

# WILLIS ISD 2024-2025 BENEFITS GUIDE



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

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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!

Willis 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/willisid>



# 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. Willis ISD will be sending out the schedule.

### Online Enrollment

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

**Enroll Now**

#### Login

- Login: Your Employee ID or Social Security Number (no dashes)
- PIN (first login only): The last four digits of your Social Security Number and the last two digits of the year you were born (six digits total)
- New PIN: The first time you log in you will be required to change to a new PIN. Please note your new PIN because you will use the new PIN from that point forward.

#### View Current Benefits

After logging in, you will arrive at the welcome screen. Your current benefits and premium deductions will be listed on this screen.

#### View/Add Dependents

Click next to view your dependents. It is very important to make sure the social security numbers and birth dates listed are correct. If you plan to add dependents, you will need to enter their legal name, social security numbers and birth dates.

#### Begin Elections

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



# 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.

### 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.**

# Who is Eligible

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

## Who's Eligible?

You, your legal spouse, and your children under age 26\* are eligible for the benefits outlined in this guide. To cover a dependent, you must elect coverage for yourself.\*\* No person may be covered as both an employee and a dependent, and no person may be covered as a dependent of more than one employee.\*\*\*

If your spouse experiences a qualifying life event during the plan year, such as the loss of employment that results in a loss of medical coverage, he/she can be added to your Willis ISD coverage. You must contact the WISD Benefits Office no later than 30 calendar days after the event date.

**Note:** Electing coverage for an ineligible person is not permitted. Doing so may cause you to pay premiums for someone who is not eligible for coverage. You could also be held liable for any claims paid for an ineligible dependent, and a claim could be denied if the insurance company determines the individual does not meet eligibility requirements. If your spouse's or child's eligibility status changes during the year for any reason other than age, you must promptly contact the WISD Benefits Office to remove the ineligible dependent.

## Dependent Eligibility Reviews

Dependent eligibility reviews may be conducted periodically to ensure covered dependents meet plan eligibility requirements. In the event of a review, notices requesting proof of eligibility will be mailed to plan participants. Not responding to a review request will result in termination of dependent coverage. If a dependent's eligibility status changes during the plan year, employees should contact the WISD Benefits Office immediately to request a change of election.

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\* A child includes your natural child, stepchild, legally adopted child, child under court order, and grandchild. For a grandchild to be considered your child, the child must be in your court-ordered custody and must live with you and be claimed as a tax dependent according to IRS guidelines. With proof of disability, a child who is unmarried, totally disabled, and primarily depends on you for support and maintenance prior to age 26 is eligible for continued coverage beyond the maximum age limit.

**Note:** Eligible grandchildren are not eligible for American Fidelity term life insurance.

\*\* Disability insurance is not available for spouses and children.

\*\*\*You may purchase an individual permanent life insurance policy from Texas Life for your spouse and each of your minor children, including eligible grandchildren, without purchasing a policy for yourself.

# 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.



The 125 status has already been determined by the district. Pre-tax products are medical, dental, vision, cancer, accident, hospital indemnity, FSA/HSA and retirement accounts.

### 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.*

# 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 2024 is \$3,200.**

### Medical FSA Highlights

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

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

## Dependent Care FSA

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

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

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

### Dependent Care FSA Highlights

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

# Health Savings Account

First Financial Administrators, Inc. | [www.ffga.com](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)



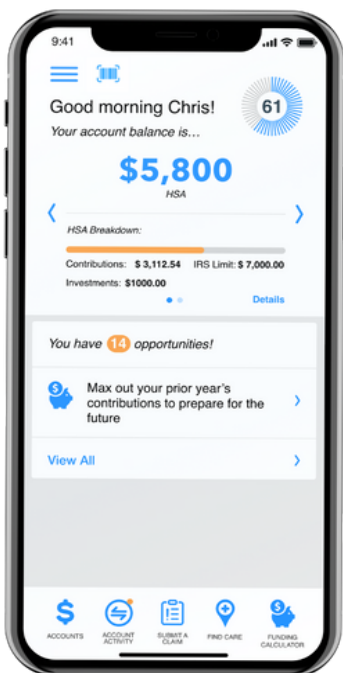
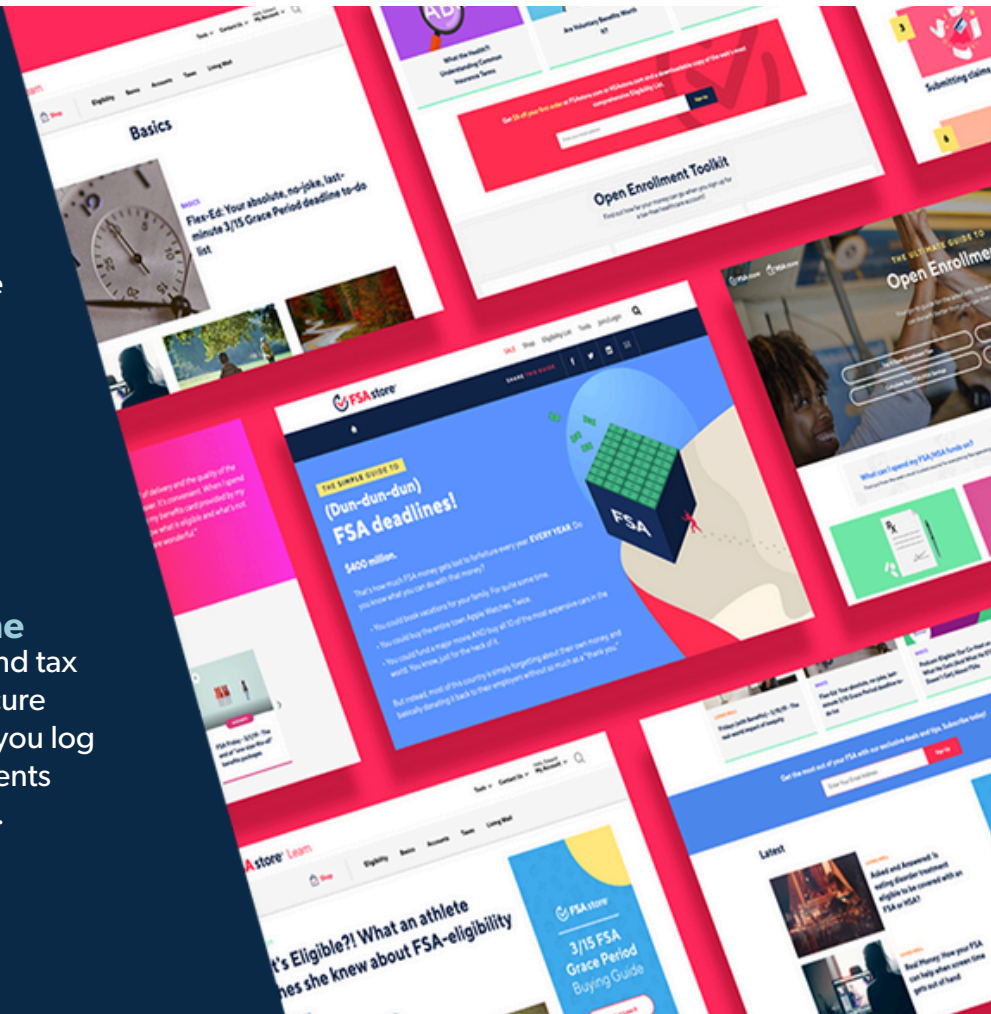
# FSA & HSA Resources

## 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.



# Medical Coverage

Blue Cross Blue Shield of Texas | [www.bcbstx.com](http://www.bcbstx.com) | 888-697-0683

SUMMARY	WISD Plan I- HD	WISD Plan II		
<b>Medical</b>				
Deductible - Individual	4,000	2,500		
Family	8,000	5,000		
3 month carry-over	No	Yes		
Co-insurance (Plan Pays after deductible)	80% of Network Charge	70% of Network Charge		
Preventative	100% *	100% *		
*Based on Health Care Reform's definition of preventive care				
Office Visit Copay - Primary	20% after deductible	\$45		
Office Visit Copay - Specialist	20% after deductible	\$75		
Emergency Room Copay	20% after deductible	\$500		
In Hospital Deductible	10% after deductible	\$500		
<b>Out-of-Pocket Maximum</b>				
Individual	6,350	6,350		
Family	9,200	9,200		
Lifetime Maximum	unlimited	unlimited		
<b>Prescription Drugs</b>				
Plan Year Deductible	Subject to plan deductible	\$0-generic \$200-brand name		
Retail - 30 day				
	You Pay	You Pay		
Generic	20% after deductible	\$20		
Brand Copay (Formulary)	20% after deductible	\$45		
Brand Copay (Non-Formulary)	20% after deductible	\$60		
Specialty Drugs Co-pay	20% after deductible	\$200		
<b>Premiums per Month</b>	<b>WISD Plan I- HD</b>	<b>WISD Plan II</b>		
	<b>Fulltime Employee Cost</b>	<b>Fulltime Employee Cost</b>		
	<b>With **HRA</b>	<b>Without HRA</b>	<b>With HRA</b>	<b>Without HRA</b>
Employee Only Coverage	\$50	\$150	\$170	\$270
Employee Plus Children	\$345	\$445	\$485	\$585
Employee Plus Spouse	\$499	\$599	\$825	\$925
Employee Plus Family	\$765	\$865	\$950	\$1,050

District pays \$450 monthly for each full time employee



# TAKING YOUR HEALTHCARE TO THE NEXT LEVEL

Willis ISD is partnering with Next Level Medical to offer employees that are active on a WISD health insurance plan access to a NEW healthcare benefit. If you are enrolled in a Willis ISD Health insurance plan, Next Level Prime is included at no additional costs. If you are not enrolled in a Willis ISD Health Plan, Next Level prime membership is available at \$30/per month per employee or \$60/per month for employee and family.

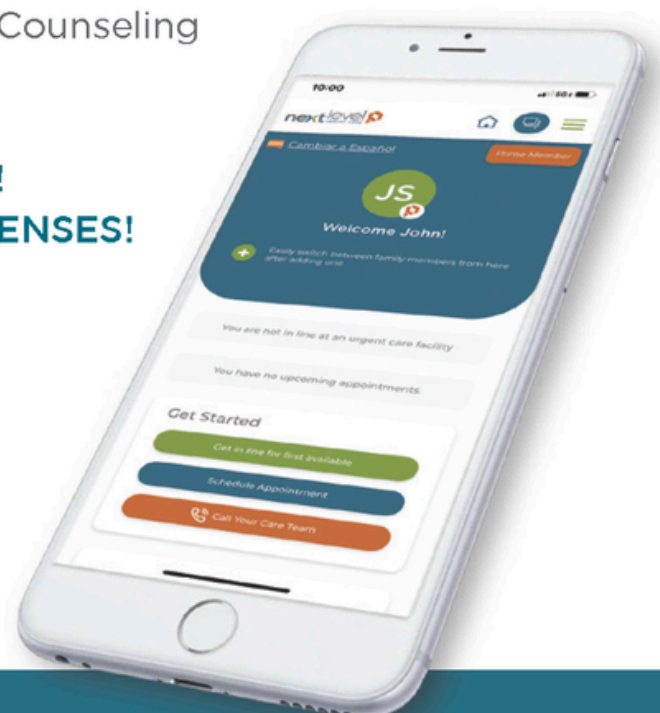
## WHAT IS NEXT LEVEL PRIME?

Next Level PRIME offers all these amazing benefits:

- ✗ Access to 44+ Next Level clinic locations
- ✗ Direct primary, preventive & chronic care 7 days a week from 9 a.m. – 9 p.m.
- ✗ Urgent care 7 days a week from 9 a.m. – 9 p.m.
- ✗ Telemedicine/Virtual visits 24 hour 7 days a week
- ✗ Nurse Care Navigators to assist with all healthcare concerns/questions
- ✗ Health & Wellness Coaching
- ✗ Behavioral Health & Emotional Wellness Counseling
- ✗ Weight Loss Solutions
- ✗ Digital Pharmacy Discounts
- ✗ **NO CO-PAYS AT THE TIME OF SERVICE!**
- ✗ **NO ADDITIONAL OUT OF POCKET EXPENSES!**
- ✗ Unlimited access to medical care



Scan the QR code or go to the App store and download the Next Level Urgent Care App.





# Alternate Plan

Blue Cross Blue Shield of Texas | [www.bcbstx.com](http://www.bcbstx.com) | 888-697-0683

If you are a 100% full-time employee and **decline** Willis ISD group medical coverage, then you are eligible to enroll in the Willis ISD Alternate Plan.

This **FREE** plan includes:

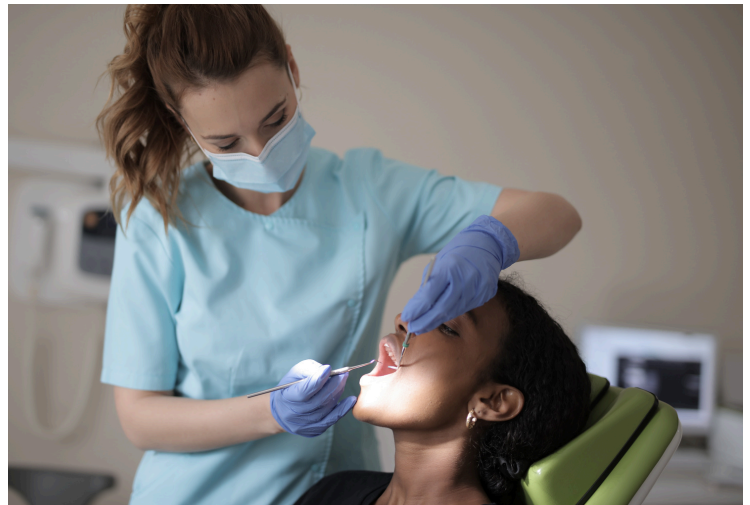
## HIB – HOSPITAL INDEMNITY BENEFIT

Free optional for staff only, who do not take the Willis ISD health plan. Comes with free \$35,000 Minnesota Life.

- Daily Inpatient Allowance..... \$140
- Benefit Maximum .....365 Days

## DENTAL – Included with the Hospital Indemnity Benefit

- Benefit .....60% (Preventative, Basic & Major)
- Maximum.....\$2500 per plan year
- Deductible .....\$200
- Predetermination .....\$300

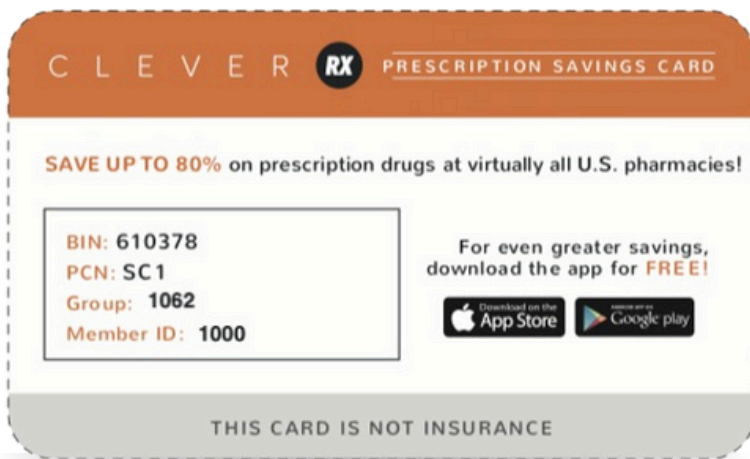


# Clever RX

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



# Medical Transport

MASA Medical Transport | [www.masamts.com](http://www.masamts.com) | 800.643.9023

Americans today suffer from a false sense of security that their medical coverage will pay for all costs associated with emergency or critical care transport. The reality is that a majority of Americans are only partially covered for these high costs.

Most medical plans will only pay a portion of costs leaving you with the remainder of the bill. There is also the possibility of your medical provider denying your claim altogether, which means you would be responsible for paying the entire bill.

With medical transport protection, you will have zero out-of-pocket expenses for any emergent air or ground transport from anywhere in the United States, regardless of who transports you. You will receive medical emergency transportation solutions to help cover your out-of-pocket medical transport costs when your insurance falls short.

Medical Transport Semi-Monthly Premiums			
Tier	Emergent Plus	Emergent Premier	Platinum
Employee/Family	\$7.00	\$9.50	\$19.50



# Compare plans

Get emergency medical transportation coverage to protect what matters most.

With a MASA plan, you'll have an additional layer of financial protection from the out-of-pocket costs of medical transportation. Explore the options below to compare the benefits offered in each plan.

Gain peace of mind and shield your finances knowing there's a MASA plan best suited for your needs.



	Emergent Plus plan	Emergent Premier plan	Platinum plan
Emergency Ground Ambulance Coverage	● <sup>2</sup>	● <sup>2</sup>	● <sup>2</sup>
Emergency Air Ambulance Coverage	● <sup>2</sup>	● <sup>2</sup>	● <sup>2</sup>
Hospital to Hospital Ambulance Coverage	● <sup>2</sup>	● <sup>2</sup>	● <sup>2</sup>
Repatriation to Hospital Near Home Coverage	● <sup>2</sup>	● <sup>3</sup>	● <sup>4</sup>
Post Admission Continued Care Transportation Coverage		● <sup>1</sup>	
Sick While Away From Home Expense Protection		● <sup>4</sup>	
Minor Return Transportation Coverage		● <sup>3</sup>	● <sup>3</sup>
Pet Return Transportation Coverage		● <sup>3</sup>	● <sup>3</sup>
Patient Return Transportation Coverage			● <sup>4</sup>
Companion Transportation Coverage			● <sup>3</sup>
Companion Return Transportation Coverage			● <sup>3</sup>
Hospital Visitor Transportation Coverage			● <sup>3</sup>
Mortal Remains Transportation Coverage			● <sup>4</sup>
Vehicle & RV Return Coverage			● <sup>3</sup>
Organ Retrieval Transportation Coverage			● <sup>1</sup>

## Coverage territories

1: United States only.

2: United States, Canada.

3: United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas and Bermuda.

4: Worldwide coverage to include any region with the exclusion of Antarctica and not prohibited by U.S. law or under certain U.S. travel advisories as long as the member has provided ten (10) day notice.

## Disclaimers

This material is for informational purposes only and does not provide any coverage. The benefits listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some memberships or policies. Premiums and benefits vary depending on the plan selected. For a complete list of benefits, premiums, terms, conditions, and restrictions, please refer to the applicable member services agreement or policy for your state. For additional information and disclosures about MASA MTS plans, visit: <https://info.masamts.com/masa-mts-disclaimers>

**FL residents: MASA MTS provides insurance coverage whereby Medical Air Services Association of Florida, Inc. is a prepaid limited health service organization licensed under Chapter 636, Florida Statutes, license number: 65-0265219 and is doing business as MASA MTS with its principal place of business at 1250 S. Pine Island Road, Suite 500, Plantation, FL 33324.**



# Dental Insurance

Ameritas (PPO) | [www.ameritas.com](http://www.ameritas.com) | 1-800-487-5553

MetLife (DHMO) | [www.mybenefits.metlife.com](http://www.mybenefits.metlife.com) | 1-800-942-0854

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

Metlife DHMO Semi-Monthly Premiums	
Employee Only	\$9.37
Employee + Spouse	\$17.92
Employee + Children	\$18.74
Employee + Family	\$26.70

Ameritas PPO Semi-Monthly Premiums		
Coverage Tier	Plan 1	Plan 2
Employee Only	\$14.90	\$20.42
Employee + Spouse	\$28.92	\$39.94
Employee + Children	\$30.20	\$41.68
Employee + Family	\$44.42	\$62.14



# Vision Insurance

Ameritas/VSP | [www.ameritas.com](http://www.ameritas.com) | 1-800-877-7195

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 Premiums	
VSP Choice Plan	
Employee Only	\$4.70
Employee + Spouse	\$7.50
Employee + Children	\$8.16
Family	\$12.70





# Hospital Indemnity Insurance

Aetna | [www.myaetnasupplemental.com/](http://www.myaetnasupplemental.com/) | 1-800-607-3366

Hospital stays are costly. If you or a family member find yourself in the hospital due to a sudden accident or illness, you may struggle financially, even if you have a good medical plan. With a hospital indemnity plan, you can rest assured those extra expenses won't be a financial burden.

Unlike medical plans, there are no deductibles to meet with a hospital indemnity plan. As soon as you incur a qualified event, you can file a claim and start receiving benefits.

The plan pays a lump sum benefit in a previously specified amount. The money can be used for medical costs, insurance deductibles, groceries, transportation, childcare – the choice is up to you!

Hospital Indemnity Semi-Monthly Premiums		
Coverage Tier	Low Plan 2	High Plan 3
Employee	\$8.56	\$12.64
Employee + Spouse	\$19.33	\$28.59
Employee + Children	\$14.36	\$21.26
Family	\$23.97	\$35.40

# Accident Insurance

Aflac | [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com) | 1-800-433-3036

The costs associated with an injury can add up. Between hospital visits, exams and treatment, out-of-pocket costs could put you in a financial hardship. An accident plan pays benefits directly to you so you can determine where to spend the money. It's comforting to know that an accident insurance policy can be there through all stages of your care, from initial treatment to follow-up care. Accident coverage is available to you through payroll deduction and may provide a benefit for costs associated with:

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

Accident Semi-Monthly Premiums		
Coverage Tier	Low Plan	High Plan
Employee	\$3.67	\$7.63
Employee + Spouse	\$6.12	\$12.70
Employee + Children	\$8.15	\$16.90
Family	\$10.60	\$21.97

# Disability Insurance

American Fidelity | [www.americanfidelity.com](http://www.americanfidelity.com) | 1-800-662-1113

## 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](http://www.americanfidelity.com) | 1-800-662-1113

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 Semi-Monthly Premiums						
	Basic Plan			Enhanced Plan		
AGE	Individual	One Parent Family	Two Parent Family	Individual	One Parent Family	Two Parent Family
18-40	\$8.15	\$12.20	\$15.90	\$10.50	\$15.70	\$20.40
41-50	\$11.80	\$17.60	\$22.85	\$15.40	\$22.90	\$29.75
51-60	\$16.30	\$24.35	\$31.65	\$21.20	\$31.65	\$41.15
61+	\$22.10	\$32.95	\$42.90	\$28.65	\$42.80	\$55.65

# Critical Illness Insurance

Aflac | [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com) | 1-800-433-3036

## 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.

### Employee Semi-Monthly Premiums

Employee Semi-Monthly Premiums						
\$10,000			\$20,000		\$30,000	
Age	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
18-29	\$3.73	\$4.54	\$6.00	\$7.61	\$8.26	\$10.68
30-39	\$4.96	\$6.80	\$8.50	\$12.13	\$12.02	\$17.46
40-49	\$8.06	\$11.68	\$14.66	\$21.90	\$21.25	\$32.11
50-59	\$13.38	\$20.53	\$25.28	\$39.60	\$37.19	\$58.66
60+	\$20.97	\$31.78	\$40.48	\$62.10	\$59.99	\$92.21

### Spouse Semi-Monthly Premiums

Spouse Semi-Monthly Premiums						
\$10,000			\$20,000		\$30,000	
Age	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
18-29	\$2.46	\$2.87	\$3.46	\$4.27	\$4.45	\$5.67
30-39	\$3.09	\$4.00	\$4.71	\$6.53	\$6.33	\$9.06
40-49	4.63	\$6.44	\$7.79	\$11.41	\$10.95	\$16.38
50-59	\$7.29	\$10.87	\$13.12	\$20.27	\$18.94	\$29.68
60+	\$11.11	\$16.51	\$20.75	\$31.56	\$30.39	\$46.60

# Term Life & AD&D

## Employer-Paid & Voluntary

Minnesota Life | [www.minnesotalife.com](http://www.minnesotalife.com) | 1-800-843-8358

### 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 FT IHB employees a \$35,000 policy and all FT Medical employees a \$10,000 policy. 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.



Enrolling for employee or spouse supplemental term life will require Evidence of Insurability (EOI) and underwriting approval— except as a new hire or if a qualified family status change occurs, at which time guaranteed issue(GI) coverage is available.





# Texas Life

## Permanent Life



Texas Life | [www.texaslife.com](http://www.texaslife.com) | 1-800-283-9233

### **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.



# Legal Plan



MetLife Legal Plans | [members.legalplans.com](https://members.legalplans.com) | 800-821-6400

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.

## Legal Semi-Monthly Premiums

Employee/Family	\$9.75
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# Voluntary Retirement Plans



TCG Services | [www.region10rams.org](http://www.region10rams.org) | 800.943.9179

## 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, your 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	TBD

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.*

# Medicare & Age 65



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

## Questions to Consider Before Retiring

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

**Robert Dawson**  
**FFMS Coordinator**  
Cell: 281-889-9382

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

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

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

# Contact Information

## Willis ISD Benefits Office

Denise Brenner

[dbrenner@willisid.org](mailto:dbrenner@willisid.org)

Phone: 936.856.1204

## Willis ISD Benefits Office

Damekia Craig

[dcraig@willisid.org](mailto:dcraig@willisid.org)

Phone: 936.856.1206

## First Financial Group of America

John Brick, Sr Account Administrator

[john.brick@ffga.com](mailto:john.brick@ffga.com)

832.859.5865

BENEFIT	CARRIER	WEBSITE	PHONE
Flexible Spending Accounts	First Financial Administrators, Inc.	<a href="http://www.ffga.com">www.ffga.com</a>	866.853.3539
Health Savings Accounts	First Financial Administrators, Inc.	<a href="http://www.ffga.com">www.ffga.com</a>	866.853.3539
Medical	Blue Cross Blue Shield of Texas	<a href="http://www.bcbstx.com">www.bcbstx.com</a>	888.697.0683
Urgent Care	Next Level Prime	<a href="http://www.nextlevelurgentcare.com">www.nextlevelurgentcare.com</a>	833.957.6200
Alternate Plan	Blue Cross Blue Shield of Texas	<a href="http://www.bcbstx.com">www.bcbstx.com</a>	800.521.2227
Medical Transport	MASA	<a href="http://www.masamts.com">www.masamts.com</a>	800.643.9023
Prescription Savings Card	Clever RX	<a href="http://partner.cleverrx.com/ffga">partner.cleverrx.com/ffga</a>	800.873.1195
Dental (DHMO)	MetLife	<a href="http://www.mybenefits.metlife.com">www.mybenefits.metlife.com</a>	800.942.0854
Dental (PPO)	Ameritas	<a href="http://www.ameritas.com">www.ameritas.com</a>	800.487.5553
Vision	Ameritas/VSP	<a href="http://www.ameritas.com">www.ameritas.com</a>	800.487.5553
Accident	Aflac	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>	800.433.3036
Disability Insurance	American Fidelity	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	800.654.8489
Hospital Indemnity	Aetna	<a href="http://www.myaetnasupplemental.com">www.myaetnasupplemental.com</a>	800.607.3366
Cancer	American Fidelity	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	800.654.8489
Critical Illness	Aflac	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>	800.433.3036
Group Term Life	Minnesota Life	<a href="http://www.minnesotalife.com">www.minnesotalife.com</a>	800.843.8358
Permanent Life	Texas Life	<a href="http://www.texaslife.com">www.texaslife.com</a>	800.283.9233
Legal Plan	MetLife Legal Plans	<a href="http://members.legalplans.com">members.legalplans.com</a>	800.821.6400
403(b)/457(b) Retirement	TCG Services	<a href="http://www.region10rams.org">www.region10rams.org</a>	800.943.9179
Medicare	FFMS	<a href="http://www.ffga.com/medicare-solutions">www.ffga.com/medicare-solutions</a>	800.523.8422