

Deer Park ISD 2024-2025 BENEFITS GUIDE



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This guide contains a summary of the benefits offered by your employer. If there is a conflict between the terms of this outline of benefits and the actual contracts, the terms of the contracts will prevail.

Employee Benefits Center

A guide to your benefits!

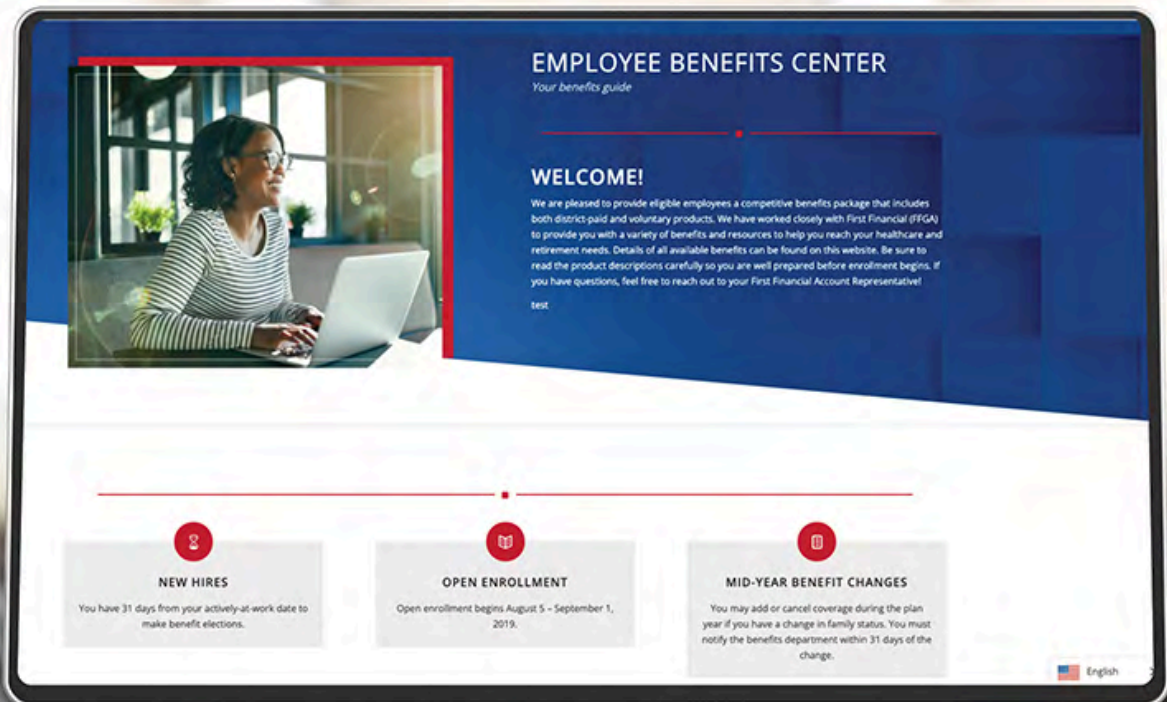
Deer Park ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

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/deerparkisd>



How to Enroll

Benefits Enrollment

Open Enrollment begins July 18 - August 16, 2024

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 to view the on-site enrollment schedule.

Online Enrollment

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

Enroll Now

Login

- Login: Your Employee ID or Social Security Number (no dashes)
- PIN (first login only): The last four digits of your Social Security Number 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 legal name, social security numbers and birth dates.

Begin Elections

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

To schedule an appointment with a FFGA representative, please visit the link:

<https://deerparkenrollment.timetap.com>

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. Your New Hire Enrollment elections will be made at Deer Park ISD.

Existing Employees

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

Mid-year Benefit Changes

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

Qualifying Life Events Include:

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

Declining Coverage

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

Section 125 Plans

Section 125 Plan Information & Rules

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

Here's How It Works

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

Is It Right For Me?

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

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

IRS specified changes in family status include:

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

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

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

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

Medical Coverage

TRS-ActiveCare



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

Blue Cross Blue Shield of Texas | <https://www.bcbstx.com/trsactivecare/> | 1.866.355.5999

TRS-ActiveCare Primary

- Copays for doctor visits and generic prescriptions before you meet deductible
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ActiveCare HD

- Must meet deductible before plan pays for non-preventive care
- In-network and out-of-network benefits – separate out-of-network deductible/out-of-pocket maximum
Nationwide network
- Deductible applies to medical and pharmacy
- No requirement for PCP or referrals
- Compatible with health savings account (HSA)
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ActiveCare Primary +

- Copays for many services and drugs
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive 2 ID cards (BCBS & Express Scripts)

TRS-ActiveCare 2 - Closed to New Enrollees

- Copays for many drugs and services
- Nationwide network with out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ActiveCare Plan Prescription Benefits

Express Scripts | <https://www.express-scripts.com/trsactivecare/> | 1.844.367.6108

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

TRS ActiveCare Medical Premiums

Medical Monthly Premiums				
	Primary	Primary+	HD	AC2
Employee Only	\$146	\$228	\$159	\$688
Employee + Spouse	\$947	\$1,113	\$982	\$2,077
Employee + Child(ren)	\$476	\$616	\$498	\$1,182
Employee + Family	\$1,277	\$1,500	\$1,321	\$2,516

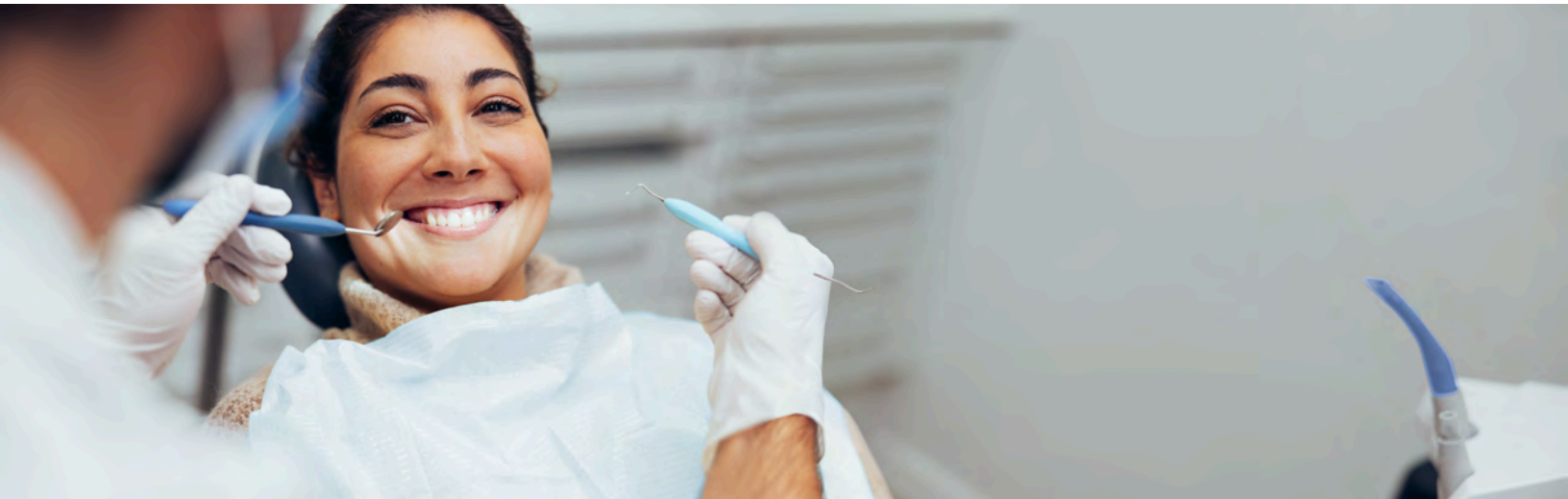
Monthly Premiums shown above include the Employer Contribution of \$325

For more information, please refer to the TRS-ActiveCare website.
<https://www.bcbstx.com/trsactivecare>



Dental Insurance

Plan Choices



Ameritas | www.ameritas.com | 800.659.2223

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			
	Base	Low PPO	High PPO
Employee Only	\$14.88	\$50.44	\$58.88
Employee + Spouse	\$28.48	\$76.48	\$89.80
Employee + Child(ren)	\$30.84	\$78.48	\$98.44
Employee + Family	\$44.88	\$106.24	\$132.88

Vision Insurance

Ameritas | www.ameritas.com | 800.659.2223

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

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

- Eye Exams
- Eyeglasses
- Contact lenses
- Eye surgeries
- Vision correction

Vision Monthly Premium

VSP Choice Plan

Employee Only	\$12.88
Employee + Spouse	\$22.04
Employee + Child(ren)	\$22.88
Employee + Family	\$34.48



Flexible Spending Accounts

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

Medical FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and reimburse yourself for out-of-pocket medical expenses not covered under your medical plan. Your employer has chosen the \$640 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$640 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$640 will be forfeited under the use-it-or-lose-it rule.

Your maximum contribution amount for 2024 is \$3,200.

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.

Health Savings Account

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

A Health Savings Account (HSA) is a great way to help you control your healthcare costs. It works in conjunction with a qualified High Deductible Health Plan (HDHP) to combine tax-free savings earmarked for qualified medical expenses. An HSA allows you to set aside money to pay for higher deductibles associated with a lower monthly premium HDHP. The money you save in monthly insurance premiums is reserved for eligible medical expenses you incur in the future. Eligible expenses include things like co-pays and deductibles, prescriptions, vision expenses, dental care, therapy and medical supplies.

Health Savings Account Highlights

- Balances roll over from year to year and earn interest along the way.
- Portable – you keep it even after you leave employment.
- Tax advantages – invest money in mutual funds to grow your tax savings for either future healthcare costs or retirement.
- Pay for expenses with a benefits debit card that gives you immediate access to your money at the time of purchase.
- Expenses also can be reimbursed through our online portal, online bill pay directly to your provider or submitting a distribution request form.
- Receipts are not required for reimbursement but be sure to save them for tax purposes.

Who Can Participate in an HSA?

- You must be enrolled in a qualified High Deductible Health Plan (HDHP).
- You cannot be enrolled in Tricare or Medicare or covered under your spouse's traditional (non-HDHP) health care plan.
- You cannot participate in a general purpose Flexible Spending Account (FSA) or Health Reimbursement Arrangement.
- Limited Purpose Flexible Spending Accounts are permitted (dental and vision expenses only).
- You cannot participate if your spouse has a general purpose FSA or HRA at their place of employment.
- You cannot participate if you are being claimed as a dependent on another person's tax return.

	2023	2024
HSA Contribution Limits	<ul style="list-style-type: none">• Self: \$3,850• Family: \$7,750	<ul style="list-style-type: none">• Self Only: \$4,150• Family: \$8,300
Health Insurance Deductible Limits	<ul style="list-style-type: none">• Self Only: \$1,500• Family: \$3,000	<ul style="list-style-type: none">• Self Only: \$1,600• Family: \$3,200

\$1,000 catch-up contributions (age 55 or older)

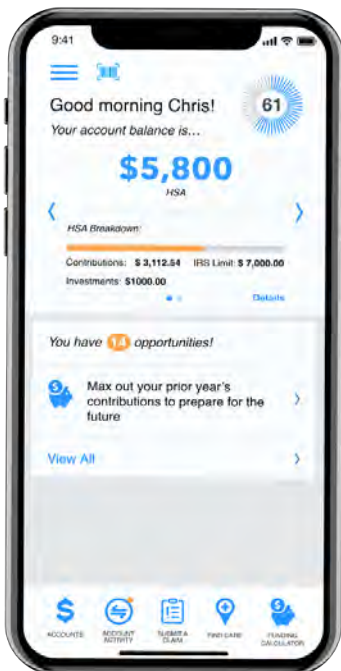
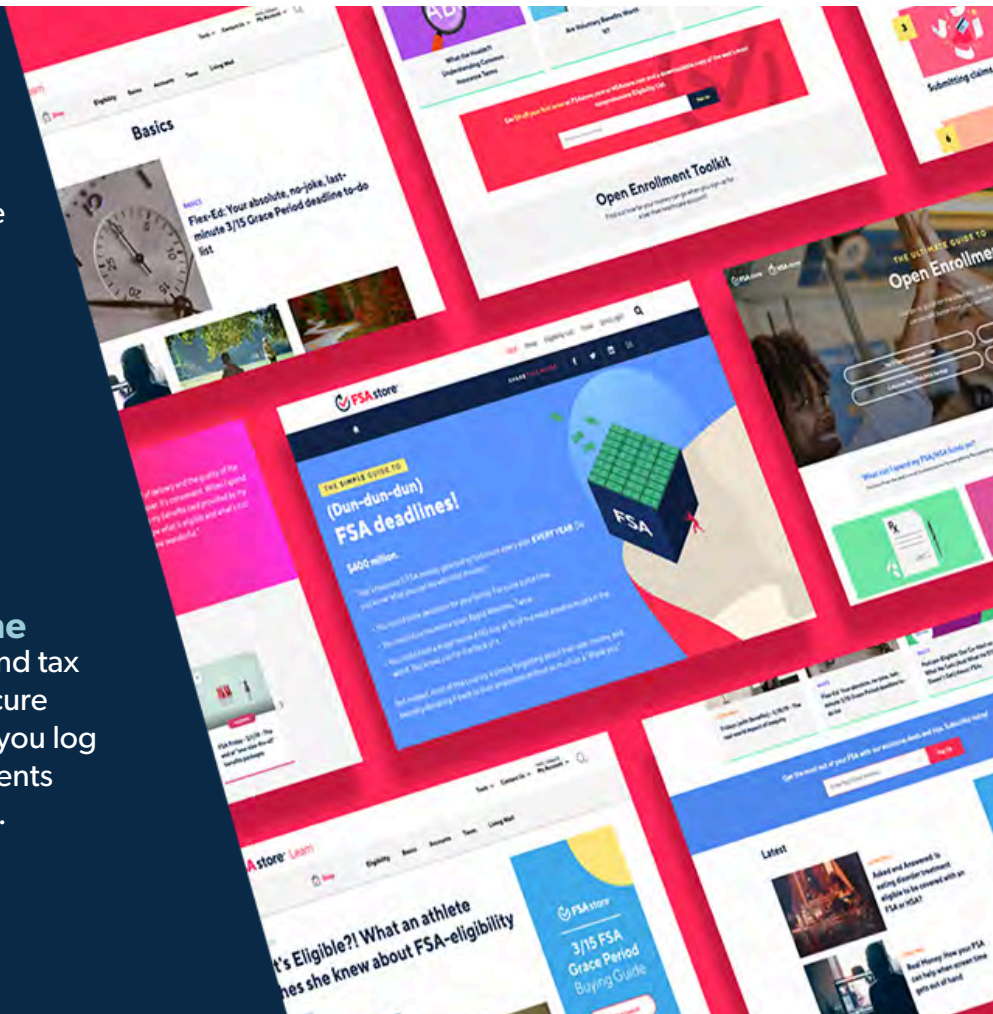
FSA & HSA Resources

Benefits Card

The FFGA Benefits Card is available to all employees that participate in a Flexible Spending Account or Health Savings Account. 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.

View Your Account Details Online

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



FF Mobile Account App

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

FSA/HSA Store

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



Term Life & AD&D

Employer-Paid & Voluntary

Blue Cross Blue Shield of Texas | www.bcbstx.com/ancillary | 877.442.4207

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 \$25,000. The cost of this policy is paid for 100% by your employer. This is a term life policy that is in effect while you are employed.

Voluntary Term Life Insurance

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



Texas Life

Permanent Life



Texas Life | www.texaslife.com | 800.283.9233

Texas Life Insurance - Permanent, Portable Life Insurance

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

Texas Life - Permanent Life Highlights

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

Disability Insurance



New Carrier

American Fidelity | www.americanfidelity.com | 800.654.8489

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?

Important Notice

This is long and short term disability combined. Your Long Term Disability insurance was previously employer paid. Comparable coverage is now at 60 day disability on current plan.



Cancer Insurance

Plan Options



American Fidelity | 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

Critical Illness Insurance

» [LEARN MORE](#)

New Carrier

Aetna | www.aetna.com | 800.872.3862

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.

\$50 Wellness Screening Benefit

Pays a lump sum benefit of \$50 to you, for any approved health screening. These Health Screenings include, but are not limited to, Fasting blood glucose test, chest x-ray, adult and child immunizations, skin cancer screenings, and more.



Accident Insurance

» [LEARN MORE](#)

New Carrier

Aetna | www.aetna.com | 800.872.3862

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

Accident Monthly Premiums

	High	Low
Employee Only	\$8.85	\$5.76
Employee + Spouse	\$17.70	\$11.52
Employee + Child(ren)	\$18.58	\$12.10
Employee + Family	\$27.43	\$17.86



Hospital Indemnity Insurance

» LEARN MORE

New Carrier

Aetna | www.aetna.com | 800.872.3862

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!

Hospital Indemnity Monthly Premiums

	High	Low
Employee Only	\$24.00	\$18.68
Employee + Spouse	\$47.99	\$37.36
Employee + Child(ren)	\$43.19	\$33.62
Employee + Family	\$67.19	\$52.30



Medical Transport

MASA | www.masamts.com | 800.643.9023

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.

MASA Monthly Premiums		
Monthly Premium	Emergent Plus	Platinum
Employee	\$14.00	\$39.00
Employee + Family	\$14.00	\$39.00



403(b) Retirement Plans

National Benefit Services | www.nbsbenefits.com | 800.274.0503

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	
2023	2024
\$22,500	\$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.

DEER PARK INDEPENDENT SCHOOL DISTRICT

Universal Availability Notice

Visit NBSbenefits.com/403b for additional information.



Congratulations! You are eligible to participate in the 403(b) retirement plan provided by the **Deer Park Independent School District**. Contributing to a 403(b) plan will give you peace of mind through financial security during your retirement. A 403(b) plan allows you to contribute a portion of your compensation as a pre-tax or post-tax (Roth) contribution (if allowed by your Employer) in order to save for retirement. Participation in the 403(b) plan is completely voluntary. If you are already contributing to the 403(b) plan, now is a perfect time to increase your contributions.

What is a 403(b) Plan?

A 403(b) plan, also known as a Tax-Sheltered Annuity (TSA), is a tax-deferred retirement plan provided for employees of certain tax-exempt, governmental organizations or public education institutions.

What are the benefits of contributing to a 403(b) Plan?

LOWER TAXES!

The 403(b) contributions you make can be on a pre-tax basis. This means that the money used to invest in the 403(b) plan is not taxed until the funds are withdrawn. For example, if your federal marginal income tax rate is 25%, and you contribute \$100 a month to a 403(b) plan, you have reduced your federal income taxes by nearly \$25. In effect, your \$100 contribution costs you only \$75. The tax savings grow with the size of your 403(b) contribution.

TAX-DEFERRED GROWTH

In your 403(b) plan, interest and earnings grow tax-deferred. This means that your interest will grow tax-free until the time of your withdrawal. The compounding interest on your 403(b) plan allows your account to grow more quickly than money saved in a taxable account where interest and earnings are taxed each year.

TAKING THE INITIATIVE

Contributing to a 403(b) retirement plan helps you take control of your future retirement needs. Other sources of retirement income, including state pension plans and Social Security, often do not adequately replace a person's salary upon retirement. A 403(b) plan can be a great way to supplement your income at retirement.

POSSIBLE TAX CREDITS

Pre-tax contributions may put you in a lower tax bracket reducing your overall tax rate.

ROTH

You may also choose to invest part of your income on an after-tax (Roth) basis. Roth contributions are taxed at the time of the investment though contributions *and* earnings grow tax-free until withdrawn. Qualified distributions will allow you to withdraw your money tax-free.

HIGHER LIMITS

Annual contribution limits are much higher than those of an IRA.

How much can you contribute to a 403(b) Plan?

You may elect to save up to 100% of your income.

For the current IRS contribution limits, including the age 50+ catch-up, please reference www.nbsbenefits.com/limits

HOW TO ENROLL IN THE PLAN

Your employer has provided investment option(s) for you. A list of approved vendor(s) and the Salary Reduction Agreement ("SRA") can be found by visiting the National Benefit Services (NBS) website at NBSbenefits.com/403b or by contacting NBS (contact information below).

Once you have chosen an approved vendor, please open a 403(b) account directly with them. To begin investing, send the completed SRA form to NBS who will work with your employer to begin contributions.

It is important to make sure your salary reductions do not exceed contribution limits as determined by applicable law. As a participant, it is your responsibility to notify your Employer if you own more than 50% of another business and adopt a retirement plan for that business to ensure you do not exceed the maximum contribution amount to all plans involved. Any contribution that exceeds the maximum contribution limit must be distributed from my Employer's 403(b) plan first.

INVESTMENT CHOICES

Annuity contracts made available through insurance companies or custodial accounts through a retirement account custodian are allowed in 403(b) plans. You will need to contact the vendor for a comprehensive listing and information regarding the available investment options.

EXCHANGES

As a participant in the 403(b) Plan, you have the option to move funds, or "exchange" tax-free between different vendors within the same plan.

NBS Retirement Service Center

430 W 7th Street, Suite 219006
Kansas City, MO 64105-1407
(800) 274-0503
Fax: (801) 858-0252

Contact NBS if you have questions about
the retirement plan



403(b) UA Notice Continued

ROLLOVERS

You also have the option of rolling retirement funds from previous employers to your current employer's plan thus simplifying retirement management.

DISTRIBUTIONS FROM THE PLAN

You or your beneficiary will be able to withdraw your vested balance when one of the following occurs:

1. Retirement
2. Termination of Employment
3. Attainment of Age 59 ½
4. Total Disability
5. Death

The vendors may require additional paperwork.

LOANS

You may borrow up to 50% of your vested balance up to \$50,000 (whichever is less). Contact your current vendor about their specific loan provisions.

HARDSHIP DISTRIBUTIONS

An in-service hardship distribution may be allowed if you satisfy certain criteria. Contact NBS for more information about the requirements.

REQUIRED MINIMUM DISTRIBUTIONS (RMD)

Distributions are required at age 72. Exceptions may apply.

Updated: 12/14/2023

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457(b) Retirement Plans



National Benefit Services | www.nbsbenefits.com | 800.274.0503

A 457(b) plan is a Tax Deferred Retirement Plan available to employees of state and local governmental agencies, including public school employees. They are similar to 401(k) plans because they allow you to place a percentage of your salary into an employer-sponsored plan that helps you save for retirement. You will not have to pay taxes on what you contribute or your earnings made until you withdraw the money.

Benefits

- Investment options: fixed annuities, variable annuities, or mutual funds
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan
- Receive periodic account statements
- No 10% federal penalty on interest or earnings for early withdrawal
- No current federal income taxes on the money you put into the plan until it is time to take withdrawals

Contribution Limits	
2023	2024
\$22,500	\$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.

457(b) Plan

Deer Park Independent School District

Highlights

Visit NBSbenefits.com/403b for additional information



Congratulations! You are eligible to participate in the 457 retirement plan provided by the **Deer Park Independent School District**. Contributing to a 457 plan will give you peace of mind through financial security during your retirement. A 457 plan allows you to contribute a portion of your compensation as a pre-tax or post-tax (Roth) contribution (if allowed by your Employer) in order to save for retirement. Participation in the 457 plan is completely voluntary. If you are already contributing to the 457 plan, now is a perfect time to increase your contributions.

What is a 457 Plan?

A 457 plan is a tax-deferred compensation plan provided for employees of certain tax-exempt, governmental organizations or public education institutions.

What are the benefits of contributing to a 457 Plan?

LOWER TAXES!

The 457 contributions you make can be on a pre-tax basis. This means that the money used to invest in the 457 plan is not taxed until the funds are withdrawn. For example, if your federal marginal income tax rate is 25%, and you contribute \$100 a month to a 457 plan, you have reduced your federal income taxes by nearly \$25. In effect, your \$100 contribution costs you only \$75. The tax savings grow with the size of your 457 contribution.

TAX-DEFERRED GROWTH

In your 457 plan, interest and earnings grow tax-deferred. This means that your interest will grow tax-free until the time of your withdrawal. The compounding interest on your 457 plan allows your account to grow more quickly than money saved in a taxable account where interest and earnings are taxed each year.

TAKING THE INITIATIVE

Contributing to a 457 plan helps you take control of your future retirement needs. Other sources of retirement income, including state pension plans and Social Security, often do not adequately replace a person's salary upon retirement. A 457 plan can be a great way to supplement your income at retirement.

POSSIBLE TAX CREDITS

Pre-tax contributions may put you in a lower tax bracket reducing your overall tax rate.

ROTH

You may also choose to invest part of your income on an after-tax (Roth) basis. Roth contributions are taxed at the time of the investment though contributions *and* earnings grow tax-free until withdrawn. Qualified distributions will allow you to withdraw your money tax-free.

HIGHER LIMITS

Annual contribution limits are much higher than those of an IRA.

How much can you contribute to a 457 Plan?

You may elect to save up to 100% of your income.

For the current IRS contribution limits, including the age 50+ catch-up, please reference www.nbsbenefits.com/limits.

Limits are separate from those made to 403(b) or 401(k) accounts.

REQUIRED MINIMUM DISTRIBUTIONS (RMD)

Distributions are required at age 72. Exceptions may apply.

457 SPECIAL CATCH-UP PROVISION

This provision allows you to makeup, or "catchup" for prior years in which you may not have contributed the maximum amount to your employer's plan. Contact National Benefit Services (NBS) for more information.

HOW TO ENROLL IN THE PLAN

Your employer has provided investment option(s) for you. A list of approved vendor(s) and the Salary Reduction Agreement ("SRA") can be found by visiting the (NBS) website at NBSbenefits.com/403b or by contacting NBS (contact information below).

Once you have chosen an approved vendor, please open a 457 account directly with them. To begin investing, send the completed SRA form to NBS who will work with your employer to begin contributions.

INVESTMENT CHOICES

Annuity contracts made available through insurance companies or custodial accounts through a retirement account custodian are allowed in 457 plans. You will need to contact the vendor for a comprehensive listing and information regarding the available investment options.

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Contact NBS if you have questions about the retirement plan



Deer Park ISD 457(b) Plan

Plan Contact Person:

457(b) Retirement Plan Highlights

Continued

TRANSFERS

As a participant in the 457 Plan, you have the option to move funds, or “transfer” tax-free between different vendors within the same plan.

ROLLOVERS

You also have the option of rolling retirement funds from previous employers to your current employer’s plan thus simplifying retirement management.

DISTRIBUTIONS FROM THE PLAN

You or your beneficiary will be able to withdraw your vested balance when one of the following occurs:

1. Retirement
2. Termination of Employment
3. Attainment of Age 59 ½
4. Total Disability
5. Death

The vendors may require additional paperwork.

LOANS

You may borrow up to 50% of your vested balance up to \$50,000 (whichever is less). Contact your current vendor about their specific loan provisions.

UNFORESEEABLE EMERGENCY

An in-service unforeseeable emergency distribution may be allowed if you satisfy certain criteria. Contact NBS for more information about the requirements.

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Plan Contact Person:
Deer Park ISD 457(b) Plan

Plan Contact Person:

Employee Assistance Program

SupportLinc (CuraLinc) | Group Code: dpisd | supportlinc.com | 888.881.5462

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.





Dear Deer Park Independent School District Employee:

Managing work and your home life can sometimes be a challenge. We are pleased to announce that SupportLinc is available with emotional wellbeing and work-life balance resources to keep you at your best. The program offers guidance to help you address and resolve everyday issues at no cost to you or your family. Features include:



In-the-moment support & short-term counseling. A licensed clinician answers 24/7/365 when you call for assistance with work-related pressures, depression, stress, anxiety, grief, relationship problems, substance abuse or other emotional health concerns. You and your immediate household members may also receive up to eight (8) counseling sessions, in-person or via video.



Legal consultation. Receive a free, 30-minute legal consultation per issue with a local attorney, by phone or in-person.



Convenience resources. Knowledgeable specialists provide referrals that help address a wide range of challenges such as child or elder care, adoption, pet care, home repair, education and housing needs.



Financial expertise. Consultation and planning with an experienced financial professional is available, providing pressure-free, personalized guidance until your issue is resolved.



Web platform. Your one-stop shop for program support, resources, information and more. Discover on-demand training to boost wellbeing. Find discounted gym memberships, financial calculators, self-assessments and career resources. Visit the Savings Center for a variety of discounts. Or complete a search to explore articles and tip sheets.



Mobile app. Get confidential support and guidance on the go from a licensed counselor via live chat, as well as expert content and resources – all from the convenience of your phone or tablet.



Text therapy. Exchange text messages, voicenotes and resources Monday – Friday with a licensed counselor through the Textcoach® mobile and desktop app.



Animo. Strengthen your mental health and overall wellbeing at your own pace using Animo's self-guided content, practical resources and daily inspiration to foster meaningful and lasting behavior change.



Virtual Support Connect. This digital group support platform offers moderated sessions hosted by licensed counselors on topics such as grief, mindfulness, preventing burnout and more.



Navigator. Take the guesswork out of your emotional fitness! Click the Mental Health Navigator icon on the web portal or mobile app, complete a short survey and receive personalized guidance for accessing program support and resources.

All requests for information or assistance are free of charge and completely confidential. You can contact SupportLinc 24 hours a day, 365 days a year. Access support whenever needed, wherever is most convenient for you, using the information below.



1-888-881-5462



supportlinc.com

group code: **dpisd**



support@curalinc.com



**Download
the mobile
app today!**

Support for everyday issues. Every day.



Estimado Empleado de Deer Park Independent School District:

Se necesita tiempo y energía para balancear el trabajo, la familia y su salud personal. Para ayudarlo a manejar los desafíos diarios de la vida, nos complace anunciar que SupportLinc, administrado por CuraLinc Healthcare, está disponible. Este programa ofrece apoyo confidencial y profesional, que incluye los siguientes recursos, sin costo para usted y los miembros de su familia:



Apoyo en el momento & asesoramiento a corto plazo. Comuníquese con un consejero clínico autorizado las 24 horas del día, los 7 días de la semana, los 365 días del año para abordar problemas como: depresión, estrés, problemas de relación, pérdidas, abuso de sustancias, ansiedad u otros problemas. A través del programa, usted y los miembros de su familia también pueden recibir hasta ocho (8) sesiones de asesoramiento en persona o por video.



Servicios legales gratuitos. Reciba una consulta legal gratuita de 30 minutos por problema con un abogado local, por teléfono o en persona.



Asistencia familiar. Los expertos ofrecen referencias a recursos que sobre una amplia gama de problemas, como cuidado infantil o de adultos mayores, reparaciones del hogar, necesidades de alojamiento, educación, cuidado de mascotas y mucho más.



Servicios financieros gratuitos. Consulta y planificación con un profesional financiero experimentado, que brinda orientación personalizada y sin presiones hasta que se resuelva su problema.



Portal web. Sitio con diversos servicios de apoyo, recursos, y más. Encuentra programas de superación personal y módulos educativos. Descubra recursos legales y financieros, motores de búsqueda para niños y ancianos. Explore miles de artículos, hojas de consejos y videos.



Aplicación móvil. Programa de apoyo y recursos al alcance de su mano, incluyendo el chat en vivo con un consejero licenciado y experto, contenido buscable.



Terapia de texto. Intercambie mensajes de texto, notas de voz y recursos, de lunes a viernes, con un consejero licenciado a través de la aplicación de escritorio y móvil Textcoach®.



Animo. Fortalezca su salud mental y bienestar general utilizando contenido autoguiado, recursos prácticos e inspiración diaria para fomentar un cambio de comportamiento significativo y duradero.



Navigator. Elimine las conjeturas de su aptitud emocional. Haga clic en el icono del Mental Health Navigator en el portal web o la aplicación móvil, complete un breve cuestionario y reciba orientación personalizada para acceder a la asistencia y los recursos del programa.

Todas las solicitudes de información o asistencia a través SupportLinc son gratuitas y completamente confidenciales. Puedes contactar con el programa las 24 horas del día, los 365 días del año, utilizando la información a continuación.



888.881.5462



supportlinc.com
codigo del grupo: **dpisd**



support@curalinc.com



¡Descargar la aplicación móvil hoy!

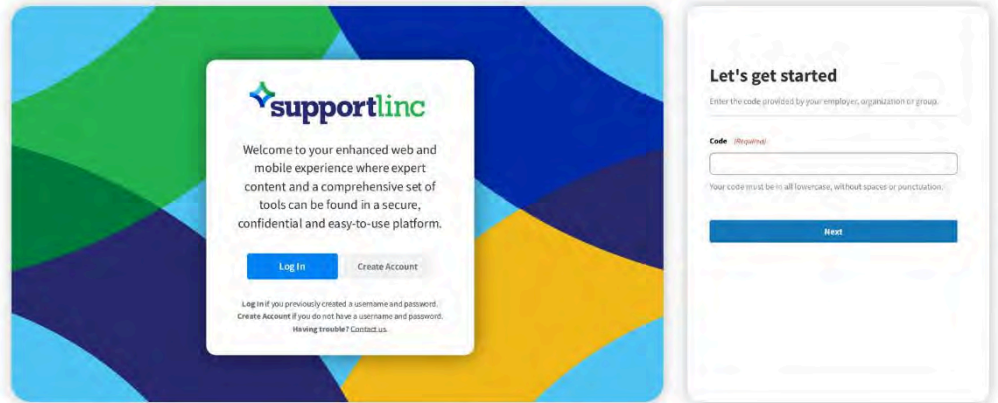
Access Made Easy

Web and Mobile Platform

Accessing resources to boost your wellbeing has never been easier. You can explore all that your program has to offer with a single username and password. To get started, follow the simple steps below.

Step 1. Visit your web or mobile platform.

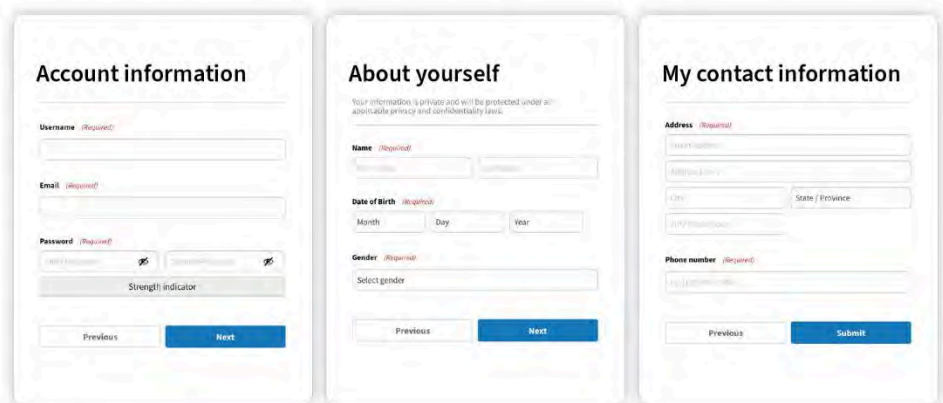
Visit supportlinc.com, or use the mobile app, click on Create Account and enter your group code (**dpisd**) on the next screen. You will only need your group code this one time.



Step 2. Create your individual username and password.

Answer a few questions - it only takes a minute!

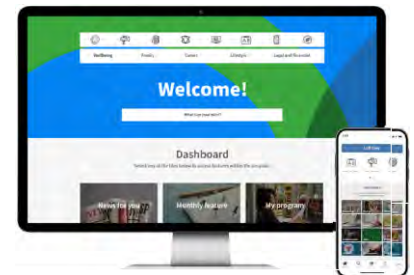
We securely store this confidential information to make personalized recommendations for you.



Step 3. You're all set!

Now with only one login, you can access all of the care modalities, valuable information and resources your program has to offer!

Have questions? Please see page 2 for answers to frequently asked questions.



Download the mobile app by scanning this QR code.



COBRA

FFGA Administrators, Inc. | www.ffga.com | 800-523-8422, option 4

Life is full of unexpected events that may impact your health insurance coverage. Under the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA, you have the right to continue your group health coverage such as medical, dental, vision insurance and flexible spending accounts for a limited period of time.

COBRA Highlights

- Temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work, divorce, death or a child no longer qualifying as a dependent. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.
- Either you or your family member are responsible for notifying your employer of a divorce, legal separation or child losing dependent status within 60 days of the event. In the case of termination, death or reduction in hours, your employer will be responsible for letting the provider know that you have the right to continue coverage under COBRA.
- Benefits will remain identical to what you had while employed. However, you will be responsible for paying the full premium, plus any applicable fees.



Medicare & Age 65



FFMS | <https://www.ffga.com/medicare-solutions> | 800-523-8422

Questions to Consider Before Retiring

- Do I **plan** to Retire?
- Am I **eligible** to Enroll?
- **When** can I enroll?
- Do I really **want** to enroll?
- **Should** I enroll now or wait?
- What happens if I **don't** enroll when I'm eligible?

Whether or not you intend to retire yet, these questions and more may occur as you approach age 65.

Planning for your future is important, and you don't have to do it alone.

Let the experts at First Financial assist you through this process.

Robert Dawson
FFMS Coordinator
Cell: 281-889-9382

Clever RX

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

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>.

Clever RX 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 to unlock exclusive savings at over 60,000 pharmacies nationwide.
- Available to use now!

Contact Information

Deer Park ISD Benefits Office
2800 Texas Avenue | Deer Park, TX 77536
832.668.7026
benefits@dpsid.org

Valeria Clinkscales, Sr. Executive Administrator
281.272.7618 / valeria.clinkscales@ffga.com

Product	Carrier	Website	Phone
Medical	TRS	www.bcbstx.com/trsactivecare	866.355.5999
Prescription Benefits	Express Scripts	www.express-scripts.com/rx	844.367.6108
Flexible Spending Accounts	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Health Savings Account	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Dental	Ameritas	www.ameritas.com	800.659.2223
Vision	Ameritas	www.ameritas.com	800.659.2223
Long Term & Short Term Disability	American Fidelity	www.americanfidelity.com	800.654.8489
Group & Term Life Insurance	Blue Cross Blue Shield of Texas	www.bcbstx.com/ancillary	877.442.4207
Cancer Insurance	American Fidelity	www.americanfidelity.com	800.654.8489
Accident, Critical Illness & Hospital Indemnity	Aetna	www.aetna.com	800.872.3862
Permanent Life Insurance	Texas Life	www.texaslife.com	800.283.9233
Retirement	National Benefit Services	www.nbsbenefits.com	800.274.0503