



# A+ CHARTER SCHOOLS

## EMPLOYEE BENEFITS GUIDE

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2021-22 Plan Year

# TABLE OF CONTENTS

A+ Charter Schools offers eligible employees a competitive benefits package that includes voluntary products. We have worked closely with First Financial (FFGA) to provide you with a variety of benefits and resources to help you reach your needs. Details of all available benefits can be found on the Employee Benefits Center website, <https://benefits.ffga.com/apluscharterschools>.

Be sure to read the product descriptions carefully so you are well prepared before enrollment begins. If you have questions, feel free to reach out to your First Financial Account Manager or your Benefits department.

## TABLE OF CONTENTS

- ELIGIBILITY & ENROLLMENT INFORMATION
- MEDICAL
- DENTAL
- VISION
- VOLUNTARY SUPPLEMENTAL INSURANCE PRODUCTS
  - LONG TERM DISABILITY
  - CANCER INSURANCE
  - CRITICAL ILLNESS INSURANCE
  - PERMANENT LIFE INSURANCE
  - ACCIDENT ONLY INSURANCE
  - IDENTITY THEFT PROTECTION
  - GROUP VOLUNTARY TERM LIFE
  - COBRA
  - CLEVER RX
- LEGAL NOTICES
- FLEXIBLE SPENDING ACCOUNTS AND FSA RESOURCES
- HEALTH SAVINGS ACCOUNT AND RESOURCES
- BENEFIT CONTACT INFORMATION

A+ Charter Schools Benefits Office

Ibette Tovar | 214.381.3226 | [ibette.tovar@aplus-cs.org](mailto:ibette.tovar@aplus-cs.org)

## ELIGIBILITY

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

## BENEFITS ENROLLMENT

### EMPLOYEE BENEFITS CENTER

The Employee Benefits Center (EBC) is a one-stop-shop for you to find all things benefits related. On the website, you'll find open enrollment and plan year dates, benefit descriptions, carrier contact information, product brochures, claim forms and enrollment details. Visit <https://benefits.ffga.com/apluscharterschools> today!

### NEW EMPLOYEES

You have 31 days from your actively-at-work date to make benefit elections. Your New Hire Enrollment elections will be made through your benefit advisor.

### 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. 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.

## Enrollment Assistance Center Instructions

Call 855-765-4473 and select Option 1 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.

## Online Enrollment

### ENROLL ONLINE

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

### LOGIN

- Login: Your Employee ID or Social Security Number (**no dashes**)
- PIN: The last four digits of your social and the last two digits of the year you were born (six digits total)

### 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 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.

## 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 & student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

## DECLINING COVERAGE

Under each option, you will need to select "Keep Existing Election" if you want to currently decline or "Edit This Election", then "Unlock" if you have a current product you want to change. Change.... Remove: **You must still complete the beneficiary information.**

# Medical



Blue Cross Blue Shield of Texas | [www.bcbstx.com](http://www.bcbstx.com) | 866.355.5999

## 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.

## PPO Plans – Administered by BCBSTX

### TRS-ActiveCare HD (Most like AC 1 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)

#### TRS-ActiveCare Primary (New Plan)

- 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

#### TRS-ActiveCare Primary Plus (Most Like AC Select)

- 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

## HMO Plans

#### Baylor Scott & White HMO

- Copays for doctor visits and generic prescriptions before you meet deductible
- In-Network only – no out-of-network benefits

#### PPO Plan Prescription Benefits

CVS Caremark | [www.caremark.com](http://www.caremark.com) | 1.888.222.9205

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

**For more information please refer to the TRS-ActiveCare website.**

[https://www.trs.texas.gov/Pages/healthcare\\_activecare\\_new\\_rates\\_2021.aspx](https://www.trs.texas.gov/Pages/healthcare_activecare_new_rates_2021.aspx)

# Dental Insurance



Ameritas | [www.ameritas.com](http://www.ameritas.com) | 1.800.487.5553 | [www.ameritas.com/employee-benefits/find-a-provider](http://www.ameritas.com/employee-benefits/find-a-provider)

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 the right to see which option is best for you and your family's dental needs. Dental cards are not needed for service, provide your dentist with your Social Security Number and tell them what district you work for and they can verify your benefits in their system A range of procedures may be covered, such as:

- Comprehensive Exams
- Cleanings
- X-Rays
- Fillings
- Tooth Extractions
- General Anesthesia
- Crowns
- Root Canals

DENTAL MONTHLY PREMIUMS		
	LOW	HIGH
EMPLOYEE ONLY	\$15.24	\$36.56
EMPLOYEE + SPOUSE	\$28.96	\$71.84
EMPLOYEE + CHILD(REN)	\$30.48	\$88.80
EMPLOYEE + FAMILY	\$47.24	\$124.00

# Vision Insurance



Davis Vision Group #4936 | [www.davisvision.com](http://www.davisvision.com) | 1.800.328.4728 | [www.davisvision.com/eye-care-professionals](http://www.davisvision.com/eye-care-professionals)

Proper vision care is essential to your overall wellbeing. 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 PREMIUMS	
VISION PLAN	
EMPLOYEE ONLY	\$6.68
EMPLOYEE + SPOUSE	\$12.03
EMPLOYEE + CHILDREN	\$12.69
EMPLOYEE + FAMILY	\$20.04

# Flexible Spending Accounts



First Financial Administrators, Inc. | [www.ffga.com](http://www.ffga.com) | 1.866.853.3539  
P.O. Box 161968 | Altamonte Springs, FL 32716

## HEALTHCARE FSA

A Health Flexible Spending Account (Health 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 2021 is \$2,750.**

### 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 so you don't have to spend 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: 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 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.
- Contributions are not loaded upfront. 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 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 eligible dependents that 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 90 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.
- **Dependent Care FSA Contributions are not loaded upfront.** Funds become available as contributions are made to your account.

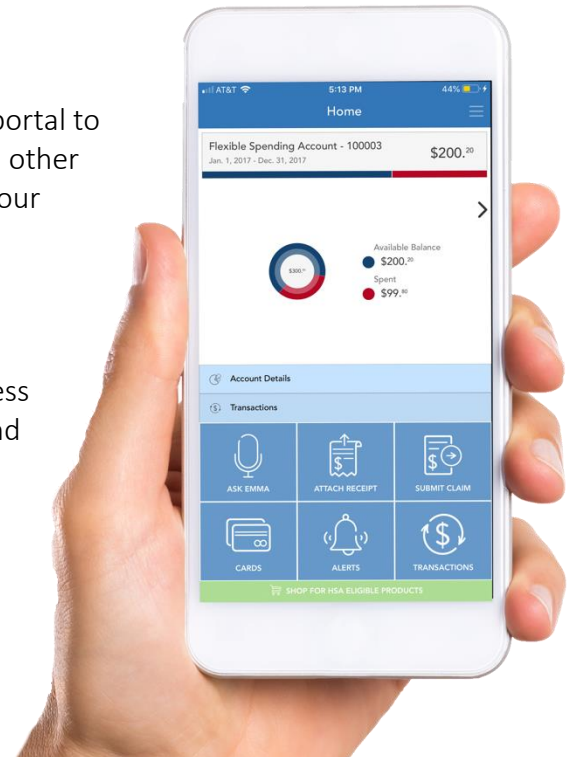
### ONLINE FSA PORTAL

Flexible Spending Account participants can log in to their online FSA portal to access account balances, check on claims, upload receipts and access other account details. Visit <https://ffga.com/individuals> to login or set up your account.

### FF FLEX MOBILE APP

Managing your benefit accounts on the go is made easy with **FF Flex Mobile App**. This powerful, intuitive mobile application gives you access to view your account balances, update your profile, submit a claim and much more – right from your Android or Apple device.

- Access account Information
- View card details and profile information
- Submit FSA claims using an electronic claim form
- View pending claims
- Upload receipts and documentation
- Receive alerts
- Update direct deposit information



### FSA STORE

First Financial has partnered with the FSA Store to bring you an easy to use online store to better understand and manage your FSA. An online marketplace that connects consumers to FSA-eligible products, seasonal deals, and account support resources such as open enrollment guides and educational videos.

Visit <http://www.ffga.com/fsaextras> for more details & special deals!

- Shop for eligible items from bandages to wheelchairs and thousands of products in between
- Browse or search for eligible products and services using the Eligibility List
- Visit the Learning Center to help find answers to questions you may have about your account.

# Health Savings Accounts



First Financial Administrators, Inc. | [www.ffga.com](http://www.ffga.com) | 1.866.853.3539

P.O. Box 161968 | Altamonte Springs, FL 32716

## 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.

### 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.

## HSA RESOURCES

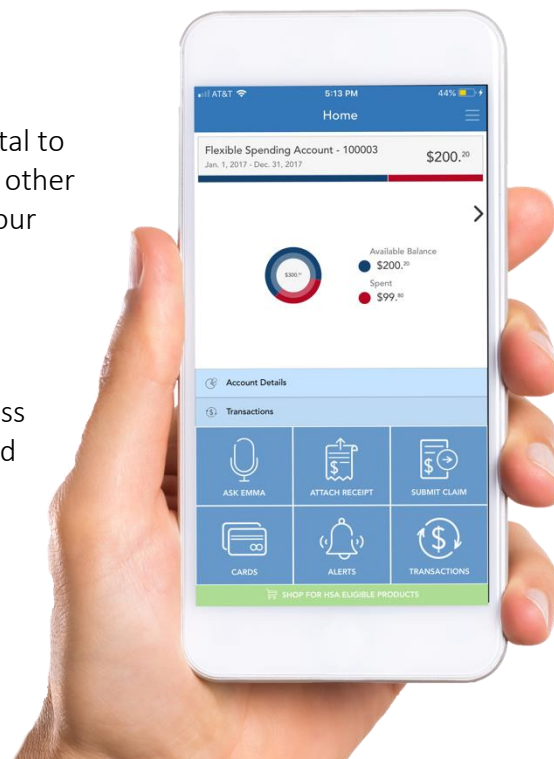
### ONLINE HSA PORTAL

Health Savings Account participants can log in to their online HSA portal to access account balances, check on claims, upload receipts and access other account details. Visit <https://ffga.com/individuals> to login or set up your account.

### FF FLEX MOBILE APP

Managing your benefit accounts on the go is made easy with **FF Flex Mobile App**. This powerful, intuitive mobile application gives you access to view your account balances, update your profile, submit a claim and much more – right from your Android or Apple device.

- Request distributions
- Invest in HSA funds
- Make additional contributions
- Pay a provider or pay yourself
- Download tax forms



## HSA STORE

First Financial has partnered with the HSA Store to bring you an easy to use online store to better understand and manage your HSA. An online marketplace that connects consumers to HSA-eligible products, seasonal deals, and account support resources such as a national database of providers as well as an HSA Learning Center.

Visit <http://www.ffga.com/fsaextras> for more details & special deals!

- Shop for eligible items from bandages to wheelchairs and thousands of products in between
- Browse or search for eligible products and services using the Eligibility List
- Visit the Learning Center to help find answers to questions you may have about your account.

# Life Insurance



Sunlife Financial | [www.sunlife.com](http://www.sunlife.com) | 1.800.247.6875

## 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.

# Life Insurance



Texas | [www.texaslife.com](http://www.texaslife.com) | 1.800.283.9233

## 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.

## HIGHLIGHT

- You own the policy, even if you change jobs or retire.
- The policy remains in force until you die or up to age 121, as long as 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.

# Disability Insurance



The Standard | [www.standard.com](http://www.standard.com) | 1.888.378.2395

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 of time you are unable to work due to those reasons. You are able to 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?

# Cancer Insurance



Allstate | [www.allstatebenefits.com](http://www.allstatebenefits.com) | 1.800.521.3535

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 of 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.

# Critical Illness Insurance



Allstate | [www.allstatebenefits.com](http://www.allstatebenefits.com) | 1.888.521.3535

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.

# Accident Insurance



Allstate | [www.allstatebenefits.com](http://www.allstatebenefits.com) | 1.888.521.3535

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

# Identity Theft Protection



iLOCK 360 | [www.ilock360.com](http://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.

## COBRA

First Financial Administrators, Inc. | [www.cobrapoint.benaissance.com](http://www.cobrapoint.benaissance.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



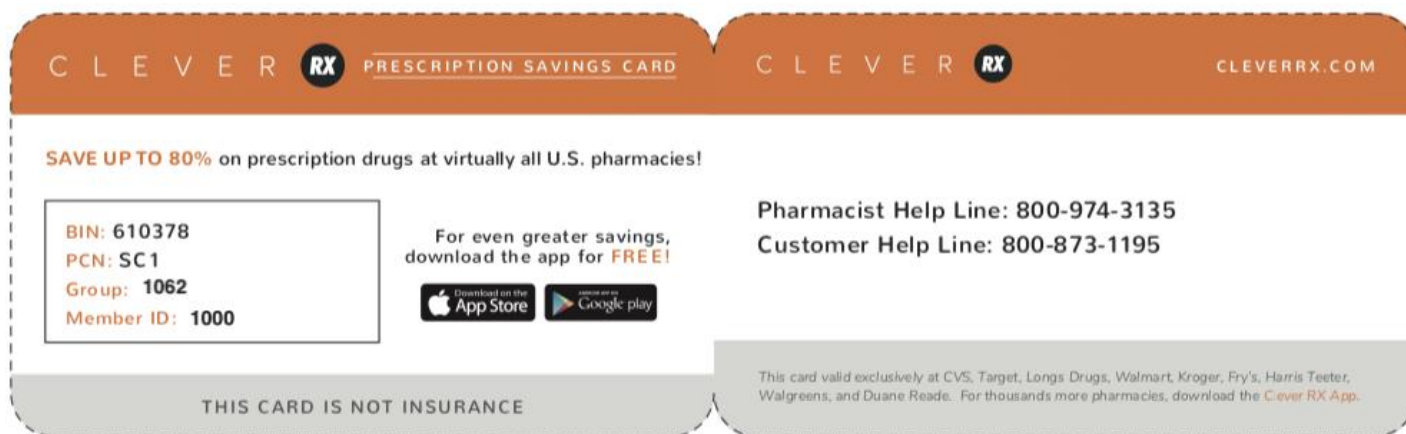
Clever RX | <https://partner.cleverrx.com/ffga> | 1.800.873.1195

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

## A+ Charter Schools Benefits Office

Ibette Tovar | [Ibette.tovar@aplus-cs.org](mailto:Ibette.tovar@aplus-cs.org)

8225 Bruton RD | Dallas, TX 75217

214.381.3226

## FIRST FINANCIAL GROUP OF AMERICA

Victoria Joye, Account Manager  
[victoria.joye@ffga.com](mailto:victoria.joye@ffga.com) | 281.272.7629

Karen Martinez, Client Services Specialist  
[karen.martinez@ffga.com](mailto:karen.martinez@ffga.com) | 800.883.0007

## CONTACTS

BENEFIT	CARRIER	WEBSITE	PHONE
Medical	BCBS	<a href="http://www.bcbstx.com/trsactivecare">www.bcbstx.com/trsactivecare</a>	866.355.5559
Prescription Benefits	CVS Caremark	<a href="http://www.caremark.com">www.caremark.com</a>	800.922.2205
Dental	Ameritas	<a href="http://www.ameritas.com">www.ameritas.com</a>	800.487.5553
Vision	Davis Vision	<a href="http://www.davisvision.com">www.davisvision.com</a>	800.328.4728
Disability Insurance	The Standard Insurance	<a href="http://www.standard.com">www.standard.com</a>	888.378.2395
Accident Insurance	Allstate	<a href="http://www.allstatebenefits.com">www.allstatebenefits.com</a>	800.521.3535
Cancer Insurance	Allstate	<a href="http://www.allstatebenefits.com">www.allstatebenefits.com</a>	800.521.3535
Critical Illness Insurance	Allstate	<a href="http://www.allstatebenefits.com">www.allstatebenefits.com</a>	800.521.3535
Term Life Insurance	Sunlife Financial	<a href="http://www.sunlife.com">www.sunlife.com</a>	877.247.6875
Permanent Life Insurance	Texas Life	<a href="http://www.texaslife.com">www.texaslife.com</a>	800.283.92.33
Identity Theft	iLOCK 360	<a href="http://www.ilock360.com">www.ilock360.com</a>	855.287.8888
FSA/HSA Accounts	First Financial Administrators, Inc.	<a href="http://www.ffga.com">www.ffga.com</a>	866.853.3539
Cobra	FFGA Cobra Administrators	<a href="http://www.cobrapoint.beneissance.com">www.cobrapoint.beneissance.com</a>	800.523.8422 opt.4

## EMPLOYEE BENEFITS CENTER – <https://benefits.ffga.com/apluscharterschools>

The Employee Benefits Center (EBC) is a one-stop-shop for you to find all things benefits related. On the website, you'll find open enrollment and plan year dates, benefit descriptions, carrier contact information, product brochures, claim forms and enrollment details. Visit <https://benefits.ffga.com/apluscharterschools> today!