

# *SOUTHWEST ISD 2025-2026* **BENEFITS GUIDE**



SCAN ME



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[ffbenefits.ffga.com/southwestisd](https://ffbenefits.ffga.com/southwestisd)

SWISD Benefit Office  
210-622-4330  
[www.swisd.net](http://www.swisd.net)

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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!

Southwest 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!*

[ffbenefits.ffga.com/southwestisd](http://ffbenefits.ffga.com/southwestisd)



# How to Enroll

## Benefits Enrollment

### On-Site Enrollment

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

### Online Enrollment

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

#### Enroll Now

#### Login & PIN

- Employee ID
  - The Employee ID is either your social security number or your Employee ID.
- PIN
  - Instructions to access your initial Personal Identification Number (PIN) will be provided to you prior to open enrollment.
  - Upon initial login, the PIN will be required to be changed.
  - Remember your PIN as you will use this to sign your enrollment confirmation form and to login in the future.

#### 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.



# Benefit Eligibility & Coverage

## Employee Coverage

### Eligibility

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

### New Employees

You have 31 days from your actively-at-work date to make benefit elections. Insurance coverage becomes effective on the first day of the month that follows a waiting period of 30 calendar days.

### 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.*

# Dental Insurance

## Plan Choices



Metlife | [www.metlife.com](http://www.metlife.com) | 800-942-0854

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		
	Low	High
Employee Only	\$19.67	\$26.84
Employee + Spouse	\$50.14	\$64.41
Employee + Children	\$41.86	\$57.94
Employee + Family	\$64.99	\$89.18

# Vision Insurance

Metlife | [www.metlife.com](http://www.metlife.com) | 800-942-0854

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		
	Low	High
Employee Only	\$6.15	\$7.17
Employee + Spouse	\$11.71	\$13.67
Employee + Children	\$12.24	\$14.28
Employee + Family	\$18.87	\$22.01



# Flexible Spending Accounts

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

## Medical FSA

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

**Your maximum contribution amount for 2025 is \$3,300.**

### 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](http://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.

	2024	2025
HSA Contribution Limits	<ul style="list-style-type: none"><li>• Self: \$4,150</li><li>• Family: \$8,300</li></ul>	<ul style="list-style-type: none"><li>• Self Only: \$4,300</li><li>• Family: \$8,550</li></ul>
Health Insurance Deductible Limits	<ul style="list-style-type: none"><li>• Self Only: \$1,600</li><li>• Family: \$3,200</li></ul>	<ul style="list-style-type: none"><li>• Self Only: \$1,650</li><li>• Family: \$3,300</li></ul>

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

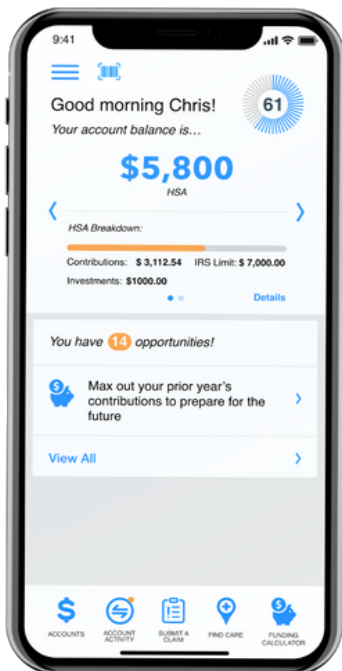
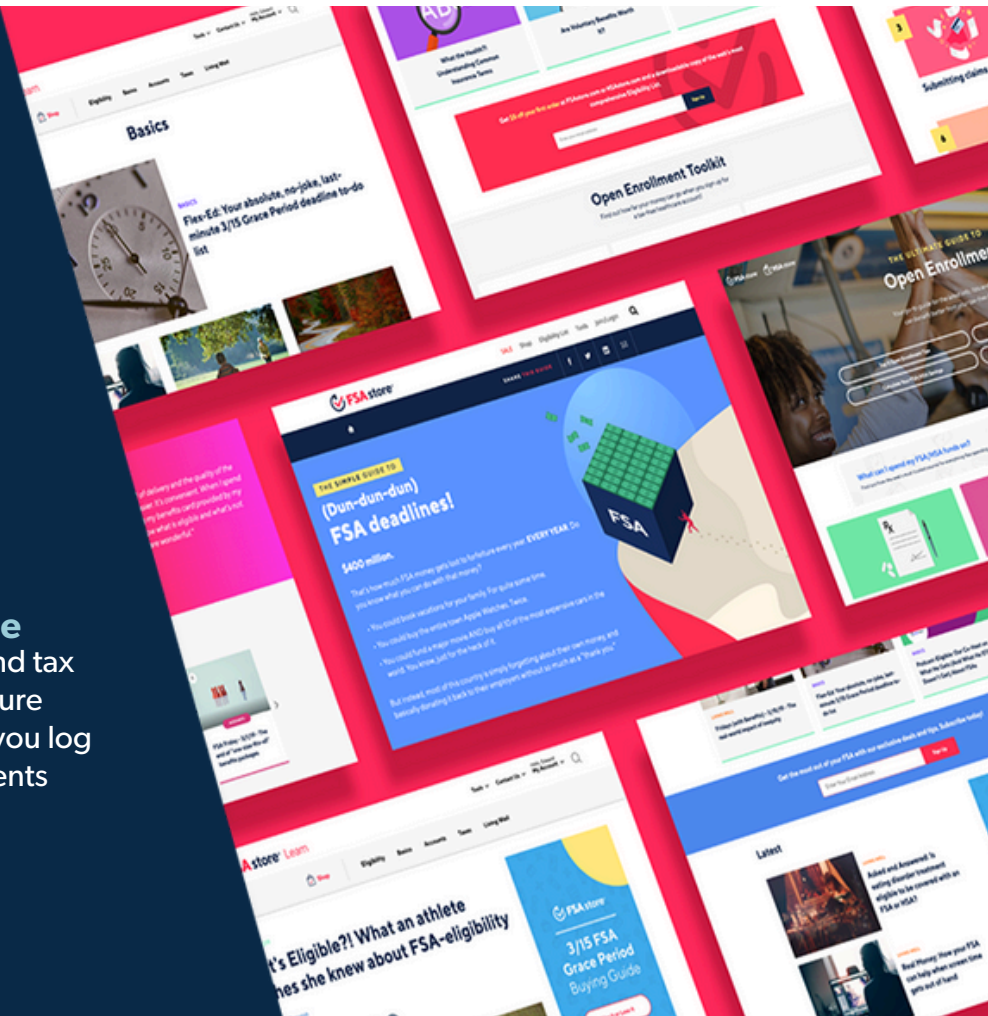
# FSA & HSA Resources

## 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](http://www.ffga.com). After you log in, you may sign up to have reimbursements directly deposited to your bank account.



## FF Mobile Account App

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

## FSA/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

## Employer-Paid & Voluntary

### Employer-Paid Term Life Insurance

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

### Voluntary Term Life Insurance

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





# Texas Life

## Permanent Life



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

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

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

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

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

**PureLife-plus — Standard Risk Table Premiums — Non-Tobacco — Express Issue**

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown									<b>GUARANTEED PERIOD</b> Age to Which Coverage is Guaranteed at Table Premium
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
15D-1		9.25	16.25							81
2-4		9.50	16.75							80
5-8		9.75	17.25							79
9-10		10.00	17.75							79
11-16		10.25	18.25							77
17-20		10.25	18.25	26.25	34.25	50.25	66.25	82.25	98.25	75
21-22		10.50	18.75	27.00	35.25	51.75	68.25	84.75	101.25	74
23		10.75	19.25	27.75	36.25	53.25	70.25	87.25	104.25	75
24-25		11.00	19.75	28.50	37.25	54.75	72.25	89.75	107.25	74
26		11.50	20.75	30.00	39.25	57.75	76.25	94.75	113.25	75
27-28		11.75	21.25	30.75	40.25	59.25	78.25	97.25	116.25	74
29		12.00	21.75	31.50	41.25	60.75	80.25	99.75	119.25	74
30-31		12.25	22.25	32.25	42.25	62.25	82.25	102.25	122.25	73
32		13.00	23.75	34.50	45.25	66.75	88.25	109.75	131.25	74
33		13.50	24.75	36.00	47.25	69.75	92.25	114.75	137.25	74
34		14.25	26.25	38.25	50.25	74.25	98.25	122.25	146.25	75
35		15.25	28.25	41.25	54.25	80.25	106.25	132.25	158.25	76
36		15.75	29.25	42.75	56.25	83.25	110.25	137.25	164.25	76
37		16.50	30.75	45.00	59.25	87.75	116.25	144.75	173.25	77
38		17.25	32.25	47.25	62.25	92.25	122.25	152.25	182.25	77
39		18.50	34.75	51.00	67.25	99.75	132.25	164.75	197.25	78
40	9.25	19.75	37.25	54.75	72.25	107.25	142.25	177.25	212.25	79
41	9.95	21.50	40.75	60.00	79.25	117.75	156.25	194.75	233.25	80
42	10.75	23.50	44.75	66.00	87.25	129.75	172.25	214.75	257.25	81
43	11.45	25.25	48.25	71.25	94.25	140.25	186.25	232.25	278.25	82
44	12.15	27.00	51.75	76.50	101.25	150.75	200.25	249.75	299.25	83
45	12.85	28.75	55.25	81.75	108.25	161.25	214.25	267.25	320.25	83
46	13.65	30.75	59.25	87.75	116.25	173.25	230.25	287.25	344.25	84
47	14.35	32.50	62.75	93.00	123.25	183.75	244.25	304.75	365.25	84
48	15.05	34.25	66.25	98.25	130.25	194.25	258.25	322.25	386.25	85
49	15.95	36.50	70.75	105.00	139.25	207.75	276.25	344.75	413.25	85
50	16.95	39.00	75.75	112.50	149.25					86
51	18.15	42.00	81.75	121.50	161.25					87
52	19.45	45.25	88.25	131.25	174.25					88
53	20.45	47.75	93.25	138.75	184.25					88
54	21.45	50.25	98.25	146.25	194.25					88
55	22.55	53.00	103.75	154.50	205.25					89
56	23.55	55.50	108.75	162.00	215.25					89
57	24.75	58.50	114.75	171.00	227.25					89
58	25.85	61.25	120.25	179.25	238.25					89
59	27.05	64.25	126.25	188.25	250.25					89
60	28.55	68.00	133.75	199.50	265.25					90
61	29.85	71.25	140.25	209.25	278.25					90
62	31.45	75.25	148.25	221.25	294.25					90
63	33.05	79.25	156.25	233.25	310.25					90
64	34.75	83.50	164.75	246.00	327.25					90
65	36.65	88.25	174.25	260.25	346.25					90
66	38.75									90
67	41.05									91
68	43.55									91
69	46.05									91
70	48.65									91

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".



**PureLife-plus — Standard Risk Table Premiums — Tobacco — Express Issue**

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown									<b>GUARANTEED PERIOD</b> Age to Which Coverage is Guaranteed at Table Premium
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17-20		15.25	28.25	41.25	54.25	80.25	106.25	132.25	158.25	71
21-22		16.00	29.75	43.50	57.25	84.75	112.25	139.75	167.25	71
23		16.75	31.25	45.75	60.25	89.25	118.25	147.25	176.25	72
24-25		17.25	32.25	47.25	62.25	92.25	122.25	152.25	182.25	71
26		17.75	33.25	48.75	64.25	95.25	126.25	157.25	188.25	72
27-28		18.25	34.25	50.25	66.25	98.25	130.25	162.25	194.25	71
29		18.50	34.75	51.00	67.25	99.75	132.25	164.75	197.25	71
30-31		21.00	39.75	58.50	77.25	114.75	152.25	189.75	227.25	72
32		21.75	41.25	60.75	80.25	119.25	158.25	197.25	236.25	72
33		22.00	41.75	61.50	81.25	120.75	160.25	199.75	239.25	72
34		22.25	42.25	62.25	82.25	122.25	162.25	202.25	242.25	71
35		24.00	45.75	67.50	89.25	132.75	176.25	219.75	263.25	72
36		24.75	47.25	69.75	92.25	137.25	182.25	227.25	272.25	72
37		26.50	50.75	75.00	99.25	147.75	196.25	244.75	293.25	73
38		27.25	52.25	77.25	102.25	152.25	202.25	252.25	302.25	73
39		29.25	56.25	83.25	110.25	164.25	218.25	272.25	326.25	74
40	14.15	32.00	61.75	91.50	121.25	180.75	240.25	299.75	359.25	76
41	15.05	34.25	66.25	98.25	130.25	194.25	258.25	322.25	386.25	77
42	16.15	37.00	71.75	106.50	141.25	210.75	280.25	349.75	419.25	78
43	17.55	40.50	78.75	117.00	155.25	231.75	308.25	384.75	461.25	80
44	18.25	42.25	82.25	122.25	162.25	242.25	322.25	402.25	482.25	80
45	19.25	44.75	87.25	129.75	172.25	257.25	342.25	427.25	512.25	81
46	20.05	46.75	91.25	135.75	180.25	269.25	358.25	447.25	536.25	81
47	21.05	49.25	96.25	143.25	190.25	284.25	378.25	472.25	566.25	82
48	21.95	51.50	100.75	150.00	199.25	297.75	396.25	494.75	593.25	82
49	23.25	54.75	107.25	159.75	212.25	317.25	422.25	527.25	632.25	83
50	24.35	57.50	112.75	168.00	223.25					83
51	25.45	60.25	118.25	176.25	234.25					83
52	27.05	64.25	126.25	188.25	250.25					84
53	28.45	67.75	133.25	198.75	264.25					85
54	29.75	71.00	139.75	208.50	277.25					85
55	31.15	74.50	146.75	219.00	291.25					85
56	32.75	78.50	154.75	231.00	307.25					85
57	34.35	82.50	162.75	243.00	323.25					86
58	36.05	86.75	171.25	255.75	340.25					86
59	37.75	91.00	179.75	268.50	357.25					86
60	39.55	95.50	188.75	282.00	375.25					86
61	41.85	101.25	200.25	299.25	398.25					86
62	44.05	106.75	211.25	315.75	420.25					87
63	46.25	112.25	222.25	332.25	442.25					87
64	48.45	117.75	233.25	348.75	464.25					87
65	50.85	123.75	245.25	366.75	488.25					87
66	53.45									88
67	56.25									88
68	59.15									88
69	62.25									88
70	65.55									89

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

# Disability Insurance

American Fidelity | [www.americanfidelity.com](http://www.americanfidelity.com) | 800-555-5555

## 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?





## AF™ Long-Term Disability Income Insurance

Southwest ISD

Marketed by:



**AMERICAN  
FIDELITY**   
a different opinion

EMPLOYER BENEFIT SOLUTIONS  
FOR YOUR INDUSTRY

## Focus on Recovery, Not Expenses

How would you cover your everyday expenses if you experienced an Injury or Sickness and couldn't work for a period of time? AF™ **Long-Term Disability Income Insurance** provides a steady benefit to cover everyday expenses while you are unable to work due to a covered Disability.

### Plan Highlights



#### Benefits are Payable Directly to You

You have the freedom to use the funds for your daily expenses such as: groceries, mortgage, daycare, etc.



#### Customized to Meet Your Individual Needs

You can select a benefit amount and elimination period that best meets your financial needs.



#### Return-to-Work Benefit

Employees may receive a partial benefit for going back to work part-time while still on Disability.

### Choose the Right Plan for You

#### BENEFITS BEGIN

Plan I	On the 1st day of Disability due to a Disability requiring hospitalization and on the 8th day of Disability due to a covered Injury or Sickness.
Plan II	On the 1st day of Disability due to a Disability requiring hospitalization and on the 15th day of Disability due to a covered Injury or Sickness.
Plan III	On the 1st day of Disability due to a Disability requiring hospitalization and on the 31st day of Disability due to a covered Injury or Sickness.
Plan IV	On the 61st day of Disability due to a covered Injury or Sickness.
Plan V	On the 91st day of Disability due to a covered Injury or Sickness.
Plan VI	On the 151st day of Disability due to a covered Injury or Sickness.



**Injury** means physical harm or damage to the body you sustained which results directly from an accidental bodily Injury, is independent of disease or bodily infirmity; and takes place while your coverage is active.



**Sickness** means a disease or illness (including pregnancy). Disability must begin while your coverage is active.



**Hospital** - the term "Hospital" shall not include an institution used by you as a place for rehabilitation; a place for rest or for the aged; a nursing or convalescent home; a long-term nursing unit or geriatrics ward; or an extended care facility for the care of convalescent, rehabilitative, or ambulatory patients.



**Disability** or disabled for the first 24 months of Disability means that you are unable to perform the material and substantial duties of your regular occupation. After that, Disability means you are unable to perform the material and substantial duties of any gainful occupation for wage or profit for which you are reasonably qualified by training, education, or experience.

# Benefit Policy Schedule

Several benefit options are available to you. You may participate in the plan under any one of the benefit levels outlined below, provided the Monthly Disability Benefit level selected does not exceed 70% of your monthly compensation.

Monthly Salary	Monthly Disability Benefit	Accidental Death Benefit	Monthly Premiums					
			Plan I (8th)	Plan II (15th)	Plan III (31st)	Plan IV (61st)	Plan V (91st)	Plan VI (151st)
\$286.00 - \$428.99	\$200.00	\$20,000.00	\$7.36	\$6.28	\$5.20	\$3.24	\$2.40	\$1.56
\$429.00 - \$571.99	\$300.00	\$20,000.00	\$11.04	\$9.42	\$7.80	\$4.86	\$3.60	\$2.34
\$572.00 - \$714.99	\$400.00	\$20,000.00	\$14.72	\$12.56	\$10.40	\$6.48	\$4.80	\$3.12
\$715.00 - \$857.99	\$500.00	\$20,000.00	\$18.40	\$15.70	\$13.00	\$8.10	\$6.00	\$3.90
\$858.00 - \$999.99	\$600.00	\$20,000.00	\$22.08	\$18.84	\$15.60	\$9.72	\$7.20	\$4.68
\$1,000.00 - \$1,142.99	\$700.00	\$20,000.00	\$25.76	\$21.98	\$18.20	\$11.34	\$8.40	\$5.46
\$1,143.00 - \$1,285.99	\$800.00	\$20,000.00	\$29.44	\$25.12	\$20.80	\$12.96	\$9.60	\$6.24
\$1,286.00 - \$1,428.99	\$900.00	\$20,000.00	\$33.12	\$28.26	\$23.40	\$14.58	\$10.80	\$7.02
\$1,429.00 - \$1,571.99	\$1,000.00	\$20,000.00	\$36.80	\$31.40	\$26.00	\$16.20	\$12.00	\$7.80
\$1,572.00 - \$1,714.99	\$1,100.00	\$20,000.00	\$40.48	\$34.54	\$28.60	\$17.82	\$13.20	\$8.58
\$1,715.00 - \$1,857.99	\$1,200.00	\$20,000.00	\$44.16	\$37.68	\$31.20	\$19.44	\$14.40	\$9.36
\$1,858.00 - \$1,999.99	\$1,300.00	\$20,000.00	\$47.84	\$40.82	\$33.80	\$21.06	\$15.60	\$10.14
\$2,000.00 - \$2,142.99	\$1,400.00	\$20,000.00	\$51.52	\$43.96	\$36.40	\$22.68	\$16.80	\$10.92
\$2,143.00 - \$2,285.99	\$1,500.00	\$20,000.00	\$55.20	\$47.10	\$39.00	\$24.30	\$18.00	\$11.70
\$2,286.00 - \$2,428.99	\$1,600.00	\$20,000.00	\$58.88	\$50.24	\$41.60	\$25.92	\$19.20	\$12.48
\$2,429.00 - \$2,571.99	\$1,700.00	\$20,000.00	\$62.56	\$53.38	\$44.20	\$27.54	\$20.40	\$13.26
\$2,572.00 - \$2,714.99	\$1,800.00	\$20,000.00	\$66.24	\$56.52	\$46.80	\$29.16	\$21.60	\$14.04
\$2,715.00 - \$2,857.99	\$1,900.00	\$20,000.00	\$69.92	\$59.66	\$49.40	\$30.78	\$22.80	\$14.82
\$2,858.00 - \$2,999.99	\$2,000.00	\$20,000.00	\$73.60	\$62.80	\$52.00	\$32.40	\$24.00	\$15.60
\$3,000.00 - \$3,142.99	\$2,100.00	\$20,000.00	\$77.28	\$65.94	\$54.60	\$34.02	\$25.20	\$16.38
\$3,143.00 - \$3,285.99	\$2,200.00	\$20,000.00	\$80.96	\$69.08	\$57.20	\$35.64	\$26.40	\$17.16
\$3,286.00 - \$3,428.99	\$2,300.00	\$20,000.00	\$84.64	\$72.22	\$59.80	\$37.26	\$27.60	\$17.94
\$3,429.00 - \$3,571.99	\$2,400.00	\$20,000.00	\$88.32	\$75.36	\$62.40	\$38.88	\$28.80	\$18.72
\$3,572.00 - \$3,714.99	\$2,500.00	\$20,000.00	\$92.00	\$78.50	\$65.00	\$40.50	\$30.00	\$19.50
\$3,715.00 - \$3,857.99	\$2,600.00	\$20,000.00	\$95.68	\$81.64	\$67.60	\$42.12	\$31.20	\$20.28
\$3,858.00 - \$3,999.99	\$2,700.00	\$20,000.00	\$99.36	\$84.78	\$70.20	\$43.74	\$32.40	\$21.06
\$4,000.00 - \$4,142.99	\$2,800.00	\$20,000.00	\$103.04	\$87.92	\$72.80	\$45.36	\$33.60	\$21.84
\$4,143.00 - \$4,285.99	\$2,900.00	\$20,000.00	\$106.72	\$91.06	\$75.40	\$46.98	\$34.80	\$22.62
\$4,286.00 - \$4,428.99	\$3,000.00	\$20,000.00	\$110.40	\$94.20	\$78.00	\$48.60	\$36.00	\$23.40
\$4,429.00 - \$4,571.99	\$3,100.00	\$20,000.00	\$114.08	\$97.34	\$80.60	\$50.22	\$37.20	\$24.18
\$4,572.00 - \$4,714.99	\$3,200.00	\$20,000.00	\$117.76	\$100.48	\$83.20	\$51.84	\$38.40	\$24.96
\$4,715.00 - \$4,857.99	\$3,300.00	\$20,000.00	\$121.44	\$103.62	\$85.80	\$53.46	\$39.60	\$25.74
\$4,858.00 - \$4,999.99	\$3,400.00	\$20,000.00	\$125.12	\$106.76	\$88.40	\$55.08	\$40.80	\$26.52
\$5,000.00 - \$5,142.99	\$3,500.00	\$20,000.00	\$128.80	\$109.90	\$91.00	\$56.70	\$42.00	\$27.30
\$5,143.00 - \$5,285.99	\$3,600.00	\$20,000.00	\$132.48	\$113.04	\$93.60	\$58.32	\$43.20	\$28.08
\$5,286.00 - \$5,428.99	\$3,700.00	\$20,000.00	\$136.16	\$116.18	\$96.20	\$59.94	\$44.40	\$28.86
\$5,429.00 - \$5,571.99	\$3,800.00	\$20,000.00	\$139.84	\$119.32	\$98.80	\$61.56	\$45.60	\$29.64

# Benefit Policy Schedule (continued)

Monthly Salary	Monthly Disability Benefit	Accidental Death Benefit	Monthly Premiums					
			Plan I (8th)	Plan II (15th)	Plan III (31st)	Plan IV (61st)	Plan V (91st)	Plan VI (151st)
\$5,572.00 - \$5,714.99	\$3,900.00	\$20,000.00	\$143.52	\$122.46	\$101.40	\$63.18	\$46.80	\$30.42
\$5,715.00 - \$5,857.99	\$4,000.00	\$20,000.00	\$147.20	\$125.60	\$104.00	\$64.80	\$48.00	\$31.20
\$5,858.00 - \$5,999.99	\$4,100.00	\$20,000.00	\$150.88	\$128.74	\$106.60	\$66.42	\$49.20	\$31.98
\$6,000.00 - \$6,142.99	\$4,200.00	\$20,000.00	\$154.56	\$131.88	\$109.20	\$68.04	\$50.40	\$32.76
\$6,143.00 - \$6,285.99	\$4,300.00	\$20,000.00	\$158.24	\$135.02	\$111.80	\$69.66	\$51.60	\$33.54
\$6,286.00 - \$6,428.99	\$4,400.00	\$20,000.00	\$161.92	\$138.16	\$114.40	\$71.28	\$52.80	\$34.32
\$6,429.00 - \$6,571.99	\$4,500.00	\$20,000.00	\$165.60	\$141.30	\$117.00	\$72.90	\$54.00	\$35.10
\$6,572.00 - \$6,714.99	\$4,600.00	\$20,000.00	\$169.28	\$144.44	\$119.60	\$74.52	\$55.20	\$35.88
\$6,715.00 - \$6,857.99	\$4,700.00	\$20,000.00	\$172.96	\$147.58	\$122.20	\$76.14	\$56.40	\$36.66
\$6,858.00 - \$6,999.99	\$4,800.00	\$20,000.00	\$176.64	\$150.72	\$124.80	\$77.76	\$57.60	\$37.44
\$7,000.00 - \$7,142.99	\$4,900.00	\$20,000.00	\$180.32	\$153.86	\$127.40	\$79.38	\$58.80	\$38.22
\$7,143.00 - \$7,285.99	\$5,000.00	\$20,000.00	\$184.00	\$157.00	\$130.00	\$81.00	\$60.00	\$39.00
\$7,286.00 - \$7,428.99	\$5,100.00	\$20,000.00	\$187.68	\$160.14	\$132.60	\$82.62	\$61.20	\$39.78
\$7,429.00 - \$7,571.99	\$5,200.00	\$20,000.00	\$191.36	\$163.28	\$135.20	\$84.24	\$62.40	\$40.56
\$7,572.00 - \$7,714.99	\$5,300.00	\$20,000.00	\$195.04	\$166.42	\$137.80	\$85.86	\$63.60	\$41.34
\$7,715.00 - \$7,857.99	\$5,400.00	\$20,000.00	\$198.72	\$169.56	\$140.40	\$87.48	\$64.80	\$42.12
\$7,858.00 - \$7,999.99	\$5,500.00	\$20,000.00	\$202.40	\$172.70	\$143.00	\$89.10	\$66.00	\$42.90
\$8,000.00 - \$8,142.99	\$5,600.00	\$20,000.00	\$206.08	\$175.84	\$145.60	\$90.72	\$67.20	\$43.68
\$8,143.00 - \$8,285.99	\$5,700.00	\$20,000.00	\$209.76	\$178.98	\$148.20	\$92.34	\$68.40	\$44.46
\$8,286.00 - \$8,428.99	\$5,800.00	\$20,000.00	\$213.44	\$182.12	\$150.80	\$93.96	\$69.60	\$45.24
\$8,429.00 - \$8,571.99	\$5,900.00	\$20,000.00	\$217.12	\$185.26	\$153.40	\$95.58	\$70.80	\$46.02
\$8,572.00 - \$8,714.99	\$6,000.00	\$20,000.00	\$220.80	\$188.40	\$156.00	\$97.20	\$72.00	\$46.80
\$8,715.00 - \$8,857.99	\$6,100.00	\$20,000.00	\$224.48	\$191.54	\$158.60	\$98.82	\$73.20	\$47.58
\$8,858.00 - \$8,999.99	\$6,200.00	\$20,000.00	\$228.16	\$194.68	\$161.20	\$100.44	\$74.40	\$48.36
\$9,000.00 - \$9,142.99	\$6,300.00	\$20,000.00	\$231.84	\$197.82	\$163.80	\$102.06	\$75.60	\$49.14
\$9,143.00 - \$9,285.99	\$6,400.00	\$20,000.00	\$235.52	\$200.96	\$166.40	\$103.68	\$76.80	\$49.92
\$9,286.00 - \$9,428.99	\$6,500.00	\$20,000.00	\$239.20	\$204.10	\$169.00	\$105.30	\$78.00	\$50.70
\$9,429.00 - \$9,571.99	\$6,600.00	\$20,000.00	\$242.88	\$207.24	\$171.60	\$106.92	\$79.20	\$51.48
\$9,572.00 - \$9,714.99	\$6,700.00	\$20,000.00	\$246.56	\$210.38	\$174.20	\$108.54	\$80.40	\$52.26
\$9,715.00 - \$9,857.99	\$6,800.00	\$20,000.00	\$250.24	\$213.52	\$176.80	\$110.16	\$81.60	\$53.04
\$9,858.00 - \$9,999.99	\$6,900.00	\$20,000.00	\$253.92	\$216.66	\$179.40	\$111.78	\$82.80	\$53.82
\$10,000.00 - \$10,142.99	\$7,000.00	\$20,000.00	\$257.60	\$219.80	\$182.00	\$113.40	\$84.00	\$54.60
\$10,143.00 - \$10,285.99	\$7,100.00	\$20,000.00	\$261.28	\$222.94	\$184.60	\$115.02	\$85.20	\$55.38
\$10,286.00 - \$10,428.99	\$7,200.00	\$20,000.00	\$264.96	\$226.08	\$187.20	\$116.64	\$86.40	\$56.16
\$10,429.00 - \$10,571.99	\$7,300.00	\$20,000.00	\$268.64	\$229.22	\$189.80	\$118.26	\$87.60	\$56.94
\$10,572.00 - \$10,714.99	\$7,400.00	\$20,000.00	\$272.32	\$232.36	\$192.40	\$119.88	\$88.80	\$57.72
\$10,715.00 - \$10,857.99	\$7,500.00*	\$20,000.00	\$276.00	\$235.50	\$195.00	\$121.50	\$90.00	\$58.50

\*Higher benefit amounts available up to a maximum Monthly Disability Benefit of \$10,000.



# Plan Benefit Highlights

## Maximum Benefit Period

Benefits are payable up to the period of time shown in the chart below, based on your age as of the Disability date for when a covered Injury or Sickness begins.

Age	Maximum Benefit Period
Less than age 60	To Social Security Normal Retirement Age (SSNRA)*
60	60 months, or to SSNRA*, whichever is greater
61	48 months, or to SSNRA*, whichever is greater
62	42 months, or to SSNRA*, whichever is greater
63	36 months, or to SSNRA*, whichever is greater
64	30 months, or to SSNRA*, whichever is greater
65	24 months, or to SSNRA*, whichever is greater
66	21 months, or to SSNRA*, whichever is greater
67	18 months, or to SSNRA*, whichever is greater
68	15 months, or to SSNRA*, whichever is greater
Age 69 or older	12 months, or to SSNRA*, whichever is greater

*\*Age at which you are entitled to unreduced Social Security benefits based on current Social Security Amendments.*

## Social Security Filing Assistance

If you are a candidate for social security Disability benefits, we can assist you with the application and appeal process.

## When Coverage Begins

Certificates will become effective on the requested effective date following the date we approve the application, provided you are on active employment and premium has been paid.

## Accidental Death Benefit

A lump sum of \$20,000 will be paid to your designated beneficiary if you die as the direct result of an Injury within 90 days after the Injury.

## Hospital Confinement Benefit

A Hospital Confinement Benefit will be paid each day you are confined as a patient in a Hospital due to an Injury or Sickness, for up to 60 days. The amount payable is 1 times the Disability Benefit which will be pro-rated on a daily basis. This benefit will not be reduced by Deductible Sources of Income. The Hospital confinement must be at least 18 continuous hours in duration.

**Plans IV-VI:** This benefit will begin after you've met your elimination period.

**Plans I-III:** This benefit will begin on your first day of Hospital confinement. The remainder of your elimination period will be waived. If you are Hospital confined due to a covered Injury or Sickness, your Hospital Confinement Benefit will be paid for any days of that confinement occurring before the day your Monthly Disability Benefit would otherwise begin.

## Survivor Benefit

A lump sum benefit equal to 3 times the Disability payment will be paid if on the date of your death your Disability had continued for 90 or more consecutive days and you were receiving or entitled to receive Disability payments. The Survivor Benefit may be paid earlier if you have a terminal illness.

## Waiver of Premium

No premium payments are required while you are receiving payments under the plan after Disability payments have been received for 90 consecutive days. We will require proof annually that you remain Disabled during that time.

## Donor Benefit

If you are Disabled as a result of being an organ or tissue donor, we will pay your benefit as any other Sickness under the terms of the plan.

## Offsets With Other Sources of Income

Deductible Sources of Income include:

- Other group Disability income.
- Governmental or other retirement system, whether due to Disability, normal retirement or voluntary election of retirement benefits.
- United States Social Security Act or similar plan or act, including any amounts due your dependent(s) on account of your Disability.
- State Disability.
- Unemployment compensation.
- Sick leave or other salary or wage continuance plans provided by the employer which extend beyond 365 calendar days from the date of Disability.

We reserve the right to estimate these Deductible Sources of Income that you may receive as defined in your certificate.





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FIDELITY**   
a different opinion

EMPLOYER BENEFIT SOLUTIONS  
FOR YOUR INDUSTRY

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How would you cover your everyday expenses if you experienced an Injury or Sickness and couldn't work for a period of time? AF™ **Long-Term Disability Income Insurance** provides a steady benefit to cover everyday expenses while you are unable to work due to a covered Disability.

### Plan Highlights



#### Benefits are Payable Directly to You

You have the freedom to use the funds for your daily expenses such as: groceries, mortgage, daycare, etc.



#### Customized to Meet Your Individual Needs

You can select a benefit amount and elimination period that best meets your financial needs.



#### Return-to-Work Benefit

Employees may receive a partial benefit for going back to work part-time while still on Disability.

### Choose the Right Plan for You

#### BENEFITS BEGIN

Plan I	On the 1st day of Disability due to a Disability requiring hospitalization and on the 8th day of Disability due to a covered Injury or Sickness.
Plan II	On the 1st day of Disability due to a Disability requiring hospitalization and on the 15th day of Disability due to a covered Injury or Sickness.
Plan III	On the 1st day of Disability due to a Disability requiring hospitalization and on the 31st day of Disability due to a covered Injury or Sickness.
Plan IV	On the 61st day of Disability due to a covered Injury or Sickness.
Plan V	On the 91st day of Disability due to a covered Injury or Sickness.
Plan VI	On the 151st day of Disability due to a covered Injury or Sickness.



**Injury** means physical harm or damage to the body you sustained which results directly from an accidental bodily Injury, is independent of disease or bodily infirmity; and takes place while your coverage is active.



**Sickness** means a disease or illness (including pregnancy). Disability must begin while your coverage is active.



**Hospital** - the term "Hospital" shall not include an institution used by you as a place for rehabilitation; a place for rest or for the aged; a nursing or convalescent home; a long-term nursing unit or geriatrics ward; or an extended care facility for the care of convalescent, rehabilitative, or ambulatory patients.



**Disability** or disabled for the first 24 months of Disability means that you are unable to perform the material and substantial duties of your regular occupation. After that, Disability means you are unable to perform the material and substantial duties of any gainful occupation for wage or profit for which you are reasonably qualified by training, education, or experience.

# Benefit Policy Schedule

Several benefit options are available to you. You may participate in the plan under any one of the benefit levels outlined below, provided the Monthly Disability Benefit level selected does not exceed 70% of your monthly compensation.

Monthly Salary	Monthly Disability Benefit	Accidental Death Benefit	Monthly Premiums					
			Plan I (8th)	Plan II (15th)	Plan III (31st)	Plan IV (61st)	Plan V (91st)	Plan VI (151st)
\$286.00 - \$428.99	\$200.00	\$20,000.00	\$6.32	\$5.32	\$4.44	\$2.48	\$1.84	\$1.24
\$429.00 - \$571.99	\$300.00	\$20,000.00	\$9.48	\$7.98	\$6.66	\$3.72	\$2.76	\$1.86
\$572.00 - \$714.99	\$400.00	\$20,000.00	\$12.64	\$10.64	\$8.88	\$4.96	\$3.68	\$2.48
\$715.00 - \$857.99	\$500.00	\$20,000.00	\$15.80	\$13.30	\$11.10	\$6.20	\$4.60	\$3.10
\$858.00 - \$999.99	\$600.00	\$20,000.00	\$18.96	\$15.96	\$13.32	\$7.44	\$5.52	\$3.72
\$1,000.00 - \$1,142.99	\$700.00	\$20,000.00	\$22.12	\$18.62	\$15.54	\$8.68	\$6.44	\$4.34
\$1,143.00 - \$1,285.99	\$800.00	\$20,000.00	\$25.28	\$21.28	\$17.76	\$9.92	\$7.36	\$4.96
\$1,286.00 - \$1,428.99	\$900.00	\$20,000.00	\$28.44	\$23.94	\$19.98	\$11.16	\$8.28	\$5.58
\$1,429.00 - \$1,571.99	\$1,000.00	\$20,000.00	\$31.60	\$26.60	\$22.20	\$12.40	\$9.20	\$6.20
\$1,572.00 - \$1,714.99	\$1,100.00	\$20,000.00	\$34.76	\$29.26	\$24.42	\$13.64	\$10.12	\$6.82
\$1,715.00 - \$1,857.99	\$1,200.00	\$20,000.00	\$37.92	\$31.92	\$26.64	\$14.88	\$11.04	\$7.44
\$1,858.00 - \$1,999.99	\$1,300.00	\$20,000.00	\$41.08	\$34.58	\$28.86	\$16.12	\$11.96	\$8.06
\$2,000.00 - \$2,142.99	\$1,400.00	\$20,000.00	\$44.24	\$37.24	\$31.08	\$17.36	\$12.88	\$8.68
\$2,143.00 - \$2,285.99	\$1,500.00	\$20,000.00	\$47.40	\$39.90	\$33.30	\$18.60	\$13.80	\$9.30
\$2,286.00 - \$2,428.99	\$1,600.00	\$20,000.00	\$50.56	\$42.56	\$35.52	\$19.84	\$14.72	\$9.92
\$2,429.00 - \$2,571.99	\$1,700.00	\$20,000.00	\$53.72	\$45.22	\$37.74	\$21.08	\$15.64	\$10.54
\$2,572.00 - \$2,714.99	\$1,800.00	\$20,000.00	\$56.88	\$47.88	\$39.96	\$22.32	\$16.56	\$11.16
\$2,715.00 - \$2,857.99	\$1,900.00	\$20,000.00	\$60.04	\$50.54	\$42.18	\$23.56	\$17.48	\$11.78
\$2,858.00 - \$2,999.99	\$2,000.00	\$20,000.00	\$63.20	\$53.20	\$44.40	\$24.80	\$18.40	\$12.40
\$3,000.00 - \$3,142.99	\$2,100.00	\$20,000.00	\$66.36	\$55.86	\$46.62	\$26.04	\$19.32	\$13.02
\$3,143.00 - \$3,285.99	\$2,200.00	\$20,000.00	\$69.52	\$58.52	\$48.84	\$27.28	\$20.24	\$13.64
\$3,286.00 - \$3,428.99	\$2,300.00	\$20,000.00	\$72.68	\$61.18	\$51.06	\$28.52	\$21.16	\$14.26
\$3,429.00 - \$3,571.99	\$2,400.00	\$20,000.00	\$75.84	\$63.84	\$53.28	\$29.76	\$22.08	\$14.88
\$3,572.00 - \$3,714.99	\$2,500.00	\$20,000.00	\$79.00	\$66.50	\$55.50	\$31.00	\$23.00	\$15.50
\$3,715.00 - \$3,857.99	\$2,600.00	\$20,000.00	\$82.16	\$69.16	\$57.72	\$32.24	\$23.92	\$16.12
\$3,858.00 - \$3,999.99	\$2,700.00	\$20,000.00	\$85.32	\$71.82	\$59.94	\$33.48	\$24.84	\$16.74
\$4,000.00 - \$4,142.99	\$2,800.00	\$20,000.00	\$88.48	\$74.48	\$62.16	\$34.72	\$25.76	\$17.36
\$4,143.00 - \$4,285.99	\$2,900.00	\$20,000.00	\$91.64	\$77.14	\$64.38	\$35.96	\$26.68	\$17.98
\$4,286.00 - \$4,428.99	\$3,000.00	\$20,000.00	\$94.80	\$79.80	\$66.60	\$37.20	\$27.60	\$18.60
\$4,429.00 - \$4,571.99	\$3,100.00	\$20,000.00	\$97.96	\$82.46	\$68.82	\$38.44	\$28.52	\$19.22
\$4,572.00 - \$4,714.99	\$3,200.00	\$20,000.00	\$101.12	\$85.12	\$71.04	\$39.68	\$29.44	\$19.84
\$4,715.00 - \$4,857.99	\$3,300.00	\$20,000.00	\$104.28	\$87.78	\$73.26	\$40.92	\$30.36	\$20.46
\$4,858.00 - \$4,999.99	\$3,400.00	\$20,000.00	\$107.44	\$90.44	\$75.48	\$42.16	\$31.28	\$21.08
\$5,000.00 - \$5,142.99	\$3,500.00	\$20,000.00	\$110.60	\$93.10	\$77.70	\$43.40	\$32.20	\$21.70
\$5,143.00 - \$5,285.99	\$3,600.00	\$20,000.00	\$113.76	\$95.76	\$79.92	\$44.64	\$33.12	\$22.32
\$5,286.00 - \$5,428.99	\$3,700.00	\$20,000.00	\$116.92	\$98.42	\$82.14	\$45.88	\$34.04	\$22.94
\$5,429.00 - \$5,571.99	\$3,800.00	\$20,000.00	\$120.08	\$101.08	\$84.36	\$47.12	\$34.96	\$23.56

# Benefit Policy Schedule (continued)

Monthly Salary	Monthly Disability Benefit	Accidental Death Benefit	Monthly Premiums					
			Plan I (8th)	Plan II (15th)	Plan III (31st)	Plan IV (61st)	Plan V (91st)	Plan VI (151st)
\$5,572.00 - \$5,714.99	\$3,900.00	\$20,000.00	\$123.24	\$103.74	\$86.58	\$48.36	\$35.88	\$24.18
\$5,715.00 - \$5,857.99	\$4,000.00	\$20,000.00	\$126.40	\$106.40	\$88.80	\$49.60	\$36.80	\$24.80
\$5,858.00 - \$5,999.99	\$4,100.00	\$20,000.00	\$129.56	\$109.06	\$91.02	\$50.84	\$37.72	\$25.42
\$6,000.00 - \$6,142.99	\$4,200.00	\$20,000.00	\$132.72	\$111.72	\$93.24	\$52.08	\$38.64	\$26.04
\$6,143.00 - \$6,285.99	\$4,300.00	\$20,000.00	\$135.88	\$114.38	\$95.46	\$53.32	\$39.56	\$26.66
\$6,286.00 - \$6,428.99	\$4,400.00	\$20,000.00	\$139.04	\$117.04	\$97.68	\$54.56	\$40.48	\$27.28
\$6,429.00 - \$6,571.99	\$4,500.00	\$20,000.00	\$142.20	\$119.70	\$99.90	\$55.80	\$41.40	\$27.90
\$6,572.00 - \$6,714.99	\$4,600.00	\$20,000.00	\$145.36	\$122.36	\$102.12	\$57.04	\$42.32	\$28.52
\$6,715.00 - \$6,857.99	\$4,700.00	\$20,000.00	\$148.52	\$125.02	\$104.34	\$58.28	\$43.24	\$29.14
\$6,858.00 - \$6,999.99	\$4,800.00	\$20,000.00	\$151.68	\$127.68	\$106.56	\$59.52	\$44.16	\$29.76
\$7,000.00 - \$7,142.99	\$4,900.00	\$20,000.00	\$154.84	\$130.34	\$108.78	\$60.76	\$45.08	\$30.38
\$7,143.00 - \$7,285.99	\$5,000.00	\$20,000.00	\$158.00	\$133.00	\$111.00	\$62.00	\$46.00	\$31.00
\$7,286.00 - \$7,428.99	\$5,100.00	\$20,000.00	\$161.16	\$135.66	\$113.22	\$63.24	\$46.92	\$31.62
\$7,429.00 - \$7,571.99	\$5,200.00	\$20,000.00	\$164.32	\$138.32	\$115.44	\$64.48	\$47.84	\$32.24
\$7,572.00 - \$7,714.99	\$5,300.00	\$20,000.00	\$167.48	\$140.98	\$117.66	\$65.72	\$48.76	\$32.86
\$7,715.00 - \$7,857.99	\$5,400.00	\$20,000.00	\$170.64	\$143.64	\$119.88	\$66.96	\$49.68	\$33.48
\$7,858.00 - \$7,999.99	\$5,500.00	\$20,000.00	\$173.80	\$146.30	\$122.10	\$68.20	\$50.60	\$34.10
\$8,000.00 - \$8,142.99	\$5,600.00	\$20,000.00	\$176.96	\$148.96	\$124.32	\$69.44	\$51.52	\$34.72
\$8,143.00 - \$8,285.99	\$5,700.00	\$20,000.00	\$180.12	\$151.62	\$126.54	\$70.68	\$52.44	\$35.34
\$8,286.00 - \$8,428.99	\$5,800.00	\$20,000.00	\$183.28	\$154.28	\$128.76	\$71.92	\$53.36	\$35.96
\$8,429.00 - \$8,571.99	\$5,900.00	\$20,000.00	\$186.44	\$156.94	\$130.98	\$73.16	\$54.28	\$36.58
\$8,572.00 - \$8,714.99	\$6,000.00	\$20,000.00	\$189.60	\$159.60	\$133.20	\$74.40	\$55.20	\$37.20
\$8,715.00 - \$8,857.99	\$6,100.00	\$20,000.00	\$192.76	\$162.26	\$135.42	\$75.64	\$56.12	\$37.82
\$8,858.00 - \$8,999.99	\$6,200.00	\$20,000.00	\$195.92	\$164.92	\$137.64	\$76.88	\$57.04	\$38.44
\$9,000.00 - \$9,142.99	\$6,300.00	\$20,000.00	\$199.08	\$167.58	\$139.86	\$78.12	\$57.96	\$39.06
\$9,143.00 - \$9,285.99	\$6,400.00	\$20,000.00	\$202.24	\$170.24	\$142.08	\$79.36	\$58.88	\$39.68
\$9,286.00 - \$9,428.99	\$6,500.00	\$20,000.00	\$205.40	\$172.90	\$144.30	\$80.60	\$59.80	\$40.30
\$9,429.00 - \$9,571.99	\$6,600.00	\$20,000.00	\$208.56	\$175.56	\$146.52	\$81.84	\$60.72	\$40.92
\$9,572.00 - \$9,714.99	\$6,700.00	\$20,000.00	\$211.72	\$178.22	\$148.74	\$83.08	\$61.64	\$41.54
\$9,715.00 - \$9,857.99	\$6,800.00	\$20,000.00	\$214.88	\$180.88	\$150.96	\$84.32	\$62.56	\$42.16
\$9,858.00 - \$9,999.99	\$6,900.00	\$20,000.00	\$218.04	\$183.54	\$153.18	\$85.56	\$63.48	\$42.78
\$10,000.00 - \$10,142.99	\$7,000.00	\$20,000.00	\$221.20	\$186.20	\$155.40	\$86.80	\$64.40	\$43.40
\$10,143.00 - \$10,285.99	\$7,100.00	\$20,000.00	\$224.36	\$188.86	\$157.62	\$88.04	\$65.32	\$44.02
\$10,286.00 - \$10,428.99	\$7,200.00	\$20,000.00	\$227.52	\$191.52	\$159.84	\$89.28	\$66.24	\$44.64
\$10,429.00 - \$10,571.99	\$7,300.00	\$20,000.00	\$230.68	\$194.18	\$162.06	\$90.52	\$67.16	\$45.26
\$10,572.00 - \$10,714.99	\$7,400.00	\$20,000.00	\$233.84	\$196.84	\$164.28	\$91.76	\$68.08	\$45.88
\$10,715.00 - \$10,857.99	\$7,500.00*	\$20,000.00	\$237.00	\$199.50	\$166.50	\$93.00	\$69.00	\$46.50

\*Higher benefit amounts available up to a maximum Monthly Disability Benefit of \$10,000.



# Plan Benefit Highlights

## Maximum Benefit Period

Benefits are payable up to the period of time shown in the chart below, based on your age as of the Disability date for when a covered Injury or Sickness begins.

### Injury:

Age	Maximum Benefit Period
Less than age 60	To Social Security Normal Retirement Age (SSNRA)*
60	60 months, or to SSNRA*, whichever is greater
61	48 months, or to SSNRA*, whichever is greater
62	42 months, or to SSNRA*, whichever is greater
63	36 months, or to SSNRA*, whichever is greater
64	30 months, or to SSNRA*, whichever is greater
65	24 months, or to SSNRA*, whichever is greater
66	21 months, or to SSNRA*, whichever is greater
67	18 months, or to SSNRA*, whichever is greater
68	15 months, or to SSNRA*, whichever is greater
Age 69 or older	12 months, or to SSNRA*, whichever is greater

*\*Age at which you are entitled to unreduced Social Security benefits based on current Social Security Amendments.*

### Sickness:

Age	Maximum Benefit Period
Under 65	5 years
65 through 68	To age 70
69 or older	1 year

## Social Security Filing Assistance

If you are a candidate for social security Disability benefits, we can assist you with the application and appeal process.

## When Coverage Begins

Certificates will become effective on the requested effective date following the date we approve the application, provided you are on active employment and premium has been paid.

## Accidental Death Benefit

A lump sum of \$20,000 will be paid to your designated beneficiary if you die as the direct result of an Injury within 90 days after the Injury.

## Hospital Confinement Benefit

A Hospital Confinement Benefit will be paid each day you are confined as a patient in a Hospital due to an Injury or Sickness, for up to 60 days. The amount payable is 1 times the Disability Benefit which will be pro-rated on a daily basis. This benefit will not be reduced by Deductible Sources of Income. The Hospital confinement must be at least 18 continuous hours in duration.

**Plans IV-VI:** This benefit will begin after you've met your elimination period.

**Plans I-III:** This benefit will begin on your first day of Hospital confinement. The remainder of your elimination period will be waived. If you are Hospital confined due to a covered Injury or Sickness, your Hospital Confinement Benefit will be paid for any days of that confinement occurring before the day your Monthly Disability Benefit would otherwise begin.

## Survivor Benefit

A lump sum benefit equal to 3 times the Disability payment will be paid if on the date of your death your Disability had continued for 90 or more consecutive days and you were receiving or entitled to receive Disability payments. The Survivor Benefit may be paid earlier if you have a terminal illness.

## Waiver of Premium

No premium payments are required while you are receiving payments under the plan after Disability payments have been received for 90 consecutive days. We will require proof annually that you remain Disabled during that time.

## Donor Benefit

If you are Disabled as a result of being an organ or tissue donor, we will pay your benefit as any other Sickness under the terms of the plan.

## Offsets With Other Sources of Income

Deductible Sources of Income include:

- Other group Disability income.
- Governmental or other retirement system, whether due to Disability, normal retirement or voluntary election of retirement benefits.
- United States Social Security Act or similar plan or act, including any amounts due your dependent(s) on account of your Disability.
- State Disability.
- Unemployment compensation.
- Sick leave or other salary or wage continuance plans provided by the employer which extend beyond 365 calendar days from the date of Disability.

We reserve the right to estimate these Deductible Sources of Income that you may receive as defined in your certificate.





# Cancer Insurance

## Plan Options



Guardian | [www.guardian.com](http://www.guardian.com) | 888-482-7342

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	Option 1	Option 2
Employee	\$16.30	\$25.02
Employee + Spouse	\$28.00	\$38.90
Employee + Children	\$17.30	\$28.58
Employee + Family	\$29.00	\$42.46

# Critical Illness Insurance

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

## Prepare For the Unexpected

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

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

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





# Accident Insurance

Aetna | [www.aetna.com](http://www.aetna.com) | 800-800-8121

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



# Identity Theft Protection

iLock 360 | [www.ilock360.com](http://www.ilock360.com) | 855-287-8888

Millions of Americans report having their identity stolen each year. People are online and mobile more than any time in history, so it's no surprise that identity theft is on the rise. And it goes far beyond simply having your credit card number stolen. While credit card fraud is one of the highest reported types of identity theft, it also includes bank, loan, phone and tax-related fraud.

Identity theft insurance won't prevent your identity from being stolen. But it will be there to alert you if any suspicious activity is noticed under your name. The plan includes credit bureau monitoring, social security number usage and lost wallet protection. Accounts are monitored daily so you can rest easy knowing your identity is being protected even while you sleep. The sooner you can take action to close your accounts, the quicker you can recover your identity.

It takes years to establish a good reputation with credit lenders and employers. Make sure it remains yours by taking advantage of the identity theft insurance offered through your employer.





# Legal Plan



Legal Shield | [www.legalshield.com](http://www.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.

# Voluntary Retirement Plans



Carrier | [www.website.com](http://www.website.com) | 800-555-5555

## 403(b) Retirement Plan

Research shows that Americans are living well past retirement years. Are you saving enough to be able to enjoy those years? A 403(b) plan can help you get there.

It’s an IRS-approved retirement plan that allows you to set aside money on a pre-tax basis for your retirement. Contributions are conveniently made through payroll deduction, so money is moved from your paycheck into the account automatically. Plus, you employer may even match your contributions based on how much you put into the plan. Now is the time to take full advantage of this opportunity to maximize your retirement savings!

## 457(b) Retirement Plan

The 457(b) plan is an employer-sponsored voluntary retirement savings plan that allows you to save money for retirement on a tax-deferred or ROTH basis. One significant way the 457(b) differs from the 403(b) is that distributions are never subject to the 10 percent tax for early withdrawal.

Contribution Limits	
2024	2025
\$23,000	\$23,500
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.*

# 403(b) Retirement Plans

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

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

## How a 403(b) Works

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

## Benefits

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

Contribution Limits	
2024	2025
\$23,000	\$23,500
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) Retirement Plans



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

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	
2024	2025
\$23,000	\$23,500
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) RETIREMENT PLAN



The FFinvest Retirement Plan is a comprehensive plan, funded by Net Asset Value Mutual Funds. It is a competitive & simple, yet flexible plan with a 401(k) type of approach.

## PLAN HIGHLIGHTS

### Multiple Investment Options

- The plan provides 30+ different investment options , for savers and investors of all risk tolerances

### ROTH (After-Tax) Option

### Loan availability (subject to balance)

### Rollovers/Transfers

- Rollovers and Transfers are accepted into the plan from other retirement plans

### No Front-End or Deferred Sales Charges



## ENROLL ONLINE

### Go to [www.tcgservices.com](http://www.tcgservices.com)

- Click Enroll (upper right-hand corner)
- Search for your Employer
- Click Enroll in the 457(b) Savings Plan

If you have questions, please contact  
TCG Administrators at [\(800\) 943-9179](tel:8009439179)  
Monday - Friday, 8:00 a.m. - 7:00 p.m.

## 24/7, 365 ONLINE ACCESS VIA WEB OR MOBILE APP

Vast Learning Center located at  
[www.tcgservices.com](http://www.tcgservices.com)

- Video Library
- Retirement Rundown & Market Commentary
- Financial Calculators

Service from your FFGA Account Rep  
Dedicated email address: [FFinvest@ffga.com](mailto:FFinvest@ffga.com)

# Employee Assistance Program

American Fidelity | [www.americanfidelity.mysupportportal.com](http://www.americanfidelity.mysupportportal.com) | 800-295-8323

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

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

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



# TeleHealth



Recuro | [www.recurohealth.com](http://www.recurohealth.com) | 844-979-0313

Studies show that more than 50 percent of doctor's office visits can be handled over the phone. With the Telehealth program, you can get a diagnosis quicker and spend less time in the waiting room.

Board Certified physicians will diagnose your illness, recommend treatment, and prescribe medication via telephone or video. You can contact them from anywhere – home, work, school, even while on vacation. They can treat common health issues like acid reflux, allergies, asthma, cold and flu, sinus infections, rashes, sore throat and more.

It's like having a doctor on call whenever you need medical advice. Access is only a call or click away!



# Hospital Indemnity Insurance

Aetna | [www.aetna.com](http://www.aetna.com) | 800-800-8121

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!





# COBRA

First Financial Administrators, Inc. | [www.ffga.com](http://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.

First Financial Administrators, Inc. provides COBRA administration services for the following plans:  
Medical, Dental and Vision

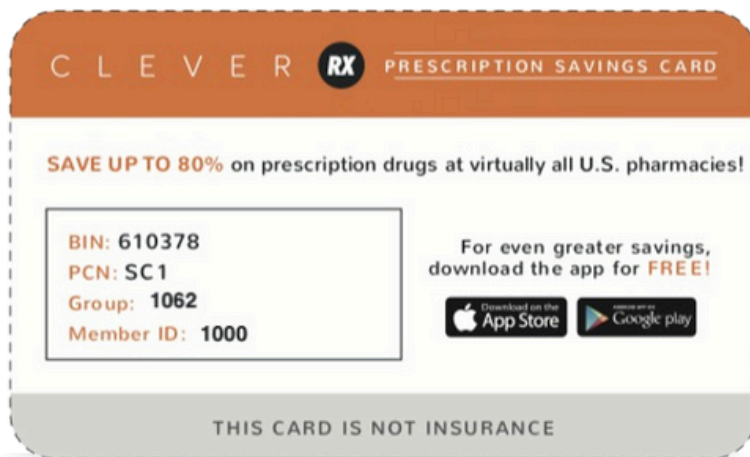


# Clever RX

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

Product	Carrier	Website	Phone
Medical	BC/BS Brown and Brown	<a href="http://www.bcbstx.com">www.bcbstx.com</a>	210-524-7130
Dental	Metlife	<a href="http://www.metlife.com">www.metlife.com</a>	800-942-0854
Vision	Metlife	<a href="http://www.metlife.com">www.metlife.com</a>	800-942-0854
Term Life	Blue Cross Blue Shield	<a href="http://www.bcbstx.com">www.bcbstx.com</a>	800-521-2227
Permanent Life	Texas Life	<a href="http://www.texaslife.com">www.texaslife.com</a>	800-283-9233
Disability	American Fidelity	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	800-662-1113
Cancer	Guardian	<a href="http://www.guardianlife.com">www.guardianlife.com</a>	888-482-7342
Critical Illness	Aflac	<a href="http://www.aflac.com">www.aflac.com</a>	800-433-3036
Hospital Indemnity	Aetna	<a href="http://www.aetna.com">www.aetna.com</a>	800-800-8121
Accident	Aetna	<a href="http://www.aetna.com">www.aetna.com</a>	800-800-8121
Employee Assistance Program	American Fidelity	<a href="http://www.americanfidelity.mysupportal.com">www.americanfidelity.mysupportal.com</a>	800-295-8323
Telehealth	Recuro	<a href="http://www.recurohealth.com">www.recurohealth.com</a>	800-979-0313
Identity Theft Protection	iLock 360	<a href="http://www.ilock360.com">www.ilock360.com</a>	855-287-8888
Legal Plan	Legal Shield	<a href="http://www.legalshield.com">www.legalshield.com</a>	800-654-7757