

EMPLOYEE BENEFITS OVERVIEW GUIDE

PLAN YEAR:
SEPTEMBER 1, 2019 –
AUGUST 31, 2020



WAXAHACHIE ISD



WHAT'S INSIDE?

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- HOW TO ENROLL
- \$125 PLAN INFORMATION
- FLEXIBLE SPENDING ACCOUNTS
- AVAILABLE RESOURCES
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- CONTACT INFORMATION

EMPLOYEE BENEFITS CENTER

[HTTP://BENEFITS.FFGA.COM/WAXAHACHIE ISD](http://benefits.ffga.com/waxahachie%20isd)

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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. For a more detailed explanation of benefits you may contact your Account Manager or First Financial Administrators at 1-800-523-8422 or visit <http://benefits.ffga.com>.

HOW TO ENROLL

Your First Financial Account Manager will be on site to assist you in enrolling in your benefits. To find out when your Account Manager will be at your location, view the schedule online or contact your site director. You also have the option to enroll online 24/7 through FFenroll during your enrollment period.

To prepare for your enrollment, visit your Employee Benefits Center at <http://benefits.ffga.com>. Once you have reviewed available benefits for the upcoming plan year, visit FFenroll, <https://ffga.benselect.com/enroll>, to review currently enrolled benefits and dependent information.

ON SITE ENROLLMENT

- What to have ready for your enrollment:
- Social Security Numbers for all dependents
- Any Status/Life Event or address changes
- Questions about available benefits

ONLINE ENROLLMENT

To enroll online, log in to FFenroll (<https://ffga.benselect.com/enroll>).

For detailed information on how to enroll, visit the how to enroll tab on your Employee Benefits Center

LOGIN AND PIN

Your login is your social security number (no dashes) and your PIN is the last four digits of your social security number and the last two digits of your birth year (678977)

Once you login you will arrive at the Welcome Screen. Click "Next", then:

- Verify your personal information
- Verify all dependent information (ssn/date of birth) **Very Important**
- View employment information

USEFUL INFORMATION TO KNOW

- Write your PIN number down
- Contact First Financial at 855-523-8422 with any technical questions
- No changes will be permitted until annual enrollment, unless you have an IRS S125 qualified event



SECTION 125 PLAN INFORMATION AND RULES

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 below. By utilizing the Section 125 Plan, you would have \$70 more every month to apply toward insurance benefits or other needs. That's a savings of \$840 a year!



SECTION 125 SAMPLE PAYCHECK

WITHOUT S125		WITH S125	
MONTHLY SALARY	\$2000	MONTHLY SALARY	\$2000
LESS MEDICAL DEDUCTIONS	- N/A	LESS MEDICAL DEDUCTIONS	- \$250
TAXABLE GROSS INCOME	\$2,000	TAXABLE GROSS INCOME	\$1,750
LESS TAXES (FED/STATE @ 20%)	- \$400	LESS TAXES (FED/STATE @ 20%)	- \$350
LESS ESTIMATED FICA (7.65%)	- \$153	LESS ESTIMATED FICA (7.65%)	- \$133
LESS MEDICAL DEDUCTIONS	- \$250	LESS MEDICAL DEDUCTIONS	- N/A
TAKE HOME PAY	\$1,197	TAKE HOME PAY	\$1,267



**\$70 SAVINGS
PER PAYCHECK**

NEED TO MAKE CHANGES?

You're able to change your election each year during your annual benefits enrollment, but the only time Internal Revenue Code regulations allow you to make a change during the plan year itself is if you experience a qualified event. Some examples 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

FLEXIBLE SPENDING ACCOUNTS

MEDICAL FSA

Medical Flexible Spending Accounts (FSA) allow you to set aside pre-tax payroll deductions each paycheck to pay for out of pocket medical, dental and vision expenses for you and your family. During open enrollment you will estimate the amount you think you will need during the year. This amount will be taken out of each paycheck. Your full annual election will be available to you at the beginning of the plan year.

FSA PLAN YEAR IS: SEPTEMBER 1, 2019 – AUGUST 31, 2020

FSA MAX: THE MAXIMUM YOU CAN SET ASIDE EACH YEAR IS \$2,700.



DEPENDENT CARE FSA

With a Dependent Care Flexible Spending Account (FSA), you can set aside part of your pay on a pre-tax basis to pay for eligible dependent care expenses, such as:

- Day Care Centers
- Before/After School Care
- Mothers-Day-Out Program
- Nursery Schools
- Babysitters
- NannyAu Pair
- Day Camps

YOU MAY ALLOCATE UP TO \$5,000 PER TAX YEAR FOR REIMBURSEMENT OF DEPENDENT DAY CARE SERVICES.
(\$2,500 if you are married and file a separate tax return).

This account allows you to pay for day care expenses for your qualifying dependent/child with pre-tax dollars while you (and your spouse) are working, seeking employment, and/or attending school as a full time student (for at least five months of the year).

Eligible dependents must be claimed as an exemption on your tax return. For full plan details, view the FSA Booklet available on the Employee Benefit Center.



RESOURCES FOR FSA MANAGEMENT

FLEXIBLE BENEFITS CARD

The Flex Benefits Card is available to all employees that participate in Medical FSA and or a Dependent Care FSA. The Benefits Flex 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. You must submit receipts for validation of expenses when requested. If you fail to substantiate by providing a receipt to First Financial 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.

FF FLEX MOBILE APP

With the FF Flex Mobile App you can submit claims, view account balance & history, see claim status, view alerts, upload receipts and documentation and more! The FF Flex Mobile App is available for Apple® or Android™ devices on the App StoreSM or the Google Play StoreTM.

Your Employer ID Number is FFA993. *You must have this number or your Flex Benefits Card number to register your account on the FF Flex Mobile App.*

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

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



The rates reflected below are for full-time classification. Substitute employees are not eligible to receive the Employer Contribution of \$245.00 per month.

TRS ActiveCare Plan 1—HD	Total premium (monthly)	Employer Contribution (monthly)	Employee cost (monthly)
Employee Only	\$378.00	\$245.00	\$133.00
Employee + Spouse	\$1066.00	\$245.00	\$821.00
Employee + Child(ren)	\$722.00	\$245.00	\$477.00
Employee + Family	\$1415.00	\$245.00	\$1170.00

TRS ActiveCare Select Plan	Total premium (monthly)	Employer Contribution (monthly)	Employee cost (monthly)
Employee Only	\$556.00	\$245.00	\$311.00
Employee + Spouse	\$1367.00	\$245.00	\$1122.00
Employee + Child(ren)	\$902.00	\$245.00	\$657.00
Employee + Family	\$1718.00	\$245.00	\$1473.00

TRS ActiveCare Plan 2 <i>NOTE: If you're currently enrolled in TRS-ActiveCare 2, you can remain in this plan. However, as of Sept. 1, 2018, TRS-ActiveCare 2 is closed to new enrollees.</i>	Total premium (monthly)	Employer Contribution (monthly)	Employee cost (monthly)
Employee Only	\$852.00	\$245.00	\$607.00
Employee + Spouse	\$2020.00	\$245.00	\$1775.00
Employee + Child(ren)	\$1267.00	\$245.00	\$1022.00
Employee + Family	\$2389.00	\$245.00	\$2144.00

Scott & White Health Plan	Total premium (monthly)	Employer Contribution (monthly)	Employee cost (monthly)
Employee Only	\$558.00	\$245.00	\$313.54
Employee + Spouse	\$1306.58	\$245.00	\$1061.58
Employee + Child(ren)	\$876.76	\$245.00	\$631.76
Employee + Family	\$1457.28	\$245.00	\$1212.28

ONLY employees residing in the following counties are eligible for Scott & White HMO: Collin, Dallas, Denton, Ellis, Rockwall and Tarrant. These rules are made by TRS.



BENEFITS AT A GLANCE

[HTTP://BENEFITS.FFGA.COM/WAXACHACHIEISD](http://benefits.ffga.com/waxachachieisd) FOR RATES AND BENEFIT INFORMATION.

PPO DENTAL PLAN BY AMERITAS



Dependents covered up to age 26

Visiting the dentist can help you and your family keep a great smile as well as maintaining good health. This plan is designed to help you keep your teeth in the best shape possible. How it works:

- Freedom to choose any in- or out-of-network dentist
- Out-of-pocket costs are lower if you choose from the Preferred Provider List of "in-network" dentists
- Annual deductible of \$50 per individual, \$150 per family; annual maximum of \$1,250 per person for the first year high plan
- Preventative care (e.g., cleaning, exam and x-rays) is paid at 100%
- Basic services are covered at 80% and major services are covered at 50% after deductible is met

Dental Plan Monthly Rates	High Plan	Low Plan
Employee Only	\$38.68	\$31.60
Employee + 1 Dependent	\$74.40	\$60.76
Employee + Family	\$122.80	\$100.28

VISION PLAN BY SUPERIOR VISION

Dependents covered up to age 26

Keeping up with routine eye exams is extremely important—regardless how perfect your vision might be. On top of providing you with prescriptions for glasses or contacts, your eye doctor can check you for diseases or infections. This plan is designed to help you and your family's vision as healthy as possible.

Highlights include

- \$15 co-pay for eye exam
- \$15 co-pay for eyeglass basic lenses
- \$100 frame allowance and 20% off balance **OR** \$120 contact lens allowance and 15% off balance
- Must choose an in-network provider for less out-of-pocket expense

Vision Plan (monthly rates)	Plan
Employee Only	\$11.39
Employee + Spouse	\$24.46
Employee + Children	\$18.44
Employee + Family	\$33.57



BENEFITS AT A GLANCE

EDUCATOR DISABILITY PLAN BY THE STANDARD

Having disability insurance can help protect your income in the event you become sick, injured, or pregnant, and the doctor says you're unable to work. This plan can help provide financial security for you and your family so you can focus on recovering. How it works:

- Guaranteed issue coverage for everyone; pre-existing condition limitations only apply on new levels of coverage elected or for any enhancements to the plan
- Your monthly benefit will pay you up to 66% of your salary in \$100 increments to a maximum of \$7,500 per month.
- The plan will pay for up to three years for illness if you are unable to return to work
- If you are involved in an accident and are unable to return to work, the plan will pay you up to age 65
- The cost depends on your age, the amount of coverage selected, and on how quickly you want benefits to begin
- AN Elimination Period allows you to select the number of days that you must be disabled before benefits are available. Options are 14 days, 30 days, 60 days, 90 days for absences due to covered injuries and sickness
- A pre-existing condition is any condition for which advice or treatment was received in the 90 days prior to the effective date of coverage; pre-existing conditions will not be covered until after twelve months of continuous coverage
- Plan includes a Hospital Waiver—meaning if you have been admitted to a hospital as an inpatient for 24 hours or more, the elimination period will be waived and begin payment immediately for anyone who has chosen the 14-day or 30-day elimination periods

CANCER PLAN BY ALLSTATE

Dependents covered up to age 26

If you are suddenly diagnosed with cancer, it might present a challenge to your family's financial and emotional stability. This plan can help provide financial security as you undergo treatment and are not able to work. Benefits include

- Plans pay directly to offset expenses related to the treatment of cancer
- Plans pay based upon a schedule of benefits
- Both Option 2 and 3 plans pay you \$5,000 upon initial cancer diagnosis
- Option 3 includes an Intensive Care Unit (ICU) rider that will pay \$600 daily, up to 45 days, if you are confined to the ICU for ANY reason
- ICU rider will also pay for ambulance cost, air or land, if you are in ICU for 24 hours or more

Cancer Plan	Employee Only	Family
Low Cancer Plan	\$21.00	\$35.96
High Cancer Plan w/ initial diagnosis rider—option 2	\$26.04	\$43.96
Preferred Plan w/ initial diagnosis rider and intensive care unit (ICU)	\$29.28	\$50.56



BENEFITS AT A GLANCE

CRITICAL ILLNESS PLAN BY AFLAC



Dependents covered up to age 26

Receiving news that you've been diagnosed with a critical illness can impact your financial and emotional stability. Paying for treatment can be costly and your savings may not cover everything. These plans are designed to help you through the illness. Highlights include

- Low and High plans available to meet your needs
- Plan pays lump-sum benefit amount of \$15,000 (Low Plan) or \$30,000 (High Plan)
- Wellness benefit pays you \$50 to complete routine screenings for qualified conditions
- Recurrence Benefit can apply
- Age-banded rates for both plans listed in Reference Center/Smoker and Non-smoker

ACCIDENT INSURANCE PLAN BY AFLAC



Accident Insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.

Why is this coverage so valuable?

- It can help you with out-of-pocket costs that your medical plan doesn't cover, like co-pays and deductibles.
- You're guaranteed base coverage, without answering health questions.
- The cost is conveniently deducted from your paycheck.
- You can keep your coverage if you change jobs or retire. You'll be billed directly.

Who can get coverage	(monthly rates)
Employee Only	\$7.31
Employee + Spouse	\$12.11
Employee + Children	\$16.23
Employee + Family	\$21.03



BENEFITS AT A GLANCE

PERMANENT, PORTABLE LIFE INSURANCE – TEXAS LIFE

- Coverage available for employee, spouse, and child(ren) and grandchildren
- Child term rider for dependent child(ren) available for age 15 days old to 18 years old
- Accelerated Death Benefit due to Terminal Illness
- Accelerated Death Benefit for Chronic Illness
- Child(ren) who “age out” of the Plan are eligible to convert the policy to an unattached portable policy
- See rates at www.tcgsservices.com/login

BASIC LIFE WITH AD&D, & VOLUNTARY GROUP TERM LIFE INSURANCE –METLIFE

Dependent coverage can only be carried on one employee, if both work for the district. Dependents covered up to age 26

Group life insurance allows you to purchase affordable life insurance on yourself, spouse and dependent children. This is term insurance, available if you are employed by district.

- Dependents up to age 26 years • EMPLOYEE: Increments of \$10,000, up to 5x annual salary to a maximum of \$500,000 of coverage • SPOUSE: Increments of \$5,000 up to \$125,000 of coverage • CHILD(REN): Increments of \$5,000 up to a maximum the district provides each eligible employee with \$10,000 of Basic Term Life and AD&D insurance at no cost to the employee
- You must designate a beneficiary
- Amounts of coverage still in underwriting after September 1, the effective date of coverage will be the first day of the month following the date of approval by MetLife
- Spouse and dependent children coverage is limited to 100% of the employee's coverage election

LEGAL— HYATT/METLAW

Pre-paid legal provides access to a variety of legal services for you and your family at an affordable monthly cost. These services include, but are not limited to, advice on unlimited issues, attorney letters or calls made on your behalf, and contract and document review. Simply call an 800 number to access legal counsel and advice from qualified lawyers.

- **Benefits such as a Last Will and Testament, Living Will, and Power of Attorney**
- **Assistance with legal letters, phone calls, contract review, trial defense, assistance with divorce, name change, child support, adoption, sale/purchase of primary residence, landlord/tenant dispute, tax audit representation, and more.**



BENEFITS AT A GLANCE

TELEMEDICINE – WELLVIA

Our Board-Certified doctors diagnose, recommend treatment and prescribe medication via phone or video from anywhere. When to Use WellVia

70% of primary care visits can be handled over the phone

40% of urgent care doctor visits can be handled over the phone

- Acid reflux Cold & Flu
- Sore throat
- Allergies Sinus Infections
- Asthma
- Nausea
- Upper Respiratory
- Bronchitis
- Rashes
- And more...

Monthly Rates

\$10.00

MEDICAL TRANSPORT – MASA



Americans today suffer from a false sense of security that their medical coverage will pay for all costs associated with emergency or critical care transport. The reality is that a majority of Americans are only partially covered for these high costs. Most healthcare policies will only pay based off the “Usual and Customary Charges” leaving you with the remainder of the bill.

You face the possibility that your medical coverage will deny the claim leaving you responsible for the ENTIRE bill. With MASA, you will have ZERO out of pocket expenses for any emergent air or ground transport from ANYWHERE in the U.S., REGARDLESS who transports you!

We provide medical emergency transportation solutions AND cover your out of pocket medical transport cost when your insurance falls short.

Medical Transport Plan	Platinum	Emergent Plus
Monthly	\$39.00	\$14.00



BENEFITS AT A GLANCE

IDENTITY THEFT PROTECTION BY ILOCK360

Dependents covered up to age 18

Your identity may be your most important asset. It defines who you are, determines how much you can borrow and can be a deciding factor in employment. These factors are why your identity is a target for online criminals. In 2014, identity fraud affected 12.7 million consumers—costing a total of \$16 billion. iLOCK360’s identity protection solutions provide multiple layers of defense to ensure the integrity of your identity. How it works:

- All employees eligible for identity theft protection coverage
- Monitors your identity 24/7/365
- Personal email address required to sign up for this program
- Plan can protect individual or family

iLOCK360 (monthly rates)	Plus	Premium
Employee Only	\$8.00	\$15.00
Employee + Spouse	\$13.00	\$20.00
Employee + Children	\$13.00	\$20.00
Employee + Family	\$18.00	\$25.00

Service	Plus	Premium
CyberAlert® monitors: <ul style="list-style-type: none">• One social security number• Two phone numbers• Five credit/debit cards• Two email addresses• Two medical ID numbers• Five bank accounts	✓✓	✓✓
Social Security number trace	✓✓	✓✓
Change of address	✓	✓
Sex offender alerts	✓	✓
Payday loan	✓	✓
Court/criminal records	✓	✓
Full service restoration and lost wallet	✓	✓✓
\$1M insurance	✓	✓
Daily monitoring of one credit bureau (TransUnion)	✓	
Daily monitoring of three credit bureaus (TransUnion, Equifax, Experian)		✓
ScoreTracker™		✓



BENEFITS AT A GLANCE

457(B) RETIREMENT SAVINGS PLAN

Section 457(b) Deferred Compensation Plan refers to Section 457(b) of the Internal Revenue Code of 1986. This is a district-sponsored voluntary retirement savings plan that allows an employee to save money for retirement on a tax-deferred basis. This plan allows you to start, stop, increase or decrease contributions at any time. The plan contains most of the same features of the 403(b) plan, but is particularly different in one unique way: distributions from the 457(b) Deferred Compensation Plan are not subject to the 10% excise tax for early withdrawal.

In 2019, you can contribute 100% of your includible compensation up to \$18,500, whichever is less. If you are age 50 or older, you can contribute up to an additional \$6,000 for a total of \$24,500 for the year. TCG Administrators (formerly JEM Resource Partners) is the plan administrator; you can elect salary deductions at www.region10rams.org. Your initial password to enroll online is waxah457 (case sensitive).

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

403(B) RETIREMENT SAVINGS PLAN

A 403(b) is a retirement savings plan generally offered by public schools and other tax-exempt organizations that allows employees to make contributions on a pretax basis. Most plans allow you to start, stop, increase or decrease contributions at any time. The employer determines the investment providers and employees must open an account with one of those providers to contribute. TCG Administrators (formerly JEM Resource Partners) is the plan administrator; you can elect salary deductions at www.region10rams.org. Your initial password to enroll online is waxah403 (case sensitive).

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

A spiral-bound notebook with a dark blue cover. The notebook is open to a white page with horizontal lines. The word "Notes" is written in a cursive font at the top. A pink bookmark is visible on the right side of the page. The spiral binding is on the left side.

Notes

IMPORTANT CONTACTS

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BENEFIT	VENDOR	PHONE	WEBSITE
Medical	TRS ActiveCare Aetna	800-222-9205	www.trsactivecare.aetna.com
Dental	Ameritas	800-487-5553	www.ameritas.com
Vision (Group #28173)	Superior Vision	800-507-3800	www.superiorvision.com
Cancer (Group #16745)	Allstate	800-521-3535	www.allstateatwork.com
Critical Illness	Aflac	800-433-3036	www.aflac.com
Disability	The Standard	800-368-1135	www.standard.com
Accident Plan	Aflac	800-433-3036	www.aflac.com
Individual Life	Texas Life	800-283-9233	www.texaslife.com
Group Life	MetLife	800-523-2894	www.metlife.com
Telemedicine	WellVia	855-935-5842	www.wellviasolutions.com
Medical Transport	MASA	800-423-3226	www.masaassist.com
Identity Theft Protection	iLock360	855-287-8888	www.ilock360.com
Retirement	TCG Administrators	800-943-9179	www.region10rams.org
Legal	Hyatt/Metlife	800-821-6400	www.legalplans.com
Health Savings Account	First Financial Administrator	866-853-3539	www.ffga.com