

Lubbock ISD 2025

# BENEFITS GUIDE



SCAN ME



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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.*

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# Employee Benefits Center

## A guide to your benefits!

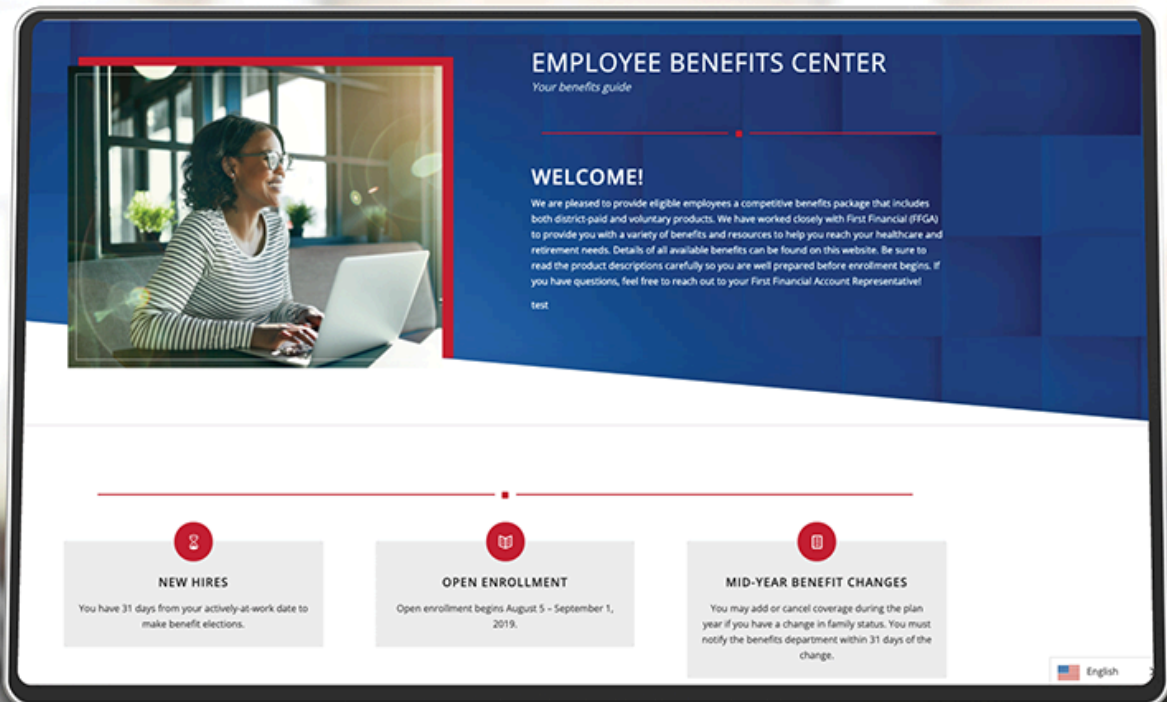
Lubbock ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

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



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

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



# How to Enroll

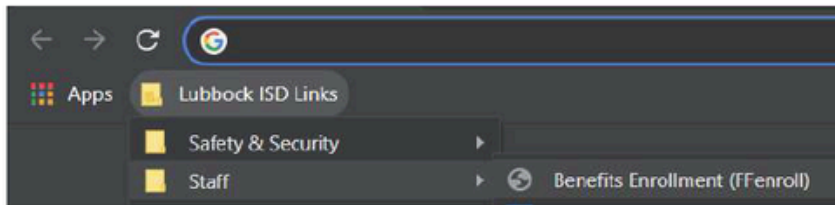
## Benefits Enrollment

### On-Site Enrollment

When it's time to enroll in your benefits, your FFGA Account Representative will be on-site to assist you with making your elections. Visit your EBC for more information.

### Online Enrollment

To log in, Sign into Lubbock ISD Google Chrome Account, Navigate to Lubbock ISD Links, choose Staff, then click on Benefits Enrollment (FFenroll).



#### View Current Benefits

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

#### View/Add Dependents

Click next to view your dependents. It is very important to make sure the social security numbers and birth dates listed are correct. If you plan to add dependents, you will need to enter their legal name, social security numbers and birth dates. **You will also be required to upload proof of dependency documents such as marriage certificate, birth certificate, etc. if the dependent is being newly added for coverage.**

#### Begin Elections

Click next again to begin making your benefit elections. Remember, no changes to your elections can be made during the plan year unless you have either a qualified mid-year change under Section 125 or a special enrollment event.

### Enrollment Assistance Center Instructions

Call 888--580-8015 and follow the prompts. Hours of operation are 8 a.m. to 5 p.m. (local time) Monday through Friday. There is an option to leave a voice message for a representative to call you back. Phone calls will be returned as soon as possible or the next business day if it is after hours.

# Benefit Eligibility & Coverage

## Employee Coverage

### Eligibility

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

### New Employees

You have 31 days from your actively-at-work date to make benefit elections. Insurance coverage becomes effective on the first day of the month following your actively at work date.

### Existing Employees

When it's time to enroll in your benefits, your FFGA Account Representative will be available to assist you with making your elections. Your elections can be made anytime during annual enrollment online from your work or home computer. Before enrollment, take time to educate yourself on the available benefits and what options would work best for you and your family by visiting the Employee Benefits Center.

### Mid-year Benefit Changes

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 31 days of the change.

### Qualifying Life Events Include:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual and student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

### Declining Coverage

If you are eligible for benefits, but wish to DECLINE coverage, please complete the online enrollment either on your work or home computer. Under each option, you will need to select "waive." **You must still complete the beneficiary information.**

# Medical Coverage

## BCBS Medical Plan



Your medical plans are offered through BCBS. From in- and out-of-network options to comprehensive prescription drug coverage and special health and wellness programs, BCBS has been designed to flexibly meet the needs of nearly half a million public education employees.

[Blue Cross Blue Shield of Texas | www.bcbstx.com](https://www.bcbstx.com) | 1.866.355.5999

## Important Links & Information

### BASIC HMO

- Group #: 324956-1000
- Customer Service: 1-877-299-2377

### BASIC PPO

- Group #: 107576-0010
- Customer Service: 1-800-521-2227

### PREMIER PPO

- Group #: 220289-0000
- Customer Service: 1-800-521-2227

### \$0 COPAY CLINIC

UMC Physicians is proud to partner with Lubbock ISD to provide the best in care. Whether you are trying to get healthy, or just want to keep yourself healthy, UMC is here for you!

Visit <https://www.umchealthsystem.com/lubbock-isd>

**\*\*\$0 Copay Clinics are only available to participants in a Lubbock ISD medical plan.**

### TELEHEALTH

Lubbock ISD also offers telehealth (video and telephone) services through the UMC Health System as part of its \$0 Copay Clinics for covered health plan members. See the UMC Clinic Locations page for more details.

# BCBS Medical Plan Highlights

## ALL PLANS INCLUDE:

- \$0 Copay Clinic available to insureds and covered dependents on all health plans
- Telemedicine Plan with UMC's \$0 Copay Clinics\*
- \$0 Copay Generic Prescriptions\*\*
- Living Better Diabetes Program\*\*\*

## BASIC HMO

- \$7,000 Individual/\$14,000 Family In -Network Deductible
- \$9,000 Individual/\$18,000 Family In-Network Out-of-Pocket Maximum
- Must meet deductible before plan pays for non-preventive care
- Plan pays at 80% until Out-of-Pocket met post deductible
- All insureds require a Primary Care Provider (PCP)
- Specialists require PCP referral
- Deductible applies to medical and pharmacy
- No out-of-network coverage unless emergency
- \$60 primary care office fee copay/\$100 specialist office fee copay

## BASIC PPO

- \$5,000 Individual/\$10,000 Family In-Network Deductible
- \$10,000 Individual/\$20,000 Family Out-of-Network Deductible
- \$7,000 Individual/\$14,000 Family In-Network Out-of-Pocket Maximum
- \$14,000 Individual/\$28,000 Family Out-of-Network Out-of-Pocket Maximum
- Plan pays 80% until Out-of-Pocket met In-Network
- Plan pays at 60% until Out-of-Pocket met Out-of-Network
- No requirement for PCP or referrals
- Deductible applies to medical and pharmacy

## PREMIER PPO

- \$3,000 Individual/\$6,000 Family In-Network Deductible
- \$6,000 Individual/\$12,000 Family Out-of-Network Deductible
- \$6,000 Individual/\$12,000 Family In-Network Out-of-Pocket Maximum
- \$12,000 Individual/\$24,000 Family Out-of-Network Out-of-Pocket Maximum
- Plan pays at 80% until Out-of-Pocket met for In-Network post deductible
- Plan pays at 60% until Out-of-Pocket met for Out-of-Network post deductible
- No requirement for PCP or referrals
- \$100 Prescription Deductible

\*Excludes waived medical plan enrolled staff/family members.

\*\*Prescriptions must be from a \$0 Copay Clinic provider, filled at a United Pharmacy, and listed on the \$0 Copay Generic list.

\*\*\*Program participation required for reimbursement of up to \$2,500 of diabetic program eligible expenses annually.

Lubbock ISD offers teleHealth (video and telephone) services through the UMC Health System as part of its Zero Copay Clinics for covered (health plan members) employees and dependents who are on the health plan also. The subscriber number required is the identification number listed on your BCBS medical card. Additional information may also be required. Additional charges for laboratory tests, x-rays, and other testing are generally NOT covered by the District as part of this program and may require additional payment from the insured; the zero copay program relates primarily to clinic visit copays that are covered by the District for employees and their dependents who are part of one of the District's health insurance plans.



# BCBS Medical Premiums

## Medical Semi-Monthly Premiums

	Basic HMO		Basic PPO		Premier PPO	
	Standard Rate	Wellness Rate	Standard Rate	Wellness Rate	Standard Rate	Wellness Rate
Employee Only	\$122.50	\$72.50	\$222.00	\$172.00	\$462.50	\$412.50
Employee + Children	\$189.00	\$139.00	\$392.00	\$342.00	\$739.00	\$689.00
Employee + Spouse	\$462.50	\$412.50	\$537.50	\$487.50	\$1,008.50	\$958.50
Employee + Family	\$557.50	\$507.50	\$645.50	\$595.50	\$1,342.00	\$1,292.00

The Standard monthly premium will be adjusted by a \$50 wellness credit with full participation/compliance in the health screening and wellness program.





Link to CVS Caremark: <https://www.caremark.com/>

CVS Customer Service: 1-844-286-1902

RXBIN: 004336

RXPCN: ADV

RXGRP: RX3809

### **BASIC HMO**

- \$7000 Individual/\$14,000 Family In-Network Deductible
- Covered medications paid by insured until plan deductible is satisfied. Specialty medications require deductible + 30% coinsurance.
- Plan pays 80% in Network until Out-of-Pocket met.

### **BASIC PPO**

- \$5,000 Individual/\$10,000 Family In-Network Deductible
- Covered medications paid by insured until plan deductible is satisfied. Specialty medications require deductible + 30% coinsurance.
- Plan pays 80% in Network until Out-of- Pocket met (60% Out-of-Network)

### **PREMIER PPO**

- \$3,000 Individual/\$6,000 Family In-Network Deductible
- \$100 annual prescription deductible
- \$15 Generic Copay
- \$35 Brand Copay
- \$65 Brand Non-Formulary Copay
- 30% after deductible for Specialty meds
- Plan pays 80% in Network until Out-of- Pocket met (60% Out-of-Network)

### **DETAILS TO KNOW**

- Walgreen's pharmacy locations are out of network for Lubbock ISD prescription coverage.
- United Pharmacy \$0 Copay prescribed through 0\$ Copay Clinic providers do not apply to CVS prescription coverage.
- A separate CVS Caremark prescription card is used at pharmacy locations. DO NOT use our BCBS medical plan card for prescription coverage.
- One CVS perscription card per family is mailed to the employee's home address.
- Monthly Maintenance medications are filled for 90-days with CVS mail order/CVS retail.

# UMC CLINIC LOCATIONS

*All clinics on this page have a zero copay for Lubbock ISD insured employees and their insured dependents.  
There may be a charge for additional services, such as x-rays.*

## **GROUP A CLINICS**

Services are provided on a drive-up basis

### **UMC DRIVE-THRU CLINIC AT 98<sup>TH</sup> & FRANKFORD**

9615 Frankford Avenue **806.761.0267**

## **GROUP B CLINICS**

Services are provided on a walk-in or appointment basis

### **UMC URGENT CARE AT KINGSPARK**

7501 Quaker Avenue (1st Floor) **806.788.3306**

### **UMC EXPRESS CARE AT SOUTH PLAINS MALL**

6002 Slide Road, P12 **806.761.0450**

### **UMC FAMILY MEDICINE AT FREEDOM CLINIC**

5022 Avenue Q **806.762.3597**

### **UMC FAMILY MEDICINE AT IDALOU CLINIC**

130 N. 7th Street | Idalou, TX | **806.892.2537**

### **UMC FAMILY MEDICINE AT SLATON CLINIC**

130 N. 7th Street | Slaton, TX | **806.828.5822**



*Our*  
**PASSION**  
*is* **YOU**

[umchealthsystem.com](http://umchealthsystem.com) |     

## **GROUP C CLINICS**

Services are provided on a walk-in or appointment basis

### **UMC FAMILY MEDICINE AT 69<sup>TH</sup> & SLIDE**

6809 Slide Road, Suite J **806.764.9378**

### **UMC FAMILY MEDICINE - CRAIG BARKER, MD**

6205 43rd Street **806.749.2263**

### **UMC FAMILY MEDICINE AT LAKERIDGE**

5130 82nd Street **806.761.0275**

### **UMC FAMILY MEDICINE AT I-27 MEDICAL CENTER**

4105 Interstate-27 **806.762.2633**

### **UMC FAMILY MEDICINE AT MILWAUKEE**

7301 Milwaukee Avenue **806.761.0464**

### **UMC FAMILY MEDICINE AT ORCHARD PARK**

4420 114th Street **806.761.0420**

### **UMC FAMILY MEDICINE AT WEST WIND**

5520 4th Street **806.761.0475**

### **UMC FAMILY MEDICINE AT 98<sup>TH</sup> & FRANKFORD**

9615 Frankford Avenue (2nd Floor) **806.761.0267**

### **UMC CHILDREN'S AT 98<sup>TH</sup> & FRANKFORD**

9615 Frankford Avenue (1st Floor) **806.761.0265**

### **UMC FAMILY MEDICINE AT SOUTHWEST MEDICAL**

4004 82nd Street Building 100 (2nd Floor) **806.792.1050**

### **UMC INTERNAL MEDICINE AT SOUTHWEST MEDICAL ROSHNI NARAYANAN MD**

4004 82nd Street Building 100 (1st Floor) **806.722.7400**

### **PEDIATRIC ASSOCIATES OF LUBBOCK - PALS**

7501 Quaker Avenue (2nd Floor) **806.793.7257**

### **UMC FAMILY AND CHILDREN'S AT WOLFFORTH CLINIC**

502 East Highway 62-82 | Wolfforth, TX | **806.866.0158**

Scan QR Code for more  
information about our  
clinics & services



# Wellness Program

## GO! FIT! WIN! WELLNESS!

Lubbock ISD has collaborated with iaWellness to offer new Lubbock ISD employees the opportunity to participate in wellness.

Participating in a wellness program as a **new** employee (and ongoing each year) not only helps your health and wellness, but by completing the required activities through the iaWellness program and portal annually, you may receive a discount on your monthly premium contributions up to \$50.00 a month.

## PLEASE COMPLETE THE STEPS BELOW

### STEP 1: REGISTER YOUR PERSONAL WELLNESS ACCOUNT (WITHIN 30 DAYS OF YOUR HIRE OR BENEFIT START DATE)

- Watch for a registration email approximately 5-7 business days after you complete your medical plan benefits enrollment
- The email will come from: [noreply@wellright.com](mailto:noreply@wellright.com)

### STEP 2: COMPLETE THE HEALTH RISK ASSESSMENT (WITHIN 30 DAYS OF YOUR HIRE OR BENEFIT START DATE)

- Login to your account
- Click "Assessment & Lab Results" located at the top of your page
- Choose "Questions" and complete the assessment
- The assessment takes 15-20 minutes to complete and you may complete it in more than one session if needed
- Wellness Program contact number: 806-765-7265

### STEP 3: EARN 500 WELLNESS POINTS

- There are many ways to earn your wellness points. Depending on your benefit start date you may receive prorated points
- Once you are logged in to your portal scroll through the sections to view the points opportunities. Simply click on a tile and record the date of the activity or participate in the quarterly educations and challenges

### STEP 4: COMPLETE A WELLNESS SCREENING IN 2025 (DEADLINE: NOV. 15, 2025)

- Information and scheduling for 2025 on-site Wellness Screenings provided by LISD at no charge to you will be available in Spring/Summer of 2025. Watch for details!
- You may also choose to have your personal physician complete your annual wellness screening. The form for them to complete is located in your wellness portal. Once it is completed, please upload the form by clicking on the "Submit Your PCP Form" tile

# Dental Insurance

## BlueCare Dental Plan



Blue Cross Blue Shield of Texas | 800-521- 2227

Taking care of your oral health is not a luxury, it is a necessity to long-term optimal health. Dental insurance can greatly reduce your costs when it comes to preventative, restorative, and emergency procedures. Review the plan benefits to see which option is best for you and your family’s dental needs. A range of procedures may be covered, such as:

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

Dental Monthly Premiums	
Employee Only	\$22.10
Employee + 1 Dependent	\$49.72
Employee + 2 Dependents or more	\$96.73

## Lubbock ISD - Group Number 348958

Effective: 1/1/2025 - 12/31/2025

The following is a listing of common services available through your BlueCare Dental PPO network (beginning 1/1/2025). The member's share of the cost is determined by whether care is received from a contracting or non-contracting provider.

This information only provides highlights of this program. Please refer to the BlueCare Dental Certificate for additional benefit information.

### DENTAL BENEFIT HIGHLIGHTS - 2025

Program Basics	Contracting Provider	Non-Contracting Provider* Usual/Customary - 90th
<b>Benefit Period Maximum: Calendar Year</b>	\$1,000.00	\$1,000.00
<b>Deductible: Calendar Year</b>	\$50.00 Individual \$150.00 Family	\$50.00 Individual \$150.00 Family

### Services

<b>Diagnostic Services (Deductible does not apply)</b>		
Periodic oral evaluations		
Problem focused oral evaluations	100%	100%
Comprehensive oral evaluations		
<b>Preventive Services (Deductible does not apply)</b>		
Prophylaxis (cleanings)	100%	100%
Topical fluoride applications		
<b>Diagnostic Radiographs (Deductible does not apply)</b>		
Full-mouth and panoramic films		
Bitewing films	100%	100%
Periapical films		
<b>Miscellaneous Preventive Services (Deductible does not apply)</b>		
Sealants	100%	100%
Space maintainers		
<b>Basic Restorative Dental Services</b>		
Amalgams	80%	80%
Resin-based composite restorations		
<b>Non-Surgical Extractions</b>		
Removal of retained coronal remnants	80%	80%
Removal of erupted tooth or exposed root		
<b>Non-Surgical Periodontic Services</b>		
Periodontal scaling and root planing	80%	80%
Full-mouth debridement		
Periodontal maintenance procedures		



**Adjunctive Services**

Palliative treatment (emergency)	80%	80%
Deep sedation / general anesthesia		

**Endodontic Services**

Therapeutic pulpotomy and pulpal debridement	80%	80%
Root canal therapy		
Apexification/recalcification		

**Oral Surgery Services**

Surgical tooth extractions	80%	80%
Alveoplasty and vestibuloplasty		
Excision of benign odontogenic tumor/cyst		
Excision of bone tissue		
Incision and drainage of an intraoral abscess		
(Bony impactions typically covered under medical plan)		

**Surgical Periodontal Services**

Gingivectomy or gingivoplasty and gingival flap procedures		
Clinical crown lengthening		
Osseous surgery	80%	80%
Osseous grafts		
Soft tissue grafts/allografts		
Distal or proximal wedge procedure		

**Major Restorative Services**

Single crown restorations		
Inlay/onlay restorations	50%	50%
Labial veneer restorations		
Crowns placed over implants		

**Prosthetic Services**

Complete and removable partial dentures		
Denture reline/rebase procedures		
Fixed bridgework	50%	50%
Prosthetics placed over implants		
Implants: No coverage		

**Misc. Restorative & Prosthetic Services**

Prefabricated crowns		
Recementations	50%	50%
Post and core, pin retention and crown/bridge repairs		
Adjustments		

**Orthodontics (Deductible Waived)**

Orthodontic Diagnostic Procedures and Treatment:	50%	50%
Adults eligible	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Dependent Children eligible	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Age Limitation	19	

<b>Lifetime Maximum Benefit per Participant</b>	<b>\$1,000.00</b>	<b>\$1,000.00</b>
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# BlueCare® Dental

PPO - Dental



BlueCross BlueShield of  
Texas

## Insured: Coordination of Benefits

Birthday rule applies

Non-duplication of benefits (COB):

Yes (all benefits combined not to exceed benefits of this program)

No (standard - all benefits combined not to exceed total charges)

Claim filing time limit:

Within 365 days of the date of service

## Missing Tooth Exclusion applies:

No Exclusion

All teeth covered beginning on first day of coverage

Enhanced Dental Benefit:  Yes  No

Enhanced Benefit allows groups to provide additional dental benefits to members with specific medical conditions. The group must also have their medical coverage through BCBS

## Select Covered Conditions:

Cardiovascular disease, Diabetes or Pregnancy (standard grouping)

Pre-Diabetes (requires standard grouping)

Additional benefit for one of the following:

- Scaling & Root Planing
- Periodontal Maintenance
- Cleaning

Apply toward annual maximum:  Applies  Does not apply

Additional Enhanced Benefit provisions require Division of Insurance and/or CBSR approval.

## Monthly Premiums - BCBS (employee monthly deduction):

\*Employee Only = \$22.10 per month

\*Employee and one dependent = \$49.72 per month

\*Employee and two or more dependents = \$96.73 per month

(\*pending finalization with BCBS)



# BlueCare<sup>®</sup> Dental

**PPO - Dental**



BlueCross BlueShield of  
Texas

**Benefit Waiting Period -  No or  Yes (the information below is required per group requested)**

**NOTE: If a benefit waiting period applies; Waiting period is waived for existing group dental plans and/or transfers group. Members must be continuously covered under this policy for [xx] months before being eligible for the following Covered Services:**

- Oral surgery
- Endodontics
- Non-Surgical Periodontal Services
- Surgical Periodontal Services
- Major Restorative Services
- Prosthodontic Services
- Miscellaneous Restorative and Prosthodontic Services
- Orthodontic Services

\*Each time you need dental care you can choose to:

#### **See a Contracting Provider**

- Your out-of-pocket cost will generally be the least amount because BlueCare Providers have contracted to accept a lower Allowable Amount as payment in full for Eligible Dental Expenses
- You are not required to file claim forms
- You are not balance billed for costs exceeding the BCBSTX Allowable Amount for BlueCare Dentists

#### **See a Non-Contracting Provider**

- Your out-of-pocket cost may be greater because Non-Contracting Providers have not entered into a contract with BCBSTX to accept any Allowable Amount determination as payment for Eligible Dental Expenses
- You are required to file claim forms
- You are balance billed for costs exceeding the BCBSTX Allowable Amount
- Non-contracting provider reimbursement UCR 90th

#### **Employee Information**

This is a general summary of your benefit design. Please refer to BCBC or your benefit booklet (coming soon) for other details and for limitations and exclusions.

The following eligibility provisions apply:

- Dependent children are covered to age 26. Disabled dependent children can be covered beyond age 26.

**When the course of treatment will be in excess of \$300, a predetermination request should be submitted to BCBSTX in advance of treatment.**

# Vision Insurance

MetLife | <https://www.metlife.com/mybenefits> | 855-638-3931

Proper vision care is essential to your overall well-being. Regular eye exams at any age will help prevent eye disease and keep your vision strong for years to come.

Your employer provides you with a vision plan to take care of you and your family's needs. You must enroll in the vision plan each plan year and premiums are typically paid through payroll deduction. Here are just a few of the areas where you will save money with your plan:

- Eye Exams
- 2nd Pair Plan
- Eye surgeries
- Eyeglasses
- Vision correction
- Contact lenses

Vision Monthly Premium	
Low Plan	
Employee Only	\$8.58
Employee + Spouse	\$16.65
Employee + Children	\$17.16
Employee + Family	\$22.18

Vision Monthly Premium	
High Plan	
Employee Only	\$21.05
Employee + Spouse	\$40.93
Employee + Children	\$42.17
Employee + Family	\$54.47



# Flexible Spending Accounts

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

## Medical FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and pay for out-of-pocket medical expenses not covered under your medical plan. If your plan includes a grace period option, you have additional time to incur and claim against unused funds in the new plan year. Keep in mind that remaining balances after the grace period is exhausted will be forfeited under the use-it-or-lose-it rule.

**FSA PLAN YEAR: JANUARY 1 - DECEMBER 31, 2025**

**FSA MAX: THE MAXIMUM YOU CAN SET ASIDE IN 2024 IS \$3,200**

***(2025 limits have not yet been released by the IRS.)***

## Medical FSA Highlights

- Contributions are automatically deducted from your paycheck on a pre-tax basis, which helps reduce your taxable income and increase your spendable income.
- Your full election will be available to you at the beginning of the plan year.
- Be conservative – any money left in your account at the end of the plan year will be forfeited.
- Use your benefits card to pay for qualified expenses upfront without spending money out of pocket.
- Keep all receipts in case you need to substantiate a claim for tax purposes.

**NOTE: The IRS requires proof that all expenses are eligible. Keep all receipts in case you need to substantiate a claim for tax purposes. Your receipt must include the date of purchase or service, amount you were required to pay after insurance, description of the product or service, merchant or provider name, and the patient's name.**

## Dependent Care FSA

With a Dependent Care Flexible Spending Account, you can set aside part of your pay on a pre-tax basis to pay for eligible dependent care expenses like childcare, babysitters, and adult day care.

**You may allocate up to \$5,000 per tax year for reimbursement of dependent care services.**

**If you are married and file a separate tax return, the limit is \$2,500.**

## Dependent Care FSA Highlights

- Eligible dependents must be claimed as an exemption on your tax return.
- Eligible dependents must be children under age 13 or an adult dependent incapable of self-care.
- Funds become available as contributions are made to your account.
- Keep all receipts in case you need to substantiate a claim for tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.

# FSA Resources

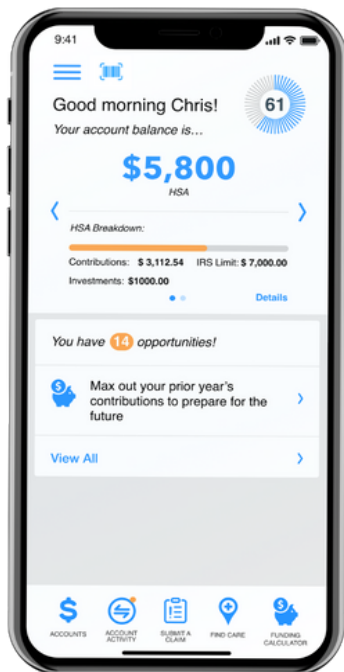
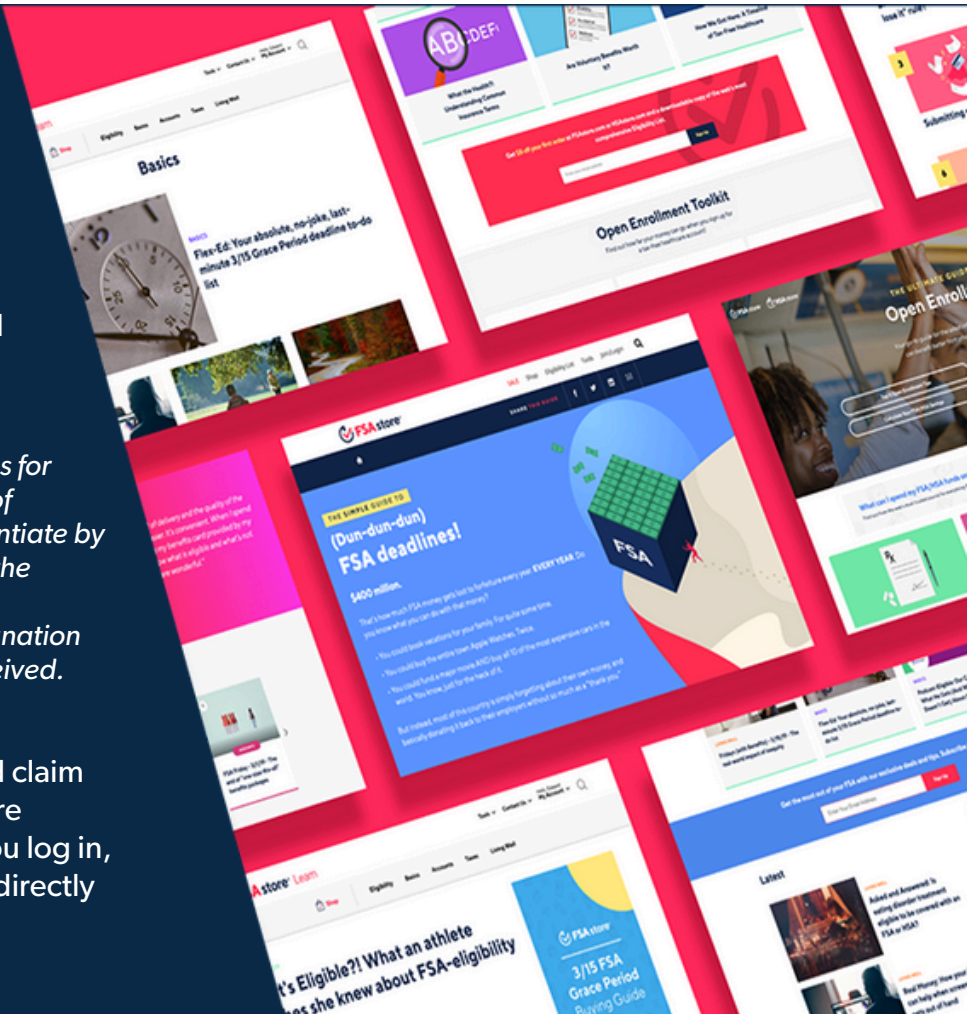
## Benefits Card

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

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

## View Your Account Details Online

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



## FF Mobile Account App

With the FF Mobile Account App, you can submit claims, view account balance and history, check claims status, view alerts, upload receipts and documentation and more! The FF Mobile Account App is available for Apple® and Android™ devices on either the App Store or Google Play Store.

## FSA Store

FFGA has partnered with the FSA Store to bring you an easy-to-use online store to better understand and manage your account. You can shop for eligible medical items like bandages and contact solution, browse for products and services using the Eligibility List and visit the Learning Center to find answers to commonly asked questions. Visit the store at <http://www.ffga.com/individuals/#stores> for more details and special deals.



# Employee Assistance Program

TTUHSC | [www.ttuhscc.edu/counseling](http://www.ttuhscc.edu/counseling) | 806-743-1327

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

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

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

The Counseling Center is located at 3601 4th Street 1A300. Telehealth is available. For more information or to schedule an appointment please call 806.743.1327.

**\*\* When calling TTUHSC, please make sure you identify yourself as an employee of Lubbock ISD \*\*.**



# Counseling for Employees

The Counseling Center @TTUHSC is a counseling benefit provided by your employer.

Here are some important things for you to know:

- Counseling is **for you and others in your household** (spouse, partner, or minor child); individual, couple or family counseling is available.
- Daytime (M-F) and evening (M-Th) appointments are available via Telehealth (Zoom) or in-person.
- Counseling is **free** and **confidential**. You have 8 counseling sessions available to you. Referrals are given for long-term counseling.
- Counselors are licensed and have the knowledge and experience to assist you.
- Phone numbers below serve as a 24-hour crisis line.
- Additional resources on our Counseling Center website.

## Counseling is available for a variety of issues:

Depression	Excessive stress or anxiety
Healing from trauma	Workplace issues
Grief and loss	Better couple communication
Managing family conflict	Alcohol and /or drug abuse



TEXAS TECH UNIVERSITY  
HEALTH SCIENCES CENTER.

Counseling Center

3601 4th Street – STOP 8119, Lubbock, TX

1A300 (first floor, east wing)

806.743.1327 1.800.327.0328

[counselingcenter@ttuhsc.edu](mailto:counselingcenter@ttuhsc.edu)

[www.ttuhsc.edu/counseling](http://www.ttuhsc.edu/counseling)

*When we are no longer able to change a situation, we are challenged to change ourselves.*

*--Viktor E. Frankl*

# Term Life & AD&D

## Employer-Paid & Voluntary

The Standard | [www.standard.com](http://www.standard.com) | 800-247-6875

### Employer-Paid Term Life & AD&D Insurance

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. Your employer provides all eligible employees a \$10,000. The cost of this policy is paid for 100% by your employer. This is a term life policy that is in effect while you are employed.

### Voluntary Term Life Insurance

Voluntary life insurance is term life coverage you can purchase in addition to the basic life plan provided by your employer. It will cover you for a specific period of time while you are employed. Plan amounts are offered in tiers so you can choose the amount of coverage that works best for you and your family. Because it's a group plan, premiums are typically lower, so it's more affordable to gain the peace of mind that life insurance provides. Limitations apply, please see policy for details. Visit the Employee Benefits Center for more details.



# Texas Life

## Permanent Life



Texas Life | [www.texaslife.com](http://www.texaslife.com) | 800-283-9233

### **Texas Life Insurance - Permanent, Portable Life Insurance**

The peace of mind voluntary, permanent life insurance provides is unmatched. It is a solid companion to your group life insurance plan. Texas Life provides life insurance that you can keep for a lifetime. The plan is easy to purchase, pay for, and keep through the convenience of payroll deduction. Coverage is affordable and dependable. Plus, Texas Life has over a century of experience protecting families and giving the peace of mind only permanent life insurance can provide.

### **Texas Life - Permanent Life Highlights**

- You own the policy, even if you change jobs or retire.
- The policy remains in force until you die or up to age 121 if you pay the necessary premium on time.
- It is a permanent, universal life policy which means you can rest easy knowing your loved ones will be well taken care of when you're gone.



# Whole Life



Allstate | [www.allstate.com](http://www.allstate.com) | 800-521-3535

## GROUP WHOLE LIFE INSURANCE

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. A whole life policy is one that stays in force as long as premiums are paid as required. You keep it even after employment ends, making it a smart choice to protect your loved ones.

## HERE'S HOW IT WORKS

With Group Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

# Disability Insurance

The Standard | [www.standard.com](http://www.standard.com) | 888-378-2395

## Why Do I Need Disability Insurance?

Have you ever wondered what would happen to your income if you had an accidental injury, sickness, or pregnancy? That is why you need disability coverage. It replaces a portion of income for the period you are unable to work due to those reasons. You can choose the benefit amount, which is the amount of your income to replace, and the waiting period that you begin receiving payments.

How do you decide if you need disability insurance? Consider these questions when making your decision:

- How much employer leave do you have?
- Do you have savings?
- Do you have other income you can rely on, such as from your spouse or from child support?
- How close are you to retirement?
- Could you go on Social Security Disability or take a Disability Retirement?
- What are your other sources of income?



# Accident Insurance

Metlife | [www.mybenefits.metlife.com](http://www.mybenefits.metlife.com) | 800-438-6388

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



# Critical Illness Insurance

Aflac | [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com) | 800-433-3036

## Prepare For the Unexpected

If you've heard of heart attacks, strokes, organ transplants or paralysis, then you're familiar with critical illness. It's likely you or someone you know has experienced one of these life-altering events. Often times, a critical illness has a powerful impact on people's lives, affecting their livelihood and finances.

A critical illness plan can help with the treatment costs of covered illnesses. Benefits are paid directly to you, unless otherwise assigned, giving you the choice of how to spend the money. Plus, there are plans available to provide coverage for you, your spouse and dependent children.

Prepare now for the unexpected with a critical illness insurance plan. The plan helps you focus on getting well rather than worrying about finances. Visit the Employee Benefits Center and view policy for more details.



# Cancer Insurance

## Plan Options



American Fidelity | [www.americanfidelity.com](http://www.americanfidelity.com) | 800-654-8489

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

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

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

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

# Hospital Indemnity Insurance

Aetna | [www.aetna.com](http://www.aetna.com) | 888-792-9682

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!



## Monthly Rates

*Rates shown are based on monthly deductions. Your payroll deductions will be taken after taxes are taken. You can only choose one plan option and tier below.*

Plan Option	Employee	Employee + Spouse	Employee + Child(ren)	Family
Low Plan	\$21.89	\$44.67	\$34.24	\$54.52
High Plan	\$43.45	\$88.67	\$67.24	\$107.23



# TeleHealth



Recuro | [www.recurohealth.com](http://www.recurohealth.com) | 855-6RECURO

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 can 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!

*(This Telehealth through Recuro is a separate plan from what is offered under Lubbock ISD's medical plan, this plan has a monthly premium paid for by the employee. Members of Lubbock ISD's health plan have access to UMC \$0 copay telehealth at no cost)*

# Identity Theft Protection

iLock360 | [www.iLock360.com](http://www.iLock360.com) | 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.





# Legal Plan



Metlife Legal | [www.legalplans.com](http://www.legalplans.com) | 800-821-6400

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.

# Financial Wellness



FINPATH | [www.financialpathway.com](http://www.financialpathway.com) | 833-777-6545

## WHY FINPATH?

FinPath combines advanced technology and personal Wellness Coaches to empower stronger financial health in our communities.

The FinPath software program provides personalized financial analysis and provides recommendations to assist employees with:

- Budgeting Savings
- Credit Scores
- Investments
- Wills
- Taxes
- Retirement Planning
- Debt Management (student loans/credit cards)
- Insurance

***Lubbock ISD is pleased to provide FinPath at no cost to all employees. You do not need to enroll to participate.***

# Medical Transport

MASA | [www.masamts.com](http://www.masamts.com) | 954-334-8261

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

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

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



# 403(b) Retirement Plans

First Financial Administrators, Inc. | [www.ffga.com](http://www.ffga.com) |  
800-523-8422, option 2 | [retirement@ffga.com](mailto:retirement@ffga.com)

The 403(b) can be an excellent way to save money for retirement. It can serve as a supplement to a traditional pension plan or other retirement plan(s), or as a stand-alone plan. The 403(b) is a tax deferred retirement plan available to employees of educational institutions and certain non-profit organizations as determined by section 501(c)(3) of the Internal Revenue Code. Contributions and investment earnings in a 403(b) grow tax deferred until withdrawal (assumed to be retirement), at which time they are taxed as ordinary income. The 403(b) is named after the section of the IRS code governing it.

## How a 403(b) Works

Employees enroll and participate through their employer. Contributions to a 403(b) are made on a pre-tax basis through a Salary Reduction Agreement. This is an arrangement where the participating employee agrees to take a reduction in salary. The amount by which the salary is reduced is directed to investments offered through the employer and selected by the employee. These contributions are called elective deferrals and are excluded from the employee's taxable income. Contributions grow tax-deferred until the time of retirement when withdrawals are taxed as ordinary income.

## Benefits

- Tax deferred growth: no annual taxation on earnings
- Investment options: fixed annuities, variable annuities, or mutual funds
- Competitive interest rates
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan.
- Receive periodic account statements

Contribution Limits	
2024	2025
\$23,000	\$23,000

Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional \$7,500.

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

# Section 125 Plans

## Section 125 Plan Information & Rules

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

### Here's How It Works

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

### Is It Right For Me?

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

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

IRS specified changes in family status include:

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

Section 125 Plan Sample Paycheck		
	Without S125	With S125
Monthly Salary	\$2,000	\$2,000
Less Medical Deductions	-N/A	-\$250
Tax Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	-\$400	-\$350
Less Estimated FICA (7.65%)	-\$153	-\$133
Less Medical Deductions	-\$250	-N/A
Take Home Pay	\$1,197	\$1,267

**You could save \$70 per month in taxes by paying for your benefits on a pre-tax basis!**

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

# NOTES

A series of horizontal dotted lines for writing notes.

# Contact Information

Product	Carrier	Website	Phone
Enrollment Support	First Financial	<a href="mailto:ffenroll@ffga.com">ffenroll@ffga.com</a>	855-523-8422
Medical	BCBSTX	<a href="http://ffbenefits.ffga.com/lubbockisd">ffbenefits.ffga.com/lubbockisd</a>	877-299-2377
\$0 Copay Clinic with Telemedicine	Physicians UMC	<a href="http://umchealthsystem.com/lubbock-isd">umchealthsystem.com/lubbock-isd</a>	806-219-0281
Pharmacy	CVS Caremark	<a href="http://caremark.com">caremark.com</a>	844-286-1902
Dental Plan	BlueChoice-BCBS	<a href="#">Dental Plan Highlights</a>	800-521-2227
Flexible Spending Account	First Financial	<a href="http://ffa.wealthcareportal.com">ffa.wealthcareportal.com</a>	866-853-3539
Vision	MetLife	<a href="https://www.metlife.com/mybenefits">https://www.metlife.com/mybenefits</a>	855-638-3931
Life Term Paid/VolDistrict	The Standard	<a href="http://standard.com">standard.com</a>	281-517-5466
Permanent Portable Life	Texas Life	<a href="http://texaslife.com">texaslife.com</a>	800-283-9233
Whole Life	Allstate	<a href="http://www.allstate.com">www.allstate.com</a>	800-521-3535
Disability	Standard	<a href="http://standard.com">standard.com</a>	281-517-5466
Accident	Metlife	<a href="http://mybenefits.metlife.com">mybenefits.metlife.com</a>	800-438-6388
Cancer with Illness Critical	AFLAC	<a href="http://aflacgroupinsurance.com">aflacgroupinsurance.com</a>	800-433-3036
Cancer Insurance	American Fidelity	<a href="http://americanfidelity.com">americanfidelity.com</a>	800-654-8489
Hospital Indemnity	Aetna	<a href="http://aetna.com">aetna.com</a>	800-607-3366
Telehealth	Recuro	<a href="http://recurohealth.com">recurohealth.com</a>	855-6RECURO

# Contact Information

Product	Carrier	Website	Phone
Identity Theft	iLock360	<a href="http://iLock360.com">iLock360.com</a>	855-287-8888
Legal	Metlife Legal	<a href="http://legalplans.com">legalplans.com</a>	800-821-6400
Financial Wellness	FinPath	<a href="http://financialpathway.com">financialpathway.com</a>	833-777-6545
Employee Assistance Program	TTUHSC	<a href="http://www.ttuhs.edu/counseling">www.ttuhs.edu/counseling</a>	806-743-1327
Medical Transport	MASA	<a href="http://www.masamts.com">www.masamts.com</a>	954-334-8261
403(b) retirement plans	First Financial	<a href="#">Information Employer 403(b)</a>	800-523-8422, option 2

## **Lubbock ISD Benefits Department**

Vaun Murphrey, Benefits Specialist: (806) 219-0283

Lisa Thompson, Executive Director: (806) 219-0235

## **First Financial Group of America**

Account Manager, Jason Kennedy

325-227-5708 | [Jason.Kennedy@ffga.com](mailto:Jason.Kennedy@ffga.com)

Benefits Enrollment Clerk, Linda Rosebeary

806 219-0281 | [Linda.rosebeary@ffga.com](mailto:Linda.rosebeary@ffga.com)