

GOOSE CREEK CISD 2025 BENEFITS GUIDE



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

Employee Benefits Center

A guide to your benefits!

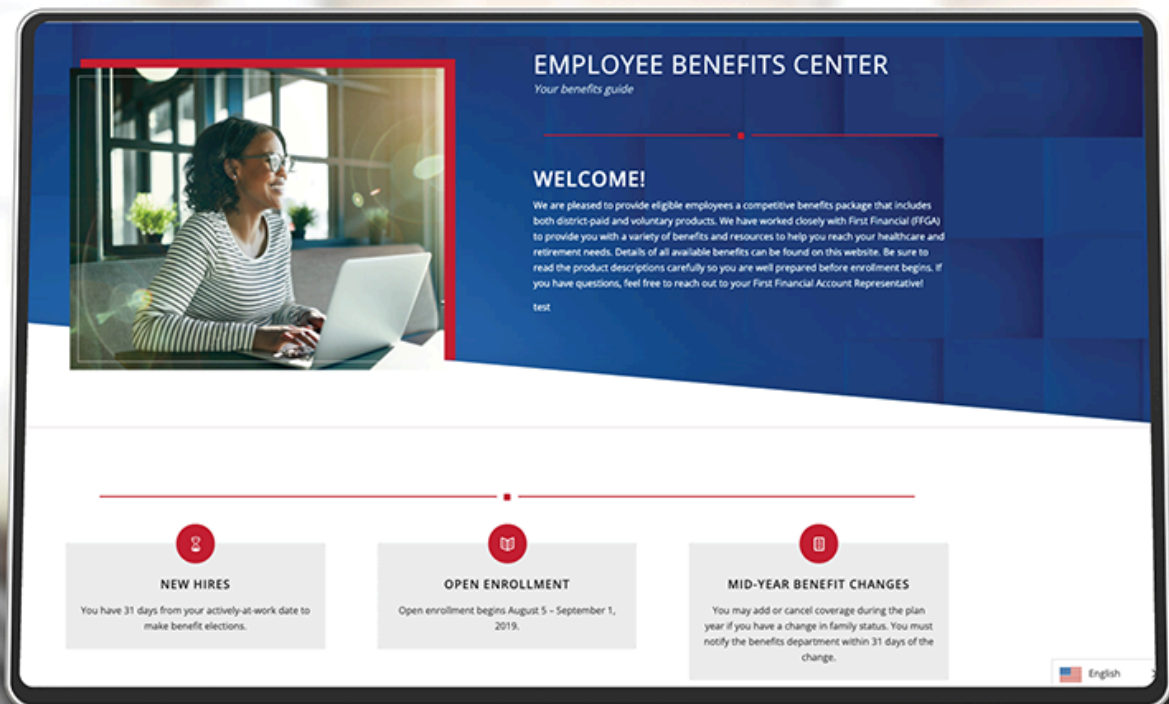
Goose Creek CISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

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



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

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



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 for more information.

Online Enrollment

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

Enroll Now

Login

- Login: Your Employee ID or Social Security Number (no dashes)
- PIN (first login only): The last four digits of your Social Security Number and the last two digits of the year you were born (six digits total)
- New PIN: The first time you log in you will be required to change to a new PIN. Please note your new PIN because you will use the new PIN from that point forward.

View Current Benefits

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

View/Add Dependents

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

Begin Elections

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

Enrollment Assistance Center Instructions

Call 855-765-4473, Option 3 to be connected to your local FFGA branch office. Hours of operation are 8 a.m. to 5 p.m. (local time) Monday through Friday. There is an option to leave a voice message for a representative to call you back. Phone calls will be returned as soon as possible or the next business day if it is after hours.

Benefit Eligibility & Coverage

Employee Coverage

Eligibility

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

New Employees

You have 31 days from your actively-at-work date to make benefit elections. Insurance coverage becomes effective on the first day of the month that follows a waiting period of 30 calendar days.

Existing Employees

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

Mid-year Benefit Changes

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 31 days of the change.

Qualifying Life Events Include:

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

Declining Coverage

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

Section 125 Plans

Section 125 Plan Information & Rules

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

Here's How It Works

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

Is It Right For Me?

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

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

IRS specified changes in family status include:

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

Section 125 Plan Sample Paycheck		
	Without S125	With S125
Monthly Salary	\$2,000	\$2,000
Less Medical Deductions	-N/A	-\$250
Tax Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	-\$400	-\$350
Less Estimated FICA (7.65%)	-\$153	-\$133
Less Medical Deductions	-\$250	-N/A
Take Home Pay	\$1,197	\$1,267

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

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



Overview:

HD PPO

The GCCISD HD PPO 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. This is the only plan option that offers Out-of-Network benefits. This plan provides the highest premium savings to plan members, with the greatest overall annual savings potential.

Standard HMO

The GCCISD Standard 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 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 KelseyCare PCP is selected, referrals *are not* required to see a specialist. If a KelseyCare PCP is not selected, referrals *are* required to see a specialist.

Enhanced HMO

The GCCISD Enhanced HMO 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 pharmacy deductible, low cost generic drugs, and free virtual medicine. This plan also provides the lowest annual deductibles of the three plan options. 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.

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 PPO, select Blue Choice PPO
- Type in the name of the doctor or hospital



Blue Cross Blue Shield Texas			
Benefit Plan	BCBSTX - HD PPO	BCBSTX - Standard HMO	BCBSTX - Enhanced HMO
Network Access	Blue Choice PPO	Blue Essentials	Blue Essentials
Monthly Premiums			
Employee Only	\$132.00	\$187.00	\$333.30
Employee and Spouse	\$939.40	\$1,136.30	\$1,399.20
Employee and Children	\$530.20	\$662.20	\$786.50
Employee and Family	\$1,336.50	\$1,579.60	\$1,728.10
Medical	In-Network*	In-Network Only	In-Network Only
Coinsurance	20%	20%	20%
Calendar Year Deductible (Individual/ Family)	\$3,500 / \$7,000	\$4,000 / \$8,000	\$2,000 / \$4,000
Maximum Out of Pocket Limits (Individual/ Family)	\$6,500 / \$13,000	\$7,000 / \$14,000	\$5,500 / \$11,000
Physician Office Visit Copay	20% After Ded	\$35	\$25
Specialist Office Visit Copay	20% After Ded	\$70	\$50
Preventive Care Services	Covered in full	Covered in full	Covered in full
Telemedicine	\$0 After Ded	\$0	\$0
Urgent Care	20% After Ded	20% After Ded	\$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	20% After Ded	20% After Ded
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
Pharmacy			
ACA Preventive Drugs	Free	Free	Free
Tier 1 - Generic	20% After Ded	\$15 Retail / \$30 Mail Order	\$15 Retail / \$30 Mail Order
Tier 2 - Preferred Brand	20% After Ded	20% After Ded / 20% After Ded	\$35 Retail / \$70 Mail Order
Tier 3 - Non Preferred Brand	20% After Ded	20% After Ded / 20% After Ded	\$55 Retail / \$110 Mail Order
Specialty Rx	20% After Ded	\$250	\$200

*For Out-of-Network benefits, please refer to plan documents.

 **LEARN MORE**






MyPrime.com helps you manage your pharmacy benefits when you're at home or on the go

Use MyPrime.com to find information about your current medicines, prescription history, ways to save and forms you may need.



Available on any device, MyPrime.com is ready whenever and wherever you are.

REGISTER TODAY AND START MANAGING YOUR MEDICINES ANYTIME, ANYWHERE.

-  Check medicine cost and coverage.
-  See your prescription history.
-  Find in-network pharmacies and compare pricing.
-  See how much you can save by switching to Express Scripts® Pharmacy home delivery.
-  Learn about drug interactions, possible side effects and more.

SET UP YOUR ACCOUNT AND PREFERENCES

» [LEARN MORE](#)

Make MyPrime.com work for you

Customize your experience by registering your account. Set your preferences to receive communications in your preferred language and delivery method.*

QUESTIONS?



Click the “Contact us” link on MyPrime.com

Or, for questions about your pharmacy benefits, please call the phone number on the back of your member ID card.



*We strive to send messages in your preferred language and delivery method (email, phone call, mail or text). Not all messages can be sent in the language or delivery method you select. At times, we may default to another delivery method and in English only.

About Prime Therapeutics

We are trusted by your health plan to help you get the medicine you need to feel better and live well. Our pharmacy experts are working hard to make medicine more affordable and your experience easier.

MyPrime.com is a pharmacy benefit website owned and operated by Prime Therapeutics LLC, a separate company providing pharmacy benefit management services for your plan.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, is an Independent Licensee of the Blue Cross Blue Shield Association.

Express Scripts® Pharmacy is contracted to provide mail pharmacy services to members of Blue Cross and Blue Shield of Texas.

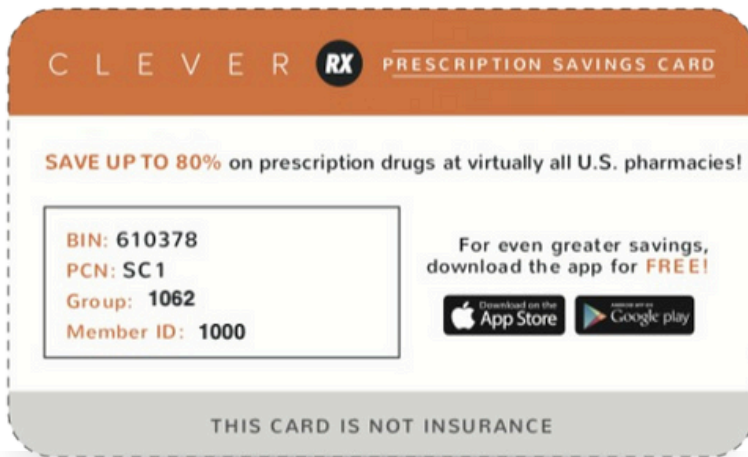
Express Scripts® Pharmacy is a trademark of Express Scripts Strategic Development, Inc.

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Clever RX | <https://partner.cleverrx.com/ffga> | 800-873-1195

Clever RX helps you save money by using a prescription drug savings card. They partner with the healthcare community to bring state-of-the-art, money-savings tools to participants. It helps you save up to 80% off prescriptions drugs and often beats the average copay. Plus, it's completely free. Thanks to Clever RX, you will never overpay for prescriptions again!

Use Clever RX every time you pay for a medication for instant savings!



Download the app or visit the site to price a drug: <https://partner.cleverrx.com/ffga>.

Clever RX Highlights

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

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 pay for out-of-pocket medical expenses not covered under your medical plan.

Your plan includes a 2.5 month grace period option so 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 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.

Health Savings Account



First Financial Administrators, Inc. | www.ffga.com | 1.866.853.3539
P.O. Box 161968 | Altamonte Springs, FL 32716

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

Health Savings Account Highlights

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

Who Can Participate in an HSA?

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

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

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

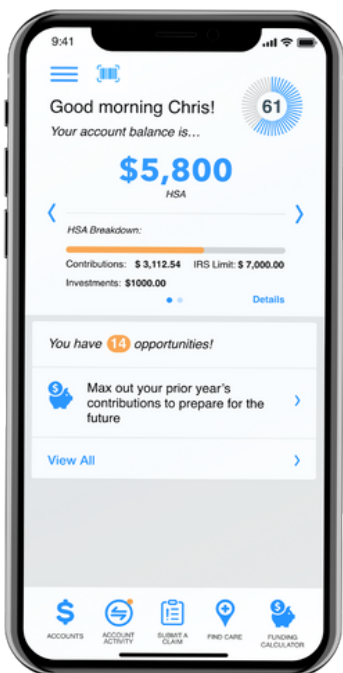
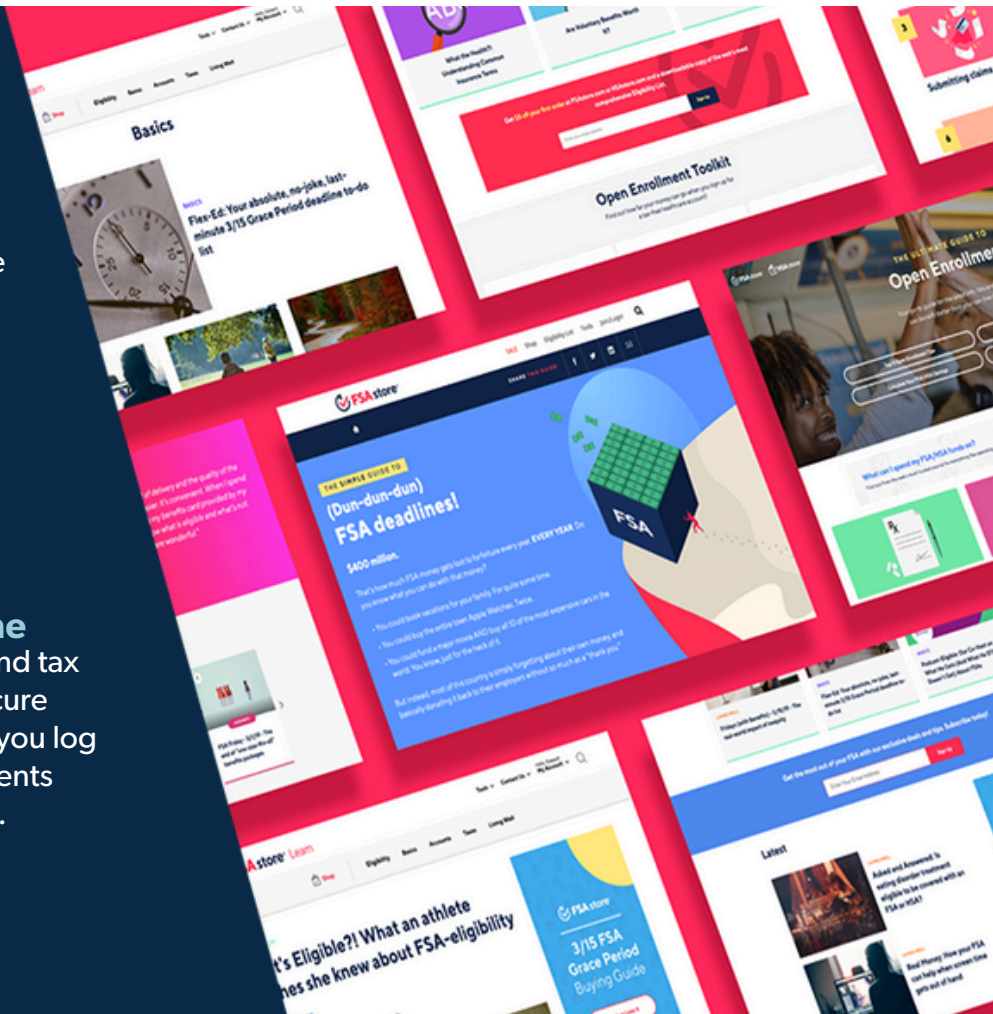
FSA & HSA Resources

Benefits Card

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

View Your Account Details Online

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



FF Mobile Account App

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

FSA/HSA Store

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



Dental Insurance

» LEARN MORE



MetLife | www.metlife.com/dental | 800.438.6388
Group# 264694

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

- Comprehensive Exams
 - Cleanings
 - X-Rays
 - Fillings
 - Tooth Extractions
 - General Anesthesia
 - Crown
 - Root Canals
- Annual Maximum Benefit per person: Low Plan \$1,250 / High Plan \$1,750
 - Exams, x-rays and 3 cleanings per year are covered at 100% in-or out-of-network on both plans
 - Annual deductible of \$50 per individual; \$150 per family on both plans
 - Basic restorative care (e.g., fillings, extractions & gum treatments) is paid at 80% up to Annual Maximum on both plans
 - Major services (e.g., crowns, dentures, & implants) are covered at 50% up to annual maximum on both plans
 - Orthodontia is covered at 50% up to Annual Maximum for employee and dependent children under age 26 with a Lifetime maximum of \$1,000 per person on both plans

Dental Semi-Monthly Premiums		
	Low Plan	High Plan
Employee Only	\$11.67	\$17.14
Employee + Spouse	\$22.22	\$32.78
Employee + Children	\$28.53	\$42.08
Employee + Family	\$33.22	\$48.99

Vision Insurance



MetLife | www.metlife.com/vision | 866.939.3633

Group# 264694

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

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

- Eye Exams
- Eyeglasses
- Contact lenses
- Eye surgeries
- Vision correction
- \$10 co-pay for eye exam
- \$10 co-pay for eyeglasses, or \$0 co-pay for contacts
- Low Plan: \$180 towards frames plus 20% off overage OR \$180 towards contacts plus 20% off overage
- High Plan: \$250 towards frames plus 20% off overage OR \$250 towards contacts plus 20% off overage

Vision Semi-Monthly Premiums

	Low Plan	High Plan
Employee Only	\$4.36	\$6.80
Employee + Spouse	\$9.32	\$14.53
Employee + Child(ren)	\$9.07	\$14.14
Employee + Family	\$13.74	\$21.42



Term Life & AD&D



Employer-Paid & Voluntary

Voya Financial | www.voya.com | 800.955.7736
Group# 747963

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 \$30,000 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. 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.

Voluntary Term Life Rates		
Age Band	Employee Rates/\$1,000	Spouse Rates/\$1,000
Under 20	\$0.041	\$0.041
20-24	\$0.041	\$0.041
25-29	\$0.052	\$0.052
30-34	\$0.074	\$0.074
35-39	\$0.086	\$0.086
40-44	\$0.097	\$0.097
45-49	\$0.152	\$0.152
50-54	\$0.240	\$0.240
55-59	\$0.461	\$0.461
60-64	\$0.715	\$0.715
65-69	\$1.389	\$1.389
70+	\$2.262	\$2.262

Child Life Monthly Rate is \$1.22 per month. One premium covers all children.

Accidental Death & Dismemberment

Voya Financiacial | www.voya.com | 800.955.7736
Group# 747963

» **LEARN MORE**

A common misconception is that Accidental Death and Dismemberment insurance, or AD&D, is the same as life insurance. But that's not the case. The difference is that AD&D insurance covers you in the event you were to die due to an accident. It would also pay a benefit if you were severely injured due to an accident.

Voluntary AD&D Insurance Monthly Rates		
Employee	Spouse	Child
\$0.015 per \$1,000	\$0.015 per \$1,000	\$0.015 per \$1,000

AD&D Highlights

- Full cost of coverage is payroll deducted and will begin the first month following 30 days of employment, if you are actively employed at that time
- Affordable premiums
- Age-banded, which means your age plays a role in the amount of coverage you will receive



Texas Life

Permanent Life

» LEARN MORE



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.

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.

Rates can be viewed on the EBC by clicking on the "Learn More" button at top.

Disability Insurance



The Hartford | www.thehartford.com | 866.547.9124
Group# 681973

Why Do I Need Disability Insurance?

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

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

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

You may purchase coverage that will pay you a monthly flat dollar benefit in \$100 increments between \$200 and \$8,000 that cannot exceed 66 2/3% of your gross monthly earnings (your before tax earnings)

Rates can be viewed on the EBC by clicking on the "Learn More" button at top.



Cancer Insurance

» LEARN MORE



Guardian | www.guardianlife.com | 800.541.7846
Group# 00072075

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.

Benefits are paid directly to you! Some of the key benefits include:

- Pays up to \$10,000 annually for chemotherapy, radiation, and immunotherapy
- Pays Initial cancer diagnosis of \$7,500
- Wellness Screening Benefit - \$100 per year
- Pays for Hospital confinement, extended care facilities, hospice care, surgery etc.

Cancer Semi-Monthly Premiums

Employee	\$8.91
Employee + Spouse	\$17.35
Employee + Child(ren)	\$11.39
Employee + Family	\$19.83

Critical Illness Insurance

» LEARN MORE

Aetna | www.myaetnasupplemental.com | 800.607.3366

Group# 6501357

Prepare For the Unexpected

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

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

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

Guaranteed Issue — no medical questions are required for coverage to be issued! No benefits will be paid for a date of diagnosis that occurs prior to the coverage effective date. There are no pre-existing conditions limitations.

Highlights include but not limited to:

- Pays lump-sum benefit amount of \$30,000 for 40 covered conditions including heart attack and stroke
- Wellness Screening Benefit - \$50 per year

Rates can be viewed on the EBC by clicking on the "Learn More" button at top.



Accident Insurance



Aetna | www.myaetnasupplemental.com | 800.607.3366
Group# 6501357

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.

Highlights include but not limited to:

- Emergency Care Treatment
- Hospitalization Benefits
- Fractures and Dislocations
- Sports Accident Benefit
- Wellness Screening Benefit- \$75 per year

Accident Semi-Monthly Premiums

Employee	\$3.02
Employee + Spouse	\$6.04
Employee + Child(ren)	\$7.24
Employee + Family	\$8.59



Hospital Indemnity Insurance

» LEARN MORE

Aetna | www.myaetnasupplemental.com | 800.607.3366

Group# 6501357

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.

Pre-existing conditions are waived! The plan pays a lump sum benefit in a previously specified amount.

Highlights include but not limited to:

- First Hospitalization Benefit- \$500
- Hospital Admission Benefit -\$2,500
- Hospital Confinement Benefit- \$100 per day up to 30 days

Hospital Indemnity Semi-Monthly Premiums

Employee	\$11.81
Employee + Spouse	\$23.24
Employee + Child(ren)	\$13.62
Employee + Family	\$26.95





Recuro Health | www.recurohealth.com | 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.

Medical insurance isn’t required and you can receive care on your time.

This voluntary telemedicine plan has no co-pay and can be utilized whether or not, you and/or your spouse and child(ren), are enrolled on the district medical plan.

Telemedicine Semi-Monthly Premium	
Employee/Family	\$5.00

First Financial Administrators, Inc. | www.ffga.com | 800-523-8422, option 4

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

COBRA Highlights

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

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



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?

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.

Robert Dawson
FFMS Coordinator
Cell: 281-889-9382



Manage your benefits anytime, anywhere.

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

FIND OUR APP HERE



www.ffga.com/my-ffga-benefits

**Goose Creek CISD
GROUP ID: 98765**



View Available Benefits & Enroll

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



FSA/HSA Login

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



My Wallet

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



Contact Us

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

Employee Assistance Program



Voya Financial | www.voya.com | 800.955.7736

An employee assistance program, or EAP, is a free, voluntary program offered by your employer.

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 a 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.

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.



Financial Wellness



FinPath | finpathwellness.com | 833.777.6545

Approach Your Finances with Confidence

FinPath combines advanced technology and personal Wellness Coaches to empower stronger financial health in our communities.

The FinPath software program provides personalized financial analysis and provides recommendations to assist employees with:

- Budgeting savings
- Credit scores
- Investments
- Wills
- Taxes
- Retirement planning
- Debt management (student loans/credit cards)
- Insurance

**The Financial Wellness Program is a paid service provided by
Goose Creek CISD for ALL employees!**

Voluntary Retirement Plans

» LEARN MORE



TCG Services | www.tcgsercives.com | 800.943.9179

403(b) Retirement Plan

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

It's an IRS-approved retirement plan that allows you to set aside money on 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, your employer may even match your contributions based on how much you put into the plan. Now is the time to take full advantage of this opportunity to maximize your retirement savings!

457(b) Retirement Plan

The 457(b) plan is an employer-sponsored voluntary retirement savings plan that allows you to save money for retirement on a tax-deferred 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.

If you would like to speak with a Retirement Plan Specialist or need assistance enrolling in TCG Retirement Benefits, please call the TCG Advisors Hotline at 512.600.5204 or visit www.region10rams.org/telewealth.

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.

All investing involves risk. Past performance is not a guarantee of future returns.

Contact Information

4544 Interstate 10 East
Baytown, TX 77521

www.ffbenefits.ffga.com/goosecreekcisid

Valeria Clinkscales
Sr. Executive Administrator
281.272.7618
valeria.clinkscales@ffga.com

Product	Carrier	Website	Phone
Medical	Blue Cross Blue Shield of Texas HMO Blue Essentials	www.bcbstx.com	800.521.2227
Medical	Blue Cross Blue Shield of Texas Blue Choice PPO HDHP	www.bcbstx.com	877.299.2377
Pharmacy	Prime Therapeutics HMO Blue Essentials	www.myprime.com	800.521.2227
Pharmacy	Prime Therapeutics Blue Choice PPO HDHP	www.myprime.com	877.299.2377
Prescription Savings Card	Clever RX	partner.cleverrx.com/ffga	844.367.6108
Flexible Spending Accounts	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Health Savings Accounts	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Telehealth	Recuro	www.recurohealth.com	855.673.2876
Dental	MetLife	www.metlife.com/dental	800.438.6388
Vision	MetLife	www.metlife.com/vision	800.438.6388
Accident	Aetna	www.myaetnasupplemental.com	800.607.3366
Disability Insurance	The Hartford	www.thehartford.com	866.547.9124
Hospital Indemnity	Aetna	www.myaetnasupplemental.com	800.607.3366
EAP	Voya Financial	www.voya.com	800.955.7736
Cancer	Guardian	www.guardianlife.com	800.541.7846
Critical Illness	Aetna	www.myaetnasupplemental.com	800.607.3366
Group Term Life	Voya Financial	www.voya.com	800.955.7736
Permanent Life	Texas Life	www.texaslife.com	800.283.9233
403(b)/457(b) Retirement	TCG Services	www.tcgservices.com	800.943.9179
Financial Wellness	FinPath	www.finpathwellness.com	833.777.6545
Medicare	FFMS	www.ffga.com/medicare-solutions	800.523.8422
COBRA	First Financial Administrators, Inc.	www.cobrapoint.benaissance.com	800.523.8422