

# EMPLOYEE BENEFITS OVERVIEW GUIDE

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

## ALLEN ISD



### WHAT'S INSIDE?

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S125 PLAN INFORMATION  
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### EMPLOYEE BENEFITS CENTER

[HTTP://BENEFITS.FFGA.COM/ALLENISD](http://benefits.ffga.com/allenisd)

#### SHERI STILES, ACCOUNT MANAGER

1200 W. WALNUT HILL LN., STE #3400, IRVING, TX 75038

OFFICE: 800-883-0007 | CELL: 214-500-4500

EMAIL: [SHERI.STILES@FFGA.COM](mailto:SHERI.STILES@FFGA.COM)



This guide contains a summary of the benefits offered by your employer. If there is a conflict between the terms of this outline of benefits and the actual contracts, the terms of the contracts will prevail. For a more detailed explanation of benefits you may contact your Account Manager or First Financial Administrators at 1-800-523-8422 or visit <http://benefits.ffga.com>.

# EMPLOYEE BENEFITS CENTER

NEW EMPLOYEE BENEFITS CENTER – YOUR GUIDE TO YOUR BENEFITS!

We've created a custom site just for you! Find detailed information about current and upcoming benefits, voluntary product offerings and employer programs, Section 125 & Flex Information, important contact numbers and links, and downloadable forms and brochures.

<http://benefits.ffga.com/allenisd>



## HOW TO ENROLL

Your FFGA Benefits Advisors will be on site to assist you with making your benefits elections. Go to the Employee Benefit Center to find the open enrollment [lab schedule](#). To find out when your Benefit Advisors will be at your location visit <http://benefits.ffga.com/allenisd> or email your FFGA Account Manager, [sheri.stiles@ffga.com](mailto:sheri.stiles@ffga.com). You also have the option to enroll online 24/7 on your own during your enrollment period.

### ENROLLMENT –WHAT TO HAVE READY

- Social Security and Birth Dates for all dependents
- Any Status/Life Event or address changes
- Questions about available benefits

### ONLINE ELECTIONS

To prepare for your elections, visit <http://benefits.ffga.com/allenisd>. When you are ready to make benefit elections, click on "Make Elections" and sign in.

### LOGIN AND PIN

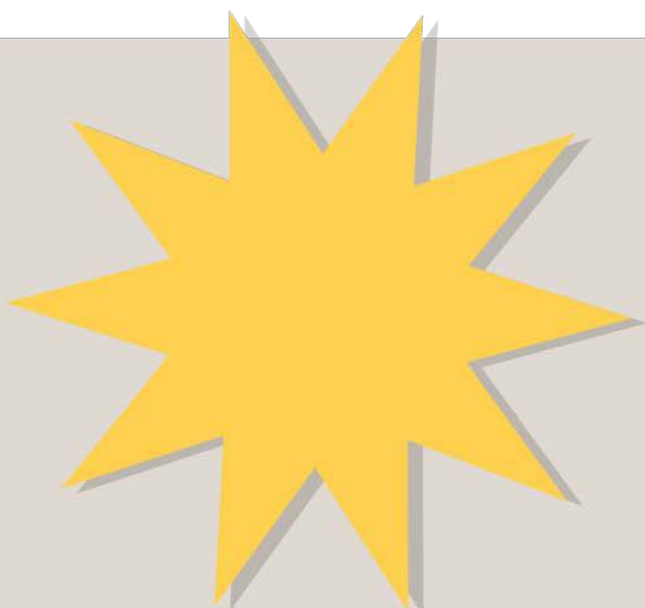
Your login is your social security number (no dashes) and your PIN is the last four digits of your social security number plus the last two digits of your birth year (6 digits total).

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

- o Verify your personal information
- o Verify all dependent information (ssn/date of birth)
- o Add any eligible dependents not listed, regardless of whether you plan to currently elect coverage for (makes future benefit elections easier) Very Important for future elections
- View benefits elections

### USEFUL INFORMATION TO KNOW

- **Remember your PIN number!** You will need it again to complete your enrollment
- Contact FFGA at 855-523-8422 with any technical questions
- If you have questions about benefits contact FFGA at 800-883-0007 or [Dallas@ffga.com](mailto:Dallas@ffga.com)
- Reminder: After Open Enrollment no benefit changes are allowed, unless you have an IRS Section 125 qualified event and/or a TRS ActiveCare Special Enrollment Event (See Mid-year Changes on the EBC)



## SECTION 125 PLAN INFORMATION AND RULES

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

### HERE'S HOW IT WORKS

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

### IS IT RIGHT FOR ME?

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



## SECTION 125 SAMPLE PAYCHECK

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



**SAVINGS  
PER PAYCHECK**

### NEED TO MAKE CHANGES?

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

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

# FLEXIBLE SPENDING ACCOUNTS

## MEDICAL FSA

Medical Flexible Spending Accounts (FSA) allow you to set aside pre-tax payroll deductions each paycheck to pay for out of pocket medical, dental and vision expenses for you and your family.

During open enrollment, you will estimate the amount you think you will need during the year. This amount will be taken out of each paycheck. Your full annual election will be available to you at the beginning of the plan year.

*Your employer has chosen the \$500 Roll-Over Option for your plan. This option allows you the opportunity to roll over \$500 of unclaimed Medical FSA funds into the following plan year. Any amount in excess of \$500 will be forfeited under the use-it-or-lose-it rule.*

FSA PLAN YEAR IS: SEPTEMBER 1 – AUGUST 31

FSA MAX: THE MAXIMUM YOU CAN SET ASIDE IS \$2,700.00



## DEPENDENT CARE FSA

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

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

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

This account allows you to pay for day care

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

Eligible dependents must be children under the age of 13 when care is provided or be an adult dependent incapable of self-care and be claimed as an exemption on your tax return. For full plan details, view the FSA Booklet available on the Employee Benefit Center.



## FLEXIBLE BENEFITS CARD

The Benefits Card is available to all employees that participate in Medical FSA, HAS and/or a Dependent Care FSA. The Benefits Card gives you immediate access to your money at the point of purchase. Cards are available for participating employees, their spouse and eligible dependents that are at least 18 years old. To request a card for your spouse or dependent, login to our secure portal at [www.ffga.com](http://www.ffga.com).

NOTE: The IRS requires validation of most FSA transactions. You must submit receipts for validation of expenses when requested. If you fail to substantiate by providing a receipt to First Financial within 90 days of the purchase or date of service your card will be suspended until the necessary receipt or explanation of benefits from your insurance provider is received.

## ONLINE PORTAL

Get account information from our easy-to-use online portal. View your Flex Account balance, find claim forms and view claim status and history. See your HSA account and investment balances in real time and request distributions. Visit [www.ffga.com](http://www.ffga.com) to set up your online account.

## FF FLEX MOBILE APP

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

Your Employer ID Number is FFA985. *You must have this number or your Flex Benefits Card number to register your account on the FF Flex Mobile App.*

## FSA STORE

First Financial has partnered with the FSA Store to bring you an easy to use online store to better understand and manage your FSA. Visit <http://www.ffga.com/fsaextras> for more details & special deals!

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





# BENEFITS AT A GLANCE

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

## MEDICAL— TRS ACTIVECARE

**ActiveCare 1-HD** is a high deductible PPO medical plan using the "Aetna Open Access Choice POS II" network. When you choose providers who belong to Aetna's network, you will pay less out of your pocket for covered services as a result of the network discounts. If you receive services from an out-of-network provider, a separate out-of-network deductible and out-of-pocket maximum may apply. Pharmacy services are through the Caremark pharmacy network (includes pharmacies other than Caremark).

**ActiveCare 2-** is a co-pay PPO medical plan also using the "Aetna Open Access Choice POS II" network. When you choose providers who belong to Aetna's network, you will pay less out of your pocket for covered services as a result of the network discounts. If you receive services from an out-of-network provider, a separate out-of-network deductible and out-of-pocket maximum may apply. Pharmacy services are through the Caremark pharmacy network (includes pharmacies other than Caremark). **NOT OPEN FOR NEW ENROLLMENTS.**

**ActiveCare Select-** is a network-only co-pay plan that uses specific networks for care. If you live in certain counties in the DFW area you are required to use providers in the "Baylor Scott & White Quality Alliance" network. If you live outside of those counties you will use providers in the "Aetna Select Open Access" network. No referrals are required to see most specialty providers. This plan does not have out-of-network benefits unless it is an emergency situation as defined by the plan. Pharmacy services are through the Caremark pharmacy network (includes pharmacies other than Caremark).

**Scott & White Health Plan** HMO is a network-only co-pay medical plan offered through a partnership with TRS-ActiveCare. You must live or work within the HMO service area to be eligible for this plan. No referrals are required to see specialty providers. This plan does not have out-of-network benefits unless it is an emergency situation as defined by the plan. Pharmacy preferred pharmacies and coverage is subject to whether a drug is part of the HMO's formulary.

For more information about ActiveCare Plans go to <http://benefits.ffga.com> or visit [www.tractivecareaetna.com](http://www.tractivecareaetna.com) /1-800-222-9205  
For the Scott and White HMO go to the EBC or visit [www.TRS.SWHP.org](http://www.TRS.SWHP.org) /1-800-321-7947



# GAP PLAN – AMERICAN FIDELITY

Many people think that basic health insurance is enough to cover their medical needs, but the reality is that many plans only cover a portion of overall expenses. It's important to protect yourself in case of a sudden hospitalization. Rising health care costs can be a financial concern. *When faced with a hospital expense, how would you manage to pay your share, including the deductible and co-pays?* The Hospital GAP PLAN® Choice™ can help! American Fidelity Assurance Company's Hospital GAP PLAN® Choice™ is a supplemental, limited benefit medical expense policy that is designed to help pay the deductible and co-insurance when you or a family member are confined in the hospital.

## Your Maximum Reimbursement:

Benefit amounts available are \$1,000 and \$2,500 per confinement for qualified out-of-pocket expenses for injury or sickness. Your reimbursement can not exceed the benefit amount you initially select under this plan.

## How it Pays:

The Inpatient Hospital Benefit pays the difference between the actual hospital expenses you incur as an inpatient and the amount your primary medical plan covers.

## INPATIENT HOSPITAL BENEFIT

- Inpatient hospital stays
- Inpatient surgery
- Physician expenses from inpatient stay
- Lab expenses from inpatient stay

## OUTPATIENT BENEFIT

- Treatment in a hospital emergency room
- Outpatient surgery
- Treatment in a hospital
- Free standing outpatient surgery center
- Outpatient diagnostic testing

Repeat visits for the same or related conditions will be subject to a single maximum outpatient benefit. After 90 consecutive days without a related condition, a new maximum outpatient benefit will apply.

The Outpatient Benefit pays the difference between the actual outpatient expenses incurred and the amount paid by your primary medical plan.

**For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>.**

# DENTAL – AMERITAS

Visiting the dentist can help you and your family keep a great smile as well as maintaining good health. These plans are designed to help you keep your teeth in the best shape possible. Here is how they work.

## PPO Low Plan

Freedom to choose dentist in- or out-of-network

In-network providers have agreed to the contracted rate, reducing your out of pocket expenses by staying in-network

Annual deductible of \$100 per individual; \$300 per family; annual maximum benefit of \$1,000 per person

Preventive care (e.g., cleaning, exams, and x-rays) is paid at 100% and not subject to the deductible

Basic restorative care (e.g., fillings, root canals & gum treatments) is paid at 80% up to annual maximum

Major services are covered at 50% up to annual maximum

Orthodontia lifetime maximum of \$1,000 per person.

## PPO High Plan

Freedom to choose dentist in- or out-of-network

- Out-of-pocket costs are lower if you chose from the Preferred Provider list of “in-network” dentists

Annual deductible of \$100 per individual; \$300 per family; annual maximum benefit of \$1,000 per person

Preventive care (e.g., cleaning, exams, and x-rays) is paid at 100% and not subject to the deductible

Basic restorative care (e.g., fillings, root canals & gum treatments) is paid at 80% up to annual maximum

Major services are covered at 50% up to annual maximum

Orthodontia lifetime maximum of \$1,000 per person (The high plan NOW includes ADULT ortho!)

Ameritas Dental PPO Plans	Low Plan	High Plan
Employee Only	\$21.14	\$32.82
Employee + Spouse	\$49.22	\$71.10
Employee + Child(ren)	\$59.62	\$85.38
Employee + Family	\$82.50	\$117.34

**For Complete Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>.**

## HYBRID DENTAL PLAN – AMERITAS

High/Low Plans let your employees a choice between two plans, two premiums levels, in one policy. It lets your employees select the plan that best suits their coverage and financial needs. On the effective date, all eligible employees may choose between the High Plan and the Low Plan shown in this proposal, or choose to waive coverage. The employee must remain in the plan he or she chose until the next renewal date. At each annual election period, employees may switch between the High Plan and the Low Plan without penalty.

Ameritas Dental Hybrid Plan	
Employee Only	\$7.78
Employee + Spouse	\$33.62
Employee + Child(ren)	\$35.34
Employee + Family	\$56.30

**For Complete Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>.**

## VISION – AMERITAS (VSP NETWORK)

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

\$20 deductible for eye exam

\$25 deductible for eyeglass basic lenses

\$150 frame allowance and 20% off balance

OR \$150 contact lens allowance

- Frequency of benefit: Exam—once every 12 months; lenses or contact lenses—once every 12 months; frame—once every 12 months

Must choose an in-network provider for less out-of-pocket expense

Employees will receive ID cards however they are not needed for service (social security number can be used)

Employee Only	\$11.08
Employee + Spouse	\$17.68
Employee + Children	\$18.08
Employee + Family	\$28.96

**For Complete Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>.**

## DISABILITY – THE STANDARD

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

Guaranteed issue coverage for everyone; pre-existing condition limitations only apply on new levels of coverage elected or for any enhancements to the plan

- Your monthly benefit will pay up to 66⅔% of your salary in \$100 increments to a maximum of \$8,000 per month

If you are unable to return to work due to an accident or illness, the plan will pay you up to age 65

The cost depends on your age, the amount of coverage selected, and on how quickly you want benefits to begin

An Elimination Period allows you to select the number of days that you must be disabled before benefits are available. Options are 0/7 days, 14 days, 30 days, 60 days, 90 days or 180 days for absences due to covered injuries and sickness

A pre-existing condition is any condition for which advice or treatment was received in the 90 days prior to the effective date of coverage; pre-existing conditions will not be covered until after twelve months of continuous coverage

- Plan includes a Hospital Waiver—meaning if you have been admitted to a hospital as an inpatient for 24 hours or more, the elimination period will be waived and begin payment immediately for anyone who has chosen the 30 day or less elimination period

## CANCER INSURANCE – GUARDIAN

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

Plans pay directly to offset expenses related to the treatment of cancer and other specified diseases like Lupus, Cystic Fibrosis, Lyme disease, etc.

Plans pay based upon a schedule of benefits

Low Plan pays \$1,000, High Plan pays \$2,000 upon initial cancer diagnosis

Wellness benefit: \$50 on Low Plan, \$50 on High Plan

Plan pays up to \$5,000 on Low Plan and \$20,000 on High Plan annually for chemotherapy and radiation treatment

Plus Plans offer an Intensive Care Unit (ICU) rider benefit

New Hires only (within 31 days of hire) and their dependents who apply for coverage during this open enrollment will be guaranteed coverage. Pre-existing condition limitations will apply for one year for those who are not currently in the group cancer plan. A preexisting condition is a disease or physical condition for which symptoms existed or medical advice or treatment was recommended or received within the twelve-month period prior to the effective date of coverage. Guardian does not pay for any loss due to a pre-existing condition during the first 12 months of coverage.

**For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>.**

## ACCIDENT INSURANCE – METLIFE

Accident insurance is a way to protect you and your family from the unexpected expenses of an accident. Not only can the policy assist with hospital stays and medical exams, but travel costs as well. With benefits paid directly to you, you can determine where to spend the money. It's comforting to know that an accident insurance policy can be there through all the stages of your care, from initial treatment to follow-up care.

Accident coverage may provide a benefit for costs associated with:

- Concussions
- Lacerations
- Broken teeth
- Emergency room visits
- Ambulance, ground or air
- Intensive care unit

**For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>.**

## CRITICAL ILLNESS INSURANCE – AMERICAN FIDELITY

Critical illness insurance offers you financial protection when you need it the most with cash benefits paid directly to you. Since benefits are provided in a lump sum at the time a covered diagnosis occurs, there is flexibility in how you use your benefits. Whether for medical expenses, or the cost of daily living, the decision is yours to use the benefits in a way that best fits your needs so you can focus on your recovery.

Supplementing your major medical with critical illness insurance helps you pay for your care so you can focus on getting well. Critical illness insurance may cover:

- Severe burns
- Coma
- Paralysis
- Heart attack
- Permanent damage from a stroke
- Bypass surgery
- Kidney failure
- Major organ transplant

**For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>.**

## PERMANENT, PORTABLE LIFE INSURANCE – TEXAS LIFE

Ensuring your family is financially covered in the event of a loss is an important way of showing them you care about their needs. Life Insurance can help. Portable, Individual Life Insurance policies may help your family in the event of your death. The application process is simple. You only have to answer three health questions, and there are no medical exams required.

**For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>.**

## BASIC LIFE WITH AD& D AND GROUP TERM LIFE AND AD& D INSURANCE – UNUM

Although no dollar amount can ever be placed on the value of your life, this insurance plan can provide stability and protection to your loved ones after you are gone. Allen ISD provides a \$10,000 Basic Life and AD&D policy to all eligible employees. How this plan works:

- This policy has age-banded rates for employees, spouse and children. The policy will age the insured as of their age on September 1 of each year and rates will be based on your age-band for that plan year
- For amounts of coverage still in underwriting after September 1, the effective date of coverage will be the first day of the month following the date of approval by Unum
- Coverage available for spouse and child(ren) ONLY if you have coverage for yourself
- Employee: Up to \$230,000 of coverage
- Spouse: \$50,000 of coverage, cannot exceed 50% of employee coverage
- Children: \$10,000 of coverage

Any employee electing over the Guaranteed Issue limits are subject to underwriting

- Employee: may apply for coverage in \$10,000 increments up to a maximum of 7x salary or \$500,000 of coverage
- Spouse: \$5,000 increments to a maximum of \$250,000 (not to exceed 50% of employee coverage)
- Child(ren): \$1,000 increments to a maximum of \$10,000

**For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>.**

## LEGAL PLAN – LEGAL SHIELD

Everyone deserves legal protection. LegalShield gives you the ability to talk to an attorney on any personal legal matter, no matter how trivial or traumatic, all without worrying about high hourly costs.

**For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>.**

## AIR/GROUND EMERGENCY TRANSPORTATION – MASA

For only \$99 or \$9 per month (Emergent Plan) or \$390 or \$32.50 per month (Platinum Plan), MASA can cover any emergency transportation bill that insurance doesn't. This will cover everyone who resides in your household. College students are also covered. This could save you hundreds of dollars on ground ambulances and thousands of dollars on air ambulances.

**For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>.**

## ID THEFT PROTECTION

Your identity may be your most important asset. It defines who you are, determines how much you can borrow and can be a deciding factor in employment. These factors are why your identity is a target for online criminals. In 2015, identity fraud affected 13.1 million consumers costing a total of \$15 billion. Last year, 20% of all fraud losses were due to new account fraud—meaning that fraudsters were opening new accounts under stolen identities, going beyond the usual credit card fraud many consumers anticipate. Keep your identity protected with iLOCK360's comprehensive identity protection. Here is how it works:

*The Basic Free is no longer available as most employees receive this type of benefit with their bank or other credit cards. You can still purchase the Plus or Premium options as these plans offer more than just monitoring.*

Monitors your identity 24/7/365

Personal email address required to sign up for this program

Plan can protect individual or family

**For Rates and Plan Details please visit: <http://benefits.ffga.com/allenisd>.**

## FINANCIAL WELLNESS— FINPATH BY TCG SERVICES NEW! FREE TO ALL ELIGIBLE EMPLOYEES

First Financial offers a variety of options to help supplement your future income and help achieve your financial goals. This software program provides personalized financial analysis and provides recommendations to assist employees with: budgeting savings, credit scores, investments, wills, taxes, retirement planning, debts management (student loans/credit cards) and insurance.

**Program starts 9/1/2019 Visit EBC for more information: <http://benefits.ffga.com/allenisd>.**

## RETIREMENT OPTIONS

First Financial offers a variety of options to help supplement your future income and help achieve your financial goals

### WHICH ONE IS RIGHT FOR ME?

#### 403(B)

A 403(b) plan is a retirement plan for specific employees of public schools & tax-exempt organizations. These plans allow you to invest in either annuities or mutual funds. A 403(b) Plan allows you to reduce your federal taxable income by the amount you choose to contribute. 403(b) contributions can be pre-tax or after-tax (Roth), based on the plan document and investment provider options.

#### 457(B)

The 457 Plan is your employer-sponsored group retirement plan, allowing you to save for retirement in a fixed annuity and/or mutual fund options. It is a deferred compensation plan established by state and local governments and tax-exempt employers. Eligible employees are allowed to make salary deferral contributions to the 457 plan. Deductions can be pre-tax or after-tax (Roth), based on the plan document and investment provider options.

## TRADITIONAL IRA

With a Traditional IRA, contributions may be tax deductible, and earnings grow tax-deferred.

## ROTH IRA

With a Roth IRA, contributions are made with after-tax dollars, and it offers the possibility of withdrawing account earnings on a tax-free basis.

**For Plan Details please visit: <http://benefits.fga.com/allenisd>.**



A spiral-bound notebook is shown from a top-down perspective, slightly angled. The notebook has a dark blue cover and a silver metal spiral binding on the left side. The pages are white with light gray horizontal ruling. The word "Notes" is written in a dark gray, cursive font at the top of the page. A red tab is visible on the right edge of the notebook. The background is plain white.

Notes

# IMPORTANT CONTACTS

## SHERI STILES, ACCOUNT MANAGER

1200 W. WALNUT HILL LN., STE #3400, IRVING, TX 75038

OFFICE: 800-883-0007 | CELL: 214-500-4500 | EMAIL: SHERI.STILES@FFGA.COM

BENEFIT	VENDOR	PHONE	WEBSITE
Medical	TRS ActiveCare Aetna	800-222-9205	<a href="http://www.trsactivecare.aetna.com">www.trsactivecare.aetna.com</a>
Medical	Scott & White	844-216-4150	<a href="http://www.trs.swhp.org">www.trs.swhp.org</a>
Dental	Ameritas	800-487-5553	<a href="http://www.ameritas.com">www.ameritas.com</a>
Vision	Ameritas	800-487-5553	<a href="http://www.ameritas.com">www.ameritas.com</a>
Gap	American Fidelity	800-654-8489	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>
Accident	MetLife	800-275-4638	<a href="http://www.metlife.com">www.metlife.com</a>
Cancer	Guardian	800-541-7846	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
Critical Illness	American Fidelity	800-654-8489	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>
Educator Disability	The Standard	855-757-4717	<a href="http://www.standard.com">www.standard.com</a>
Individual Life Insurance	Texas Life	800-283-9233	<a href="http://www.texaslife.com">www.texaslife.com</a>
Group Term Life Insurance	Unum	866-679-3054	<a href="http://www.unum.com">www.unum.com</a>
Identity Theft Protection	iLOCK360	855-287-8888	<a href="http://www.ilock360.com">www.ilock360.com</a>
Legal Plan	Legal Shield	866-288-5229	<a href="http://www.legalshield.com">www.legalshield.com</a>
Air Evac	MASA Medical Transport Solutions	903-818-8133	<a href="http://www.masamts.com">www.masamts.com</a>
403(b) Retirement Plan	Region 10 RAMS	800-943-9179	<a href="http://www.region10rams.org">www.region10rams.org</a>
457(b) Retirement Plan	Region 10 RAMS	800-943-9179	<a href="http://www.region10rams.org">www.region10rams.org</a>
Flexible Spending	First Financial	866-853-3539	<a href="http://www.ffga.com">www.ffga.com</a>
FFenroll Support	First Financial	855-523-8422	<a href="http://www.ffga.com">www.ffga.com</a>