS-Activecare Primary	TRS Total (Monthly)	HCDE Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (semi-monthly)
Employee Only	\$432.00	\$432.00	\$0.00	\$0.00
Employee + Spouse	\$1,167.00	\$444.00	\$723.00	\$361.50
Employee + Child(ren)	\$735.00	\$444.00	\$291.00	\$145.50
Employee + Family	\$1,469.00	\$444.00	\$1,025.00	\$512.50

*This plan is an In-network-plan only, and you are required to enter a 10 digit PCP number into the enrollment system when you elect the plan. Visit www.bcbstx.com/trsactivecare to find a PCP prior to enrolling.

TRS-Activecare HD	TRS Total (Monthly)	HCDE Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (semi-monthly)
Employee Only	\$444.00	\$444.00	\$0.00	\$0.00
Employee + Spouse	\$1,199.00	\$444.00	\$755.00	\$377.50
Employee + Child(ren)	\$755.00	\$444.00	\$311.00	\$155.50
Employee + Family	\$1,510.00	\$444.00	\$1,066.00	\$533.00

TRS-Activecare Primary +	TRS Total (Monthly)	HCDE Contribution (Monthly)	Employee Rate (Monthly)	Employee Rate (semi-monthly)
Employee Only	\$507.00	\$444.00	\$63.00	\$31.50
Employee + Spouse	\$1,319.00	\$444.00	\$875.00	\$437.50
Employee + Child(ren)	\$862.00	\$444.00	\$418.00	\$209.00
Employee + Family	\$1,674.00	\$444.00	\$1,230.00	\$615.00

*This plan is an In-network-plan only, and you are required to enter a 10 digit PCP number into the enrollment system when you elect the plan. Visit www.bcbstx.com/trsactivecare to find a PCP prior to enrolling.

Your Blue Cross and Blue Shield of Texas (BCBSTX) coverage includes a range of benefits to help you and your family activate your health. For more information on the medical plans that are offered through TRS-ActiveCare please visit www.bcbstx.com/trsactivecare or call 866-355-5999 to speak with a Personal Health Guide.

***The TRS AC-Primary and TRS AC-Primary+ plans require you to provide a Primary Care Physician (PCP) when you enroll for your benefits. To find a new doctor, please visit www.bcbstx.com/trsactivecare.**

For more information, please refer to the TRS-ActiveCare website.
<https://www.trs.texas.gov/Pages/healthcare-trsactivecare-2023-24-plans.aspx>

HEALTH SAVINGS ACCOUNTS

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

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.

	2022	2023
HSA Contribution Limit	<ul style="list-style-type: none">Self Only: \$3,650Family: \$7,300	<ul style="list-style-type: none">Self Only: \$3,850Family: \$7,750
HDHP Minimum Deductibles	<ul style="list-style-type: none">Self Only: \$3,000Family: \$6,000	<ul style="list-style-type: none">Self Only: \$3,000Family: \$6,000
<i>\$1,000 catch-up contributions (age 55 or older)</i>		

HIGHLIGHTS

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

WHO CAN PARTICIPATE IN AN HSA?

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

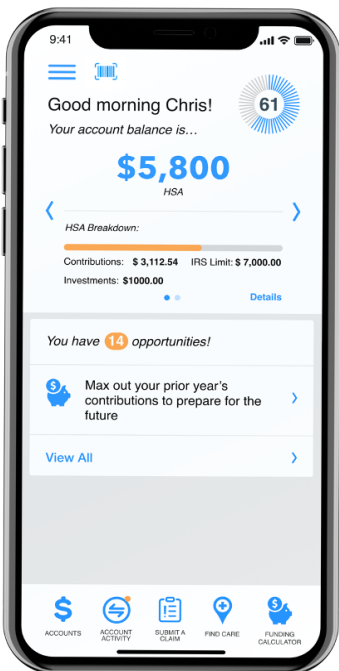
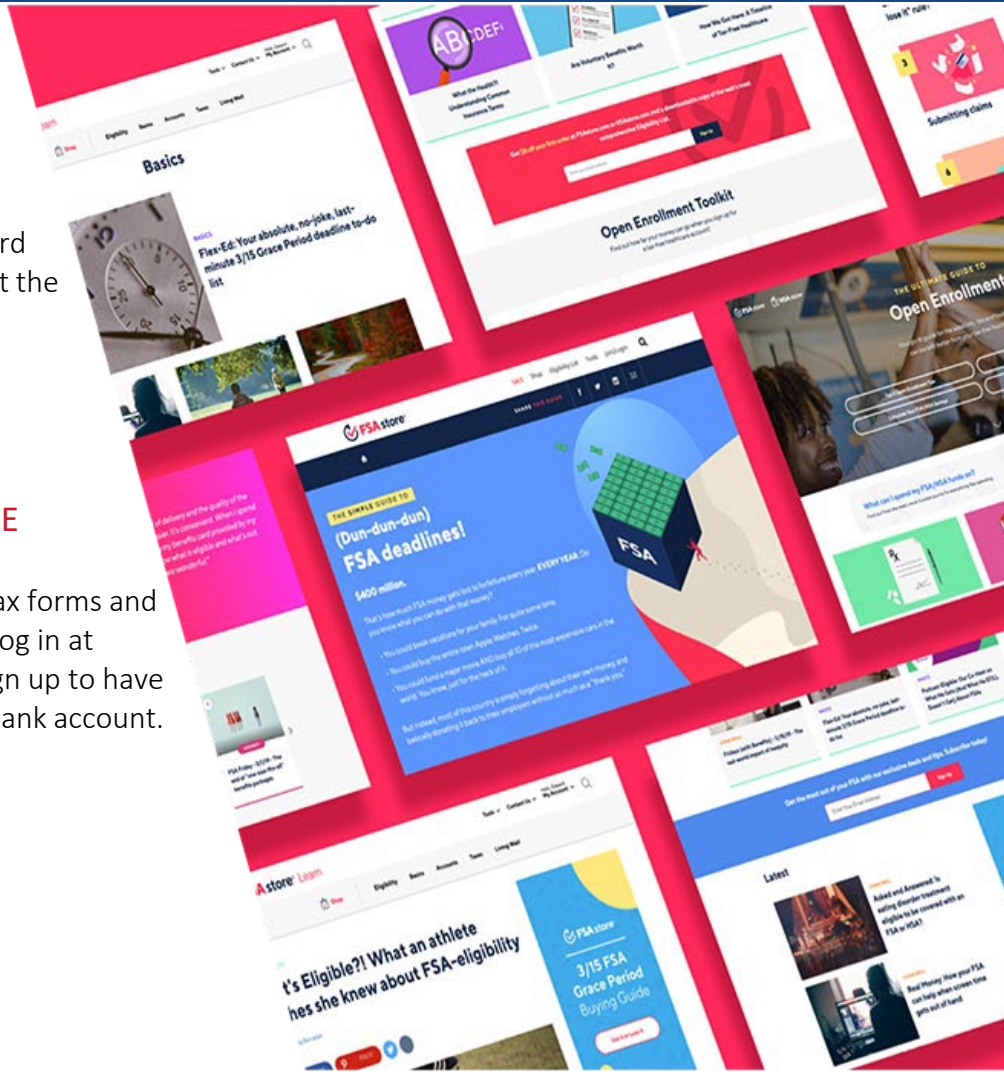
HSA RESOURCES

BENEFITS CARD

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

VIEW YOUR ACCOUNT DETAILS ONLINE

Sign up to view your account balance, find tax forms and check claims status on our secure website. Log in at www.ffga.com. After you log in, you may sign up to have reimbursements directly deposited to your bank account. View the [Portal Log-in Guide](#) now!



FF MOBILE ACCOUNT APP

With the FF Mobile Account App, you can submit claims, view account balance and history, check claims status, view alerts, upload receipts and documentation and more! The FF Mobile Account App is available for Apple® and Android™ devices on either the App StoreSM or Google Play StoreTM. View the FF Mobile Account App [User Guide](#) and [Quick Reference Guide](#).

HSA STORE

First Financial has partnered with the HSA Store to bring you an easy-to-use online store to better understand and manager 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.



FLEXIBLE SPENDING ACCOUNTS

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

MEDICAL FSA

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

Your maximum contribution amount for 2023 is \$3,050.

HIGHLIGHTS – FSA WILL BE SEPTEMBER 1-AUGUST 31 EACH YEAR NOW!

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

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

DEPENDENT CARE FSA

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

**You may allocate up to \$5,000 per tax year for reimbursement of dependent care services.
If you are married and file a separate tax return, the limit is \$2,500.**

HIGHLIGHTS

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

FSA RESOURCES

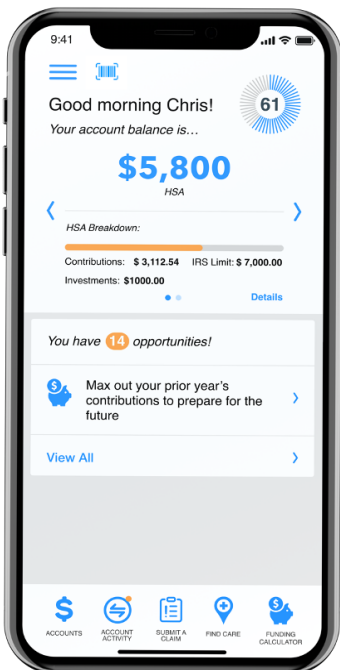
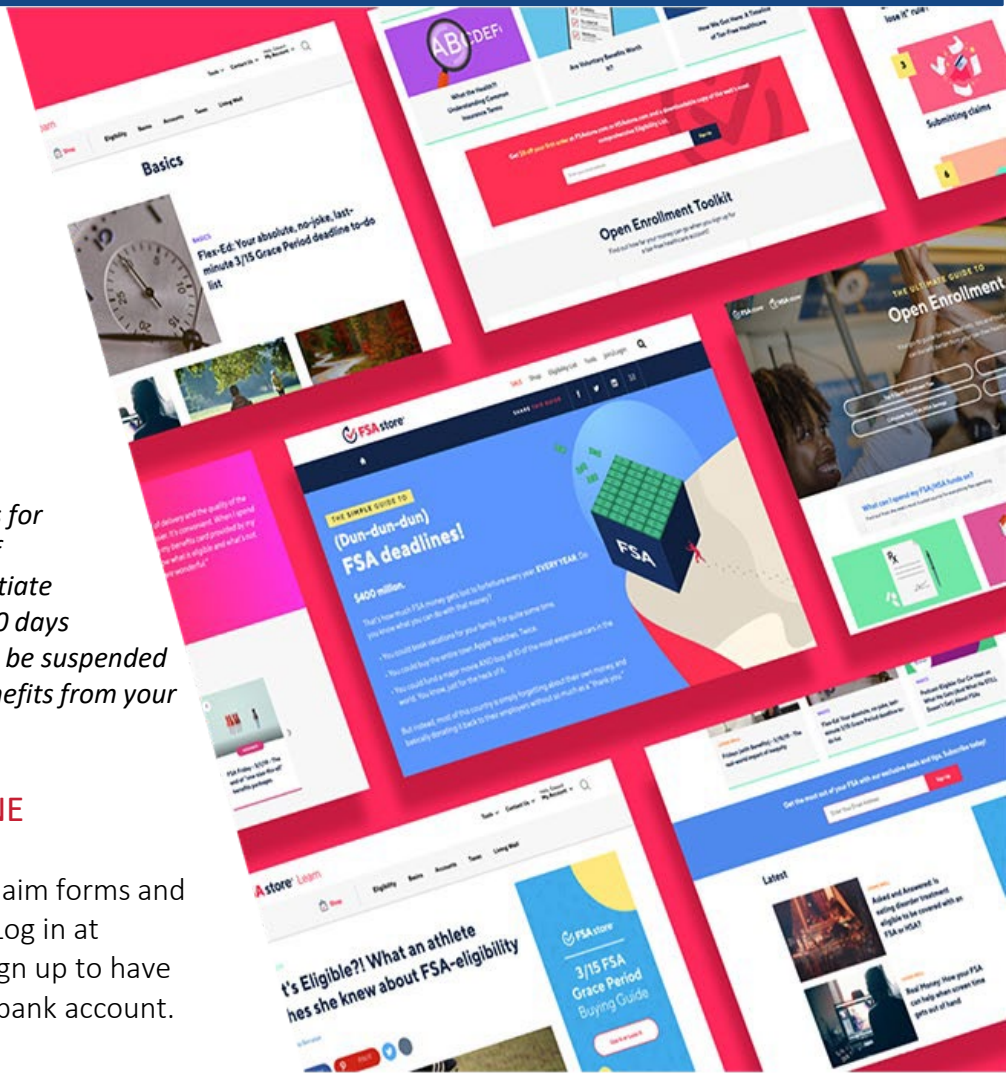
BENEFITS CARD

The First Financial 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 First Financial within 60 days of the purchase or date of service your card will be suspended until the necessary receipt or explanation of benefits from your insurance provider is received.

VIEW YOUR ACCOUNT DETAILS ONLINE

Sign up to view your account balance, find claim forms and check claims status on our secure website. Log in at www.ffga.com. After you log in, you may sign up to have reimbursements directly deposited to your bank account. View the [Portal Log-in Guide](#) now!



FF MOBILE ACCOUNT APP

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FSA STORE

First Financial has partnered with the FSA Store to bring you an easy-to-use online store to better understand and manager 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.



HOSPITAL INDEMNITY INSURANCE

Metlife | www.metlife.com | 1.800.438.6388

Hospital stays are costly. If you or a family member find yourself in the hospital due to a sudden accident or illness, you may struggle financially, even if you have a good medical plan. With a hospital indemnity plan, you can rest assured those extra expenses won't be a financial burden.

Unlike medical plans, there are no deductibles to meet with a hospital indemnity plan. As soon as you incur a qualified event, you can file a claim and start receiving benefits.

The plan pays a lump sum benefit in a previously specified amount. The money can be used for medical costs, insurance deductibles, groceries, transportation, childcare – the choice is up to you!

HIGHLIGHTS

- Guaranteed Issue! Pre-existing conditions do apply for the first 12 months.
- Paid directly to you so you can use the funds to pay for your needs at your discretion
- Illness confinement has a 12-month pre-existing condition
- Normal pregnancy is NOT covered under this plan, but complications from pregnancy are covered under illness for this plan
- Health screening benefit provided if the covered insured takes one of the covered screening/prevention tests; \$50 for the Low Plan and \$100 for the High Plan
- Plan is portable

HOSPITAL INDEMNITY		
SEMI-MONTHLY	LOW PLAN	HIGH PLAN
Employee Only	\$8.18	\$16.59
Employee + Spouse	\$13.51	\$27.41
Employee + Child(ren)	\$13.51	\$27.41
Employee + Family	\$19.64	\$39.85

ACCIDENT INSURANCE

Metlife | www.metlife.com | 1.800.438.6388 | Group #158199

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

HIGHLIGHTS

- GUARANTEED ISSUE FOR ALL EMPLOYEES!
- Plan is fully portable even if you leave your employer
- High and Low plan to fit your budget and needs
- High plan benefits pay an additional 50% more
- Coverage available for employee, spouse and children for accidents off the job

ACCIDENT		
SEMI-MONTHLY	LOW PLAN	HIGH PLAN
Employee Only	\$3.94	\$7.45
Employee + Spouse	\$5.95	\$11.25
Employee + Child(ren)	\$7.63	\$14.42
Employee + Family	\$9.81	\$18.21

CANCER INSURANCE

American Fidelity | www.americanfidelity.com | 1.800.662.1113

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

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

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

CANCER INSURANCE		
SEMI-MONTHLY PREMIUM	BASIC PLAN	ENHANCED PLAN
EMPLOYEE	\$7.90	\$13.43
EMPLOYEE + FAMILY	\$15.81	\$26.90

MEDICAL TRANSPORT

MASA | www.masamts.com | 1.800.423.3226

Americans today suffer from a false sense of security that their medical coverage will pay for all costs associated with emergency or critical care transport. The reality is that 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 insurance carrier 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.

- No deductibles
- Easy claim process
- No health questions
- Coverage is available for spouses and dependents up to age 26
- Basic Coverage Area includes U.S., Canada, Mexico, and Caribbean (excluding Cuba)

MEDICAL TRANSPORT		
SEMI-MONTHLY	EMERGENT PLUS	PLATINUM
Employee + Family	\$7.00	\$19.50

DENTAL INSURANCE

Metlife | www.metlife.com/dental | PPO 1.800.942.0854 | DHMO 1.800.880.1800

Taking care of your oral health is not a luxury, it is a necessity to long-term optimal health. Dental insurance can greatly reduce your costs when it comes to preventative, restorative, and emergency procedures. These plans are designed to help you keep your teeth in the best shape possible and help cover the costs. There are three plans to choose from a DHMO plan and two PPO plans by Metlife!

A range of procedures may be covered, such as comprehensive exams, cleanings, x-rays, fillings, tooth extractions, general anesthesia, crowns, or root canals.

DHMO Plan- MetLife

NETWORK PLAN NAME: SG185-TX / POLICY #120998

- No claims form
- No deductibles
- No exclusion for pre-existing conditions
- No annual maximum
- Must choose from a Directory of Dentists
- Orthodontia coverage

PPO Plans - MetLife

Find an in-network provider at www.MetLife.com/dental - select PDP Plus for the PPO Network.

Please Note: As our plan has always been setup, the annual deductible and maximum run calendar year; NOT plan year.

- Annual benefit maximum of \$1,750 per covered person
- A \$50 annual deductible to a maximum of \$150 per family. The deductible does not apply to preventive services.
- Preventive Services (e.g. routine exams, bitewing x-rays, full mouth x-rays) are covered 100%
- Basic Services (e.g. simple extractions, fillings, root canals, periodontics) are covered 80%
- Major Services (e.g. crowns, dentures, bridges) are covered 50%
- Orthodontics are covered at 50% with a lifetime maximum of \$1,000 - Dependent Child coverage to age 19 only
- Both plans offer Out-of-Network (OON) benefits; however, they will pay OON claims differently.

The Low PPO (PDP Plus MAC) plan pays claims the same as they would for In-Network (IN) claims. For example, if the negotiated reimbursement for an IN cleaning is \$65, if you go OON for a cleaning the plan will pay \$65 and if the OON dentist charge is \$100 you will owe the \$35 charge for the balance. In order to eliminate the potential for balance billing, MAC plan members must stay in-network and seek services from a contracted Provider. Staying with an in-network provider will lower your out-of-pocket expenses while you are at the dentist!

The High PPO (PDP Plus R&C) plan pays claims at the 90% UCR. What this means is that claims will be paid based on what 90% of Providers, in that geographic area, bill for that specific billing code. The PPO plan allows Members more freedom to seek services from an OON Provider as it decreases the potential for balance billing. If a Provider's billed charge is greater than the 90% UCR, the member will still be responsible for the difference.

DENTAL SEMI-MONTHLY PREMIUMS

COVERAGE TIER	DHMO	PDP PLUS MAC	PDP PLUS R&C
EMPLOYEE ONLY	\$6.93	\$13.99	\$19.64
EMPLOYEE + ONE	\$13.16	\$27.61	\$38.77
EMPLOYEE + FAMILY	\$19.74	\$48.38	\$67.93



VISION INSURANCE

Metlife | www.metlife.com | 1.855.638.3931

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

Your employer provides you with a vision plan to take care of you and your family's needs (Dependents up to age 26). 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:

- \$10 co-pay for eye exam
- \$10 co-pay for materials – eyeglasses and/or contacts
- 2 Pair Frame Allowance every 12 months
- \$130 Retail Allowance Per Pair (\$150 on featured frames) OR one pair Eyeglasses and \$130 allowance towards contacts OR double your Contact Lens Allowance

VISION MONTHLY PREMIUMS	
Coverage Tier	Semi-monthly
EMPLOYEE ONLY	\$4.44
EMPLOYEE + FAMILY	\$10.22



TELEHEALTH

Recuro | www.recurohealth.com | 1.855.673.2876

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!

Highlights Include:

- \$0 Co-pay
- Unlimited use for you and your household
- You do not need medical insurance with HCDE to use this plan

Great For:

- Acid Reflux
- Cold & Flu
- Sore Throat
- Allergies
- Strep Throat
- Sinus Infections
- Asthma
- Ear Infections
- Pink Eye
- Rashes
- Spider and bug bites
- Nausea
- Upper Respiratory Infections
- Bronchitis
- and more...

TELEMEDICINE	
Coverage Tier	Semi-monthly
EMPLOYEE + FAMILY	\$5.00

DISABILITY INSURANCE

The Standard | www.standard.com | 281.517.5466 | Group #645307

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

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

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

HIGHLIGHTS

- Pays directly to you to help pay for what you need while you are unable to work
- Monthly benefit amount in \$100 increments up to 66 2/3% of salary or a maximum of \$8,000 a month
- Choose a waiting period of 7, 14, 30, 60, 90, or 180 days (The plan starts to pay after the elimination period until the doctor says you can come back to work or to the age of 65)
- *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*
- For New or Enhanced Coverages: Pre-existing conditions will not be covered until after 12 months of continuous coverage (Enhanced Coverages: Increasing your monthly benefit or lowering your waiting period)

For rates, Please see the Reference Center at www.benefitsolver.com. Company key: hcde (case sensitive).

TEXAS LIFE – PERMANENT LIFE

Texas Life | www.texaslife.com | 1.800.283.9233

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

- Express Issue- You only have to answer three health questions – no medical exams required
- Portable - You own the policy, and can take it with you even if you change jobs or retire.
- No scheduled rate increase
- Employees age 49 and under; eligible to receive up to \$300,000 coverage; Employees age 50-65; eligible to receive up to \$100,000 coverage
- Spousal express issue coverage up to \$50,000 (varies based on spouse age); Coverage for child(ren) & grandchild(ren) up to \$50,000
- 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 *Now available for new coverage on spouses*
- 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.

LEGAL PLAN

Metlife Legal Plans | www.info.legalplans.com Password: GetLaw | 1.800.821.6400 | Group #152376

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.

HIGHLIGHTS

- Telephone and Office Consultations, MetLaw provides you with telephone and office consultations for an unlimited number of matters with the attorney of your choice. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options, and recommend a course of action.
- Legal Representation, trials for covered matters are covered from beginning to end, regardless of length, when using a network attorney.
- Legal services including, but not limited to, Estate Planning Documents, Financial Matters, Real Estate, Elder Law, Family Law, Traffic Offenses, Document Preparation, Immigration Assistance, Juvenile Court Defense, Consumer Protections, Defense of Civil Lawsuits, Personal Property Protection

LEGAL PLAN	
Coverage Tier	Semi-monthly
Employee + Family	\$9.00

IDENTITY THEFT PROTECTION

iLock360 | www.ilock360.com | 1.855.287.8888

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.

HIGHLIGHTS

- All employees are eligible for Identity Theft Protection coverage
- Monitors your identity 24/7/365
- Personal Email address required to sign up for this program
- Plan can protect individual or family
- Dependents are covered up to 18 years of age

IDENTITY THEFT		
SEMI-MONTHLY	PLUS PLAN	PREMIUM PLAN
Employee Only	\$4.00	\$7.50
Employee + Spouse	\$7.50	\$11.00
Employee + Child(ren)	\$6.50	\$10.00
Employee + Family	\$10.00	\$13.50

VOLUNTARY RETIREMENT PLANS

TCG Group Holdings | www.tcgservices.com | 1.800.943.9179
TCG Advisors Hotline | www.tcgservices.com/telewealth | 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 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!

- Multi-vendor plan. You must research from a list of 50+ vendors and decide the best fit for you.
- Fees and investments vary per vendor.
- Commissions vary per vendor.
- 10% early withdrawal penalty (goes away at age 59 ½ or age 55 if retired).
- Investment options vary by vendor, including fixed/variable annuities and mutual funds.

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.

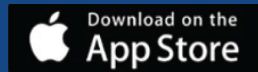
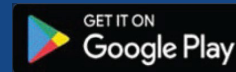
- Employer-sponsored plan with fiduciary oversight by TCG Advisors and a committee of Superintendents/CFOs
- High-quality, low fee investment options
- No commissions.
- No federal penalties to withdraw funds from account. Income tax still applies.
- Choose between target date funds, risk-based portfolios, or self-directed mutual funds.

CONTRIBUTION LIMITS

In 2023, you can contribute 100 percent of your includible compensation up to \$22,500, whichever is less. If you are age 50 or older, you can contribute up to an additional \$7,500 for a total of \$30,000.

Schedule a TeleWealth meeting with Brad at www.tcgservices.com/lperez .
For extended hours or weekends, please email lperez@tcgservices.com

MOBILE APPLICATIONS



Helpful Resources in the palm of your hand!

There are plenty of free phone applications that can help you with your health insurance benefits. You can download them on your apple or android and use them when you need them!



AFmobile

Access your American fidelity Cancer account with AFmobile. Here you can manage your benefits by filing and tracking claims, viewing the policy to see what's covered. You can also manage personal information, elect text and email notifications, or use it to contact American Fidelity.



BCBSTX App

With the Blue Cross Blue Shield of Texas Mobile App, your health care is always at your fingertips. You can look up the status of a claim, search for a doctor or urgent care facility, view your id card information find contact information, check deductible and out of pocket amounts and more.



Express Scripts

Put the convenience of Express Scripts in your pocket with the free Express Scripts mobile app. Manage and refill prescriptions, pre-pay for medication and have it delivered or choose private pick-up, save with ExtraCare deals, find a clinic, print photos and more.



FF Mobile Account

All of your Flexible Spending Account OR Health Savings Account information at the tip of your fingers. With the FF Flex Mobile App you can submit claims, view account balance & history, see claim status, view alerts, upload receipts and documentation and more!



MetLife

Securely access your account to find a dentist in your area, view your id card, change your dental office, view your plan and claim summary. Additional products and features will be added with future updates.



MetLife Legal Plans

Make the most of your legal plan with the mobile app! You can determine what legal services are covered, locate network attorneys who can handle your legal matter, issue a case number, and access the full version of the member site.



MyChoice Mobile App

With the MyChoice Mobile App, we provide all the tools necessary for employees to access their benefit choices when and where they need it most. Features include: Current Benefits, Upload Dependents, Future Elections, Beneficiaries, Messages, ID cards, Contact Information and more.



Recuro

Access to board certified doctors is just a click away. Recuro provides virtual healthcare by connecting you to U.S. board certified doctors within minutes wherever you are, at home, work, or while traveling.

COBRA

First Financial Administrators, Inc. | www.ffga.com | 1.800.523.8422, option 4

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

HIGHLIGHTS

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

CLEVER RX

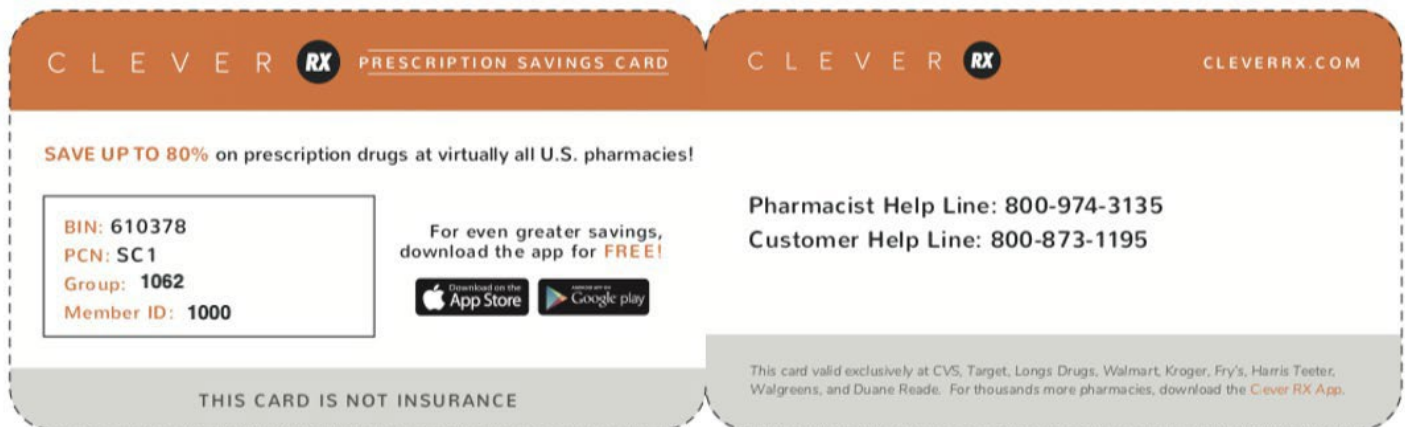
Clever RX | <https://partner.cleverrx.com/ffga> | 1.800.873.1195

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>.



CONTACT INFORMATION

**Harris County Department of Education
BENEFITS OFFICE**

6300 Irvington Blvd. | Houston, TX 77022
benefits@hcde-texas.org | 713.696.8284
www.hcde-texas.org

FIRST FINANCIAL GROUP OF AMERICA

Andrew Sipp, Sr. Account Manager
713-502-4616 / Andrew.sipp@ffga.com

CONTACTS

BENEFIT	CARRIER	WEBSITE	PHONE
Employee Assistance Program	Alliance Work Partners	www.awpnow.com Reg. Code: AWP-HCDE-1343	800.343.3822
Term Life Insurance	The Standard #645307	www.standard.com	281.517.5466
Medical	BCBS	www.bcbstx.com/trsactivecare	866.355.5999
Prescription Benefits	Express Scripts	www.esrx.com/trsactivecare	844.367.6108
FSA, DCFS, & HSA	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Hospital Indemnity	Metlife	www.metlife.com	800.438.6388
Accident Insurance	Metlife	www.metlife.com	800.438.6388
Cancer Insurance	American Fidelity	www.americanfidelity.com	800.662.1113
Emergency Ambulance Service Medical Transport	MASA	www.masamts.com	800.423.3226
Dental	MetLife DHMO # 120998 PPO #141319	www.metlife.com/dental	800.880.1800 DHMO 800.942.0854 PPO
Vision	MetLife #141319	www.metlife.com	855.638.3931
Hospital Indemnity	MetLife	www.metlife.com	800.438.6388
Telemedicine	Recuro	www.recurohealth.com	855.673.2876
Disability	The Standard #645307	www.standard.com	281.517.5466
Permanent Life Insurance	Texas Life	www.texaslife.com	800.283.9233
Legal	Metlife Legal Plans #152376	www.info.legalplans.com password: GetLaw	800.821.6400
Identity Theft	iLock360	www.ilock360.com	855.287.8888
Retirement Savings	TCG Group Holdings	www.tcgservices.com	800.943.9179
Reference Center: WWW.BENEFITSOLVER.COM Company Key: hcde (case sensitive)			