EAST CENTRAL ISD

EMPLOYEE BENEFITS GUIDE

2022 - 2023 Plan Year

First Financial Group of America

EMPLOYEE BENEFITS CENTER

YOUR ONE-STOP-SHOP FOR BENEFIT INFORMATION

East Central ISD and First Financial are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer, as well as find claims, important phone number, and enrollment information.

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

https://ffbenefits.ffga.com/eastcentralisd

SCAN ME!

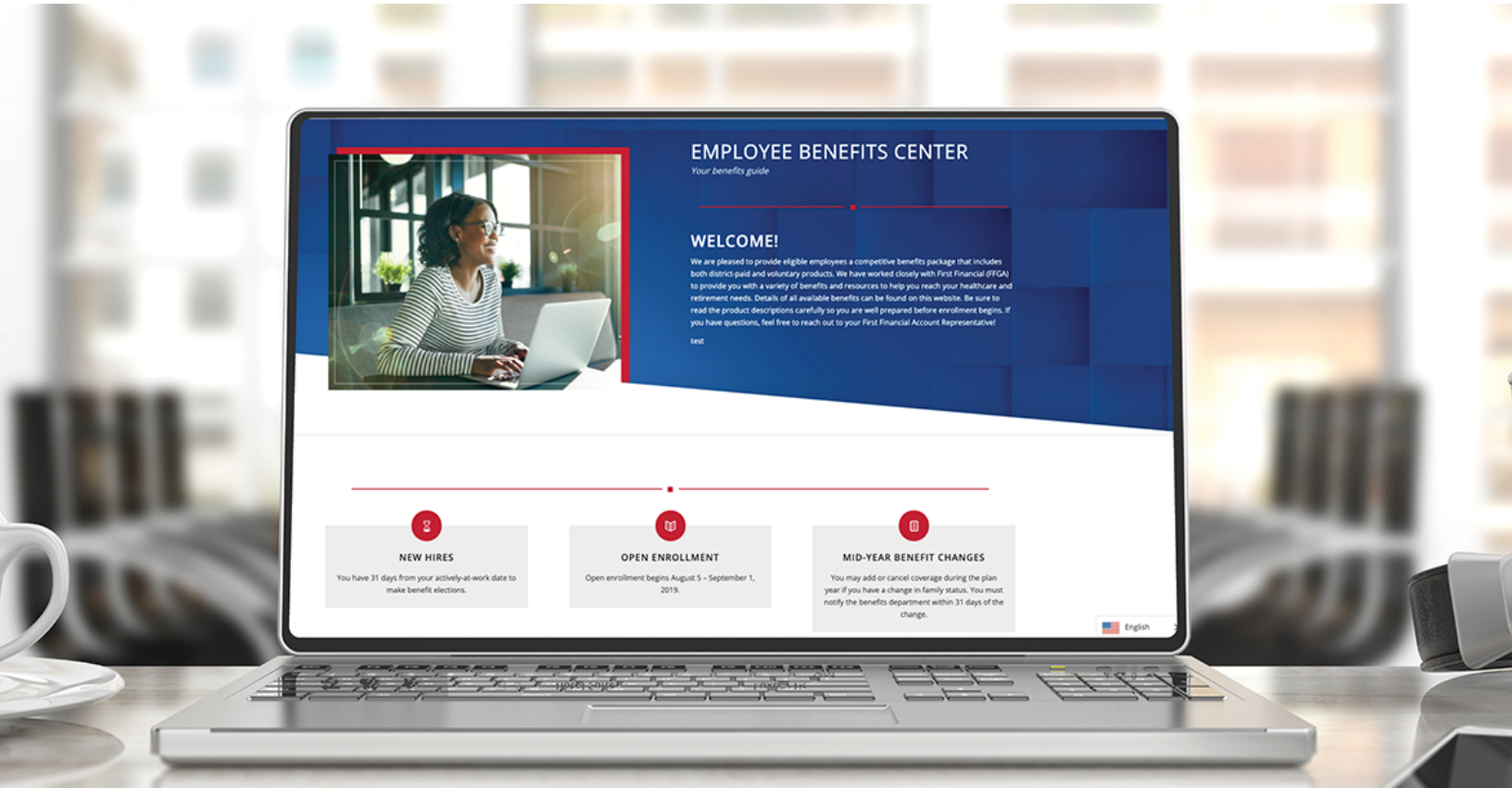


TABLE OF CONTENTS

East Central ISD offers eligible employees a competitive benefits package that includes both district-paid and 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 healthcare and retirement needs. Details of all available benefits can be found on the Employee Benefits Center website, https://ffbenefits.ffga.com/eastcentralisd/.

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
- FLEXIBLE SPENDING ACCOUNTS & FSA RESOURCES
- VOLUNTARY SUPPLEMENTAL INSURANCE PRODUCTS
    - EMPLOYER-PAID TERM LIFE INSURANCE
    - PERMANENT LIFE INSURANCE
    - LONG TERM DISABILITY
    - CANCER INSURANCE
    - CRITICAL ILLNESS INSURANCE
    - ACCIDENT INSURANCE
    - IDENTITY THEFT PROTECTION
    - TELEHEALTH
    - HOSPITAL INDEMNITYY
    - PREPAID LEGAL
    - EMPLOYEE ASSISTANCE PROGRAM (EAP)
    - CLEVER RX
    - CONTACTS

ELIGIBILITY & ENROLLMENT

East Central ISD Benefits Office
6634 New Sulphur Spring Rd I San Antonio TX 78263| 210.648.7861

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://ffbenefits.ffga.com/eastcentralisd/ today!

NEW EMPLOYEES

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

EXISTING EMPLOYEES

When it's time to enroll in your benefits, your First Financial Account Representative will be onsite 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.

OnlineEnrollment

ENROLL ONLINE

To begin online enrollment, visit https://ffga.benselect.com/enroll/login.aspx

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

VIEW CURRENT BENEFITS

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

VIEW/ADD DEPENDENTS

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

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 PLAN INFORMATION AND RULES

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

Here's How It Works

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

Is It Right for Me?

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

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

IRS specified changes in family status include:

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

SECTION 125 PLAN SAMPLE PAYCHECK		
	WITHOUT S125	WITH S125
Monthly Salary	$2,000	$2,000
Less Medical Deductions	-N/A	-$250
Taxable Gross Income	$2,000	$1,750
Less Taxes (Fed/State at 20%)	-$400	-$350
Less Estimated FICA (7.65%)	-$153	-$133
Less Medical Deductions	-$250	-N/A
Take Home Pay	$1,197	$1,267
YOU COULD SAVE $70 PER MONTH IN TAXES BY PAYING FOR YOUR BENEFITS ON A PRE-TAX BASIS!		

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

YOU HAVE 3 MEDICAL PLANS TO CHOOSE FROM:

UBC/CIGNA HD Plan

UBC/CIGNA Basic Plan

UBC/CIGNA Enhanced Plan

BENEFITS

For UBC Members

- Free access to **Health & Wellness Center**
- Cigna **Nationwide Network** with over 1 million healthcare professionals
- No referral necessary to see a specialist
- No prescription deductible and free generics

Cigna®

For all employees, spouse and dependents (ages 2+) covered on the
East Central ISD-UBC Cigna Medical Plan

You can SAVE BIG at the East Central ISD Health and Wellness Center

Powered by CareATC

East Central ISD-UBC Cigna Medical Plan

PRIMARY CARE
Copay - out of pocket

URGENT CARE
$175 average cost

HOSPITAL ER
$2000 average cost

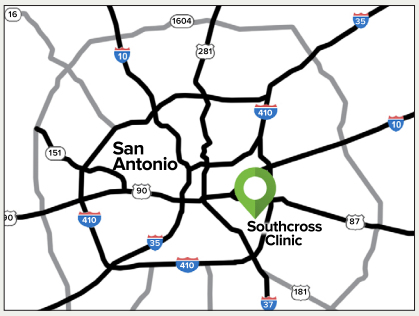
ER Free-Standing
$4000 average cost

East Central ISD Health and Wellness Center

- Primary care
- Lab work on-site
- Over-the-counter medications dispensed on-site

$0

Great care. No out of pocket.



Access to quality health care is just around the corner!

East Central ISD is partnering with CareATC to provide primary and preventative health care available free of charge to all employees, spouse and dependents (ages 2+) covered on the East Central ISD-UBC Cigna Medical Plan

East Central ISD Health and Wellness Center

4243 E Southcross, Ste 202
San Antonio, TX 78222

M/T/W/TH 8am - 12pm / 1 pm - 5pm
F 8am - 12pm

CareATC

$0 Pay nothing, get everything

- → $0 Copay
- → $0 Deductible
- → $0 Coinsurance
- → $0 Primary, preventive, illness and injury care
- → $0 Chronic disease management
- → $0 Labs and medications provided at your visit
- → Fast, easy appointment access
- → Little to no wait time
- → More time with your provider

Under HIPAA regulations, all patient information is confidential.

Available treatments and services include

Adult Immunizations
Allergies / Asthma Annual Physicals
Cold / Congestion / Flu
Diabetes Management
Generic Medications High Blood Pressure High Cholesterol
Lab Work / Tests
Minor Injuries
Sport Physicals
Thyroid Disorders Tobacco Cessation
Well Woman Exams

Three ways to schedule an appointment: 800.993.8244 www.careatc.com/patients CareATC app

2022-23 UBC Rate Sheet

UNIVERSAL BENEFITS CONSORTIUM

Wellness Benefits at No Extra Cost

- **No Drug Deductible**
- **Free Generic Drugs**
- **No PCP referrals**
- **Free Wellvia 24/7 Virtual Health**

Things to Know

- **No PCP Referrals**
- **In and Out-of Network Benefits**
- **Nationwide Network available through Cigna**
- **Lower annual deductible when utilizing Baptist Network**

HD Plan Summary

TIER ONE	TIER TWO	OUT-OF-NETWORK
• Lowest Premiums available • Lowest Out-of-Pocket Maximums available • Baptist Network • No PCP referrals • No Drug Deductible • Free Generic Drugs	• Lowest Premiums available • Lowest Out-of-Pocket Maximums available • Nationwide Network • No PCP referrals • No Drug Deductible • Free Generic Drugs	• Lowest Premiums available • No PCP referrals • No Drug Deductible • Free generic Drugs

Monthly Premiums			
Employee Only	$55	$55	$55
Employee and Spouse	$737	$737	$737
Employee and Child	$331	$331	$331
Employee and Family	$947	$947	$947
Plan Features			
Type of Coverage	In-Network Coverage	In-Network Coverage	Out-of-Network Coverage
Individual/Family Deductible	$1,500/$3,000	$3,000/$6,000	$6,000/$12,000
Coinsurance	You pay 20% after deductible	You pay 20% after deductible	You pay 40% after deductible
Individual/Family Maximum Out-of-Pocket	$7,000/$14,000	$7,000/$14,000	None
Network	Baptist Network Only	CIGNA OAP Nationwide Network	
Primary Care Provider (PCP) Required	No	No	No
Doctor Visits			
Primary Care	20% after deductible	20% after deductible	40% after deductible
Specialist	20% after deductible	20% after deductible	40% after deductible
Wellvia 24/7 Virtual Health	$0	$0	$0
Immediate Care			
Urgent Care	$50 Copay	$100 Copay	40% after deductible
Emergency Care	$250 Copay then 20% after deductible	$500 Copay then 20% after deductible	40% after deductible
Wellvia 24/7 Virtual Health	$0	$0	$0
Prescription Drugs			
Drug Deductible	None	None	None
Generics (30 day Supply/90 day supply)	$0 Retail and Mail Order	$0 Retail and Mail Order	$0 Retail and Mail Order
Preferred Brand	30% Retail / $125 Mail Order	30% Retail / $125 Mail Order	30% Retail / $125 Mail Order
Non-Preferred Brand	30% Retail / $125 Mail Order	30% Retail / $125 Mail Order	30% Retail / $125 Mail Order
Specialty	50% to a maximum of $1500 a month	50% to a maximum of $1500 a month	50% to a maximum of $1500 a month

2022-23 UBC Rate Sheet

UNIVERSAL BENEFITS CONSORTIUM

Wellness Benefits at No Extra Cost

- **No Drug Deductible**
- **Free Generic Drugs**
- **No PCP referrals**
- **Free Wellvia 24/7 Virtual Health**

Things to Know

- **No PCP Referrals**
- **In and Out-of Network Benefits**
- **Nationwide Network available through Cigna**
- **Lower annual deductible when utilizing Baptist Network**

Basic Plan Summary

TIER ONE	TIER TWO	OUT-OF-NETWORK
• Low Premiums • Lower Annual Deductibles than HD Plan • Baptist Network • No PCP referrals • No Drug Deductible • Free Generic Drugs	• Low Premiums • Lower Annual Deductibles than HD Plan • Nationwide Network • No PCP referrals • No Drug Deductible • Free Generic Drugs	• Low Premiums • No Drug Deductible • Free generic Drugs

Monthly Premiums			
Employee Only	$65	$65	$65
Employee and Spouse	$751	$751	$751
Employee and Child	$340	$340	$340
Employee and Family	$987	$987	$987
Plan Features			
Type of Coverage	In-Network Coverage	In-Network Coverage	Out-of-Network Coverage
Individual/Family Deductible	$1,250/$2,500	$2,500/$5,000	$5,000/$8,000
Coinsurance	You pay 20% after deductible	You pay 20% after deductible	You pay 40% after deductible
Individual/Family Maximum Out-of-Pocket	$8,000/$16,000	$8,000/$16,000	None
Network	Baptist Network Only	CIGNA OAP Nationwide Network	
Primary Care Provider (PCP) Required	No	No	No
Doctor Visits			
Primary Care	20% after deductible	20% after deductible	40% after deductible
Specialist	20% after deductible	20% after deductible	40% after deductible
Wellvia 24/7 Virtual Health	$0	$0	$0
Immediate Care			
Urgent Care	$50 Copay	$100 Copay	40% after deductible
Emergency Care	$250 Copay then 20% after deductible	$500 Copay then 20% after deductible	40% after deductible
Wellvia 24/7 Virtual Health	$0	$0	$0
Prescription Drugs			
Drug Deductible	None	None	None
Generics (30 day Supply/90 day supply)	$0 Retail and Mail Order	$0 Retail and Mail Order	$0 Retail and Mail Order
Preferred Brand	30% Retail / $125 Mail Order	30% Retail / $125 Mail Order	30% Retail / $125 Mail Order
Non-Preferred Brand	30% Retail / $125 Mail Order	30% Retail / $125 Mail Order	30% Retail / $125 Mail Order
Specialty	50% to a maximum of $1500 a month	50% to a maximum of $1500 a month	50% to a maximum of $1500 a month

2022-23 UBC Rate Sheet

UNIVERSAL BENEFITS CONSORTIUM

Wellness Benefits at No Extra Cost

- **No Drug Deductible**
- **Free Generic Drugs**
- **No PCP referrals**
- **Free Wellvia 24/7 Virtual Health**

Things to Know

- **No PCP Referrals**
- **In and Out-of Network Benefits**
- **Nationwide Network available through Cigna**
- **Lower annual deductible when utilizing Baptist Network**

Enhanced Plan Summary

TIER ONE	TIER TWO	OUT-OF-NETWORK
• Lowest Annual Deductibles available • Lowest Out-of-Pocket Maximums available • Baptist Network • No PCP referrals • No Drug Deductible • Free Generic Drugs	• Lowest Annual Deductibles available • Lowest Out-of-Pocket Maximums available • Nationwide Network • No PCP referrals • No Drug Deductible • Free Generic Drugs	• Lowest Out-of-Network Deductibles available • No Drug Deductible • Free generic Drugs

Monthly Premiums			
Employee Only	$232	$232	$232
Employee and Spouse	$1,059	$1,059	$1,059
Employee and Child	$570	$570	$570
Employee and Family	$1,405	$1,405	$1,405
Plan Features			
Type of Coverage	In-Network Coverage	In-Network Coverage	Out-of-Network Coverage
Individual/Family Deductible	$600/$1,200	$1,200/$2,400	$3,000/$6,000
Coinsurance	You pay 20% after deductible	You pay 20% after deductible	You pay 40% after deductible
Individual/Family Maximum Out-of-Pocket	$7,000/$14,000	$7,000/$14,000	None
Network	Baptist Network Only	CIGNA OAP Nationwide Network	
Primary Care Provider (PCP) Required	No	No	No
Doctor Visits			
Primary Care	20% after deductible	20% after deductible	40% after deductible
Specialist	20% after deductible	20% after deductible	20% after deductible
Wellvia 24/7 Virtual Health	$0	$0	$0
Immediate Care			
Urgent Care	$50 Copay	$100 Copay	40% after deductible
Emergency Care	$250 Copay then 20% after deductible	$500 Copay then 20% after deductible	40% after deductible
Wellvia 24/7 Virtual Health	$0	$0	$0
Prescription Drugs			
Drug Deductible	None	None	None
Generics (30 day Supply/90 day supply)	$0 Retail and Mail Order	$0 Retail and Mail Order	$0 Retail and Mail Order
Preferred Brand	30% Retail / $125 Mail Order	30% Retail / $125 Mail Order	30% Retail / $125 Mail Order
Non-Preferred Brand	30% Retail / $125 Mail Order	30% Retail / $125 Mail Order	30% Retail / $125 Mail Order
Specialty	50% to a maximum of $1500 a month	50% to a maximum of $1500 a month	50% to a maximum of $1500 a month

Dear Plan Member,

We're excited to welcome you to the RxBenefits family. As a friendly reminder, we have partnered with East Central ISD and OptumRx to bring you best-in-class pharmacy benefits. Our goal is to ensure your safety, make every effort to reduce your out-of-pocket costs, and promptly address any questions or issues that may arise to ensure you get the maximum value from your new benefits plan.

This packet is designed exclusively for you, and includes the following helpful resources that provide important information about your pharmacy plan:

- **Prescription Benefit Coverage for East Central ISD**
  This document gives you an easy-to-understand breakdown of all the important details of the coverage through your new pharmacy plan.

- **Member Services Support Contact Information**
  Our professional member services representatives are available to support you should any questions or issues arise.

- **Details on Accessing OptumRx's Website & Mobile App**
  East Central ISD has selected OptumRx as your backend claims manager, giving you access to one of the largest national pharmacy networks. OptumRx's web portal and app will help you manage your medications anywhere, anytime, search for the nearest retail pharmacy, and check drug interactions.

- **Information on How to Sign-Up for Mail Order**
  Get up to a three-month supply of your maintenance medication(s) delivered safely and reliably right to your door. Save time and money!

Your permanent ID card(s) will be distributed to you shortly by OptumRx, or your medical vendor. If you need to fill a prescription before your card(s) arrives, simply provide all of the information on the card below to the pharmacy to process your request.

RxBenefits + OPTUMRx®

Beginning June 1, 2022, please contact RxBenefits with questions regarding prescription coverage:

Plan Members call Member Support: **800.933.0765**
Pharmacists call Pharmacy Help Desk: **800.880.1188**

As always, RxBenefits' Member Services team is available to answer any questions you may have. You can reach them Monday – Friday from 7:00 a.m. to 8:00 p.m. CT by calling 800.933.0765 or emailing CustomerCare@rxbenefits.com.

Please reach out to us at any time if you have any questions or concerns. We are thrilled to be partnering with you to take your pharmacy benefit to the next level.

Sincerely,
Your RxBenefits Team

OPTUMRx® + RxBenefits®

The OptumRx app

The OptumRx® App makes the online pharmacy experience as simple as possible. You can easily:

- Refill or renew a home delivery prescription
- Transfer a retail prescription to home delivery
- Find drug prices and lower-cost options
- View your prescription claim history or order status
- Locate a pharmacy
- Access your ID card, if your plan allows
- Set up refill reminders
- Track your order

Download the OptumRx App now
from the Apple® App Store or Google Play™.

Download on the App Store

GET IT ON Google play

Over ➡

Member Services Quick Reference Card

Member Services for Member Support

RxBenefits' experienced, high-performing call center team delivers a superior level of service.

Availability

Member Services assists you with questions or concerns regarding your pharmacy benefits such as:

- Benefit Details
- Claims Status
- Pharmacy Network
- Coverage Determination/Inquiries
- Mail and Specialty Scripts
- Pharmacy Information

800.933.0765 or
CustomerCare@rxbenefits.com
7:00 AM to 8:00 PM CT
Monday – Friday

Key Details on Common Issues

Pharmacy Benefits & Coverage Inquiries

As plan members, you and your dependents can call for questions related to:

- Coverage Questions
- Clinical Programs
- Copay
- Deductible Issues

Paper Claims

Submit prescription receipts along with your specific PBM's claim form to be processed for direct reimbursement. Claims should be mailed to the address listed on your ID card or fax them to RxBenefits at 205.449.5225.

Copyright © 2020 RxBenefits, Inc. All Rights Reserved.

UNIVERSAL BENEFITS CONSORTIUM

For all Medical Plan Benefits questions:

WWW.ubc-benefits.com/ecisd-benefits

help@ubc-benefits.com

For questions specific to Medical Coverage:

Allegiance Customer Service Line:

(855) 999-6809

For questions specific to Prescription Costs & Coverages:

Rx Benefits Help Line:

(800) 933-0765

Dental Insurance

Ameritas | www.ameritas.com | 1.800.487.5553
QCD Dental | www.qcdofamerica.com | 1.800.229.0304

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. A range of procedures may be covered, such as:

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

AMERITAS DENTAL MONTHLY PREMIUMS		
	LOW	HIGH
EMPLOYEE ONLY	$20.00	$36.00
EMPLOYEE + SPOUSE	$41.00	$73.00
EMPLOYEE + CHILD(REN)	$44.00	$76.00
EMPLOYEE + FAMILY	$60.00	$104.00

QCD DENTAL MONTHLY PREMIUMS	
EMPLOYEE ONLY	$0.00
EMPLOYEE + 1	$8.00
EMPLOYEE + FAMILY	$12.00

East Central ISD

Dental Highlight Sheet

Ameritas

High Plan Dental Summary **Policy# 010-47939 Effective Date: 9/1/2022**

Plan Benefit	
Type 1	100%
Type 2	80%
Type 3	50%
Deductible	$50/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum
Maximum *(per person)*	$1,250 per calendar year
Allowance	U&C
Dental Rewards®	Included
Waiting Period	None

Orthodontia Summary - Child Only Coverage

Allowance	U&C
Plan Benefit	50%
Lifetime Maximum *(per person)*	$1,000
Waiting Period	None

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

Type 1	Type 2	Type 3
• Routine Exam (2 per benefit period) • Bitewing X-rays (1 per benefit period) • Full Mouth/Panoramic X-rays (1 in 5 years) • Cleaning (2 per benefit period) • Fluoride for Children 13 and under (1 per benefit period) • Sealants (age 13 and under) • Space Maintainers	• Restorative Amalgams • Restorative Composites (anterior and posterior teeth) • Endodontics (nonsurgical) • Periodontics (nonsurgical) • Simple Extractions • Complex Extractions • Anesthesia	• Onlays • Crowns (1 in 8 years per tooth) • Crown Repair • Endodontics (surgical) • Periodontics (surgical) • Denture Repair • Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 8 years)

Monthly Rates

Employee Only (EE)	$36.00
EE + Spouse	$73.00
EE + Children	$76.00
EE + Spouse & Children	$104.00

Ameritas Information

We're Here to Help

This plan was designed specifically for the associates of East Central ISD. At Ameritas Group, we do more than provide coverage - we make sure there's always a friendly voice to explain your benefits, listen to your concerns, and answer your questions. 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.

Dental Health Scorecard

How would you rate your dental health? In 2016, you can receive your Dental Health Report Card by signing into your secure member account online. The assessment is based on claims submitted and offers suggestions to improve your dental health. Ameritas members can access the personalized report card by going to ameritas.com, click Account Access in the top right corner and choose the Dental/Vision/Hearing drop down. Select the Secure Member Account link and sign in to see your report.

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. This Rx discount is offered at no additional cost, and it is not insurance. 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 where they can access and print an online-only Rx discount savings ID card.

East Central ISD

Dental Highlight Sheet

Ameritas

Low Dental Plan Summary **Policy# 010-47939 Effective Date: 9/1/2022**

Plan Benefit	
Type 1	100%
Type 2	50%
Type 3	50%
Deductible	$50/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum
Maximum *(per person)*	$1,000 per calendar year
Allowance	Discounted Fee
Dental Rewards®	Included
Waiting Period	None

Orthodontia Summary - Child Only Coverage

Allowance	U&C
Plan Benefit	50%
Lifetime Maximum *(per person)*	$1,000
Waiting Period	None

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

Type 1	Type 2	Type 3
• Routine Exam (2 per benefit period) • Bitewing X-rays (1 per benefit period) • Full Mouth/Panoramic X-rays (1 in 5 years) • Cleaning (2 per benefit period) • Fluoride for Children 13 and under • (1 per benefit period) • Sealants (age 13 and under) • Space Maintainers	• Restorative Amalgams • Restorative Composites (anterior and posterior teeth) • Simple Extractions	• Onlays • Crowns (1 in 8 years per tooth) • Crown Repair • Endodontics (nonsurgical) • Endodontics (surgical) • Periodontics (nonsurgical) • Periodontics (surgical) • Denture Repair • Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 8 years) • Complex Extractions • Anesthesia

Monthly Rates

Employee Only (EE)	$20.00
EE + Spouse	$41.00
EE + Children	$44.00
EE + Spouse & Children	$60.00

Ameritas Information

We're Here to Help

This plan was designed specifically for the associates of East Central ISD. At Ameritas Group, we do more than provide coverage - we make sure there's always a friendly voice to explain your benefits, listen to your concerns, and answer your questions. 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.

Dental Health Scorecard

How would you rate your dental health? In 2016, you can receive your Dental Health Report Card by signing into your secure member account online. The assessment is based on claims submitted and offers suggestions to improve your dental health. Ameritas members can access the personalized report card by going to ameritas.com, click Account Access in the top right corner and choose the Dental/Vision/Hearing drop down. Select the Secure Member Account link and sign in to see your report.

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. This Rx discount is offered at no additional cost, and it is not insurance. 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 where they can access and print an online-only Rx discount savings ID card.

East Central ISD

Dental Highlight Sheet

Ameritas

Eyewear Savings

Ameritas plan members may receive up to 15% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart. This savings arrangement is not insurance: it is available to members at no additional cost to their plan premium. To receive the eyewear savings identification card, Ameritas plan members can visit ameritas.com and sign-in (or create) a secure member account. Members must present the Ameritas Eyewear Savings Card at time of purchase to receive the discount.

Dental Rewards®

This dental plan includes a valuable feature that allows qualifying plan members to carryover part of their unused annual maximum. A member earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the threshold amount for benefits received for that year. Employees and their covered dependents may accumulate rewards up to the stated maximum carryover amount, and then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan member doesn't submit a dental claim during a benefit year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.

Benefit Threshold	$500	Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount	$250	Dental Rewards amount is added to the following year's maximum
Maximum Carryover	$1,000	Maximum possible accumulation for Dental Rewards

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.

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

Open Enrollment

If a member does not elect to participate when initially eligible, the member may elect to participate at the policyholder's next enrollment period. This enrollment period will be held each year and those who elect to participate in this policy at that time will have their insurance become effective on September 1.

Dental Cost Estimator

Ever wonder what a dental procedure usually costs? The answer can be found using the Ameritas group division's Dental Cost Estimator tool located in our Secure Member Account portal. Members can search by ZIP Code for a specific dental procedure and see fee range estimates for out-of-network general dentists in that area. Of course, we always suggest that members partner with their dentists, so they know what's involved in any recommended treatment plan. The estimator tool is powered by Go2Dental and uses FAIR Health data that is updated annually. Please note, cost estimates do not reflect discounted rates available through provider networks, and the estimator does not include orthodontic estimate. In addition, when members are in their Secure Member Account, they can: a) Go paperless with electronic Explanation of Benefits statements and reduce the clutter in their mailboxes, b) View their certificate of insurance and specific plan benefits information, and c) Access value-added extras like the Rx discount ID card

Worldwide Support

When our members travel abroad, they'll have peace of mind knowing that should a dental or vision need arise, help is just a phone call away. Through AXA Assistance, Ameritas offers its dental and vision plan members 24-hour access to dental or vision provider referrals when traveling outside the U.S. Immediately after a call is made to AXA, an assistance coordinator assesses the situation, provides credible provider referrals and can even assist with making the appointment. Within 48 hours following the appointment, the coordinator calls the member to find out if additional assistance is needed. If all is well, the case is closed. Then, the plan member may submit a claim to Ameritas for reimbursement consideration based on applicable plan benefits. Contact AXA Assistance USA toll free by calling 866-662-2731, or call collect from anywhere in the world by dialing 1-312-935-3727.

Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.

Vision Insurance

Ameritas | www.ameritas.com | 1.800.487.5553

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	
EMPLOYEE ONLY	$8.80
EMPLOYEE + SPOUSE	$17.40
EMPLOYEE + CHILD(REN)	$15.92
EMPLOYEE + FAMILY	$24.52

East Central ISD

Eye Care Highlight Sheet

Ameritas

Plan 1: Focus® Plan Summary **Effective Date: 9/1/2022**

	VSP Choice Network + Affiliates	Out of Network
Deductibles		
	$10 Exam	$10 Exam
	$25 Eye Glass Lenses or Frames*	$25 Eye Glass Lenses or Frames
Annual Eye Exam	Covered in full	Up to $45
Lenses (per pair)		
Single Vision	Covered in full	Up to $30
Bifocal	Covered in full	Up to $50
Trifocal	Covered in full	Up to $65
Lenticular	Covered in full	Up to $100
Progressive	See lens options	NA
Contacts		
Fit & Follow Up Exams	Member cost up to $60	No benefit
Elective	Up to $150	Up to $120
Medically Necessary	Covered in full	Up to $210
Frame Allowance	$150**	Up to $70
Frequencies (months)		
Exam/Lens/Frame	12/12/12	12/12/12
	Based on date of service	Based on date of service

**Deductible applies to a complete pair of glasses or to frames, whichever is selected.*
***The Costco and Walmart allowance will be the wholesale equivalent.*

Lens Options (member cost)*

	VSP Choice Network + Affiliates (Other than Costco)	Out of Network
Progressive Lenses	Up to provider's contracted fee for Lined Bifocal Lenses. The patient is responsible for the difference between the base lens and the Progressive Lens charge.	Up to Lined Bifocal allowance.
Std. Polycarbonate	Covered in full for dependent children $33 adults	No benefit
Solid Plastic Dye	$15 (except Pink I & II)	No benefit
Plastic Gradient Dye	$17	No benefit
Photochromatic Lenses (Glass & Plastic)	$31-$82	No benefit
Scratch Resistant Coating	$17-$33	No benefit
Anti-Reflective Coating	$43-$85	No benefit
Ultraviolet Coating	$16	No benefit

**Lens Option member costs vary by prescription, option chosen and retail locations.*

LASIK Advantage®

Lifetime Benefit Earned (Each Eye)	Year One	Year Two	Year Three
Plan Benefit	$150	$150	$150

Monthly Rates

Employee Only (EE)	$8.80
EE + Spouse	$17.40
EE + Children	$15.92
EE + Spouse & Children	$24.52

East Central ISD

Eye Care Highlight Sheet

Ameritas

Additional Focus® Choice Network Features

Contact Lenses Elective	Allowance can be applied to disposables, but the dollar amount must be used all at once (provider will order 3 or 6 month supply). Applies when contacts are chosen in lieu of glasses. For plans without a separate contact fitting & evaluation (which includes follow up contact lens exams), the cost of the fitting and evaluation is deducted from the allowance.
Additional Glasses	20% off additional complete pairs of prescription glasses and/or prescription sunglasses.*
Frame Discount	VSP offers 20% off any amount above the retail allowance.*
Laser VisionCare	VSP offers an average discount of 15% off or 5% off a promotional offer for LASIK Custom LASIK and PRK. The maximum out-of-pocket per eye for members is $1,800 for LASIK and $2,300 for custom LASIK using Wavefront technology, and $1,500 for PRK. In order to receive the benefit, a VSP provider must coordinate the procedure.
Low Vision	With prior authorization, 75% of approved amount (up to $1,000 is covered every two years).

Based on applicable laws, reduced costs may vary by doctor location.

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. This Rx discount is offered at no additional cost, and it is not insurance.

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 where they can access and print an online-only Rx discount savings ID card.

Retail Chain Affiliate Providers Available With Focus Plans

Effective January 1, 2012, retail chain affiliate providers, which include Costco® Optical and Visionworks, give members added convenience and additional retail choices. Costco Optical has 400 locations across the country, while Visionworks manages nearly 400 optical stores in 37 states and DC, including well-known stores such as EyeMasters, Visionworks, Dr. Bizer's VisionWorld, Eye DRx, and Hour Eyes, to name a few. Members enjoy a covered-in-full benefit experience with equivalent frame benefit at any of these retail chain locations.

Eye Care Plan Member Service

Focus eye care from Ameritas Group features the money-saving eye care network of VSP. Customer service is available to plan members through VSP's well-trained and helpful service representatives. Call or go online to locate the nearest VSP network provider, view plan benefit information and more.

VSP Call Center: 1-800-877-7195

- Service representative hours: 5 a.m. to 7 p.m. PST Monday through Friday, 6 a.m. to 2:30 p.m. PST Saturday
- Interactive Voice Response available 24/7

Locate a VSP provider at: ameritas.com
View plan benefit information at: vsp.com

Section 125

This plan is provided as part of the Policyholder's Section 125 Plan. Each employee has the option under the Section 125 Plan of participating or not participating in this plan. If an employee does not elect to participate when initially eligible, he/she may elect to participate at the Policyholder's next Annual Election Period.

Worldwide Support

When our members travel abroad, they'll have peace of mind knowing that should a dental or vision need arise, help is just a phone call away. Through AXA Assistance, Ameritas offers its dental and vision plan members 24-hour access to dental or vision provider referrals when traveling outside the U.S.

Immediately after a call is made to AXA, an assistance coordinator assesses the situation, provides credible provider referrals and can even assist with making the appointment. Within 48 hours following the appointment, the coordinator calls the member to find out if additional assistance is needed. If all is well, the case is closed. Then, the plan member may submit a claim to Ameritas for reimbursement consideration based on applicable plan benefits. Contact AXA Assistance USA toll free by calling 866-662-2731, or call collect from anywhere in the world by dialing 1-312-935-3727.

Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.

Flexible Spending Accounts

First Financial Administrators, Inc. | 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 reimburse yourself for out-of-pocket medical expenses not covered under your medical plan. Your employer has chosen the $500 roll-over option for your Health FSA plan. This option allows you the opportunity to roll over up to $500 of unclaimed Health FSA funds into the following plan year. Keep in mind that balances more than $500 will be forfeited under the use-it-or-lose-it rule.

Your maximum contribution amountfor 2022 is $2,850.

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 with 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.

FSA RESOURCES

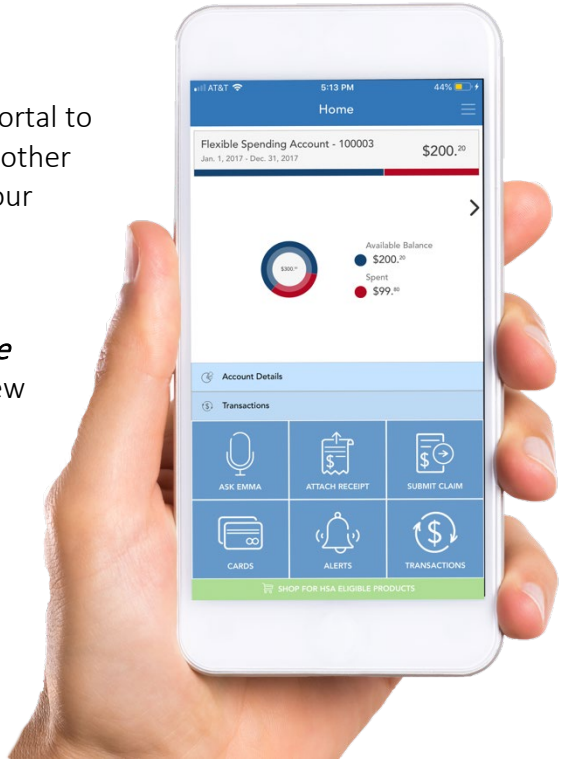
BENEFITS CARD

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 MOBILE APP

Managing your benefit accounts on the go is made easy with ***FF 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.

Life Insurance

Blue Cross Blue Shield | www.bcbstx.com/ancillary | 1.877.442.4207

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. Your employer provides all eligible employees $40,000 (with a 50% reduction at age 70). 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.

Life Insurance

Texas Life | 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.

BlueCross BlueShield of Texas

GROUP BENEFIT PROGRAM SUMMARY
For EAST CENTRAL ISD / TEEBC TRUST F021842 - 327

The death of a family provider can mean that a family will not only find itself facing the loss of a loved one, but also the loss of financial security. With our Group Term Life plan, an employee can achieve peace of mind by giving their family the security they can depend on.

EMPLOYER PAID BASIC GROUP TERM LIFE/AD&D (Revised 10/01/2022)

Eligibility	**Class 1** – All Eligible TRS Bus Drivers who work 10 hours per week. **Class 2** – All Eligible other employees who work 20 hours per week. Insurance is effective the first of the month following date of hire.
Group Term Life/AD&D Benefit:	$40,000
Guarantee Issue Amount – Employee	$40,000
Age Reduction Schedule	Life and AD&D benefits reduce by 50% of the original amount at age 70. Benefits terminate at retirement.
Waiver of Premium	If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of 9 months, prior to age 60, premium will be waived for the employee's life insurance benefit until the employee is no longer disabled or reaches age 65, whichever occurs first.
Definition of Disability	Diagnosed by a doctor to be completely unable, because of sickness or injury to engage in any occupation for wage or profit or any occupation for which they become qualified by education, training or experience.
Accelerated Death Benefit (ADB)	Upon the employee's request, this benefit pays a lump sum up to 75% of the employee's Life insurance, if diagnosed with a terminal illness and has a life expectancy of 12 months or less. Minimum: $7,500. Maximum: $250,000. The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the ADB.
Conversion Privilege	Included.
Beneficiary Resource Services	Includes grief, legal and financial counseling for beneficiaries, funeral planning; and online legal library, including templates to create a legal will and other legal documents.
Travel Resource Services	Helps travelers deal with the unexpected that may take place while traveling. Services include emergency medical assistance, financial, legal and communication assistance, and access to other critical services and resources available via the internet.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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.

.

BlueCross BlueShield of Texas

GROUP ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) PROGRAM SUMMARY

Group AD&D is an additional death benefit that pays in the event a covered employee dies or is dismembered in a covered accident. AD&D benefit is 24-hour coverage.

AD&D Schedule of Loss*	Principal Sum
Loss of Life	100%
Loss of Both Hands or Both Feet	100%
Loss of One Hand and One Foot	100%
Loss of Speech and Hearing	100%
Loss of Sight of Both Eyes	100%
Loss of One Hand and the Sight of One Eye	100%
Loss of One Foot and the Sight of One Eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of Sight of One Eye	50%
Loss of One Hand or One Foot	50%
Loss of Speech or Hearing	50%
Loss of Thumb and Index Finger of Same Hand	25%
Uniplegia	25%

***** Loss must occur within 365 days of the accident.

AD&D Product Features Included:

- Seatbelt and Airbag Benefits
- Repatriation Benefit
- Education Benefit

Exclusions – Unless specifically covered in the policy, or required by state law, we will not pay any AD&D benefit for any loss that, directly or indirectly, results in any way from or is contributed to by:

1. disease of the mind or body, or any treatment thereof;
2. infections, except those from an accidental cut or wound;
3. suicide or attempted suicide;
4. intentionally self-inflicted injury;
5. war or act of war;
6. travel or flight in any aircraft while a member of the crew;
7. commission of, or participation in a felony;
8. under the influence of certain drugs, narcotics, or hallucinogen unless properly used as prescribed by a physician; or
9. intoxication as defined in the jurisdiction where the accident occurred;
10. participation in a riot.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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.

BlueCross BlueShield of Texas

BENEFIT PROGRAM SUMMARY
For EAST CENTRAL ISD / TEEBC TRUST F021842 - 327

SUPPLEMENTAL GROUP TERM LIFE (Revised 10/01/2022)

Eligibility	**Class 1** – All Eligible TRS Bus Drivers who work 10 hours per week. **Class 2** – All Eligible other employees who work 20 hours per week. Insurance is effective the first of the month following date of hire.
Group Term Life Benefit: Employee	$10,000 - $250,000, in increments of $10,000, not to exceed 5 times your annual earnings.
Guarantee Issue Amount – Employee	Under age 60 – $150,000 Ages 60 to 69 – $75,000 Age 70 & Older - $10,000
Group Term Life Benefit: Spouse (Includes Domestic Partners)	$5,000 - $50,000, in increments of $5,000, not to exceed 50% of the employee benefit amount.
Guarantee Issue Amount – Spouse	$20,000
Group Term Life Benefit: Child(ren)	Option I - $5,000 Option II - $10,000
Age Reduction Schedule	Employee Basic Life/ADD and Employee & Spouse Supplemental Group Term Life benefits reduce by 50% of the original amount at age 70. Benefits terminate at retirement.
Employee Contribution	100%
Waiver of Premium	If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of 9 months, prior to age 60, premium will be waived for the employee's life insurance benefit until the employee is no longer disabled or reaches age 65, whichever occurs first.
Accelerated Death Benefit (ADB)	Upon the employee's request, this benefit pays a lump sum up to 75% of the employee's Life insurance, if diagnosed with a terminal illness and has a life expectancy of 12 months or less. Minimum: $7,500. Maximum: $250,000. The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the ADB.
Portability Feature (Life coverage)	Included. (Employee)
Conversion Privilege (Life coverage)	Included.
Exclusions	One-year suicide exclusion applies to Supplemental Group Term Life coverage. AD&D exclusions are the same as Basic AD&D exclusions.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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.

SUPPLEMENTAL GROUP LIFE
PREMIUM RATE GRID

BlueCross BlueShield of Texas

EAST CENTRAL ISD / TEEBC TRUST F021842 - 327

Eligibility

Class 1 - All Eligible TRS Bus Drivers who work 10 hours per week.
Class 2 - All Eligible other Employees who work 20 hours per week.
Insurance is effective the first of the month following date of hire.

Supplemental Life Insurance

Employee Benefit: **$10,000 - $250,000 in $10,000 increments, not to exceed 5 X Base Annual earnings**

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

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

Child Coverage

Live Birth to Age 26 Option I - $5,000 Option II - $10,000

Employee/Spouse: Life benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement.

Guarantee Issue:

Employee: Under Age 60 - $150,000
Ages 60 to 69 - $75,000
Age 70 or Over - $10,000

Spouse: $20,000

EMPLOYEE & SPOUSE
Supplemental Life
Monthly rates per $1,000

Age	Rates
Under 25	$0.034
25-29	$0.034
30-34	$0.043
35-39	$0.068
40-44	$0.085
45-49	$0.128
50-54	$0.196
55-59	$0.366
60-64	$0.519
65-69	$0.876
70+	$1.496

Dependent Life (Children)
Monthly Premium per Family

$5,000	$0.50
$10,000	$1.00

Supplemental Life Insurance
Monthly Premium Cost (Based on 12 payroll deductions per year)

EMPLOYEE Benefit Amount		ATTAINED AGE <25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
$10,000		$0.34	$0.34	$0.43	$0.68	$0.85	$1.28	$1.96	$3.66	$5.19	$8.76	$14.96
$20,000		$0.68	$0.68	$0.86	$1.36	$1.70	$2.56	$3.92	$7.32	$10.38	$17.52	$29.92
$30,000		$1.02	$1.02	$1.29	$2.04	$2.55	$3.84	$5.88	$10.98	$15.57	$26.28	$44.88
$40,000		$1.36	$1.36	$1.72	$2.72	$3.40	$5.12	$7.84	$14.64	$20.76	$35.04	$59.84
$50,000		$1.70	$1.70	$2.15	$3.40	$4.25	$6.40	$9.80	$18.30	$25.95	$43.80	$74.80
$60,000		$2.04	$2.04	$2.58	$4.08	$5.10	$7.68	$11.76	$21.96	$31.14	$52.56	$89.76
$70,000		$2.38	$2.38	$3.01	$4.76	$5.95	$8.96	$13.72	$25.62	$36.33	$61.32	$104.72
$80,000		$2.72	$2.72	$3.44	$5.44	$6.80	$10.24	$15.68	$29.28	$41.52	$70.08	$119.68
$90,000		$3.06	$3.06	$3.87	$6.12	$7.65	$11.52	$17.64	$32.94	$46.71	$78.84	$134.64
$100,000		$3.40	$3.40	$4.30	$6.80	$8.50	$12.80	$19.60	$36.60	$51.90	$87.60	$149.60
$110,000		$3.74	$3.74	$4.73	$7.48	$9.35	$14.08	$21.56	$40.26	$57.09	$96.36	$164.56
$120,000		$4.08	$4.08	$5.16	$8.16	$10.20	$15.36	$23.52	$43.92	$62.28	$105.12	$179.52
$130,000		$4.42	$4.42	$5.59	$8.84	$11.05	$16.64	$25.48	$47.58	$67.47	$113.88	$194.48
$140,000		$4.76	$4.76	$6.02	$9.52	$11.90	$17.92	$27.44	$51.24	$72.66	$122.64	$209.44
$150,000		$5.10	$5.10	$6.45	$10.20	$12.75	$19.20	$29.40	$54.90	$77.85	$131.40	$224.40
SPOUSE (Employee attained Age)												
$5,000		$0.17	$0.17	$0.22	$0.34	$0.43	$0.64	$0.98	$1.83	$2.60	$4.38	$7.48
$10,000		$0.34	$0.34	$0.43	$0.68	$0.85	$1.28	$1.96	$3.66	$5.19	$8.76	$14.96
$15,000		$0.51	$0.51	$0.65	$1.02	$1.28	$1.92	$2.94	$5.49	$7.79	$13.14	$22.44
$20,000		$0.68	$0.68	$0.86	$1.36	$1.70	$2.56	$3.92	$7.32	$10.38	$17.52	$29.92

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.

MONTHLY NON-TOBACCO PREMIUMS
EMPLOYEES ONLY *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) $10,000	$25,000	$50,000	$75,000	$100,000	$150,000	$200,000	$250,000	$300,000	GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
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".

NON-TOBACCO

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

Contract Form ICC18-PRFNG-NI-18 or Form Series PRFNG-NI-18

MONTHLY TOBACCO PREMIUMS
EMPLOYEES ONLY *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) $10,000	$25,000	$50,000	$75,000	$100,000	$150,000	$200,000	$250,000	$300,000	GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
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".

Tobacco

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

Contract Form ICC18-PRFNG-NI-18 or Form Series PRFNG-NI-18

Disability Insurance

American Fidelity | www.americanfidelity.com | 1.800.654.8489

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

Guardian | www.guardiananytime.com | 1.800.627.4200

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

AFLAC | www.aflacgroupinsurance.com | 1.800.433.3036

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 | 1.800.521.3535

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

iLOCK360 | www.iLOCK360.com | 1.855.287.8888

Millions of Americans report having their identity stolen each year. People are online and mobile more than any time in history, so it's no surprise that identity theft is on the rise. And it goes far beyond simply having your credit card number stolen. While credit card fraud is one of the highest reported types of identity theft, it also includes bank, loan, phone and tax-related fraud.

Identity theft insurance won't prevent your identity from being stolen. But it will be there to alert you if any suspicious activity is noticed under your name. The plan includes credit bureau monitoring, social security number usage and lost wallet protection. Accounts are monitored daily so you can rest easy knowing your identity is being protected even while you sleep. The sooner you can take action to close your accounts, the quicker you can recover your identity.

It takes years to establish a good reputation with credit lenders and employers. Make sure it remains yours by taking advantage of the identity theft insurance offered through your employer.

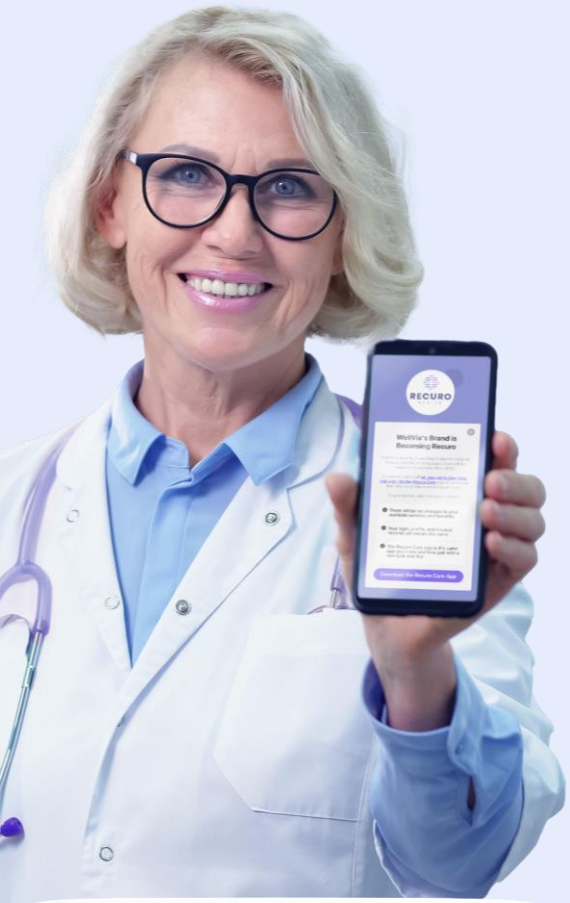
Telehealth

Recuro | www.recurohealth.com | 844.979.0313

Studies show that more than 50 percent of doctor's office visits can be handled over the phone. With the Telehealth program, you can get a diagnosis quicker and spend less time in the waiting room.

Board Certified physicians will diagnose your illness, recommend treatment and prescribe medication via telephone or video. You can contact them from anywhere – home, work, school, even while on vacation. They are able to treat common health issues like acid reflux, allergies, asthma, cold and flu, sinus infections, rashes, sore throat and more.

It's like having a doctor on call whenever you need medical advice. Access is only a call or click away!



WELLVIA
A RECURO HEALTH COMPANY

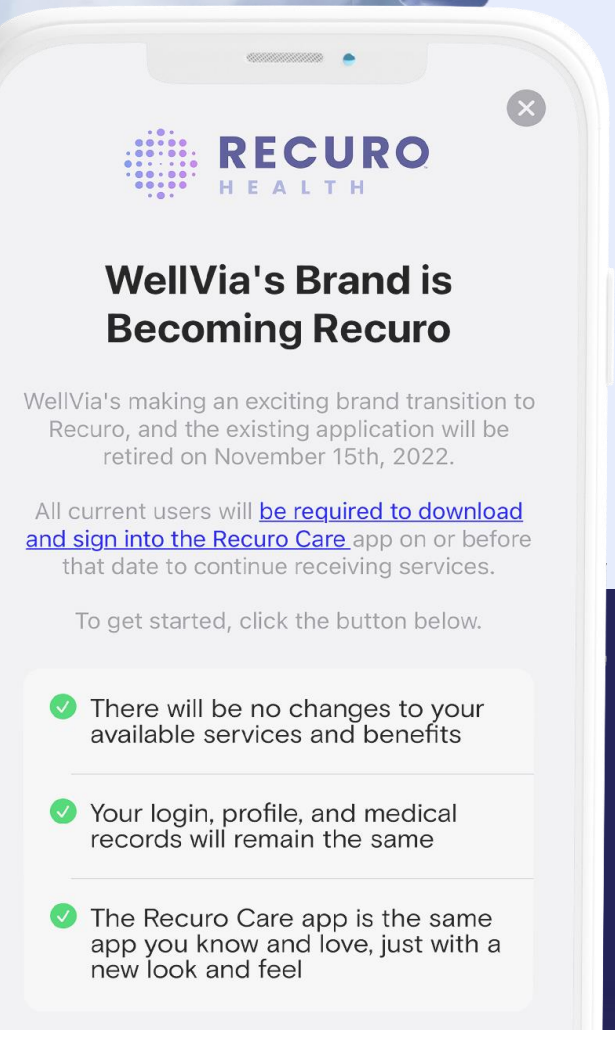
RECURO HEALTH

Our App is Changing

WellVia is becoming Recuro! Here's what you need to know.

WellVia's making an exciting brand transition to Recuro! The existing app will be retired in November, and all current users will be required to download and sign into the Recuro Care app to continue receiving services. Rest assured:

- There will be no changes to your available services and benefits
- Your login, profile, and medical records will remain the same
- The Recuro Care app is the same app, just with a new 'look and feel'
- It's quick and easy to begin using the new Recuro Care app



November 1st

You'll notice a new screen when you open the WellVia app, describing the brand transition and providing you a link to download the new app. For the first couple weeks you'll be able to dismiss this screen and continue in the WellVia app as usual.

November 15th

On this date, you'll no longer be able to dismiss the new screen describing the brand transition to Recuro. You'll need to click the "Download the Recuro Care app" button to login with your existing username and password and continue receiving services.

Note: In addition to the new mobile app, you'll see a notice on the prior website (member.wellviasolutions.com) directing you to the new website (member.recurohealth.com). You'll also notice that when you speak with doctors and Member Services agents, they'll begin referring to Recuro instead of WellVia.

RECURO HEALTH

Get started with the new Recuro Care app today | Scan QR Code to Download

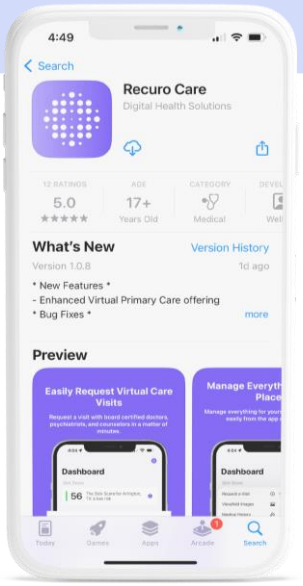
How

WELLVIA A RECURO HEALTH COMPANY → RECURO HEALTH

The easiest way to download the new app is to enter the WellVia app beginning on November 1st, and click the new button that says “Download the Recuro Care app.” This will take you to the app store directly. Alternatively, you can complete the steps below:

Step 1

Go to the app store (iOS or Android) and search for “Recuro Care” and download the app.



Step 2

When you’re ready, open the app and enter the email address associated with your existing WellVia account.

Step 3

Click “Go to Login,” and enter your password to sign in. You can reset your password if you don’t remember it.

Step 4

Confirm your existing account information and begin using services!

Have Questions?

Email

Reach out to your support team with any questions or concerns.

RECURO HEALTH

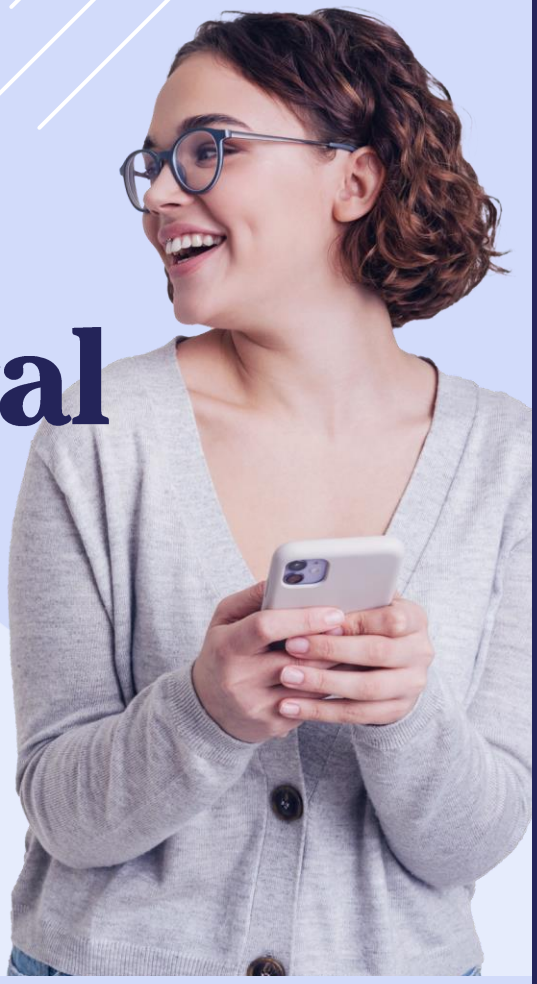
Get started with the new Recuro Care app today | Scan QR Code to Download

NextGen Care

Virtual Behavioral Health

Collaborative Mental Wellness

Comprehensive behavioral health care from therapy and counseling to psychiatry and medication management.



RECURO HEALTH

- **Licensed Counseling** $85
- **Psychiatry Initial Visit** $225
- **Psychiatry Follow-Up Visit** $99

Product Highlights

Holistic

Primary care and behavioral health doctors collaborate closely to ensure coordinated treatment plans that care for the whole patient.

Targeted

Pharmacogenetic (PGx) testing ensures the right behavioral health medication is prescribed, the first time.

Accessible

While today behavioral healthcare is difficult to access for so many, at Recuro it is available and affordable.

WELLVIA
A RECURO HEALTH COMPANY

info@recurohealth.com | 844.979.0313 | www.recurohealth.com | Scan QR Code

Care Services

Virtual Urgent Care

Getting Started

INTRODUCTION

Access board-certified physicians 24/7, 365 days a year for urgent medical needs. Doctors will discuss your symptoms, confirm a diagnosis, and prescribe any needed medication. Video and telephone-based visits are available, with an average wait time of just ten minutes.

HOW TO ACCESS

01	Sign up with the Recuro Care app or visit the webpage below to access: "member.recurohealth.com"
02	Enter your employer member ID
03	Create your username and password
04	Complete your medical history
05	Schedule your consult

*Registering your account is not required to use the service, you can call 855.6RECURO anytime for 24/7 access to doctors.

Example Conditions Treated

- Acne / Rash
- Allergies
- Cold / Flu
- GI Issues
- Ear Problems
- Fever
- Insect Bites
- Nausea
- Pink Eye
- Respiratory
- UTI's
- And More...

Hospital Indemnity Insurance

AFLAC | www.aflacgroupinsurance.com | 1.800.433.3036

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!

Legal Plan

LegalShield | www.legalshield.com | 1.800.654.7757

Have you ever found yourself in need of legal advice, but aren't sure where to go? A voluntary group legal plan helps fill that need. It provides you with access to professional lawyers at a low monthly rate. For just a few dollars a month, you can consult with a lawyer about having your will prepared, reviewing documents, contesting a traffic ticket, lawsuits, divorce and so much more. Expert legal advice is available at your fingertips.

Employee Assistance Program

American Fidelity | americanfidelity.mysupportportal.com | 1.800.295.8323

Life pulls us in many different directions. Between kids, personal relationships, extracurricular activities and family time, it seems like we don't have enough time in day to fit it all in. When life gets you stressed, call the employee assistance line provided by your employer. It offers 24/7 access to professionals who can help you successfully face emotional issues.

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

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

MASA Medical Transport Solutions™

You can decide which MASA MTS plan will provide you with the ultimate peace of mind at an affordable rate when it comes to protecting your family from massive out-of-pocket ambulance charges.

MEMBERSHIP BENEFITS COMPARISON

DID YOU KNOW?

25 MILLION PEOPLE

are sent to the emergency room through ground or air ambulance every year.

Insurance companies may not cover all air and ground ambulance expenses which can result in excessive bills.

$5,000 **$60,000**

MASA Medical Transport Solutions™

MEMBERSHIP BENEFITS COMPARISON

A MASA MTS Membership provides the ultimate peace of mind at an affordable rate for emergency ground and air transportation service within the United States and Canada, regardless of whether the provider is in or out of a given group healthcare benefits network.

After the group health plan pays its portion, MASA MTS works with providers to deliver our members' $0 in out-of-pocket costs for emergency transport.

	EMERGENT PLUS MEMBERSHIP	PLATINUM MEMBERSHIP
Emergent Air Transportation	●	●
Emergent Ground Transportation	●	●
Non-Emergency Inter-Facility Transportation	●	●
Repatriation/ Recuperation	●	●
Escort Transportation		●
Visitor Transportation		●
Return Transportation		●
Mortal Remains Transportation		●
Minor Return		●
Organ Retrieval/ Organ Recipient Transportation		●
Vehicle Return		●
Pet Return		●
Worldwide Coverage		●
	$14 /MONTH	$39 /MONTH

Contact Your MASA MTS Representative, to learn more about membership plan options.

@ Jfloyd@masamts.com / Bcalahan@masamts.com ☎ (830) 377-8637 or (956) 252-6818

The information provided in this product sheet is for informational purposes only. The benefits listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some memberships. Premiums vary depending on the benefits selected. Commercial Air and Worldwide coverage are not available in all territories. For a complete list of benefits, premiums, and full terms and conditions please refer to the applicable member service agreement for your territory. MASA MTS products and services are not available where prohibited. For Florida residents, Medical Air Services Association of Florida, Inc. is doing business as MASA MTS and is a prepaid limited health service organization licensed under Chapter 636, Florida Statutes, license number: 65-0265219 operating in Florida at 1250 S. Pine Island Road, Suite 500, Plantation, FL 33324. MASA Global, MASA MTS and MASA TRS are registered trade names of Medical Air Services Association, Inc., an Oklahoma corporation.

VER: MCPSLAVS1.050521

SOURCE: Welch, Shari. "Emergency Department Usage Trend Data Can Help Physicians Prepare for Patients." ACEP Now http://bit.ly/3qBvNrc

wondr™ | ECISD

Ever wonder what it would be like to lose weight and feel better?

Wondr™ is a skills-based digital weight loss program offered by East Central ISD—at no cost to you*—that has helped hundreds of thousands of people in different stages of health:

- Lose weight
- Feel their best mentally and physically
- Use practical, clinically-proven health skills that become life skills

APPLY TODAY

Learn more at wondrhealth.com/ECISD

*Restrictions and eligibility info can be found at wondrhealth.com/ECISD

BEFORE

Cheryl F.
Benefits Manager

Lost 26 lbs
Gained Confidence

© 2021 Wondr Health. WT328

Clever RX

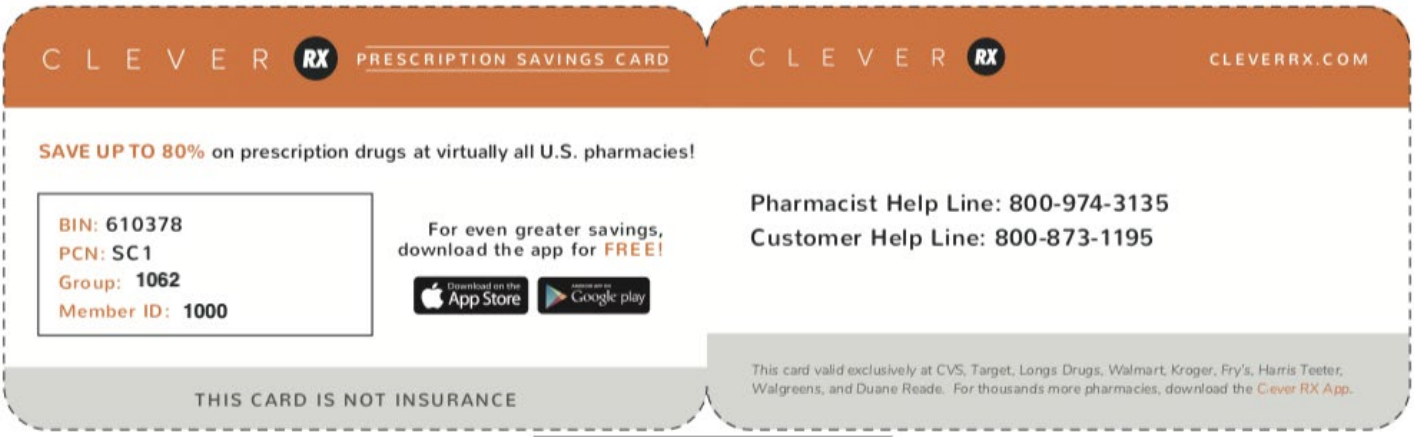
Clever RX | https://partner.cleverrx.com/ffga | 1.800.873.1195

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

EAST CENTRAL ISD BENEFITS OFFICE

6634 New Sulphur Springs Rd
San Antonio, TX 78263
210-648-7861
w*ww.ecisd.net*

FIRST FINANCIAL GROUP OF AMERICA

Thomas Marroquin, Account Executive
512-707-9666
thomas.marroquin@ffga.com

EMPLOYEE BENEFITS CENTER – *https://ffbenefits.ffga.com/eastcentralisd*

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://ffbenefits.ffga.com/eastcentralisd* today.

SCAN ME!