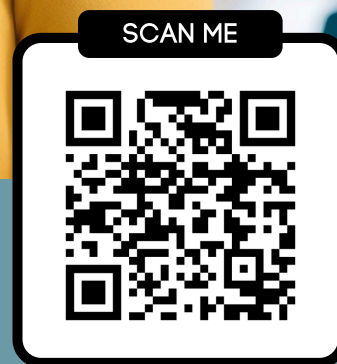


MANOR ISD 2024-2025 BENEFITS GUIDE



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

Employee Benefits Center

A guide to your benefits!

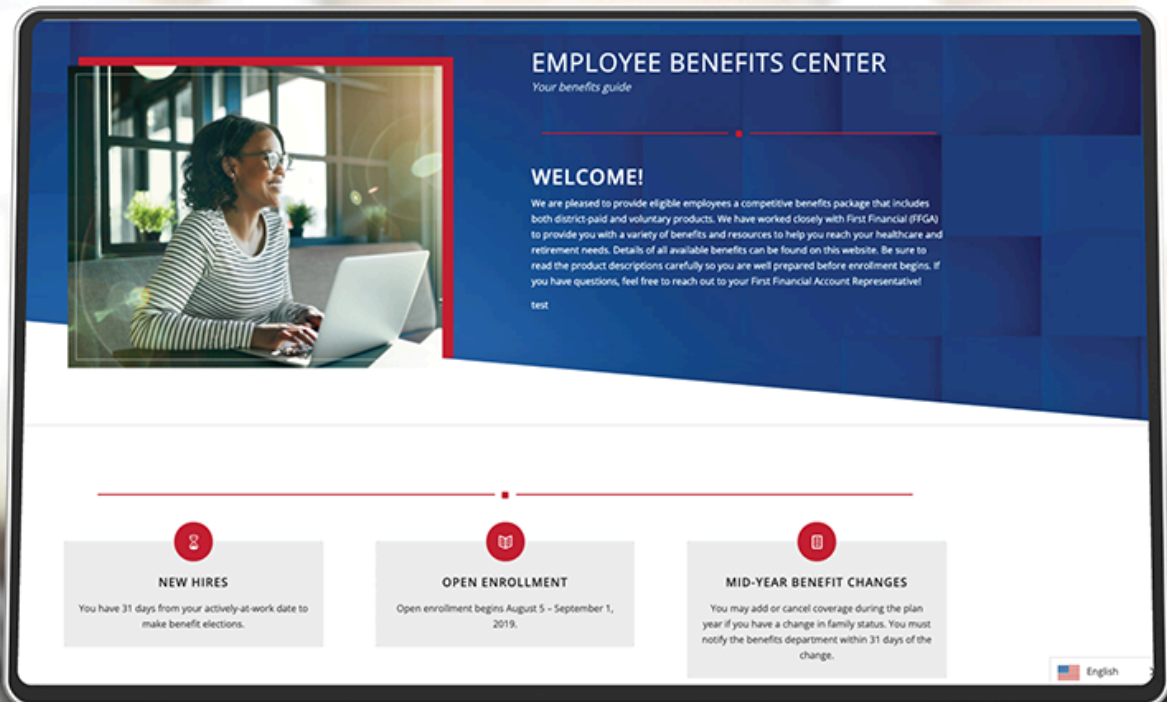
Manor ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

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 plan year!

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



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

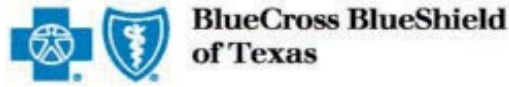
Section 125 Plan Sample Paycheck		
	Without S125	With S125
Monthly Salary	\$2,000	\$2,000
Less Medical Deductions	-N/A	-\$250
Tax Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	-\$400	-\$350
Less Estimated FICA (7.65%)	-\$153	-\$133
Less Medical Deductions	-\$250	-N/A
Take Home Pay	\$1,197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



MANOR INDEPENDENT SCHOOL DISTRICT
Business and Finance Department - Payroll & Benefits



2024-2025 MONTHLY & SEMI-MONTHLY MEDICAL INSURANCE RATES

Effective September 1, 2024 - August 31, 2025

Blue Essentials HMO 2500				
Coverage Tier	2024-2025 Plan Year	MISD Contribution	Monthly Employee Contribution	Semi-Monthly Employee Contribution
<i>Employee Only</i>	\$ 471.52	\$ 471.52	\$0.00	\$0.00
<i>Employee and Spouse</i>	\$ 1,317.08	\$ 471.52	\$845.56	\$422.78
<i>Employee and Child(ren)</i>	\$ 889.83	\$ 471.52	\$418.31	\$209.16
<i>Employee and Family</i>	\$ 1,571.11	\$ 471.52	\$1,099.59	\$549.80

BlueChoice HDHP PPO 3000				
Coverage Tier	2024-2025 Plan Year	MISD Contribution	Monthly Employee Contribution	Semi-Monthly Employee Contribution
<i>Employee Only</i>	\$ 449.12	\$ 471.52	\$0.00	\$0.00
<i>Employee and Spouse</i>	\$ 1,334.40	\$ 471.52	\$862.88	\$431.44
<i>Employee and Child(ren)</i>	\$ 866.73	\$ 471.52	\$395.21	\$197.61
<i>Employee and Family</i>	\$ 1,594.21	\$ 471.52	\$1,122.69	\$561.35

Blue Essentials HMO2				
Coverage Tier	2024-2025 Plan Year	MISD Contribution	Employee Contribution	Semi-Monthly Employee Contribution
<i>Employee Only</i>	\$ 584.17	\$ 471.52	\$112.65	\$56.33
<i>Employee and Spouse</i>	\$ 1,717.71	\$ 471.52	\$1246.19	\$623.10
<i>Employee and Child(ren)</i>	\$ 1,135.28	\$ 471.52	\$663.76	\$331.88
<i>Employee and Family</i>	\$ 1,736.48	\$ 471.52	\$1264.96	\$632.48

BlueChoice PPO 1200				
Coverage Tier	2024-2025 Plan Year	MISD Contribution	Employee Contribution	Semi-Monthly Employee Contribution
<i>Employee Only</i>	\$ 604.04	\$ 471.52	\$132.52	\$66.26
<i>Employee and Spouse</i>	\$ 1,478.74	\$ 471.52	\$1007.22	\$503.61
<i>Employee and Child(ren)</i>	\$ 1,016.85	\$ 471.52	\$545.33	\$272.67
<i>Employee and Family</i>	\$ 1,790.51	\$ 471.52	\$1318.99	\$659.50

2024-2025 BCBSTX Plans	HMO \$2,500	HDHP PPO \$3,000	HMO2 \$1,200	PPO \$1,200
PLAN FEATURES				
Type of Coverage	In-network only	In-network and out-of-network	In-network only	In-network and out-of-network
Individual/Family Deductible *Calendar year*	\$2,500/\$5,000	In: \$3,200 / \$6,400 Out: \$5,500 / \$11,000	\$1,200/\$3,600	In: \$1,200 / \$3,600 Out: \$2,000 / \$6,000
Coinsurance	70%	In: 70% Out: 50%	80%	In: 80% Out: 60%
Individual/Family Out of Pocket	\$8,150 / \$16,300	In: \$7,050 / \$14,100 Out: \$20,250 / \$40,500	\$6,900 / \$13,800	In: \$6,900 / \$13,800 Out: \$23,700 / \$47,400
Network	Blue Essentials HMO	BlueChoice PPO	Blue Essentials HMO	BlueChoice PPO
PCP Required	Yes	No	Yes	No
DOCTOR VISITS				
Primary Care	\$30 copay	70% after ded.	\$30 copay	\$30 copay
Specialist	\$70 copay	70% after ded.	\$70 copay	\$70 copay
IMMEDIATE CARE				
Urgent Care	\$50 copay	70% after ded.	\$50 copay	\$50 copay
Emergency Care	70% after ded.	70% after ded.	80% after ded.	80% after \$250 copay
Virtual Health	\$30 copay	70% after ded.	\$30 copay	\$15 copay
PRESCRIPTION DRUGS				
Drug Deductible	N/A	N/A	\$200 brand	\$200
Generics (30 Day/90 Day Supply)	\$15/\$30	80% after ded.	\$15/\$45	\$20/\$50
Preferred Brand/Non-Preferred Brand	70%/50% after ded.	75%/50% after ded.	75%/50% after ded.	\$45/\$95
Specialty	Covered at applicable tier	80% after ded.	70% after ded.	Covered at applicable tier
Insulin Out of Pocket Costs	Covered at applicable tier	Covered at applicable tier	Covered at applicable tier	Covered at applicable tier
DIAGNOSTIC LABS				
Office/Independent	70% after ded.	70% after ded.	80% after ded.	Lab/x-ray: 100% Other: 80% after ded.
Outpatient	70% after ded.	70% after ded.	80% after ded.	80% after ded.
HIGH TECH RADIOLOGY	70% after ded.	70% after ded.	80% after ded.	80% after ded.
OUTPATIENT COSTS	70% after ded.	70% after ded.	80% after ded.	80% after ded.
INPATIENT HOSPITAL COSTS	70% after ded.	70% after ded.	80% after ded.	80% after ded.
FREESTANDING EMERGENCY ROOM	70% after ded.	70% after ded.	80% after ded.	80% after ded.
ANNUAL VISION EXAM	\$30 copay PCP / \$70 copay specialist (annual through age 17, every two years age 18+)	N/A	\$30 copay PCP / \$70 copay specialist (annual through age 17, every two years age 18+)	N/A
ANNUAL HEARING EXAM	\$30 copay PCP / \$70 copay specialist (annual through age 17, every two years age 18+)	N/A	\$30 copay PCP / \$70 copay specialist (annual through age 17, every two years age 18+)	N/A

BlueCross BlueShield of Texas
MEDICAL PLAN # 370294
1-800-521-2227
[HTTPS://MYBAM.BCBSTX.COM](https://mybam.bcbstx.com)

Dental Insurance



Ameritas | www.ameritas.com | 800-487-5553

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 Semi - Monthly Premiums		
	Low Plan	High Plan
Employee Only	\$11.48	\$17.77
Employee + 1	\$20.48	\$31.42
Employee + 2	\$32.42	\$49.88

Low Dental Plan Summary

Effective Date: 9/1/2024

Plan Benefit	
Type 1	100%
Type 2	80%
Deductible	\$50/Calendar Year Type 2 Waived Type 1
Maximum (per person)	3 Family Maximum
Allowance	\$850 per calendar year
Waiting Period	U&C
Annual Open Enrollment	None Included

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2
<ul style="list-style-type: none"> • Routine Exam (1 in 6 months) • Bitewing X-rays (1 in 12 months) • Full Mouth/Panoramic X-rays (1 in 5 years) • Periapical X-rays • Cleaning (1 in 6 months) • Fluoride for Children 13 and under (1 in 12 months) 	<ul style="list-style-type: none"> • Sealants (age 13 and under) • Fillings for Cavities • Restorative Composites • Simple Extractions • Complex Extractions • Anesthesia

Semi-Monthly Rates

Employee Only (EE)	\$11.48
EE + 1 Dependent	\$20.48
EE + 2 or more Dependents	\$32.42

Ameritas Information

We're Here to Help: This plan was designed specifically for the associates of MANOR ISD. At Ameritas Group, we do more than provide coverage - we make sure there's always a friendly voice to explain your benefits, listen to your concerns, and answer your questions. Our customer relations associates will be pleased to assist you 7 a.m. to midnight (Central Time) Monday through Thursday, and 7 a.m. to 6:30 p.m. on Friday. You can speak to them by calling toll-free: 800-487-5553. For plan information any time, access our automated voice response system or go online to ameritas.com.

Dental Health Scorecard

How would you rate your dental health? In 2016, you can receive your Dental Health Report Card by signing into your secure member account online. Your assessment is based on claims submitted. The report card also offers suggestions if you strive to improve your dental health. Ameritas members can access the personalized report card by going to ameritas.com, click Account Access in the top right corner and choose the Dental/Vision/Hearing drop down. Select the Secure Member Account link and sign in to see your report.

Rx Savings

Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance. To receive this Rx discount, Ameritas plan members just need to visit us at ameritas.com and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

Eyewear Savings

Ameritas plan members may receive up to 10% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart. This savings arrangement is not insurance: it is available to members at no additional cost to their plan premium. To receive the eyewear savings identification card, Ameritas plan members can visit ameritas.com and sign-in (or create) a secure member account. Members must present the Ameritas Eyewear Savings Card at time of purchase to receive the discount.

Hearing Savings

With your Ameritas plan, you can receive hearing aid discounts through Great Hearing Benefits at their 4,500+ hearing care locations nationwide. Call 877-683-9495 for your free hearing consultation today. This savings arrangement is not insurance. It is available to members at no additional cost to their plan premium.

Highlights include: hearing exam for only \$50 (saves you \$100 off the industry average of \$150), up to 50% off retail pricing on today's top hearing technology, plus a satisfaction guarantee and warranty service. Visit greatearingbenefits.com/ameritas to learn more.

Dental Network Information

To find a provider, visit ameritas.com and select **FIND A PROVIDER**, then **DENTAL**. Enter your criteria to search by location or for a specific dentist or practice. California Residents: When prompted to select your network, choose the Ameritas Network found on your ID Card or contact Customer Connections at 800-487-5553. Your provider network is Ameritas Classic Network.

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

Open Enrollment

If a member does not elect to participate when initially eligible, the member may elect to participate at the policyholder's next enrollment period. This enrollment period will be held each year and those who elect to participate in this policy at that time will have their insurance become effective on September 1. If you do not enroll during your company's open enrollment period, then you will be subject to the Late Entrant Provision.

Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

Section 125

This plan is provided as part of the Policyholder's Section 125 Plan. Each employee has the option under the Section 125 Plan of participating or not participating in this plan. If an employee does not elect to participate when initially eligible, he/she may elect to participate at the Policyholder's next Annual Election Period.

Dental Cost Estimator

Members can use our dental cost estimator at any time to find average procedure charges in their area. The estimates do not include network discounts or plan benefits. Find the dental cost estimator at ameritas.com/applications/group/estimator.

After coverage begins, members can view average in-network charges in their secure member account. Members also may ask their dentist's office to submit a pretreatment estimate so they can see exactly how a proposed service would be covered and avoid any surprises. The pretreatment estimate is based on their plan benefits.

Worldwide Support

If a member has a dental emergency outside the U.S., AXA Assistance can help. AXA provides credible provider referrals and can even help with making the appointment. Providers referred by AXA are not members of the Ameritas network. AXA contact information is available in the secure member account.

Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.

High Dental Plan Summary

Effective Date: 9/1/2024

Plan Benefit	
Type 1	100%
Type 2	80%
Type 3	50%
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum
Maximum (per person)	\$1,250 per calendar year
Allowance	U&C
Waiting Period	Type 3 (6-months)
Annual Open Enrollment	Included

Orthodontia Summary - Adult and Child Coverage

Allowance	U&C
Plan Benefit	50%
Lifetime Maximum (per person)	\$1,000
Waiting Period	(6-months)

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (1 in 6 months) Bitewing X-rays (1 in 12 months) Full Mouth/Panoramic X-rays (1 in 5 years) Periapical X-rays Cleaning (2 in 6 months) Fluoride for Children 13 and under (1 in 12 months) 	<ul style="list-style-type: none"> Sealants (age 13 and under) Space Maintainers Fillings for Cavities Restorative Composites Denture Repair Simple Extractions Complex Extractions Anesthesia 	<ul style="list-style-type: none"> Onlays Crowns (1 in 10 years per tooth) Crown Repair Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Implants Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years)

Semi-Monthly Rates

Employee Only (EE)	\$17.66
EE + 1 Dependent	\$31.42
EE + 2 or more Dependents	\$49.88

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Orthodontia Waiting Period - new enrollees only

The group of initial employees who enroll in this plan have no waiting period for orthodontia benefits. Anyone hired after the initial plan enrollment will have a 12-month waiting period, after they enroll in this dental plan, before they are eligible to receive orthodontia benefits.

Dental Network Information

To find a provider, visit ameritas.com and select **FIND A PROVIDER**, then **DENTAL**. Enter your criteria to search by location or for a specific dentist or practice. California Residents: When prompted to select your network, choose the Ameritas Network found on your ID Card or contact Customer Connections at 800-487-5553. Your provider network is Ameritas Classic Network.

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Vision Insurance

Ameritas | www.ameritas.com | 800-487-5553

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 Semi - Monthly Premium

VSP Choice Plan

Employee Only	\$7.00
Employee + Spouse	\$13.34
Employee + Children	\$14.48
Employee + Family	\$20.58



MANOR ISD

Eye Care Highlight Sheet



Focus® VisionPlan Summary

Effective Date: 9/1/2024

	VSP Choice Network + Affiliates	Out of Network
Deductibles	\$10 Exam	\$10 Exam
Annual Eye Exam	\$10 Eye Glass Lenses or Frames* Covered in full	\$10 Eye Glass Lenses or Frames Up to \$45
Lenses (per pair)		
Single Vision	Covered in full	Up to \$30
Bifocal	Covered in full	Up to \$50
Trifocal	Covered in full	Up to \$65
Lenticular	Covered in full	Up to \$100
Progressive	See lens options	NA
Contacts		
Fit & Follow Up Exams	15% discount See Additional Focus Features.	No benefit
Elective	Up to \$180	Up to \$144
Medically Necessary	Covered in full	Up to \$210
Frame Allowance	\$180**	Up to \$90
Frequencies (months)		
Exam/Lens/Frame	12/12/12 Based on date of service	12/12/12 Based on date of service

*Deductible applies to a complete pair of glasses or to frames, whichever is selected.

**The Costco and Walmart allowance will be the wholesale equivalent.

Lens Options (member cost)*

	VSP Choice Network + Affiliates (Other than Costco)	Out of Network
Progressive Lenses	Up to provider's contracted fee for Lined Bifocal Lenses. The patient is responsible for the difference between the base lens and the Progressive Lens charge.	Up to Lined Bifocal allowance.
Std. Polycarbonate	Covered in full for dependent children \$33 adults	No benefit
Solid Plastic Dye	\$15 (except Pink I & II)	No benefit
Plastic Gradient Dye	\$17	No benefit
Photochromatic Lenses (Glass & Plastic)	\$31-\$82	No benefit
Scratch Resistant Coating	\$17-\$33	No benefit
Anti-Reflective Coating	\$43-\$85	No benefit
Ultraviolet Coating	\$16	No benefit

*Lens Option member costs vary by prescription, option chosen and retail locations.

LASIK Advantage® Lifetime

Benefit Earned (per eye)	Year One	Year Two	Year Three
	\$150	\$150	\$150

Semi-Monthly Rates

Employee Only (EE)	\$7.00
EE + Spouse	\$13.34
EE + Children	\$14.48
EE + Spouse & Children	\$20.58

Additional Focus® Choice Network Features

Contact Lenses Elective	Allowance can be applied to disposables, but the dollar amount must be used all at once (provider will order 3 or 6 month supply). Applies when contacts are chosen in lieu of glasses. For plans without a separate contact fitting & evaluation (which includes follow up contact lens exams), the cost of the fitting and evaluation is deducted from the allowance.
Additional Glasses	20% off additional complete pairs of prescription glasses and/or prescription sunglasses.*
Frame Discount	VSP offers 20% off any amount above the retail allowance.*
Laser VisionCare	VSP offers an average discount of 15% off or 5% off a promotional offer for LASIK Custom LASIK and PRK. The maximum out-of-pocket per eye for members is \$1,800 for LASIK and \$2,300 for custom LASIK using Wavefront technology, and \$1,500 for PRK. In order to receive the benefit, a VSP provider must coordinate the procedure.
Low Vision	With prior authorization, 75% of approved amount (up to \$1,000 is covered every two years).

Based on applicable laws, reduced costs may vary by doctor location.

Rx Savings

Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance. To receive this Rx discount, Ameritas plan members just need to visit us at ameritas.com and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

Hearing Savings

With your Ameritas plan, you can receive hearing aid discounts through Great Hearing Benefits at their 4,500+ hearing care locations nationwide. Call 877-683-9495 for your free hearing consultation today. This savings arrangement is not insurance. It is available to members at no additional cost to their plan premium. Highlights include: hearing exam for only \$50 (saves you \$100 off the industry average of \$150), up to 50% off retail pricing on today's top hearing technology, plus a satisfaction guarantee and warranty service. Visit greatearingbenefits.com/ameritas to learn more.

Eye Care Plan Member Service

Focus eye care from Ameritas Group features the money-saving eye care network of VSP. Customer service is available to plan members through VSP's well-trained and helpful service representatives. Call or go online to locate the nearest VSP network provider, view plan benefit information and more.

VSP Call Center: 1-800-877-7195

- Service representative hours: 5 a.m. to 7 p.m. PST Monday through Friday, 6 a.m. to 2:30 p.m. PST Saturday
- Interactive Voice Response available 24/7

Locate a VSP provider at: ameritas.com

View plan benefit information at: vsp.com

Section 125

This plan is provided as part of the Policyholder's Section 125 Plan. Each employee has the option under the Section 125 Plan of participating or not participating in this plan. If an employee does not elect to participate when initially eligible, he/she may elect to participate at the Policyholder's next Annual Election Period.

Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.

Flexible Spending Accounts

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

Medical FSA

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

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

Medical FSA Highlights

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

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

Dependent Care FSA

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

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

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

Dependent Care FSA Highlights

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

FSA Resources

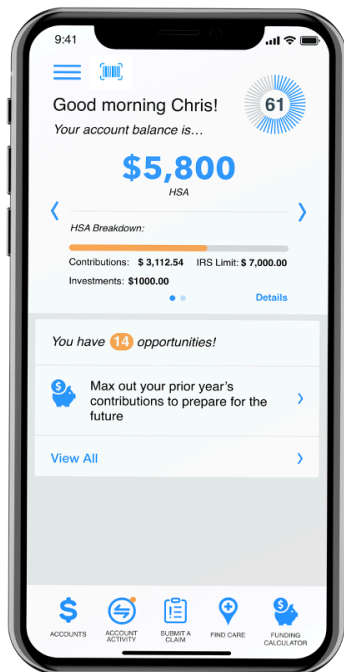
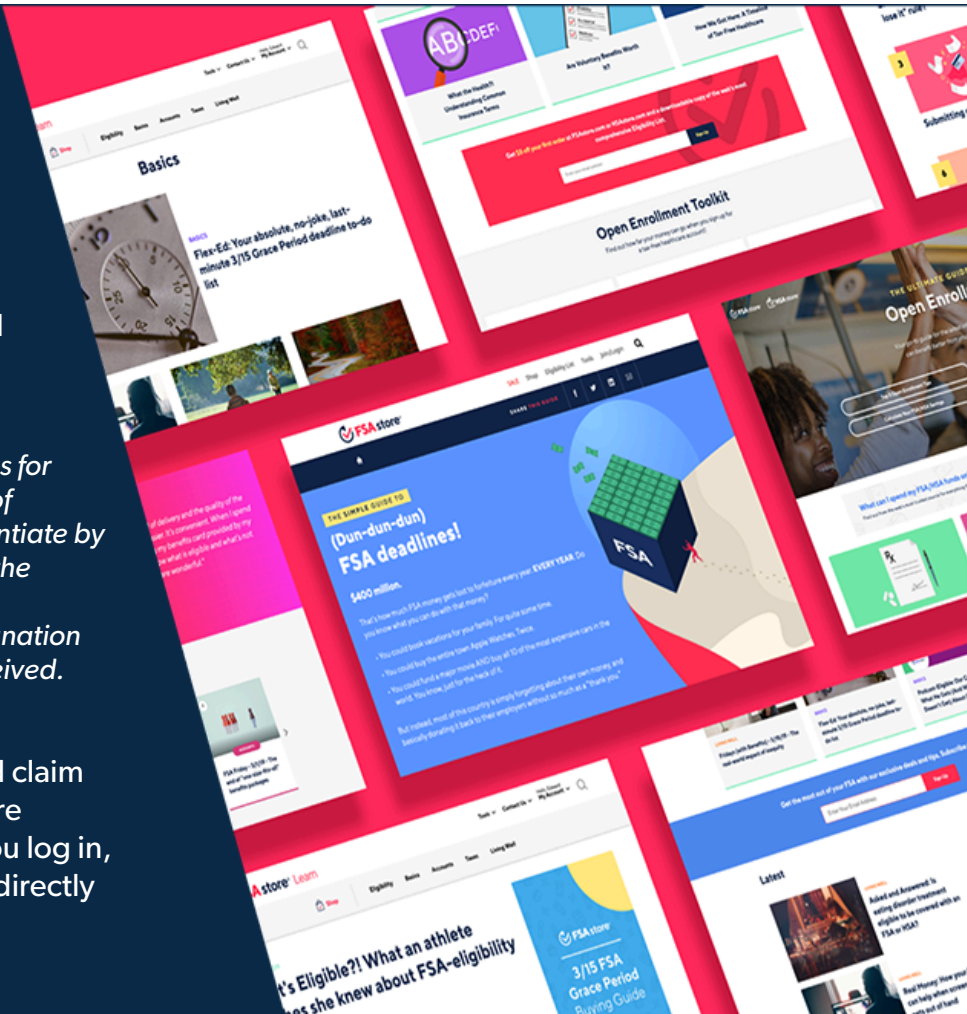
Benefits Card

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

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

View Your Account Details Online

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



FF Mobile Account App

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

FSA Store

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



Health Savings Account

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

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

Health Savings Account Highlights

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

Who Can Participate in an HSA?

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

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

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

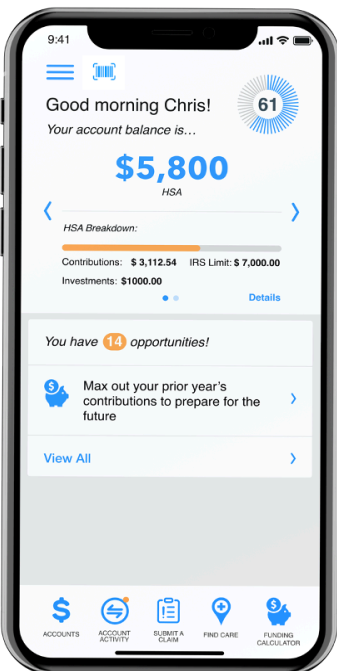
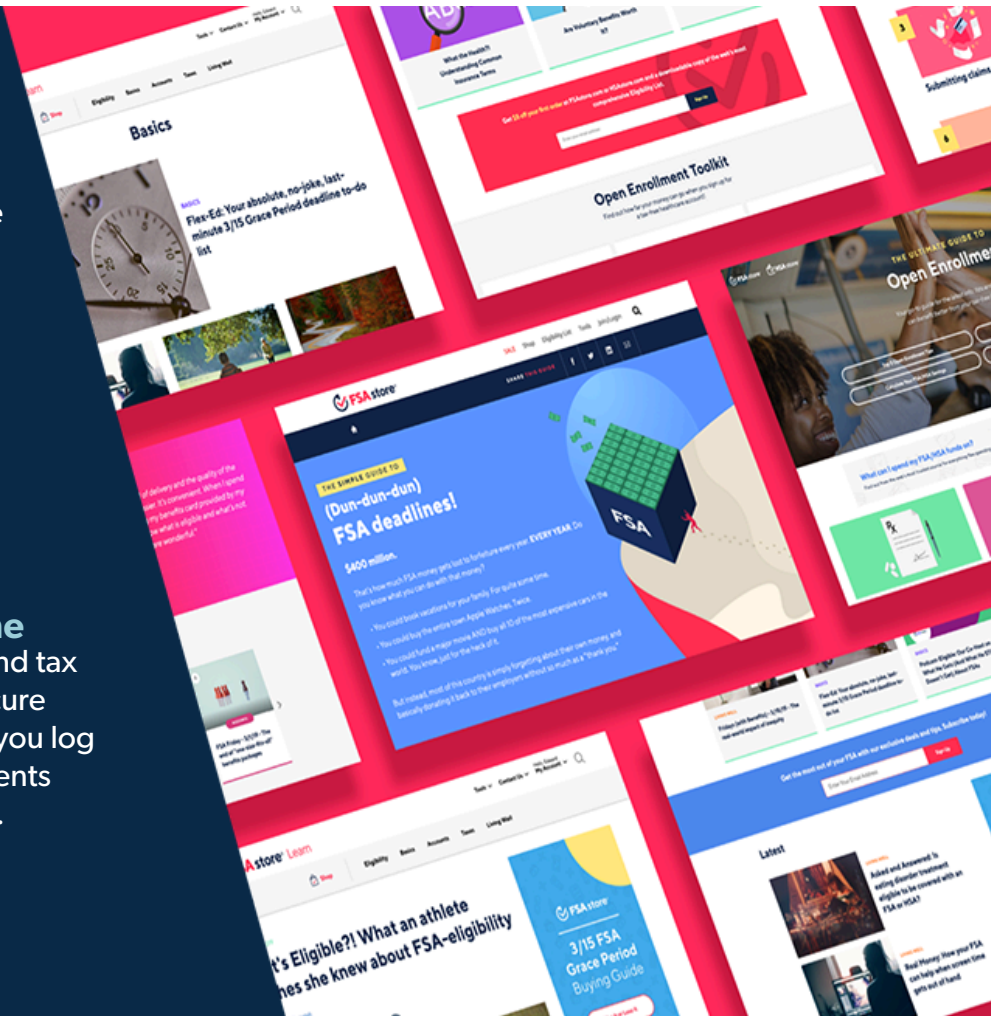
FSA & HSA Resources

Benefits Card

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

View Your Account Details Online

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



FF Mobile Account App

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

FSA/HSA Store

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



Term Life & AD&D

Employer-Paid & Voluntary

Blue Cross Blue Shield | www.bcbstx.com/ancillary | 877-442-4207

Employer-Paid Term Life & AD&D Insurance

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. Your employer provides all eligible employees a \$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 | 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)	Semi-Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
17-20		6.53	11.93	17.33	22.73	33.53	44.33	55.13	65.93	75
21-22		6.67	12.20	17.74	23.28	34.35	45.43	56.50	67.58	74
23		6.80	12.48	18.15	23.83	35.18	46.53	57.88	69.23	75
24-25		6.94	12.75	18.57	24.38	36.00	47.63	59.25	70.88	74
26		7.22	13.30	19.39	25.48	37.65	49.83	62.00	74.18	75
27-28		7.35	13.58	19.80	26.03	38.48	50.93	63.38	75.83	74
29		7.49	13.85	20.22	26.58	39.30	52.03	64.75	77.48	74
30-31		7.63	14.13	20.63	27.13	40.13	53.13	66.13	79.13	73
32		8.04	14.95	21.87	28.78	42.60	56.43	70.25	84.08	74
33		8.32	15.50	22.69	29.88	44.25	58.63	73.00	87.38	74
34		8.73	16.33	23.93	31.53	46.73	61.93	77.13	92.33	75
35		9.28	17.43	25.58	33.73	50.03	66.33	82.63	98.93	76
36		9.55	17.98	26.40	34.83	51.68	68.53	85.38	102.23	76
37		9.97	18.80	27.64	36.48	54.15	71.83	89.50	107.18	77
38		10.38	19.63	28.88	38.13	56.63	75.13	93.63	112.13	77
39		11.07	21.00	30.94	40.88	60.75	80.63	100.50	120.38	78
40	5.38	11.75	22.38	33.00	43.63	64.88	86.13	107.38	128.63	79
41	5.76	12.72	24.30	35.89	47.48	70.65	93.83	117.00	140.18	80
42	6.20	13.82	26.50	39.19	51.88	77.25	102.63	128.00	153.38	81
43	6.59	14.78	28.43	42.08	55.73	83.03	110.33	137.63	164.93	82
44	6.97	15.74	30.35	44.97	59.58	88.80	118.03	147.25	176.48	83
45	7.36	16.70	32.28	47.85	63.43	94.58	125.73	156.88	188.03	83
46	7.80	17.80	34.48	51.15	67.83	101.18	134.53	167.88	201.23	84
47	8.18	18.77	36.40	54.04	71.68	106.95	142.23	177.50	212.78	84
48	8.57	19.73	38.33	56.93	75.53	112.73	149.93	187.13	224.33	85
49	9.06	20.97	40.80	60.64	80.48	120.15	159.83	199.50	239.18	85
50	9.61	22.34	43.55	64.77	85.98					86
51	10.27	23.99	46.85	69.72	92.58					87
52	10.99	25.78	50.43	75.08	99.73					88
53	11.54	27.15	53.18	79.20	105.23					88
54	12.09	28.53	55.93	83.33	110.73					88
55	12.69	30.04	58.95	87.87	116.78					89
56	13.24	31.42	61.70	91.99	122.28					89
57	13.90	33.07	65.00	96.94	128.88					89
58	14.51	34.58	68.03	101.48	134.93					89
59	15.17	36.23	71.33	106.43	141.53					89
60	15.59	37.29	73.45	109.62	145.78					90
61	16.31	39.08	77.03	114.98	152.93					90
62	17.19	41.28	81.43	121.58	161.73					90
63	18.07	43.48	85.83	128.18	170.53					90
64	19.00	45.82	90.50	135.19	179.88					90
65	20.05	48.43	95.73	143.03	190.33					90
66	21.20									90
67	22.47									91
68	23.84									91
69	25.22									91
70	26.65									91

CHILDREN AND GRANDCHILDREN (NON-TOBACCO)
with Accidental Death Rider
Grandchild coverage available through age 18.

Issue Age	Premium		Guaranteed Period
	\$25,000	\$50,000	
15D-1	4.63	8.13	81
2-4	4.75	8.38	80
5-8	4.88	8.63	79
9-10	5.00	8.88	79
11-16	5.13	9.13	77
17-20	6.13	11.13	75
21-22	6.25	11.38	74
23	6.38	11.63	75
24-25	6.50	11.88	74
26	6.75	12.38	75

Indicates Spouse Coverage Available

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".

Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO

Accelerated Death Benefit for Chronic Illness Rider Form ICC15-ULABR-CI-15, ULABR-CI-15 or CA-ULABR-CI-18

Accidental Death Benefit Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07

PureLife-plus – Standard Risk Table Premiums – Tobacco – Express Issue

Issue Age (ALB)	Semi-Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD 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	
17-20		9.28	17.43	25.58	33.73	50.03	66.33	82.63	98.93	71
21-22		9.69	18.25	26.82	35.38	52.50	69.63	86.75	103.88	71
23		10.10	19.08	28.05	37.03	54.98	72.93	90.88	108.83	72
24-25		10.38	19.63	28.88	38.13	56.63	75.13	93.63	112.13	71
26		10.65	20.18	29.70	39.23	58.28	77.33	96.38	115.43	72
27-28		10.93	20.73	30.53	40.33	59.93	79.53	99.13	118.73	71
29		11.07	21.00	30.94	40.88	60.75	80.63	100.50	120.38	71
30-31		12.44	23.75	35.07	46.38	69.00	91.63	114.25	136.88	72
32		12.85	24.58	36.30	48.03	71.48	94.93	118.38	141.83	72
33		12.99	24.85	36.72	48.58	72.30	96.03	119.75	143.48	72
34		13.13	25.13	37.13	49.13	73.13	97.13	121.13	145.13	71
35		14.09	27.05	40.02	52.98	78.90	104.83	130.75	156.68	72
36		14.50	27.88	41.25	54.63	81.38	108.13	134.88	161.63	72
37		15.47	29.80	44.14	58.48	87.15	115.83	144.50	173.18	73
38		15.88	30.63	45.38	60.13	89.63	119.13	148.63	178.13	73
39		16.98	32.83	48.68	64.53	96.23	127.93	159.63	191.33	74
40	8.07	18.49	35.85	53.22	70.58	105.30	140.03	174.75	209.48	76
41	8.57	19.73	38.33	56.93	75.53	112.73	149.93	187.13	224.33	77
42	9.17	21.24	41.35	61.47	81.58	121.80	162.03	202.25	242.48	78
43	9.94	23.17	45.20	67.24	89.28	133.35	177.43	221.50	265.58	80
44	10.33	24.13	47.13	70.13	93.13	139.13	185.13	231.13	277.13	80
45	10.88	25.50	49.88	74.25	98.63	147.38	196.13	244.88	293.63	81
46	11.32	26.60	52.08	77.55	103.03	153.98	204.93	255.88	306.83	81
47	11.87	27.98	54.83	81.68	108.53	162.23	215.93	269.63	323.33	82
48	12.36	29.22	57.30	85.39	113.48	169.65	225.83	282.00	338.18	82
49	13.08	31.00	60.88	90.75	120.63	180.38	240.13	299.88	359.63	83
50	13.68	32.52	63.90	95.29	126.68					83
51	14.29	34.03	66.93	99.83	132.73					83
52	15.17	36.23	71.33	106.43	141.53					84
53	15.94	38.15	75.18	112.20	149.23					85
54	16.65	39.94	78.75	117.57	156.38					85
55	17.42	41.87	82.60	123.34	164.08					85
56	18.30	44.07	87.00	129.94	172.88					85
57	19.18	46.27	91.40	136.54	181.68					86
58	20.12	48.60	96.08	143.55	191.03					86
59	21.05	50.94	100.75	150.57	200.38					86
60	21.64	52.42	103.70	154.99	206.28					86
61	22.91	55.58	110.03	164.48	218.93					86
62	24.12	58.60	116.08	173.55	231.03					87
63	25.33	61.63	122.13	182.63	243.13					87
64	26.54	64.65	128.18	191.70	255.23					87
65	27.86	67.95	134.78	201.60	268.43					87
66	29.29									88
67	30.83									88
68	32.42									88
69	34.13									88
70	35.94									89

CHILDREN AND GRANDCHILDREN (TOBACCO)
with Accidental Death Rider
Grandchild coverage available through age 18.

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".

Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO
Accelerated Death Benefit for Chronic Illness Rider Form ICC15-ULABR-CI-15, ULABR-CI-15 or CA-ULABR-CI-18
Accidental Death Benefit Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07

23M014-C-SM FFGA-T 1012 (exp0325)

Issue Age	Premium		Guaranteed Period
	\$25,000	\$50,000	
17-20	8.63	16.13	71
21-22	9.00	16.88	71
23	9.38	17.63	72
24-25	9.63	18.13	71
26	9.88	18.63	72

Indicates Spouse Coverage Available

Disability Insurance

American Fidelity | www.americanfidelity.com | 800-654-8489

Why Do I Need Disability Insurance?

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

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

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



Cancer Insurance



American Fidelity | www.americanfidelity.com | 800-654-8489

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

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

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

Critical Illness Insurance

AFLAC | www.aflac.com | 800-992.3522

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.



Hospital Indemnity Insurance

AFLAC | www.aflac.com | 800-992.352

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!



Accident Insurance

Guardian | www.guardianlife.com | 800-627-4200

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

iLOCK360 | 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 | 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.

403(b) Retirement Plans

First Financial Administrators, Inc. | www.ffga.com |
800-523-8422, option 2 | 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	
2023	2024
\$22,500	\$23,000

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

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

Sometimes areas of the financial realm such as retirement savings can be confusing. So, we wanted to provide you the answers to some of the more frequent questions we are asked. You will find answers to questions ranging from opening an account to reaching retirement and withdrawing your funds.

FREQUENTLY ASKED QUESTIONS

WHAT IS A 403(b) AND WHY IS IT A GOOD IDEA TO CONTRIBUTE TO ONE?

403(b) retirement plans are a great way to start saving for your retirement. 403(b) is a supplemental retirement plan, much like the public sector's 401(k), that allows you to save additional funds in conjunction with your state retirement. Each pay period, contributions are withheld from your paycheck (amount elected by you) and submitted into your 403(b) account. This allows your investment earnings to grow tax-deferred until withdrawal and also allows you to take advantage of a savings tax credit. You do not pay income tax on allowable contributions until you begin making withdrawals from the plan, usually after you retire or have reached a certain age to withdraw funds. Allowable contributions to a 403(b) plan are either excluded or deducted from your income.

HOW DO I OPEN A 403(b) ACCOUNT?

Good news, you can enroll with a 403(b) year-round! The best way to start is by visiting our website at www.ffga.com. From the homepage, click "View Employer Retirement Plans" then enter employer name. This will allow you to:

- View a list of available investment providers in your employer's plan and their phone numbers
- Search for 403(b) agents
- Locate the FFGA Salary Reduction Agreement (SRA) and other forms
- View employer plan options regarding transactions, contributions, contacts, etc.

Steps to open an account and start contributions

1. **Decide what investment company from the list of authorized providers, you would like to contribute to.** Contact the company for instruction or if you are unsure, use the agent search tool on our website to find an agent that can help you decide.
2. **Establish an account with a provider** with the help of your agent.
3. **Complete the Salary Reduction Agreement**, once your account is established, and fax the form to 866-265-4594. This form allows your employer to withhold 403b contributions from your paycheck, which will be sent to the investment company of your choice.

Please note: Completing a Salary Reduction Agreement does not open your retirement account; you must also contact the vendor to establish an account prior to completing a Salary Reduction Agreement.

First Financial Administrators, as your employer's Third-Party Administrator, has Retirement Specialists that can help you at any point in your process, just give us a call at 1-800-523-8422 and we will be happy to help.

16945 Northchase Dr, Ste. 1800 | Houston, TX 77060 | <https://ffga.com>
PHONE: 800-523-8422 | FAX: 866-265-4594 | EMAIL: retirement@ffga.com

HOW MUCH MAY I CONTRIBUTE PER YEAR?

2023 contribution limits allow you to max out at \$22,500.00 if you are 49 years or younger. If you are age 50 and older, you are eligible to make “catchup contributions” making your maximum amount per calendar year \$30,000.00.

MAY I ROLLOVER/TRANSFER FUNDS FROM AN OLD EMPLOYER’S PLAN TO MY 403(b)?

Yes, if your employer’s plan allows for rollovers and transfers into the plan. Check our website to see what your employer offers on the plan.

MAY I ROLLOVER/TRANSFER MY FUNDS TO ANOTHER ACCOUNT SUCH AS A 401(k), IRA, 457, ETC.?

Yes, if your employer’s plan allows for rollovers and transfers, and you have met a qualifying event, you may move your funds to another qualified plan. Check our website to see what your employer offers on the plan.

MAY I STOP OR CHANGE MY CONTRIBUTIONS?

In order to make changes to your contributions, you will need to fill out and submit a Salary Reduction Agreement (the same form used to start contributions). You may stop, increase, or decrease at any time during the year according to your employer’s payroll schedule and the date changes are due for each pay date. You may give us a call at 1-800-523-8422 or visit our website at www.ffga.com to determine the due dates for your employer.

MAY I WITHDRAW MONEY IN THE CASE OF A FINANCIAL HARDSHIP?

Hardship distributions allow you to withdraw funds from your 403(b) (if allowed in your employer’s plan) if you have a financial need that cannot be met by other reasonably available resources for the following reasons:

- Medical Bills
- College Tuition for you or a qualified dependent
- Purchase of a Primary Residence
- Eviction/Foreclosure
- Funeral Expenses for spouse, child, dependent, or parents

These expenses must be unpaid at the time of request in order to be approved for a Hardship Distribution. Your expenses cannot be reimbursed.

WHEN MAY I RECEIVE A DISTRIBUTION?

Keep in mind that 403(b) plans are intended as a savings for retirement and should not be viewed as a simple savings account. For this reason, the IRS has certain “qualifying events” in order to withdraw your funds from a 403(b), like many other retirement accounts. However, if your employer’s plan allows, you may take a loan or a hardship distribution (IRS guidelines apply), if the need arises. Please be sure to seek advice from your tax advisor before proceeding with any transaction.

QUALIFYING EVENTS

1. Severance from employment
2. Over age 59 ½
3. Disability
4. Death
5. Hardship (guidelines apply)



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PHONE: 800-523-8422 | FAX: 866-265-4594 | EMAIL: retirement@ffga.com

ADVANTAGES OF OPENING A 403(b)

403(b) retirement plans are a great investment and great way to get a head start on saving for your retirement. A 403(b) is a supplemental retirement plan option that allows investment earnings to grow tax-deferred until withdrawal.

FIND 403(b) INFORMATION

You can visit our website to find lots of helpful tools and information! Simply go to www.ffga.com and click on "Login" from the top menu. This will direct you to a screen to enter your employer's name to:

- View a list of available investment providers in your employer's plan
- Search for 403(b) agents
- Locate the FFAI Salary Reduction Agreement (SRA) and other forms
- View employer plan options regarding transactions, contributions, contacts, etc.

IT'S TIME TO ENROLL

You can enroll in a 403(b) year-round! Once you have selected a provider, you will then need to enroll directly with the authorized investment company of your choice. Upon your account being set up with your provider, you must make certain the SRA form is completed and returned to us. This form allows your employer to withhold 403(b) contributions from your paycheck, which will be sent to the investment company you choose. SRAs are completed to start new deductions as well as increase, decrease or stop deductions.

EMPLOYER PLAN OPTIONS

Keep in mind that not all plans allow the same options. The best way to see what your plan allows is by visiting our website.

QUALIFYING EVENTS

To be considered to receive a distribution of your funds, or move the funds from your current employer's 403(b) plan, according to IRS guidelines, you must have a qualifying life event, such as:

- Severance from employment
- Over age 59 ½
- Disability
- Death
- Hardship (guidelines apply)



CONTRIBUTION LIMITS:
Current contributions limits allow you to contribute up to \$23,000 if you are under the age of 50. Age 50 and up may contribute up to \$30,500. With the ability to enroll year-round, the time to save is now!

2024

Start saving for retirement!

Your employer provides you with the opportunity to save for retirement with a 403(b) Plan. A 403(b) Plan is a supplemental retirement savings plan offered to public school employees through their school districts or open-enrollment charter schools. Like a 401(k) Plan, eligible employees may make contributions to a 403(b) Plan (up to the IRS limits) on either a pre-tax or Roth after-tax basis, depending on what your plan allows.

Why contribute to a 403(b) Plan?

With cost of living increasing and above average life expectancies, many people find that their pension alone is not enough to sustain them during their retirement years. A voluntary 403(b) Plan gives you the opportunity to supplement your TRS, ERS or other state retirement system (if any).

Eligibility

All employees who receive compensation reportable on an IRS Form W-2 from the Employer are eligible to participate.

Enrollment

All eligible employees may enroll in the 403(b) Plan at any time during the year, not just during Open Enrollment. See "How to Enroll" on the next page.

403(b) Plan Limits

- Participants may contribute up to \$23,000 in 2024.
- Participants aged 50 and older at any time during the calendar year on or before 12/31/2024 may contribute \$30,500, which includes an additional \$7,500 in catch-up contributions.
- You can split your contributions between traditional pre-tax contributions and Roth after-tax contributions (if allowed), but you cannot go over the IRS limit.
- Unlike a Roth IRA, there are no income caps on Roth 403(b) contributions!
- Your 403(b) contributions must be aggregated for these plan types: 401(k), 403(b), SIMPLE Plans (SIMPLE IRA and SIMPLE 401(k) plans), and SARSEP. Please obtain advice from a tax professional if this applies to you and notify us.
- The 403(b) contribution limit is separate from the limit for a Traditional IRA, Roth IRA or 457(b) Plan.
- Please note that the combination of all employer contributions (if any) and employee contributions is limited to the lesser of \$66,000 or 100% of your compensation in 2024.

403(b) Plan Highlights

- Your employer's 403(b) third-party administrator (TPA) is First Financial Administrators, Inc. For assistance, please contact First Financial Administrators at 1-800-523-8422, option 2, by email at retirement@ffga.com or via our [online form](#).
- You may change your 403(b) contribution amount at any time by calling First Financial for the 403(b) Salary Reduction Agreement (SRA) Form.
- Optional plan features, such as whether your plan allows Roth 403(b) after-tax contributions, are available on your employer's 403(b) Retirement Plan page. Go to www.ffga.com. Hover over Login (top of the page next to Search 🔍). Select Retirement Plan Information. Enter your employer's name, select from the list, and click Submit. For Forms: select 403(b) Forms and Information (in the Related Resources box). Select 403(b) Salary Reduction Agreement.

2024

HOW TO ENROLL

STEP 1: Review the list of 403(b) Plan Investment Providers available.

- Visit www.ffga.com and hover over Login at the top of the page next to Search. Select Retirement Plan Information. Enter your employer's name, select it from the list that appears and click Submit. Select Your Authorized Providers in the Related Resources box found in the top right corner.
- Before opening a 403(b)(1) annuity or 403(b)(7) custodial account, we strongly encourage you to thoroughly research the options available to you, including other plans available like an employer-sponsored 457(b) Plan. You may begin learning more about 403(b) Plans by viewing additional resources such as www.403bwise.org.
- Your employer and First Financial Administrators, Inc., do not offer advice or explicitly or implicitly endorse or approve any specific 403(b) Plan provider or agent. You may compare 403(b) fees for the 403(b) vendors available at your employer by visiting www.403bcompare.com, and also research firms and agents at www.investor.gov/CRS (SEC).

STEP 2: Set up your 403(b) account.

- Complete the 403(b) enrollment forms or enroll online with the 403(b) company you selected. If you have an existing 403(b) account at another district, you may be able to transfer to your new district. Please contact your 403(b) provider or First Financial Administrators, Inc., for assistance.
- If your 403(b) company does not allow you to self-enroll and requires an agent, you may call the company for an agent in your area or use our [403\(b\) Agent Search](#) tool online.

STEP 3: Start 403(b) contributions.

- Once your 403(b) account is open, complete the 403(b) Salary Reduction Agreement (SRA) form and Uniform Disclosure Notice (all states except Texas) and either fax to First Financial Administrators, Inc. at (866) 265-4594 or upload to <https://sftp-transfer.ffga.com>. For log-in credentials, please call us at (800) 523-8422, option 2 or email us at retirement@ffga.com.
- You're finished! If you wish to make 403(b) contribution adjustments, you will need to sign another 403(b) Salary Reduction Agreement (SRA) form. An agent signature is not required for contribution changes to an existing 403(b) account or for a new self-enroll 403(b). An agent signature is needed for a new 403(b) account that requires an agent to enroll.

Additional 403(b) Resources

- [403\(b\) Plan Video](#)
- [SEC.gov | Evaluating Your Retirement Options](#)
- [403\(b\) Forms and Plan Information](#): Enter your employer's name to view details.
- [403\(b\) Rules for Solicitation](#): Agents must follow these rules. If you are aware of any violations to this agreement, please contact either us or your administration office.



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

- 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

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

Service from your FFGA Account Rep
Dedicated email address: FFInvest@ffga.com

Employee Assistance Program

Alliance Work Partners | www.awpnow.com | 800-343-3822

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 | 855-673-2876

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!

COBRA

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

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

COBRA Highlights

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

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

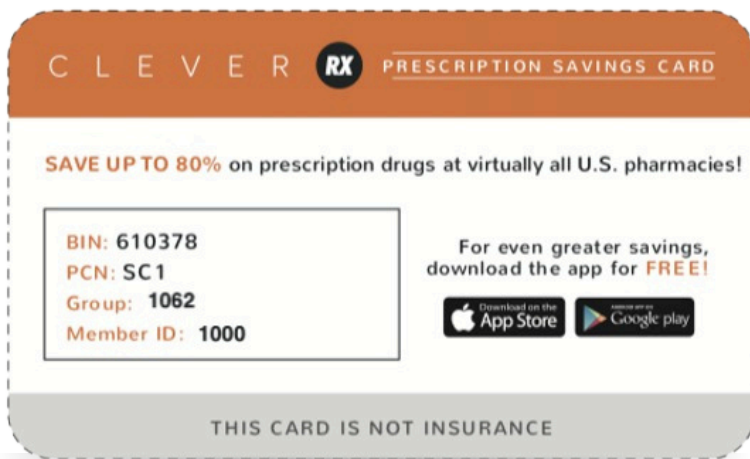


Clever RX

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!