



Allen ISD

Where Eagles Soar

EMPLOYEE BENEFITS GUIDE

2020-2021 Plan Year



Allen ISD offers eligible employees a competitive benefits package that includes both district-paid and voluntary products. We have worked closely with First Financial (FFGA) to provide you with a variety of benefits and resources to help you reach your healthcare and retirement needs. Details of all available benefits can be found on the Employee Benefits Center website, <http://benefits.ffga.com/allenisd>.

Be sure to read the product descriptions carefully so you are well prepared before enrollment begins. If you have questions, feel free to reach out to your First Financial Account Manager or your Benefits department.

TABLE OF CONTENTS

- ELIGIBILITY & ENROLLMENT INFORMATION
- MEDICAL
- HOSPITAL GAP INSURANCE
- DENTAL
- VISION
- FLEXIBLE SPENDING ACCOUNTS & FSA RESOURCES
- SHORT/LONG TERM DISABILITY
- CANCER INSURANCE
- CRITICAL ILLNESS INSURANCE
- ACCIDENT ONLY INSURANCE
- LIFE INSURANCE
 - PERMANENT LIFE INSURANCE
 - EMPLOYER-PAID LIFE INSURANCE
 - GROUP VOLUNTARY TERM LIFE
- IDENTITY THEFT PROTECTION
- LEGAL PLAN
- MEDICAL TRANSPORT
- VOLUNTARY RETIREMENT
 - 403(b) PLANS
 - 457(b) PLANS
- FINPATH
- EMPLOYEE ASSISTANCE PROGRAM
- COBRA
- CLEVER RX
- BENEFIT CONTACT INFORMATION

Allen ISD Benefits Office

612 E. Bethany Dr., Allen, TX 75002 | 972.727.7196

ELIGIBILITY

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

BENEFITS ENROLLMENT

EMPLOYEE BENEFITS CENTER

The Employee Benefits Center (EBC) is a one-stop-shop for you to find all things benefits related. On the website, you'll find open enrollment and plan year dates, benefit descriptions, carrier contact information, product brochures, claim forms and enrollment details. Visit <https://benefits.ffga.com/allenisd/> today!

NEW EMPLOYEES

You have 30 days from your actively-at-work date to make benefit elections. Your New Hire Enrollment elections will be elected with a First Financial Account Representative upon scheduling a date and time that fits your schedule.

EXISTING EMPLOYEES

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

Open Enrollment Assistance Center Instructions

Call 855-765-4473 and select Option 1 to be connected to your local First Financial branch office. 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.

Online Enrollment

ENROLL ONLINE

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

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 social security numbers and birth dates.

BEGIN ELECTIONS

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

MID-YEAR BENEFIT CHANGES

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 30 days of the change.

QUALIFYING LIFE EVENTS INCLUDE:

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

DECLINING COVERAGE

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

Medical



TRS-ACTIVECARE

The district's 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.

PPO Plans – Administered by BCBSTX

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)

TRS-ActiveCare 2 – CLOSED TO NEW ENROLLEES

HMO Plans – Administered by BCBSTX

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

TRS-ActiveCare Primary Plus

- 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

BCBSTX Administered Plans Prescription Benefits

CVS Caremark | www.caremark.com | 1.888.234.0781

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

For more information please refer to the TRS-ActiveCare website.

https://www.trs.texas.gov/Pages/healthcare_activecare_new_rates_2021.aspx

HMO Plan – Administered by Scott & White

Scott & White HMO

- Copays for doctor visits and generic prescriptions before you meet deductible
- In-Network only – no out-of-network benefits
- Open access HMO – no referral required
- Regional Network
- Medical and prescription drug program administered by Scott & White Health Plan

GAP Insurance



AMERICAN FIDELITY | www.americanfidelity.com | 800.662.1113

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, \$3,000 and \$5,000 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 Insurance



AMERITAS DENTAL | www.ameritas.com | 800.487.5553

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!)

Hybrid dental plan

This plan is different than the other 2 options. Your annual maximum benefit provides \$1,200 for you, and for each of your covered dependents. Here’s how it works. You pay the first \$250, then Ameritas pays 80 percent of your remaining dental expenses for the year up to your annual maximum benefit of \$1,200. Do you have kids who need braces? Your plan also includes child orthodontia with a lifetime maximum benefit of \$1,000 for each covered child. For this, the orthodontist and Ameritas work out a payment program.

DENTAL MONTHLY PREMIUMS			
	Low	High	Hybrid
EMPLOYEE ONLY	\$21.14	\$32.82	\$7.78
EMPLOYEE + SPOUSE	\$49.22	\$71.10	\$33.62
EMPLOYEE + CHILD(REN)	\$59.62	\$85.38	\$35.34
EMPLOYEE + FAMILY	\$82.50	\$117.34	\$56.30

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

Vision Insurance



AMERITAS VSP | www.vsp.com | 800.877.7195

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)

VISION MONTHLY PREMIUMS	
VSP CHOICE PLAN	
EMPLOYEE ONLY	\$11.88
EMPLOYEE +Spouse	\$18.96
EMPLOYEE + Child(ren)	\$19.32
EMPLOYEE + Family	\$31.00

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

Flexible Spending Accounts



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

HEALTHCARE FSA

A Health Flexible Spending Account (Health FSA) is an IRS-approved program to help you save taxes and reimburse yourself for out-of-pocket medical expenses not covered under your medical plan. Your employer has chosen the \$500 roll-over option for your Health FSA plan. This option allows you the opportunity to roll over up to \$500 of unclaimed Health FSA funds into the following plan year. Keep in mind that balances more than \$500 will be forfeited under the use-it-or-lose-it rule.

Your maximum contribution amount for 2020 is \$2,750.

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 so you don't have to spend money out of pocket.
- Keep all receipts in case you need to substantiate a claim for tax purposes.

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

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 child care, 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.

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.
- Contributions are not loaded upfront. Funds become available as contributions are made to your account.
- It's important to keep all receipts for claim substantiation and tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.

FSA RESOURCES

BENEFITS CARD

The First Financial Benefits Card is available to all employees that participate in Medical FSA and/or a Dependent Care FSA. The Benefits Card gives you immediate access to your money at the point of purchase. Cards are available for participating employees, their spouse, and eligible dependents that are at least 18 years old. Please note that cards are valid for 3 years and are reloaded each year, so don't throw your cards away.

- **The IRS requires validation of most transactions for FSAs.** You must submit receipts for validation of expenses when requested. If you fail to substantiate by providing a receipt to First Financial within 90 days of the purchase or date of service your card will be suspended until the necessary, receipt or explanation of benefits from your insurance provider is received.
- **Dependent Care FSA Contributions are not loaded upfront.** Funds become available as contributions are made to your account.

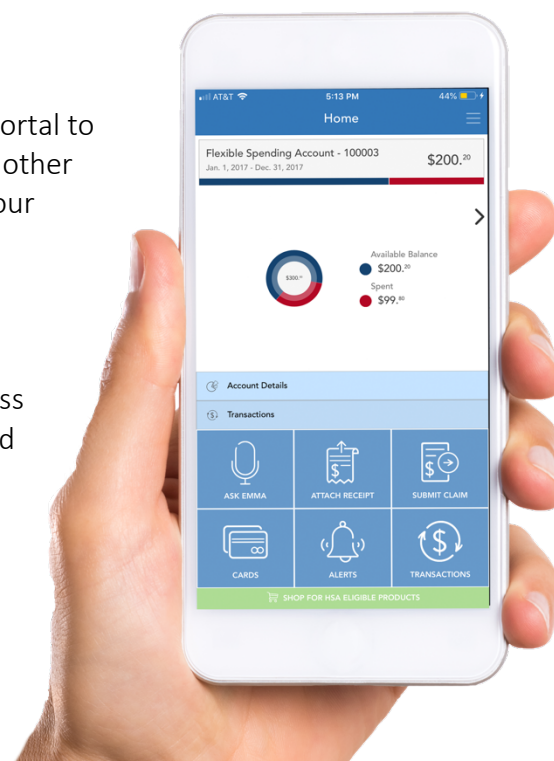
ONLINE FSA PORTAL

Flexible Spending Account participants can log in to their online FSA portal to access account balances, check on claims, upload receipts and access other account details. Visit <https://ffga.com/individuals> to login or set up your account.

FF FLEX MOBILE APP

Managing your benefit accounts on the go is made easy with *FF Flex Mobile App*. This powerful, intuitive mobile application gives you access to view your account balances, update your profile, submit a claim and much more – right from your Android or Apple device.

- Access account information
- View card details and profile information
- Submit FSA claims using an electronic claim form
- View pending claims
- Upload receipts and documentation
- Receive alerts
- Update direct deposit information



FSA STORE

First Financial has partnered with the FSA Store to bring you an easy to use online store to better understand and manage your FSA. An online marketplace that connects consumers to FSA-eligible products, seasonal deals, and account support resources such as open enrollment guides and educational videos.

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

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

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

Disability Insurance



THE STANDARD | www.standard.com | 888.937.4783

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. *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

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

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

Cancer Insurance



GUARDIAN | www.guardiananytime.com | 800.541.7846

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>.

Critical Illness Insurance



AMERICAN FIDELITY | www.americanfidelity.com | 800.662.1113

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>.

Accident Insurance



METLIFE | www.metlife.com | 800.638.5433

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

Life Insurance



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.

HIGHLIGHT

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

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

Unum - Basic Life With AD&D and Group Term Life and AD&D Insurance

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): \$5000 or \$10,000 options available.

Identity Theft Protection



ILOCK 360 - CYPHER SECURITY | 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.

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

Legal Plan



LEGALSHIELD | w3.legalshield.com | 800.654.7757

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

Medical Transport



MASA MTS | 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.

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>.

Voluntary Retirement Plans



TCG ADMINISTRATORS | www.tcgservices.com | 800.943.9179

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) RETIREMENT PLAN

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 are pre-tax only.

457(b) RETIREMENT PLAN

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

FinPath



FinPath by TCG Services | www.financialpathway.com | 833.777.6545

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 9/1/2020. Visit EBC for more information: <http://benefits.ffga.com/allenisd>.

Employee Assistance Program



UNUM | www.unum.com/lifebalance | 800.854.1446

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.

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

COBRA

First Financial Administrators, Inc. | www.cobrapoint.benaissance.com | 1.800.523.8422, 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.

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.

Clever RX



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

Clever RX helps you save money by using a prescription drug savings card. They partner with the healthcare community to bring state-of-the-art, money-savings tools to participants. It helps you save up to 80% off prescriptions drugs and often beats the average copay. Plus, it's completely free. Thanks to Clever RX, you will never overpay for prescriptions again!

HIGHLIGHTS

- 100% FREE to use.
- Unlock discounts on thousands of medications.
- Save up to 80% on prescription medication – Often beats your copay!
- Download the Clever RX app by using the information on your card below to unlock exclusive savings at over 60,000 pharmacies nationwide.
- Available to use now!

Use Clever RX every time you pay for a medication for instant savings! Download the app or visit the site to price a drug: <https://partner.cleverrx.com/ffga>.

C L E V E R **RX** PRESCRIPTION SAVINGS CARD

C L E V E R **RX** CLEVERRX.COM

SAVE UP TO 80% on prescription drugs at virtually all U.S. pharmacies!

BIN: 610378
PCN: SC1
Group: 1062
Member ID: 1000

For even greater savings,
download the app for **FREE!**

Download on the
App Store

GET IT ON
Google play

Pharmacist Help Line: 800-974-3135
Customer Help Line: 800-873-1195

THIS CARD IS NOT INSURANCE

This card valid exclusively at CVS, Target, Longs Drugs, Walmart, Kroger, Fry's, Harris Teeter, Walgreens, and Duane Reade. For thousands more pharmacies, download the **Clever RX App**.

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

CONTACT INFORMATION

ALLEN ISD BENEFITS OFFICE
612 E. Bethany Dr. | Allen, TX 75002
972.727.7196 | www.allenisd.org

FIRST FINANCIAL GROUP OF AMERICA
Sheri Stiles, Account Executive
Sheri.Stiles@ffga.com | 281.272.7

CONTACTS			
BENEFIT	CARRIER	WEBSITE	PHONE
Medical	BCBS	www.bcbstx.com/trsactivecare.com	866.355.5999
Prescription Benefits	CVS CAREMARK	www.caremark.com	888.234.0781
Medical	Scott & White	www.trs.swhp.org	800.321.7947
Dental	AMERITAS DENTAL	www.ameritas.com	800.487.5553
Vision	AMERITAS VSP	www.vsp.com	800.877.7195
Flexible Spending Accounts	FIRST FINANCIAL ADMINISTRATORS INC.	www.ffga.com	866.853.3539
Term Life Insurance	UNUM	www.unum.com	800.275.8686
Permanent Life Insurance	TEXAS LIFE	www.Texaslife.com	800.283.9233
Disability Insurance	THE STANDARD	www.standard.com	888.937.4783
Cancer Insurance	GUARDIAN	www.guardiananytime.com	800.541.7846
Critical Illness Insurance	AMERICAN FIDELITY	www.americanfidelity.com	800.662.1113
Accident Insurance	METLIFE	www.metlife.com	800.638.5433
Hospital Gap Insurance	AMERICAN FIDELITY	www.americanfidelity.com	800.662.1113
Identity Theft Protection	ILOCK 360 - CYPHER SECURITY	www.ilock360.com	855.287.8888
Legal Plan	LEGALSHIELD	w3.legalshield.com	800.654.7757
Medical Transport	MASA MTS	www.masamts.com	954.334.8261
Voluntary Retirement Plans	TCG ADMINISTRATORS	www.tcgservices.com	800.943.9179
Financial Wellness	FinPath by TCG Services	www.financialpathway.com	833.777.6545
EAP	UNUM	www.unum.com/lifebalance	800.854.1446
Cobra	First Financial Administrators, Inc.	www.cobrapoint.benaissance.com	1.800.523.8422, option 4
Prescription Savings	Clever RX	https://partner.cleverrx.com/ffga	1.800.873.1195

EMPLOYEE BENEFITS CENTER – <https://benefits.ffga.com/allenisd>

The Employee Benefits Center (EBC) is a one-stop-shop for you to find all things benefits related. On the website, you'll find open enrollment and plan year dates, benefit descriptions, carrier contact information, product brochures, claim forms and enrollment details. Visit <https://benefits.ffga.com/allenisd> today!