

CITY OF HELOTES 2025-2026 BENEFITS GUIDE



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

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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!

City of Helotes 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/cityofhelotes>



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 & PIN

- Employee ID
 - The Employee ID is either your social security number or your Employee ID.
- PIN
 - Instructions to access your initial Personal Identification Number (PIN) will be provided to you prior to open enrollment.
 - Upon initial login, the PIN will be required to be changed.
 - Remember your PIN 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.

Enrollment Assistance Center Instructions

Call 855-765-4473 and follow the prompts 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.*

Fusion Health Medical Premiums

Medical Monthly Premiums		
	Option 1	Option 2
Employee Only	\$0.00	\$0.00
Employee + Spouse	\$960.20	\$921.20
Employee + Children	\$395.18	\$366.18
Employee + Family	\$1,474.18	\$1,422.18



Fusion Health PPO \$3000 Rx Benefit Summary

Benefit	Primary Insurance	Supplemental Coverage	What you owe?
Effective Date			
Deductible/Benefit Individual/Family	\$7,500/\$15,000	\$4,500/\$9,000	\$3,000/\$6,000
Plan Pays	100% after deductible	100% after deductible	\$0 after deductible
Maximum Out-of-Pocket Individual/Family	\$7,500/\$15,000 (includes deductible, copays, prescription drug copays, and other qualified expenses)	\$3,000/\$6,000 (Includes ONLY deductible expenses. Does NOT cover copays, prescriptions, and other qualified expenses)	\$7,500/\$15,000 (includes deductible, copays, prescription drug copays, and other qualified expenses)
Primary Care Office Visits	\$10 copay	No Coverage	\$10 copay
Specialist Care Office Visits	\$40 copay	No Coverage	\$40 copay
Urgent Care Visit	\$50 copay	No Coverage	\$50 copay
Telemedicine	\$0 Copay	No Coverage	\$0 Copay
Emergency Room	\$250 Copay	No Coverage	\$250 Copay
Emergency Transportation	100% after deductible	100% after deductible	Up to \$3000 deductible
Preventive Care/Screening/Immunization	No Charge	No Coverage	\$0
Lab & X-ray Services including ultrasounds	Included in office visit copay. If no same day office visit \$25 copay.	No Coverage	Included in office visit copay. If no same day office visit \$25 copay.
Imaging (CT/PET scans/MRI's)	100% after deductible	100% after deductible	Up to \$3000 deductible (Can be \$0 copay if using Resilient steerage)
Outpatient Surgery (Ambulatory Surgery Center)	100% after deductible	100% after deductible	Up to \$3000 deductible (Can be \$0 copay if using Resilient steerage)
Physician/Surgeon Fees	100% after deductible	100% after deductible	Up to \$3000 deductible (Can be \$0 copay if using Resilient steerage)
Mental Health, Behavioral Health, Substance Abuse Office Visit	\$10 Copay	No Coverage	\$10 Copay

Mental Health, Behavioral Health, Substance Abuse Outpatient Visit	100% after deductible	100% after deductible	Up to \$3000 deductible
Mental Health, Behavioral Health, Substance Abuse Inpatient Visit	100% after deductible	100% after deductible	Up to \$3000 deductible
Pregnancy Office Visits	100% Covered	No Coverage	\$0
Childbirth/Delivery Professional Services	100% after deductible	100% after deductible	Up to \$3000 deductible
Childbirth/Delivery Facility Services	100% after deductible	100% after deductible	Up to \$3000 deductible
Home Health Care	100% after deductible	100% after deductible	Up to \$3000 deductible
Rehabilitation Services	\$50 Copay	No Coverage	\$50 Copay
Habilitation Services	\$50 Copay	No Coverage	\$50 Copay
Skilled Nursing Care	100% after deductible	100% after deductible	Up to \$3000 deductible
Durable Medical Equipment	100% after deductible	100% after deductible	Up to \$3000 deductible
Hospice Services	100% after deductible	100% after deductible	Up to \$3000 deductible
Generic Prescription Drugs	\$0 Copay	No Coverage	\$0 Copay
Brand Formulary Prescription Drugs	\$35 Copay	No Coverage	\$35 Copay (Can be waived if drug qualifies for Personal Importation Program)
Brand Non-Formulary Prescription Drugs	\$75 Copay	No Coverage	\$75 Copay (Can be waived if drug qualifies for Personal Importation Program)
Specialty Prescription Drugs	\$200 Copay	No Coverage	\$200 Copay (Can be waived if drug qualifies for Personal Importation Program)

Fusion Health \$5000 Rx Benefit Summary

Benefit	Primary Insurance	Supplemental Coverage	What you owe?
Effective Date			
Deductible/Benefit Individual/Family	\$7,500/\$15,000	\$2,500/\$5,000	\$5,000/\$10,000
Plan Pays	100% after deductible	100% after deductible	\$0 after deductible
Maximum Out-of-Pocket Individual/Family	\$7,500/\$15,000 (includes deductible, copays, prescription drug copays, and other qualified expenses)	\$5,000/\$10,000 (Includes ONLY deductible expenses. Does NOT cover copays, prescriptions, and other qualified expenses)	\$7,500/\$15,000 (includes deductible, copays, prescription drug copays, and other qualified expenses)
Primary Care Office Visits	\$10 copay	No Coverage	\$10 copay
Specialist Care Office Visits	\$40 copay	No Coverage	\$40 copay
Urgent Care Visit	\$50 copay	No Coverage	\$50 copay
Telemedicine	\$0 Copay	No Coverage	\$0 Copay
Emergency Room	\$250 Copay	No Coverage	\$250 Copay
Emergency Transportation	100% after deductible	100% after deductible	Up to \$5000 deductible
Preventive Care/Screening/Immunization	No Charge	No Coverage	\$0
Lab & X-ray Services including ultrasounds	Included in office visit copay. If no same day office visit \$25 copay.	No Coverage	Included in office visit copay. If no same day office visit \$25 copay.
Imaging (CT/PET scans/MRI's)	100% after deductible	100% after deductible	Up to \$5000 deductible (Can be \$0 copay if using Resilient steerage)
Outpatient Surgery (Ambulatory Surgery Center)	100% after deductible	100% after deductible	Up to \$5000 deductible (Can be \$0 copay if using Resilient steerage)
Physician/Surgeon Fees	100% after deductible	100% after deductible	Up to \$5000 deductible (Can be \$0 copay if using Resilient steerage)
Mental Health, Behavioral Health, Substance Abuse Office Visit	\$10 Copay	No Coverage	\$10 Copay

Mental Health, Behavioral Health, Substance Abuse Outpatient Visit	100% after deductible	100% after deductible	Up to \$5000 deductible
Mental Health, Behavioral Health, Substance Abuse Inpatient Visit	100% after deductible	100% after deductible	Up to \$5000 deductible
Pregnancy Office Visits	100% Covered	No Coverage	\$0
Childbirth/Delivery Professional Services	100% after deductible	100% after deductible	Up to \$5000 deductible
Childbirth/Delivery Facility Services	100% after deductible	100% after deductible	Up to \$5000 deductible
Home Health Care	100% after deductible	100% after deductible	Up to \$5000 deductible
Rehabilitation Services	\$50 Copay	No Coverage	\$50 Copay
Habilitation Services	\$50 Copay	No Coverage	\$50 Copay
Skilled Nursing Care	100% after deductible	100% after deductible	Up to \$5000 deductible
Durable Medical Equipment	100% after deductible	100% after deductible	Up to \$5000 deductible
Hospice Services	100% after deductible	100% after deductible	Up to \$5000 deductible
Generic Prescription Drugs	\$0 Copay	No Coverage	\$0 Copay
Brand Formulary Prescription Drugs	\$35 Copay	No Coverage	\$35 Copay (Can be waived if drug qualifies for Personal Importation Program)
Brand Non-Formulary Prescription Drugs	\$75 Copay	No Coverage	\$75 Copay (Can be waived if drug qualifies for Personal Importation Program)
Specialty Prescription Drugs	\$200 Copay	No Coverage	\$200 Copay (Can be waived if drug qualifies for Personal Importation Program)

Dental Insurance

Plan Choices



Ameritas | www.ameritas.com | 800-745-1112

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 Bi-Monthly Premiums

Employee Only	\$0.00
Employee + Spouse	\$15.38
Employee + Children	\$22.57
Employee + Family	\$40.97

Dental Plan Summary

Effective Date: 10/1/2025

Plan Benefit	
Type 1	100%
Type 2	80%
Type 3	50%
Deductible	\$50 Lifetime Type 2,3 Waived Type 1 No Family Maximum
Maximum (per person)	\$1,000 per calendar year
Allowance	90th U&C
Dental Rewards®	Included
Waiting Period	None
Annual Open Enrollment	Included

Orthodontia Summary - Child Only Coverage

Allowance	U&C
Plan Benefit	50%
Lifetime Maximum (per person)	\$1,000
Ameritas RewardsSM Lifetime (per person)	\$100
Takeover Benefit	New Treatment Plan and Services Only Initial Insureds & New Enrollees

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (1 in 6 months) Bitewing X-rays (1 in 12 months) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (2 in 6 months) Fluoride for Children 15 and under (1 in 6 months) Sealants (age 15 and under) Space Maintainers 	<ul style="list-style-type: none"> Fillings for Cavities Restorative Composites (anterior and posterior teeth) Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Simple Extractions Complex Extractions Anesthesia 	<ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Denture Repair Implants Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)

Bi-Monthly Rates

Employee Only (EE)	\$0.00
EE + Spouse	\$15.38
EE + Children	\$22.57
EE + Spouse & Children	\$40.97

Ameritas Information

Our customer relations associates will be pleased to assist you 7 a.m. to midnight (Central Time) Monday through Thursday, and 7 a.m. to 6:30 p.m. on Friday. You can speak to them by calling toll-free: 800-487-5553. For plan information any time, access our automated voice response system or go online to ameritas.com.

Rx Savings

Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. To receive this Rx discount, Ameritas plan members just need to visit us at ameritas.com and sign into (or create) a secure member account to access and print an online-only Rx discount savings ID card.

Dental Network Information

To find a provider, visit ameritas.com and select **FIND A PROVIDER**, then **DENTAL**. Enter your criteria to search by location or for a specific dentist or practice. California Residents: When prompted to select your network, choose the Ameritas Network found on your ID Card or contact Customer Connections at 800-487-5553. Your provider network is Ameritas Classic and Plus Network.

Vision Insurance

Ameritas | www.ameritas.com | 800-745-1112

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 Bi-Monthly Premium

Employee Only	\$0.00
Employee + One	\$3.14
Employee + Children	\$4.30
Employee + Family	\$7.46



ViewPointe® Plan H Summary

Effective Date: 10/1/2025

	EyeMed Insight Network	Out of Network
Deductibles	\$0 Exam \$0 Eye Glass Lenses Covered in full	No deductible Up to \$35
Annual Eye Exam		
Lenses (per pair)		
Single Vision	Covered in full	Up to \$25
Bifocal	Covered in full	Up to \$40
Trifocal	Covered in full	Up to \$55
Lenticular	20% discount	No benefit
Progressive	See lens options	NA
Contacts		
Fit & Follow Up Exams		
Standard	Standard: Member cost up to \$40	No benefit
Premium (Allowance)	Premium: 10% off of retail	No benefit
Elective	Up to \$150	Up to \$120
Medically Necessary	Covered in full	Up to \$200
Frame Allowance	\$150	Up to \$75
Frequencies (months)		
Exam/Lens/Frame	12/12/24 Based on calendar year	12/12/24 Based on calendar year

Lens Options (member cost)

	EyeMed Insight Network	Out of Network
Progressive Lenses		
Standard	Covered in full	No benefit
Premium		
Tier 1	\$85 + lens deductible	No benefit
Tier 2	\$95 + lens deductible	No benefit
Tier 3	\$110 + lens deductible	No benefit
Tier 4	\$65 plus 80% of charge less \$120 allowance	No benefit
Std. Polycarbonate	\$40	No benefit
Tint (solid and gradient)	\$15	No benefit
Scratch Resistant Coating	Covered in full	No benefit
Anti-Reflective Coating		
Standard	\$45	No benefit
Premium		
Tier 1	\$57	No benefit
Tier 2	\$68	No benefit
Tier 3	80% of the charge	No benefit
Ultraviolet Coating	Covered in full	No benefit
Plastic Photochromatic/Transition	\$75	No benefit
Lasik or PRK	Average discount of 15% off retail price or 5% off promotional price at US Laser Network participating providers.	No benefit

Bi-Monthly Rates

Employee Only (EE)	\$0.00
EE + Spouse	\$3.14
EE + Children	\$4.30
EE + Spouse & Children	\$7.46

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 reimburse yourself for out-of-pocket medical expenses not covered under your medical plan. Your employer has chosen the \$640 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$640 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$640 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 \$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.

FSA Resources

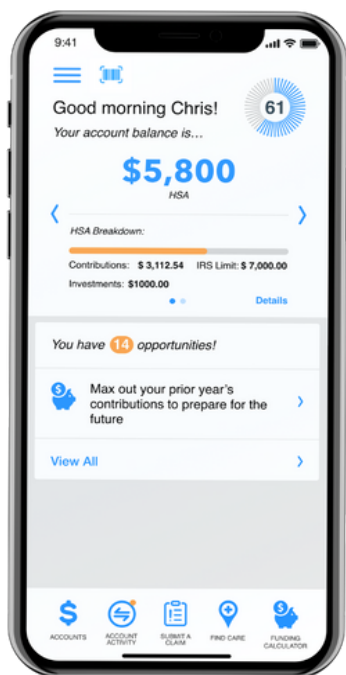
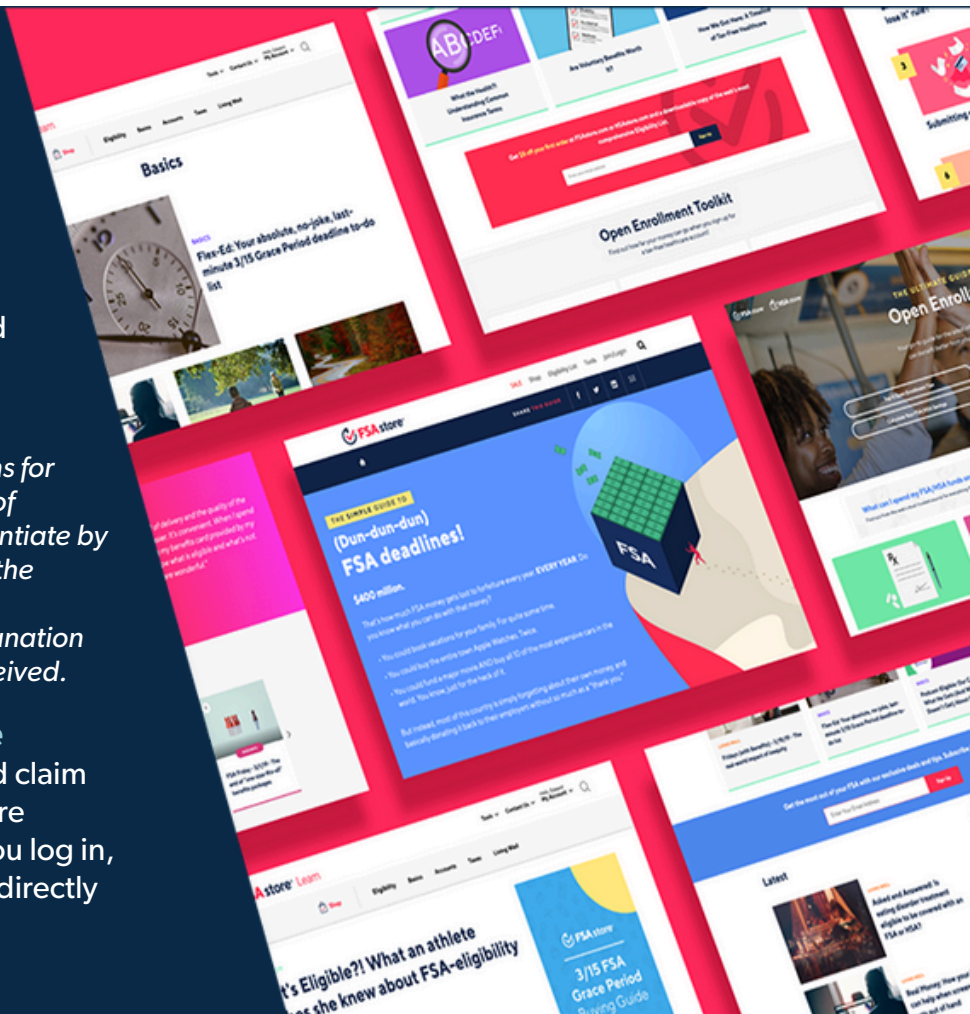
Benefits Card

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

The IRS requires validation of most transactions for FSAs. You must submit receipts for validation of expenses when requested. If you fail to substantiate by providing a receipt to FFGA within 60 days of the purchase or date of service your card will be suspended until the necessary receipt or explanation of benefits from your insurance provider is received.

View Your Account Details Online

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



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 Store

FFGA has partnered with the FSA Store to bring you an easy-to-use online store 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 store at <http://www.ffga.com/individuals/#stores> for more details and special deals.



Limited Purpose FSA



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

A Limited Purpose Flexible Spending Account (LPFSA) works together with a Health Savings Account (HSA) for you to further optimize your tax savings. By establishing an LPFSA, you can save money on taxes by using the account for eligible dental and vision expenses while preserving your HSA funds for other purposes, including simply saving those funds for the future.

Your maximum contribution amount for 2025 is \$3,300.

Limited Purpose FSA Highlights

- Only certain dental and vision expense are eligible such as eye exams, contact lenses and eyeglasses.
- Funds can be accessed by submitting a claim or paying for expenses upfront with a benefits debit card.
- Purchases may need to be verified during the claims process, so be sure to save your receipts.
- If the carryover provision is elected by your employer, balances may be carried over to the following plan year.

Term Life & Voluntary Life

Employer-Paid & Voluntary

Standard | www.standard.com | 800-368-2860

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 \$50,000. 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.

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.



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. 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.

**MONTHLY ADMINISTRATIVE LOADS PER \$1,000 OF FACE AMOUNT FOR ISSUE AGES SHOWN
(NON-TOBACCO CLASS)**

Issue Age →	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Highest Load	0.2417	0.2425	0.2517	0.2517	0.2525	0.2617	0.2617	0.2617	0.2617	0.2700	0.2692	0.2767	0.2725	0.2659	0.2559
Lowest Load	0.1117	0.1075	0.0750	0.0825	0.0900	0.0625	0.0717	0.0825	0.0950	0.0734	0.0934	0.0825	0.1184	0.1659	0.2225
Zero After Year	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

Issue Age →	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Highest Load	0.2459	0.2334	0.2284	0.2267	0.2275	0.2275	0.2375	0.2450	0.2584	0.2684	0.2700	0.2884	0.2984	0.2984	0.3075
Lowest Load	0.0434	0.0884	0.1200	0.1375	0.1534	0.1675	0.1392	0.1442	0.1017	0.0600	0.0625	0.2717	0.2542	0.2767	0.2675
Zero After Year	6	6	6	6	6	6	6	6	6	6	6	5	5	5	5

Issue Age →	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44
Highest Load	0.3134	0.3100	0.3309	0.3409	0.3575	0.3842	0.3900	0.4084	0.4292	0.4700	0.5084	0.5650	0.6300	0.6892	0.7475
Lowest Load	0.2675	0.0175	0.2650	0.2575	0.2225	0.1492	0.1492	0.1025	0.0575	0.4134	0.3359	0.2075	0.0542	0.6325	0.5659
Zero After Year	5	6	5	5	5	5	5	5	5	4	4	4	4	3	3

Issue Age →	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Highest Load	0.8059	0.8717	0.9275	0.9817	1.0534	1.1334	1.2250	1.3242	1.3934	1.4625	1.5400	1.6109	1.6992	1.7775	1.8592
Lowest Load	0.5009	0.4242	0.3692	0.3225	0.2434	0.1584	0.0517	1.2900	1.3067	1.3275	1.3459	1.3767	1.3959	1.4334	1.4750
Zero After Year	3	3	3	3	3	3	3	2	2	2	2	2	2	2	2

Issue Age →	60	61	62	63	64	65	66	67	68	69	70
Highest Load	1.9625	2.0392	2.1359	2.2250	2.3200	2.4275	2.5492	2.6817	2.8242	2.9534	3.0742
Lowest Load	1.5034	1.5684	1.6225	1.6950	1.7725	1.8500	1.9267	2.0075	2.0142	1.8775	1.7492
Zero After Year	2	2	2	2	2	2	2	2	2	2	2

**MONTHLY ADMINISTRATIVE LOADS PER \$1,000 OF FACE AMOUNT FOR ISSUE AGES SHOWN
(TOBACCO CLASS)**

Issue Age →	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Highest Load	0.4084	0.4059	0.4042	0.4025	0.4175	0.4242	0.4475	0.4650	0.4659	0.4850	0.4934	0.5017	0.5092	0.5950	0.5892
Lowest Load	0.1700	0.1967	0.2242	0.2525	0.2300	0.2359	0.1884	0.1642	0.1917	0.1642	0.1692	0.1759	0.1892	0.5725	0.0217
Zero After Year	4	4	4	4	4	4	4	4	4	4	4	4	4	3	4

Issue Age →	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46
Highest Load	0.6092	0.6100	0.6092	0.6625	0.6775	0.7284	0.7400	0.7925	0.8725	0.9342	1.0142	1.1242	1.1750	1.2500	1.3034
Lowest Load	0.0025	0.0417	0.0884	0.6484	0.6600	0.6217	0.6575	0.6092	0.5092	0.4475	0.3492	0.1934	0.1659	0.0942	0.0692
Zero After Year	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3

Issue Age →	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
Highest Load	1.3734	1.4325	1.5242	1.5942	1.6609	1.7675	1.8542	1.9250	1.9992	2.0842	2.1617	2.2392	2.3067	2.3700	2.4659
Lowest Load	0.0159	1.4175	1.4642	1.4984	1.5425	1.5534	1.5909	1.6517	1.7184	1.7825	1.8634	1.9542	2.0659	2.1934	2.2992
Zero After Year	3	2	2	2	2	2	2	2	2	2	2	2	2	2	2

Issue Age →	62	63	64	65	66	67	68	69	70
Highest Load	2.5392	2.6009	2.6484	2.7000	2.7609	2.8300	2.8967	2.9625	3.0192
Lowest Load	2.3167	2.2509	2.2000	2.1442	2.0800	2.0059	1.9350	1.8642	1.8034
Zero After Year	2	2	2	2	2	2	2	2	2

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

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
15D-1										81
2-4										80
5-8										79
9-10										79
11-16										77
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

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".

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	
15D-1										81
2-4										80
5-8										79
9-10										79
11-16										77
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

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".

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

Issue Age (ALB)	Prem For \$10,000 Face	Life Insurance Face Amounts for Monthly Premiums Shown								GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
		Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)								
		\$18.00	\$20.00	\$24.00	\$28.00	\$30.00	\$32.00	\$35.00	\$40.00	
15D-1										81
2-4										80
5-8										79
9-10										79
11-16										77
17-20		36,453	41,088	50,348	59,607	64,234	68,866	75,811	87,385	75
21-22		35,561	40,068	49,098	58,127	62,642	67,156	73,928	85,215	74
23		34,691	39,097	47,908	56,719	61,124	65,529	72,137	83,150	75
24-25		33,871	38,173	46,775	55,377	59,678	63,979	70,431	81,186	74
26		32,337	36,445	44,663	52,875	56,982	61,089	67,249	77,516	75
27-28		31,627	35,645	43,675	51,707	55,723	59,739	65,764	75,804	74
29		30,937	34,873	42,730	50,590	54,519	58,448	64,342	74,167	74
30-31		30,289	34,135	41,827	49,520	53,366	57,212	62,981	72,597	73
32		28,482	32,098	39,331	46,565	50,181	53,803	59,220	68,265	74
33		27,392	30,870	37,827	44,783	48,261	51,740	56,957	65,656	74
34		25,907	29,195	35,774	42,352	45,642	48,931	53,864	62,089	75
35		24,157	27,221	33,359	39,494	42,563	45,629	50,231	57,899	76
36		23,368	26,336	32,271	38,205	41,176	44,140	48,591	56,010	76
37		22,278	25,107	30,764	36,422	39,251	42,078	46,323	53,395	77
38		21,284	23,987	29,392	34,798	37,501	40,203	44,257	51,014	77
39		19,812	22,328	27,359	32,390	34,906	37,424	41,192	47,484	78
40	10.75	18,530	20,883	25,589	30,295	32,648	35,001	38,530	44,412	79
41	11.52	16,991	19,150	23,461	27,778	29,936	32,093	35,330	40,720	80
42	12.40	15,518	17,488	21,430	25,370	27,340	29,312	32,267	37,193	81
43	13.17	14,424	16,255	19,919	23,581	25,413	27,244	29,991	34,570	82
44	13.94	13,474	15,187	18,606	22,028	23,739	25,449	28,016	32,293	83
45	14.71	12,641	14,246	17,456	20,667	22,272	23,877	26,285	30,298	83
46	15.59	11,807	13,306	16,305	19,303	20,803	22,303	24,551	28,299	84
47	16.36	11,163	12,580	15,415	18,250	19,667	21,085	23,210	26,755	84
48	17.13	10,585	11,929	14,617	17,306	18,650	19,994	22,010	25,370	85
49	18.12		11,187	13,704	16,226	17,485	18,747	20,637	23,788	85
50	19.22		10,459	12,817	15,174	16,353	17,531	19,299	22,246	86
51	20.54			11,892	14,078	15,173	16,266	17,906	20,640	87
52	21.97			11,030	13,058	14,072	15,087	16,607	19,144	88
53	23.07			10,447	12,368	13,326	14,290	15,731	18,132	88
54	24.17				11,747	12,660	13,570	14,940	17,221	88
55	25.38				11,133	11,997	12,863	14,161	16,321	89
56	26.48				10,628	11,453	12,279	13,517	15,579	89
57	27.80				10,077	10,862	11,644	12,819	14,776	89
58	29.01					10,370	11,118	12,239	14,107	89
59	30.33						10,594	11,664	13,444	89
60	31.18						10,284	11,321	13,049	90
61	32.61							10,788	12,435	90
62	34.37							10,196	11,753	90
63	36.13								11,143	90
64	38.00								10,560	90
65	40.09									90
66	42.40									90
67	44.93									91
68	47.68									91
69	50.43									91
70	53.29									91

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

Issue Age (ALB)	Prem For \$10,000 Face	Life Insurance Face Amounts for Monthly Premiums Shown								GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
		Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)								
		\$26.00	\$28.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	
15D-1										81
2-4										80
5-8										79
9-10										79
11-16										77
17-20		36,433	39,494	42,563	50,231	57,899	65,567	73,237	80,905	71
21-22		34,672	37,590	40,511	47,811	55,110	62,410	69,709	77,008	71
23		33,077	35,864	38,650	45,612	52,577	59,544	66,505	73,468	72
24-25		32,091	34,798	37,501	44,257	51,014	57,771	64,528	71,284	71
26		31,170	33,793	36,418	42,980	49,541	56,103	62,665	69,226	72
27-28		30,294	32,845	35,396	41,774	48,151	54,529	60,906	67,284	71
29		29,875	32,390	34,906	41,192	47,484	53,774	60,063	66,353	71
30-31		26,244	28,454	30,663	36,188	41,713	47,238	52,763	58,288	72
32		25,320	27,453	29,583	34,917	40,246	45,576	50,907	56,237	72
33		25,027	27,134	29,242	34,511	39,779	45,048	50,316	55,585	72
34			26,818	28,907	34,115	39,318	44,532	49,740	54,943	71
35		22,903	24,832	26,760	31,580	36,404	41,224	46,047	50,867	72
36		22,194	24,062	25,938	30,608	35,281	39,949	44,627	49,300	72
37		20,706	22,448	24,190	28,553	32,913	37,272	41,631	45,990	73
38		20,128	21,823	23,517	27,754	31,992	36,229	40,464	44,704	73
39		18,731	20,311	21,885	25,828	29,772	33,715	37,658	41,601	74
40	16.14	17,099	18,539	19,978	23,575	27,181	30,778	34,378	37,977	76
41	17.13	15,962	17,306	18,650	22,010	25,370	28,730	32,089	35,449	77
42	18.34	14,761	16,004	17,247	20,355	23,462	26,570	29,677	32,785	78
43	19.88	13,472	14,606	15,741	18,577	21,413	24,249	27,085	29,921	80
44	20.65	12,908	13,995	15,082	17,799	20,517	23,234	25,952	28,669	80
45	21.75	12,180	13,205	14,231	16,795	19,359	21,924	24,488	27,052	81
46	22.63	11,655	12,635	13,617	16,070	18,524	20,977	23,430	25,884	81
47	23.73	11,057	11,988	12,919	15,247	17,575	19,903	22,230	24,558	82
48	24.72	10,570	11,459	12,350	14,575	16,801	19,026	21,251	23,476	82
49	26.15		10,775	11,611	13,702	15,795	17,888	19,978	22,071	83
50	27.36		10,255	11,053	13,043	15,034	17,026	19,017	21,008	83
51	28.57			10,544	12,441	14,342	16,243	18,143	20,042	83
52	30.33				11,664	13,444	15,223	17,005	18,786	84
53	31.87				11,057	12,745	14,434	16,121	17,809	85
54	33.30				10,548	12,159	13,769	15,379	16,989	85
55	34.84				10,051	11,583	13,118	14,653	16,186	85
56	36.60					10,990	12,444	13,902	15,357	85
57	38.36					10,453	11,839	13,224	14,609	86
58	40.23						11,256	12,572	13,890	86
59	42.10						10,728	11,983	13,238	86
60	43.28						10,419	11,638	12,856	86
61	45.81							10,962	12,109	86
62	48.23							10,385	11,472	87
63	50.65								10,898	87
64	53.07								10,379	87
65	55.71									87
66	58.57									88
67	61.65									88
68	64.84									88
69	68.25									88
70	71.88									89

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".

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)									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$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
27-28										74
29										74
30-31										73
32										74
33										74
34										75
35										76
36										76
37										77
38										77
39										78
40										79
41										80
42										81
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64										90
65										90
66										90
67										91
68										91
69										91
70										91

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".

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)									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	
15D-1										81
2-4										80
5-8										79
9-10										79
11-16										77
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
27-28										71
29										71
30-31										72
32										72
33										72
34										71
35										72
36										72
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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".

Disability Insurance

The Standard | www.standard.com | 800-368-2860

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?



Cancer Insurance

Plan Options



American Fidelity | www.americanfidelity.com | 800-662-1113

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

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

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

Cancer Insurance - Monthly Premiums			
	Basic	Enhanced	Enhanced Plus
Individual	\$15.80	\$24.26	\$31.62
Family	\$26.86	\$41.26	\$53.80

Critical Illness Insurance

Manhattan Life | www.manhattanlife.com | 855-448-6982

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.



Accident Insurance

Manhattan Life | www.manhattanlife.com | 855-448-6982

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



Voluntary Retirement Plans



TMRS | www.tmr.com.com | 800-924-8677

Texas Municipal Retirement System (TMRS)

Employees become a member of this system when they become full-time employees. A portion of your pay is put into a retirement account.

Mission Square | www.missionsq.org | 800-669-7400

Mission Square

This is an additional retirement system option available or the City's employees. If you become a member, you choose the amount you want deducted from each paycheck.

Employee Assistance Program

The Standard | www.healthadvocate.com/standard6 | 877-851-1631

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.

An employee assistance program, or EAP, is a free, voluntary program offered by your employer. With one phone call, you will have access to short-term counseling and confidential assessments whenever you have a personal or work-related problem.

Employee assistance programs address a wide range of issues including mental and emotional well-being, substance abuse and grief. Counselors are held to the highest ethical standard and are trained to keep your situation confidential. They work with you to determine the best way to address your needs and move you in a positive direction.





PROGRAM DESCRIPTION

Employee Assistance Program



What Is EAP?

At some point, we all need help coping or making difficult decisions. The Employee Assistance Program makes it easy to access support, guidance and resources.¹ EAP is there for you and your family through your group insurance from Standard Insurance Company (The Standard). And it's confidential — information will be released only with your permission or as required by law.

Health AdvocateSM provides our EAP services.² Their professionals can help with referrals to support groups, a network counselor, community resources or your health plan. If necessary, their professionals can connect you to emergency services.



Coordinating with your health plan(s)

An EAP counselor will make every effort to coordinate with in-network providers if you need more than the included EAP sessions. They'll also share available resources and referral options.

EAP services can help with:

- Depression, grief, loss and emotional well-being
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Addictions such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identity theft resolution
- Online will preparation and other legal documents

¹ The EAP service is provided through an arrangement with Health AdvocateSM, which is not affiliated with The Standard. Health AdvocateSM is solely responsible for providing and administering the included service. EAP is not an insurance product and is provided to groups of 10–2,499 lives.

This service is only available while insured under The Standard's group policy.

² Health Advocate, Inc. is a national health advocacy, patient advocacy and assistance company. Their expertise in EAP and work/life services stretches back nearly 40 years to 1979. Their highest priority is treating members with respect and dignity, protecting their privacy and working to eliminate the stigma often associated with using mental health services. Health Advocate's services cover more than 55,000 clients and 32 million lives. Their services also help support managers, supervisors and HR professionals. Health Advocate is headquartered in Plymouth Meeting, PA, with more locations in the western, central, and eastern parts of the U.S.

Using EAP

Getting Help Is Easy

Connect with EAP support by phone, email, online and live chat. There's even a mobile app.

Contact EAP 24 Hours a Day, Seven Days a Week

888.293.6948 (phone)
For TTY services dial 711
answers@healthadvocate.com
healthadvocate.com/standard3

Online Resources

Visit healthadvocate.com/standard3 to explore articles, webinars, financial calculators, health assessments and web links to many government and nonprofit services.



Get the EAP Mobile App

- 1 Visit Google Play or the App Store.
- 2 Find the EAP Mobile App.
- 3 Choose *The Standard – EAP – 3 Visits*.



Who Is Eligible to Use EAP Services?

- You
- Your spouse
- Domestic partner
- Married or unmarried dependent children to age 26¹
- All other household members

EAP services are available for up to 30 days after your coverage and/or employment ends. If you pass away, your dependents can use the services for up to 90 days.

¹ Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older, and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

Counseling Services

When you contact EAP, you'll have the support of a master's level counselor who can do an immediate assessment, consult and refer you for help.

Counseling Sessions

Your program offers up to **three counseling sessions** for each issue that each eligible person wants to address. Sessions can be in person, on the phone, or through video.



Counseling sessions can be:

- In person
- On the phone
- Through video

How Referrals Work

- Life-threatening emergencies have appropriate care coordinated upon initial contact.
- Urgent appointments are offered and available within 24 hours.
- Routine appointments are offered and available within five business days.

A Network of Qualified Providers

- National network of more than 62,000 providers
- Network in place for over 30 years
- Open-panel policy (no closed networks)

Standards for Clinical Providers

- Minimum of a master's degree
- State licensure

Consistent Support

A master's level counselor coordinates your telephone intake, case management and follow up to ensure continuity of care.

Legal Services

EAP can connect you with resources to help with legal issues.

- Nationwide panel of attorneys
- Up to 30-minute free face-to-face or telephone consultation for each separate legal matter
- 25% discount if you retain an in-network attorney
- Coverage for most legal issues, including civil, personal/family, credit, elder law, tax law, real estate and estate planning
- Online will preparation and other legal documents

Financial Services

EAP provides support to help with financial concerns.

- Up to 30-minute free financial counseling session for each issue from Certified Consumer Credit Counselors, Certified Credit Report Reviewers and financial planners
- Identity theft consultations and free identity theft kit if your identity has been stolen

Money Management

- Spending habits
- Budgeting strategies
- Managing credit
- Managing debt
- Debt consolidation
- Financial planning information
- Goal setting
- Credit report and credit score issues
- Homeownership and other personal finance issues



WorkLife Services

EAP comes with WorkLife Services. WorkLife Specialists can provide resources and referrals for important needs like parenting, special needs children, caregiver management, education, adoption, daily living and care for your pet, child or elderly loved one.

Online Savings and Discount Center

The savings center is available on the EAP website. Get up to 50% discounts on name-brand, practical and luxury items. Save on travel, restaurants, flowers, home, apparel and more.

Wellness discounts are available online through the Health tab on the website, including discounts on NutriSystem, Weight Watchers, Vitamin Shoppe, fitness and personal care.



WorkLife Services provides expert, multilingual telephonic and internet-based consultation and referral for:

- Child care services
- Elder care services
- Health and wellness
- Emotional and well-being
- Daily living resources, relocation and community volunteering

EAP support is immediate, personal, confidential and available when you need it.

Contact EAP

888.293.6948 (phone)

For TTY services dial 711

answers@healthadvocate.com

healthadvocate.com/standard3

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Hospital Indemnity Insurance

Manhattan Life | www.manhattanlife.com | 855-448-6982

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!



COBRA

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:
Medical, Dental, Vision and FSA



Contact Information

Product	Carrier	Website	Phone
Medical	Fusion Health	www.fusionhcs.com	855-537-8353
Dental	Ameritas	www.ameritas.com	800-745-1112
Vision	Ameritas	www.ameritas.com	800-745-1112
Disability	Standard	www.standard.com	800-368-2860
Cancer	American Fidelity	www.americanfidelity.com	800-662-1113
Accident	Manhattan Life	www.manhattanlife.com	855-448-6982
Critical Illness	Manhattan Life	www.manhattanlife.com	855-448-6982
Permanent Life	Texas Life	www.texaslife.com	800-283-9233
Hospital Indemnity	Manhattan Life	www.manhattanlife.com	855-448-6982
Term Life & Voluntary Life	Standard	www.standard.com	800-368-2860
Employee Assistant Program	Standard	www.healthadvocate.com/standard6	877-851-1631