HEMPHILL ISD 2026-2027

BENEFITS GUIDE

SCAN ME

ffbenefits.ffga.com/hemphillisd

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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!

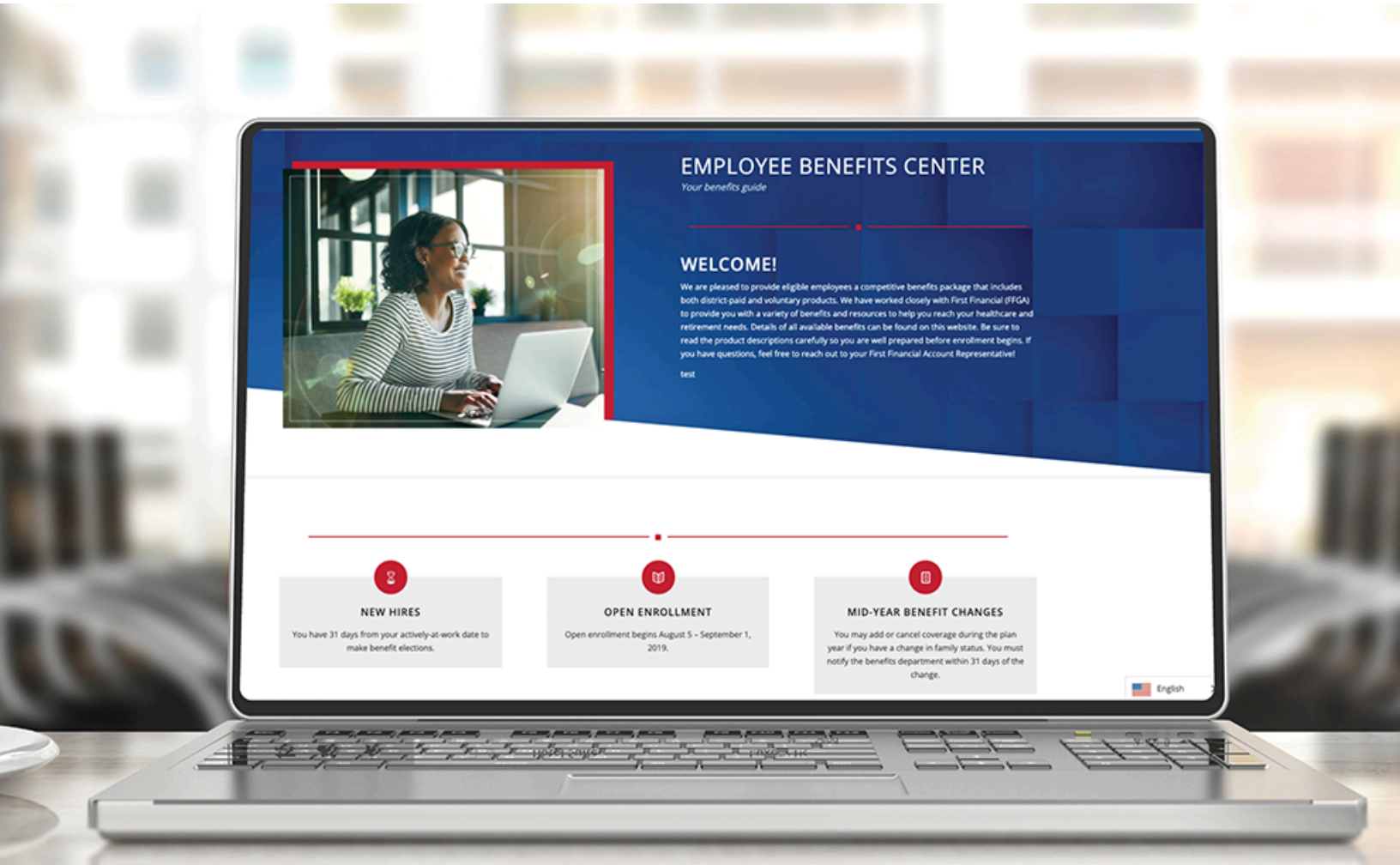
Hemphill ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

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

SCAN ME!

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

ffbenefits.ffga.com/hemphillisd



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

Username

- The Username is either your social security number or your Employee ID.

Password

- Instructions to access your initial password will be provided to you prior to open enrollment.
- Upon initial login, the password will be required to be changed.
- Remember your password as you will use this to sign your enrollment confirmation form and to login in the future.

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.

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 benefits are effective the 1st of the month following your date of hire.

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 for the Employer Paid life insurance.**

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.*

Medical Coverage

TRS-ActiveCare

Your 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.

Blue Cross Blue Shield of Texas | www.bcbstx.com/trsactivecare/ | 1.866.355.5999

BCBSTX - Blue Access for Members (BAM) website ~ *Manage your account online!*

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 Plan Prescription Benefits

Express Scripts | https://info.express-scripts.com/trsactivecare | 1.844.367.6108

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.

2025-26 TRS-ActiveCare Plan Highlights Sept. 1, 2025 – Aug. 31, 2026

TRS ActiveCare

How to Calculate Your Monthly Premium

Total Monthly Premium
− Your Employer Contribution

= Your Premium

Ask your Benefits Administrator for your district's specific premiums.

Wellness Benefits at No Extra Cost*

Being healthy is easy with:

- $0 preventive care
- 24/7 customer service
- One-on-one health coaches
- Weight loss programs
- Nutrition programs
- Ovia™ pregnancy support
- TRS Virtual Health
- Mental health benefits
- And much more!

**Available for all plans. See the benefits guide for more details.*

Primary Plans & Mental Health

- Both Primary and Primary+ offer $0 virtual mental health visits with any in-network provider.

All TRS-ActiveCare participants have **three plan options**. Each includes a wide range of wellness benefits.

	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD	TRS-ActiveCare 2
Plan Summary	• Lowest premium of all three plans • Copays for doctor visits before you meet your deductible • Statewide network • Primary Care Provider referrals required to see specialists • Not compatible with a Health Savings Account • No out-of-network coverage	• Lower deductible than the HD and Primary plans • Copays for many services and drugs • Higher premium • Statewide network • Primary Care Provider referrals required to see specialists • Not compatible with a Health Savings Account • No out-of-network coverage	• Compatible with a Health Savings Account • Nationwide network with out-of-network coverage • No requirement for Primary Care Providers or referrals • Must meet your deductible before plan pays for non-preventive care	• Closed to new enrollees • Current enrollees can choose to stay in plan • Lower deductible • Copays for many services and drugs • Nationwide network with out-of-network coverage • No requirement for Primary Care Providers or referrals

This plan is closed and not accepting new enrollees. If you're currently enrolled in TRS-ActiveCare 2, you can remain in this plan.

Monthly Premiums	Total Premium	Employer Contribution	Your Premium	Total Premium	Employer Contribution	Your Premium	Total Premium	Employer Contribution	Your Premium	Total Premium	Employer Contribution	Your Premium
Employee Only	$528			$621			$546			$1,013		
Employee and Spouse	$1,426			$1,615			$1,475			$2,402		
Employee and Children	$898			$1,056			$929			$1,507		
Employee and Family	$1,796			$2,050			$1,857			$2,841		

Plan Features						
Type of Coverage	In-Network Coverage Only		In-Network Coverage Only		In-Network	Out-of-Network
Individual/Family Deductible	$2,500/$5,000		$1,200/$2,400		$3,300/$6,600	$6,600/$13,200
Coinsurance	You pay 30% after deductible		You pay 20% after deductible		You pay 30% after deductible	You pay 50% after deductible
Individual/Family Maximum Out of Pocket	$8,050/$16,100		$6,900/$13,800		$8,300/$16,600	$20,500/$41,000
Network	Statewide Network		Statewide Network		Nationwide Network	
PCP Required	Yes		Yes		No	

Doctor Visits						
Primary Care	$30 copay		$15 copay		You pay 30% after deductible	You pay 50% after deductible
Specialist	$70 copay		$70 copay		You pay 30% after deductible	You pay 50% after deductible

Immediate Care						
Urgent Care	$50 copay		$50 copay		You pay 30% after deductible	You pay 50% after deductible
Emergency Care	You pay 30% after deductible		You pay 20% after deductible		You pay 30% after deductible	
TRS Virtual Health-RediMD™	$0 per medical consultation		$0 per medical consultation		$30 per medical consultation	
TRS Virtual Health-Teladoc®	$12 per medical consultation		$12 per medical consultation		$42 per medical consultation	

Prescription Drugs						
Drug Deductible	Integrated with medical		$200 deductible per participant (brand drugs only)		Integrated with medical	
Generics (31-Day Supply/90-Day Supply)	$15/$45 copay; $0 copay for certain generics		$15/$45 copay		You pay 20% after deductible; $0 coinsurance for certain generics	
Preferred (Max does not apply if brand is selected and generic is available)	You pay 30% after deductible		You pay 25% after deductible ($100 max)/ You pay 25% after deductible ($265 max)		You pay 25% after deductible	
Non-preferred	You pay 50% after deductible		You pay 50% after deductible		You pay 50% after deductible	
Specialty (31-Day Max)	$0 if SaveOnSP eligible; You pay 30% after deductible		$0 if SaveOnSP eligible; You pay 30% after deductible		You pay 20% after deductible	
Insulin Out-of-Pocket Costs	$25 copay for 31-day supply; $75 for 61-90 day supply		$25 copay for 31-day supply; $75 for 61-90 day supply		You pay 25% after deductible	

In-Network	Out-of-Network
$1,000/$3,000	$2,000/$6,000
You pay 20% after deductible	You pay 40% after deductible
$7,900/$15,800	$23,700/$47,400
Nationwide Network	
No	

$30 copay	You pay 40% after deductible
$70 copay	You pay 40% after deductible

$50 copay	You pay 40% after deductible
You pay a $250 copay plus 20% after deductible	
$0 per medical consultation	
$12 per medical consultation	

$200 brand deductible
$20/$45 copay
You pay 25% after deductible ($40 min/$80 max)/ You pay 25% after deductible ($105 min/$210 max)
You pay 50% after deductible ($100 min/$200 max)/ You pay 50% after deductible ($215 min/$430 max)
$0 if SaveOnSP eligible; You pay 30% after deductible ($200 min/$900 max)/ No 90-day supply of specialty medications
$25 copay for 31-day supply; $75 for 61-90 day supply

TRS ActiveCare Medical Premiums

Medical Semi-Monthly Premiums			
	Primary	Primary+	HD
Employee Only	151.50	198.00	160.50
Employee + Spouse	600.50	695.00	625.00
Employee + Children	336.50	415.50	352.00
Employee + Family	785.50	912.50	816.00

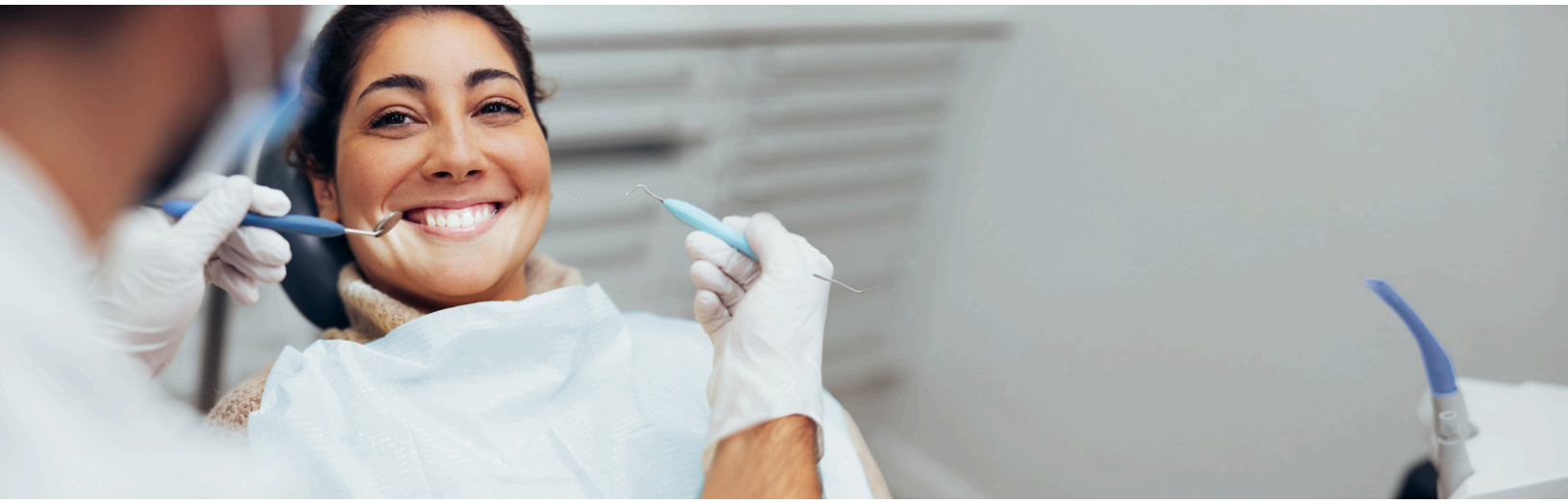
Semi-Monthly Premiums shown above include the Employer contribution of $225.00

For more information, please refer to the TRS-ActiveCare website.
https://www.bcbstx.com/trsactivecare

Dental Insurance

*New Carrier

Plan Choices



MetLife | www.metlife.com/mybenefits | 800-638-5433

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

Dental Monthly Premiums	
Employee Only	$42.48
Employee + Spouse	$80.69
Employee + Children	$97.77
Employee + Family	$146.24

Vision Insurance

*New Carrier

MetLife | www.metlife.com/mybenefits | 800-638-5433

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

Vision Monthly Premium	
Employee Only	$9.39
Employee + One	$15.18
Employee + Family	$25.75

Flexible Spending Accounts

First Financial Administrators, Inc. | www.ffga.com
1-866-853-3539 P.O. Box 161968 | Altamonte Springs, F.L. 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 ½ month grace period with a deadline of November 15, 2026 to incur expenses, and November 30, 2026 to submit claims. 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 2026 is $3,400.

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 $7,500 per tax year for reimbursement of dependent care services.

If you are married and file a separate tax return, the limit is $3,750.

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, F.L. 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?

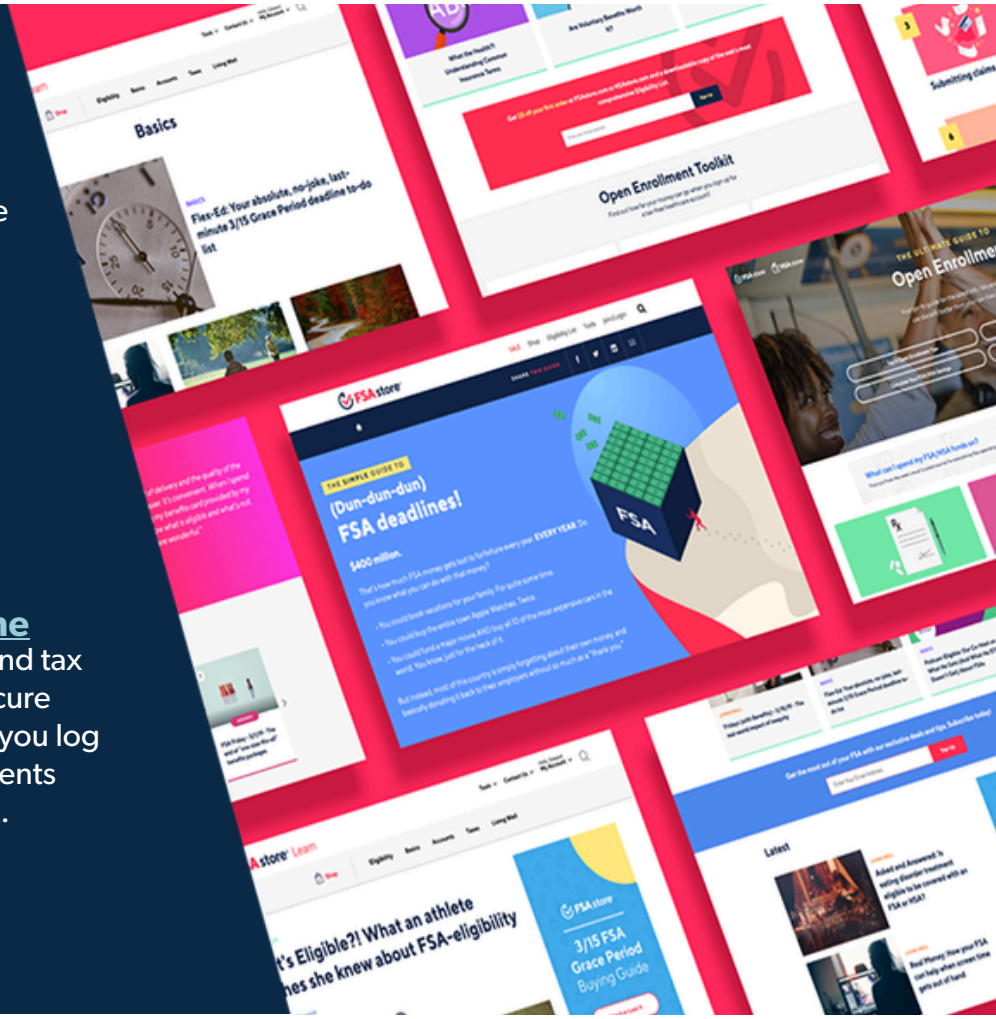
- You must be enrolled in a qualified High Deductible Health Plan (HDHP).
- You cannot be enrolled in Tricare or Medicare or covered under your spouse's traditional (non-HDHP) health care plan.
- You cannot participate in a general purpose Flexible Spending Account (FSA) or Health Reimbursement Arrangement.
- 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	2026
HSA Contribution Limits	• Self: $4,300 • Family: $8,550	• Self Only: $4,400 • Family: $8,750
Health Insurance Deductible Limits	• Self Only: $1,650 • Family: $3,300	• Self Only: $1,700 • Family: $3,400
$1,000 catch-up contributions (age 55 or older)		

FSA & HSA Resources

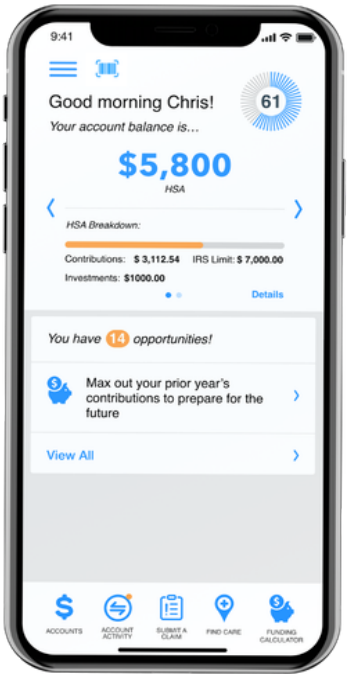
Benefits Card

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.

FSA store® Everything Flex Spending.

HSA store® Health Saving, Simplified.

Term Life

Employer-Paid & Voluntary

BCBSTX | www.bcbstx.com/ancillary | 877-442-4207

Employer-Paid Term Life 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 benefit of $10,000. 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. Coverage does not continue upon separation of employment.

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.

Supplemental Life and AD&D
PREMIUM RATE GRID

BlueCross BlueShield of Texas

HEMPHILL ISD / TEEBC TRUST F021842 - 287

Eligibility

All Active Full Time Employees who regularly work 10 hours per week & Bus Drivers are eligible for insurance on their date of hire.

Supplemental Life and AD&D

Employee Benefit: **$10,000 to $500,000 in $10,000 increments.**

Spouse Benefit: **$5,000 to $250,000 in $5,000 increments. (not to exceed 50% of the employee benefit)**

Note: Spouse may not have coverage unless the employee has coverage.

Child Coverage (Life Only)

Live Birth to Age 26: **$10,000**

Guarantee Issue*

Employee	**$150,000**	**Under age 65, $30,000 age 65-69**
Spouse	**$50,000**	**Under age 60, $10,000 age 60-69**

***NEW HIRES ONLY**

Employee: Life & AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement.

Spouse: Benefits terminate at Employee's age 70.

Employee/Spouse Supplemental Life and AD&D

Monthly rates per $1,000

Age	Rates
Under 20	$0.080
20-24	$0.080
25-29	$0.090
30-34	$0.110
35-39	$0.130
40-44	$0.180
45-49	$0.280
50-54	$0.440
55-59	$0.700
60-64	$0.870
65+	$1.490

Dependent Life (Children)

Monthly Premium per Family

Life	Premium
$10,000	$1.00

Supplemental Life and AD&D

Premium Cost (Based on 12 payroll deductions per year)

Employee	ATTAINED AGE										
Benefit Amount	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
$10,000	$0.80	$0.80	$0.90	$1.10	$1.30	$1.80	$2.80	$4.40	$7.00	$8.70	$14.90
$20,000	$1.60	$1.60	$1.80	$2.20	$2.60	$3.60	$5.60	$8.80	$14.00	$17.40	$29.80
$30,000	$2.40	$2.40	$2.70	$3.30	$3.90	$5.40	$8.40	$13.20	$21.00	$26.10	$44.70
$40,000	$3.20	$3.20	$3.60	$4.40	$5.20	$7.20	$11.20	$17.60	$28.00	$34.80	$59.60
$50,000	$4.00	$4.00	$4.50	$5.50	$6.50	$9.00	$14.00	$22.00	$35.00	$43.50	$74.50
$60,000	$4.80	$4.80	$5.40	$6.60	$7.80	$10.80	$16.80	$26.40	$42.00	$52.20	$89.40
$70,000	$5.60	$5.60	$6.30	$7.70	$9.10	$12.60	$19.60	$30.80	$49.00	$60.90	$104.30
$80,000	$6.40	$6.40	$7.20	$8.80	$10.40	$14.40	$22.40	$35.20	$56.00	$69.60	$119.20
$90,000	$7.20	$7.20	$8.10	$9.90	$11.70	$16.20	$25.20	$39.60	$63.00	$78.30	$134.10
$100,000	$8.00	$8.00	$9.00	$11.00	$13.00	$18.00	$28.00	$44.00	$70.00	$87.00	$149.00
$110,000	$8.80	$8.80	$9.90	$12.10	$14.30	$19.80	$30.80	$48.40	$77.00	$95.70	$163.90
$120,000	$9.60	$9.60	$10.80	$13.20	$15.60	$21.60	$33.60	$52.80	$84.00	$104.40	$178.80
$130,000	$10.40	$10.40	$11.70	$14.30	$16.90	$23.40	$36.40	$57.20	$91.00	$113.10	$193.70
$140,000	$11.20	$11.20	$12.60	$15.40	$18.20	$25.20	$39.20	$61.60	$98.00	$121.80	$208.60
$150,000	$12.00	$12.00	$13.50	$16.50	$19.50	$27.00	$42.00	$66.00	$105.00	$130.50	$223.50

Spouse (Employee Attained Age)											
Benefit Amount	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
$5,000	$0.40	$0.40	$0.45	$0.55	$0.65	$0.90	$1.40	$2.20	$3.50	$4.35	$7.45
$10,000	$0.80	$0.80	$0.90	$1.10	$1.30	$1.80	$2.80	$4.40	$7.00	$8.70	$14.90
$15,000	$1.20	$1.20	$1.35	$1.65	$1.95	$2.70	$4.20	$6.60	$10.50	$13.05	$22.35
$20,000	$1.60	$1.60	$1.80	$2.20	$2.60	$3.60	$5.60	$8.80	$14.00	$17.40	$29.80
$25,000	$2.00	$2.00	$2.25	$2.75	$3.25	$4.50	$7.00	$11.00	$17.50	$21.75	$37.25
$30,000	$2.40	$2.40	$2.70	$3.30	$3.90	$5.40	$8.40	$13.20	$21.00	$26.10	$44.70
$35,000	$2.80	$2.80	$3.15	$3.85	$4.55	$6.30	$9.80	$15.40	$24.50	$30.45	$52.15
$40,000	$3.20	$3.20	$3.60	$4.40	$5.20	$7.20	$11.20	$17.60	$28.00	$34.80	$59.60
$45,000	$3.60	$3.60	$4.05	$4.95	$5.85	$8.10	$12.60	$19.80	$31.50	$39.15	$67.05
$50,000	$4.00	$4.00	$4.50	$5.50	$6.50	$9.00	$14.00	$22.00	$35.00	$43.50	$74.50

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.

Texas Life

Permanent Life

Texas Life | www.texaslife.com | 800-283-9233

Texas Life Insurance - Permanent, Portable Life Insurance

The peace of mind voluntary, permanent life insurance provides is unmatched. It is a solid companion to your group life insurance plan. Texas Life provides life insurance that you can keep for a lifetime. The plan is easy to purchase, pay for, and keep through the convenience of payroll deduction or via bank draft upon separation of employment. 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.

Visit the Employee Benefits Center for rates & details.

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.

MONTHLY NON-TOBACCO PREMIUMS
EMPLOYEE & SPOUSE *with Accidental Death & Chronic Illness Riders*

TEXASLIFE INSURANCE COMPANY

PureLife-plus — Standard Risk Table Premiums — Non-Tobacco — Express Issue

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	$10,000	$25,000	$50,000	$75,000	$100,000	$150,000	$200,000	$250,000	$300,000	
17-20		13.05	23.85	34.65	45.45	67.05	88.65	110.25	131.85	75
21-22		13.33	24.40	35.48	46.55	68.70	90.85	113.00	135.15	74
23		13.60	24.95	36.30	47.65	70.35	93.05	115.75	138.45	75
24-25		13.88	25.50	37.13	48.75	72.00	95.25	118.50	141.75	74
26		14.43	26.60	38.78	50.95	75.30	99.65	124.00	148.35	75
27-28		14.70	27.15	39.60	52.05	76.95	101.85	126.75	151.65	74
29		14.98	27.70	40.43	53.15	78.60	104.05	129.50	154.95	74
30-31		15.25	28.25	41.25	54.25	80.25	106.25	132.25	158.25	73
32		16.08	29.90	43.73	57.55	85.20	112.85	140.50	168.15	74
33		16.63	31.00	45.38	59.75	88.50	117.25	146.00	174.75	74
34		17.45	32.65	47.85	63.05	93.45	123.85	154.25	184.65	75
35		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	76
36		19.10	35.95	52.80	69.65	103.35	137.05	170.75	204.45	76
37		19.93	37.60	55.28	72.95	108.30	143.65	179.00	214.35	77
38		20.75	39.25	57.75	76.25	113.25	150.25	187.25	224.25	77
39		22.13	42.00	61.88	81.75	121.50	161.25	201.00	240.75	78
40	10.75	23.50	44.75	66.00	87.25	129.75	172.25	214.75	257.25	79
41	11.52	25.43	48.60	71.78	94.95	141.30	187.65	234.00	280.35	80
42	12.40	27.63	53.00	78.38	103.75	154.50	205.25	256.00	306.75	81
43	13.17	29.55	56.85	84.15	111.45	166.05	220.65	275.25	329.85	82
44	13.94	31.48	60.70	89.93	119.15	177.60	236.05	294.50	352.95	83
45	14.71	33.40	64.55	95.70	126.85	189.15	251.45	313.75	376.05	83
46	15.59	35.60	68.95	102.30	135.65	202.35	269.05	335.75	402.45	84
47	16.36	37.53	72.80	108.08	143.35	213.90	284.45	355.00	425.55	84
48	17.13	39.45	76.65	113.85	151.05	225.45	299.85	374.25	448.65	85
49	18.12	41.93	81.60	121.28	160.95	240.30	319.65	399.00	478.35	85
50	19.22	44.68	87.10	129.53	171.95					86
51	20.54	47.98	93.70	139.43	185.15					87
52	21.97	51.55	100.85	150.15	199.45					88
53	23.07	54.30	106.35	158.40	210.45					88
54	24.17	57.05	111.85	166.65	221.45					88
55	25.38	60.08	117.90	175.73	233.55					89
56	26.48	62.83	123.40	183.98	244.55					89
57	27.80	66.13	130.00	193.88	257.75					89
58	29.01	69.15	136.05	202.95	269.85					89
59	30.33	72.45	142.65	212.85	283.05					89
60	31.18	74.58	146.90	219.23	291.55					90
61	32.61	78.15	154.05	229.95	305.85					90
62	34.37	82.55	162.85	243.15	323.45					90
63	36.13	86.95	171.65	256.35	341.05					90
64	38.00	91.63	181.00	270.38	359.75					90
65	40.09	96.85	191.45	286.05	380.65					90
66	42.40									90
67	44.93									91
68	47.68									91
69	50.43									91
70	53.29									91

Non-Tobacco

CHILDREN AND GRANDCHILDREN (NON-TOBACCO)

Accidental Death Benefit included for ages 17 and older.

Grandchild coverage available through age 18.

Issue Age	Premium		Guaranteed Period
	$25,000	$50,000	
15D-1	9.25	16.25	81
2-4	9.50	16.75	80
5-8	9.75	17.25	79
9-10	10.00	17.75	79
11-16	10.25	18.25	77
17-20	12.25	22.25	75
21-22	12.50	22.75	74
23	12.75	23.25	75
24-25	13.00	23.75	74
26	13.50	24.75	75

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO

Accelerated Death Benefit for Chronic Illness Rider Form ICC15-ULABR-CI-15, ULABR-CI-15 or CA-ULABR-CI-18

Accidental Death Benefit Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07

Indicates Spouse Coverage Available

MONTHLY TOBACCO PREMIUMS
EMPLOYEE & SPOUSE *with Accidental Death & Chronic Illness Riders*

TEXASLIFE INSURANCE COMPANY

PureLife-plus — Standard Risk Table Premiums — Tobacco — Express Issue

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown — Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									GUARANTEED PERIOD — Age to Which Coverage is Guaranteed at Table Premium
	$10,000	$25,000	$50,000	$75,000	$100,000	$150,000	$200,000	$250,000	$300,000	
17-20		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	71
21-22		19.38	36.50	53.63	70.75	105.00	139.25	173.50	207.75	71
23		20.20	38.15	56.10	74.05	109.95	145.85	181.75	217.65	72
24-25		20.75	39.25	57.75	76.25	113.25	150.25	187.25	224.25	71
26		21.30	40.35	59.40	78.45	116.55	154.65	192.75	230.85	72
27-28		21.85	41.45	61.05	80.65	119.85	159.05	198.25	237.45	71
29		22.13	42.00	61.88	81.75	121.50	161.25	201.00	240.75	71
30-31		24.88	47.50	70.13	92.75	138.00	183.25	228.50	273.75	72
32		25.70	49.15	72.60	96.05	142.95	189.85	236.75	283.65	72
33		25.98	49.70	73.43	97.15	144.60	192.05	239.50	286.95	72
34		26.25	50.25	74.25	98.25	146.25	194.25	242.25	290.25	71
35		28.18	54.10	80.03	105.95	157.80	209.65	261.50	313.35	72
36		29.00	55.75	82.50	109.25	162.75	216.25	269.75	323.25	72
37		30.93	59.60	88.28	116.95	174.30	231.65	289.00	346.35	73
38		31.75	61.25	90.75	120.25	179.25	238.25	297.25	356.25	73
39		33.95	65.65	97.35	129.05	192.45	255.85	319.25	382.65	74
40	16.14	36.98	71.70	106.43	141.15	210.60	280.05	349.50	418.95	76
41	17.13	39.45	76.65	113.85	151.05	225.45	299.85	374.25	448.65	77
42	18.34	42.48	82.70	122.93	163.15	243.60	324.05	404.50	484.95	78
43	19.88	46.33	90.40	134.48	178.55	266.70	354.85	443.00	531.15	80
44	20.65	48.25	94.25	140.25	186.25	278.25	370.25	462.25	554.25	80
45	21.75	51.00	99.75	148.50	197.25	294.75	392.25	489.75	587.25	81
46	22.63	53.20	104.15	155.10	206.05	307.95	409.85	511.75	613.65	81
47	23.73	55.95	109.65	163.35	217.05	324.45	431.85	539.25	646.65	82
48	24.72	58.43	114.60	170.78	226.95	339.30	451.65	564.00	676.35	82
49	26.15	62.00	121.75	181.50	241.25	360.75	480.25	599.75	719.25	83
50	27.36	65.03	127.80	190.58	253.35					83
51	28.57	68.05	133.85	199.65	265.45					83
52	30.33	72.45	142.65	212.85	283.05					84
53	31.87	76.30	150.35	224.40	298.45					85
54	33.30	79.88	157.50	235.13	312.75					85
55	34.84	83.73	165.20	246.68	328.15					85
56	36.60	88.13	174.00	259.88	345.75					85
57	38.36	92.53	182.80	273.08	363.35					86
58	40.23	97.20	192.15	287.10	382.05					86
59	42.10	101.88	201.50	301.13	400.75					86
60	43.28	104.83	207.40	309.98	412.55					86
61	45.81	111.15	220.05	328.95	437.85					86
62	48.23	117.20	232.15	347.10	462.05					87
63	50.65	123.25	244.25	365.25	486.25					87
64	53.07	129.30	256.35	383.40	510.45					87
65	55.71	135.90	269.55	403.20	536.85					87
66	58.57									88
67	61.65									88
68	64.84									88
69	68.25									88
70	71.88									89

Tobacco

CHILDREN AND GRANDCHILDREN (TOBACCO)

Accidental Death Benefit included for ages 17 and older.

Grandchild coverage available through age 18.

Issue Age	Premium $25,000	Premium $50,000	Guaranteed Period
17-20	17.25	32.25	71
21-22	18.00	33.75	71
23	18.75	35.25	72
24-25	19.25	36.25	71
26	19.75	37.25	72

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO

Accelerated Death Benefit for Chronic Illness Rider Form ICC15-ULABR-CI-15, ULABR-CI-15 or CA-ULABR-CI-18

Accidental Death Benefit Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07

Indicates Spouse Coverage Available

Hospital Indemnity Insurance

*New Carrier

American Fidelity | www.americanfidelity.com | 800-654-8489

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!

Visit the Employee Benefits Center for plan highlights.

Hospital Indemnity			
	Basic Plan	**Enhanced**	**Enhanced Plus**
Employee	$12.22	$20.72	$29.26
Employee + Spouse	$23.54	$39.76	$56.06
Employee + Children	$20.60	$34.52	$48.46
Employee + Family	$31.92	$53.56	$75.26

Disability Insurance

**New Carrier*

The Hartford | www.thehartford.com | 866-547-9124

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 up to 66 2/3% for the period you are unable to work due to those reasons and more. 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?

Explore all the new options by visiting the Employee Benefits Center for more details.

EmployeeRateSummary

Educator Disability

Rates are per $100 of covered monthly benefit

Rate Guarantee: 2 Years

1)Premium Rate Table [*Standard*] –
PremiumOption–MonthlyPremium Cost (based on 12 payments per year)

Annual Earnings	Monthly Earnings	Monthly Benefit	Injury / Sickness Elimination Period in Days					
			0 / 7	14 / 14	30 / 30	60 / 60	90 / 90	180 / 180
$3,600	$300	$200	$6.62	$5.66	$4.68	$2.92	$2.16	$1.40
$5,400	$450	$300	$9.93	$8.49	$7.02	$4.38	$3.24	$2.10
$7,200	$600	$400	$13.24	$11.32	$9.36	$5.84	$4.32	$2.80
$9,000	$750	$500	$16.55	$14.15	$11.70	$7.30	$5.40	$3.50
$10,800	$900	$600	$19.86	$16.98	$14.04	$8.76	$6.48	$4.20
$12,600	$1,050	$700	$23.17	$19.81	$16.38	$10.22	$7.56	$4.90
$14,400	$1,200	$800	$26.48	$22.64	$18.72	$11.68	$8.64	$5.60
$16,200	$1,350	$900	$29.79	$25.47	$21.06	$13.14	$9.72	$6.30
$18,000	$1,500	$1,000	$33.10	$28.30	$23.40	$14.60	$10.80	$7.00
$19,800	$1,650	$1,100	$36.41	$31.13	$25.74	$16.06	$11.88	$7.70
$21,600	$1,800	$1,200	$39.72	$33.96	$28.08	$17.52	$12.96	$8.40
$23,400	$1,950	$1,300	$43.03	$36.79	$30.42	$18.98	$14.04	$9.10
$25,200	$2,100	$1,400	$46.34	$39.62	$32.76	$20.44	$15.12	$9.80
$27,000	$2,250	$1,500	$49.65	$42.45	$35.10	$21.90	$16.20	$10.50
$28,800	$2,400	$1,600	$52.96	$45.28	$37.44	$23.36	$17.28	$11.20
$30,600	$2,550	$1,700	$56.27	$48.11	$39.78	$24.82	$18.36	$11.90
$32,400	$2,700	$1,800	$59.58	$50.94	$42.12	$26.28	$19.44	$12.60
$34,200	$2,850	$1,900	$62.89	$53.77	$44.46	$27.74	$20.52	$13.30
$36,000	$3,000	$2,000	$66.20	$56.60	$46.80	$29.20	$21.60	$14.00
$37,800	$3,150	$2,100	$69.51	$59.43	$49.14	$30.66	$22.68	$14.70
$39,600	$3,300	$2,200	$72.82	$62.26	$51.48	$32.12	$23.76	$15.40
$41,400	$3,450	$2,300	$76.13	$65.09	$53.82	$33.58	$24.84	$16.10
$43,200	$3,600	$2,400	$79.44	$67.92	$56.16	$35.04	$25.92	$16.80
$45,000	$3,750	$2,500	$82.75	$70.75	$58.50	$36.50	$27.00	$17.50
$46,800	$3,900	$2,600	$86.06	$73.58	$60.84	$37.96	$28.08	$18.20
$48,600	$4,050	$2,700	$89.37	$76.41	$63.18	$39.42	$29.16	$18.90
$50,400	$4,200	$2,800	$92.68	$79.24	$65.52	$40.88	$30.24	$19.60
$52,200	$4,350	$2,900	$95.99	$82.07	$67.86	$42.34	$31.32	$20.30
$54,000	$4,500	$3,000	$99.30	$84.90	$70.20	$43.80	$32.40	$21.00
$55,800	$4,650	$3,100	$102.61	$87.73	$72.54	$45.26	$33.48	$21.70
$57,600	$4,800	$3,200	$105.92	$90.56	$74.88	$46.72	$34.56	$22.40
$59,400	$4,950	$3,300	$109.23	$93.39	$77.22	$48.18	$35.64	$23.10
$61,200	$5,100	$3,400	$112.54	$96.22	$79.56	$49.64	$36.72	$23.80
$63,000	$5,250	$3,500	$115.85	$99.05	$81.90	$51.10	$37.80	$24.50

Cancer Insurance

Plan Options

American Fidelity | www.americanfidelity.com | 800-654-8489

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

It is likely that your major medical coverage will not cover all 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 to view the policy for more details.

Cancer Insurance		
Monthly Premium	**Basic**	**Enhanced**
Employee	$15.80	$31.62
Employee + Family	$26.86	$53.80

Critical Illness Insurance

Aetna | www.aetna.com | 800-607-3366

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 to view policy for more details.

Criticall Illness Plan

You may enroll in only one option

Non-Tabacco Rates

Employee Face Amount: $10,000

Age Band*	Employee	Employee +Spouse	Employee +Child	Family
<25	$3.22	$6.14	$3.22	$6.14
25-29	$3.86	$7.11	$3.86	$7.11
30-34	$5.03	$8.86	$5.03	$8.86
35-39	$6.70	$11.36	$6.70	$11.36
40-44	$9.30	$15.26	$9.30	$15.26
45-49	$12.16	$19.55	$12.16	$19.55
50-54	$17.27	$27.24	$17.27	$27.24
55-59	$24.24	$37.71	$24.24	$37.71
60-64	$35.47	$54.57	$35.47	$54.57

Employee Face Amount: $20,000

Age Band*	Employee	Employee +Spouse	Employee +Child	Family
<25	$5.19	$9.56	$5.19	$9.56
25-29	$6.44	$11.43	$6.44	$11.43
30-34	$8.73	$14.86	$8.73	$14.86
35-39	$12.03	$19.80	$12.03	$19.80
40-44	$17.18	$27.53	$17.18	$27.53
45-49	$22.84	$36.01	$22.84	$36.01
50-54	$32.94	$51.22	$32.94	$51.22
55-59	$46.73	$71.93	$46.73	$71.93
60-64	$68.98	$105.36	$68.98	$105.36

*Rates are based on the subscribers current age but will increase as you move into a higher age band

Accident Insurance

*New Carrier

The Hartford | www.thehartford.com | 866-547-9124

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

Accident Insurance		
Monthly Premium	**Low Plan**	**High Plan**
Employee	$8.24	$12.76
Employee + Spouse	$14.12	$21.62
Employee + Children	$16.29	$25.69
Employee + Family	$21.77	$34.05

Visit the Employee Benefits Center to explore new carrier options.

Legal & Identity Theft Protection

LegalShield | www.legalshield.com | 866-470-1694

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.

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.

Legal Shield + ID Shield		
Plan	**Individual**	**Family**
Legal Shield	$21.95	$21.95
ID Shield	$12.95	$22.95
Dual Plan (Both Legal & ID Shield)	$34.90	$41.90

Medical Transport

MASA | Medical Access & Service Advantage | www.masaaccess.com | 800-643-9023

Americans today suffer from a false sense of security that their medical coverage will pay for all costs associated with emergency or critical care transport. The reality is that a majority of Americans are only partially covered for these high costs.

Most medical plans will only pay a portion of costs leaving you with the remainder of the bill. There is also the possibility of your medical provider denying your claim altogether, which means you would be responsible for paying the entire bill.

With medical transport protection, you will have zero out-of-pocket expenses for any emergent air or ground transport from anywhere in the United States, regardless of who transports you. You will receive medical emergency transportation solutions to help cover your out-of-pocket medical transport costs when your insurance falls short.

Medical Transport	
Emergent Plus Plan	**Monthly Premium**
Employee + Family	$14.00

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?

Email:
medicalsolutions@ffga.com

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.

Voluntary Retirement Plans

TCG Group Holdings | www.tcgservices.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, you employer may even match your contributions based on how much you put into the plan. Now is the time to take full advantage of this opportunity to maximize your retirement savings!

457(b) Retirement Plan

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

Contribution Limits	
2025	**2026**
$23,500	$24,500

Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional $8,000.

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

FFinvest

457(b) RETIREMENT PLAN

The FFinvest Retirement Plan is a comprehensive plan, funded by Net Asset Value Mutual Funds. It is a competitive & simple, yet flexible plan with a 401(k) type of approach.

PLAN HIGHLIGHTS

Multiple Investment Options

- The plan provides 30+ different investment options , for savers and investors of all risk tolerances

ROTH (After-Tax) Option

Loan availability (subject to balance)

Rollovers/Transfers

- Rollovers and Transfers are accepted into the plan from other retirement plans

No Front-End or Deferred Sales Charges

FFGA
Benefit Solutions *Simplified*

ENROLL ONLINE

Go to www.tcgservices.com

- Click Enroll (upper right-hand corner)
- Search for your Employer
- Click Enroll in the 457(b) Savings Plan

If you have questions, please contact TCG Administrators at 800-943-9179
Monday - Friday, 8:00 a.m. - 7:00 p.m.

24/7, 365 ONLINE ACCESS VIA WEB OR MOBILE APP

Vast Learning Center located at
www.tcgservices.com

- Video Library
- Retirement Rundown & Market Commentary
- Financial Calculators

Service from your FFGA Account Rep
Dedicated email address: FFInvest@ffga.com

Contact Information

**indicates different carrier than last year.*

Product	Carrier	Website	Phone
Medical	BCBS	www.bcbstx.com/trsactivecare	866.355.5999
*Dental	MetLife	www.metlife.com/mybenefits	800-638-5433
*Vision	MetLife	www.metlife.com/mybenefits	800-638-5433
FSA/DCA/HSA	FFGA	www.ffga.com	866-853-3539
Group Life Insurance	BCBSTX	www.bcbstx.com/ancillary	877-442-4207
Permanent Life Insurance	Texas Life	www.texaslife.com	800-283-9233
*Hospital Indemnity	American Fidelity	www.americanfidelity.com	800-654-8489
*Disability	The Hartford	www.thehartford.com	866-547-9124
Cancer	AFA	www.americanfidelity.com	800-662-1113
Critical Illness	Aetna	www.aetna.com	800-607-3366
*Accident	The Hartford	www.thehartford.com	866-547-9124
Legal/Identity Theft	LegalShield	www.legalshield.com	800-821-6400
Medical Transport	MASA	www.masaaccess.com	800-643-9023
Medicare	FFMS	www.ffga.com/medicare-solutions	800-523-8422
Retirement	TCG	www.tcgservices.com	800-943-9179
FFinvest	TCG	www.tcgservices.com	800-943-9179