

EMPLOYEE BENEFITS OVERVIEW GUIDE

PLAN YEAR:
JANUARY 1, 2019 – DECEMBER 31, 2019

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EMPLOYEE BENEFITS CENTER

[HTTP://BENEFITS.FFGA.COM/MARSHALLISD](http://benefits.ffga.com/marshallisd)

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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. For a more detailed explanation of benefits you may contact your Account Manager or First Financial Administrators at 1-800-523-8422 or visit <http://benefits.ffga.com>.

EMPLOYEE BENEFITS CENTER

NEW EMPLOYEE BENEFITS CENTER – YOUR GUIDE TO YOUR BENEFITS!

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

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



HOW TO ENROLL

To prepare for enrollment, visit the *Employee Benefits Center* at <http://benefits.ffga.com> to review all detailed benefit information. Once you are ready to enroll, log in to FEnroll at <https://ffga.benselect.com/enroll>. Before you begin enrolling, you will be able to review your current benefits.

LOGIN AND PIN

Your login is your social security number (no dashes) and your PIN is the last four digits of your social security number and the last two digits of your birth year (678977)

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

- Verify your personal information
- Verify all dependent information (ssn/date of birth) ****Very Important****
- View employment information

USEFUL INFORMATION TO KNOW

- Write your PIN number down
- Contact First Financial at 855-523-8422 with any technical questions
- No changes will be permitted until annual enrollment, unless you have an IRS S125 qualified event

SECTION 125 PLAN INFORMATION AND RULES

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

HERE'S HOW IT WORKS

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

IS IT RIGHT FOR ME?

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



SECTION 125 SAMPLE PAYCHECK

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



**\$70 SAVINGS
PER PAYCHECK**

NEED TO MAKE CHANGES?

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

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

FLEXIBLE SPENDING ACCOUNTS

MEDICAL FSA

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

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

Your employer has chosen the 2.5 month grace period for your plan. This option gives you the opportunity to continue to incur eligible expenses if you have unused funds in your account on the plan year end date for an additional 2.5 months. If the money is not used during the 2.5 months it will be forfeited.

FSA PLAN YEAR IS: JANUARY 1, 2019 – DECEMBER 31, 2019

FSA MAX: THE MAXIMUM YOU CAN SET ASIDE EACH YEAR IS \$2,700.



DEPENDENT CARE FSA

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

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

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

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

Eligible dependents must be claimed as an exemption on your tax return. For full plan details, view the FSA Booklet available on the Employee Benefit Center.



HEALTH SAVINGS ACCOUNT

HEALTH SAVINGS ACCOUNT (HSA) THROUGH FIRST FINANCIAL IN CONJUNCTION WITH UMB

HSAs were created to help control healthcare costs. They provide a savings vehicle that allows you to set aside money to pay for higher deductibles associated with lower monthly premium High Deductible Health Plans (HDHP). The money you save in monthly insurance premiums may be set aside for eligible medical expenses you incur in the future.

HOW IT WORKS:

You choose the payroll deduction contributions up to the maximum allowed by the IRS. Your HSA balance rolls over from year-to-year earning interest along the way. The account is portable. Upon retirement or separation of service, you take the HSA with you because it's your money and your account. When you want to access the funds, use your benefits card to pay your provider directly or simply request reimbursement or distribution on our online portal or mobile app. Be sure to keep receipts for all of your medical expenses, for which you received a reimbursement, for at least three years for tax-reporting purposes.

HSAs OFFER A TRIPLE TAX ADVANTAGE

- The money you put in to the account is deducted from your paycheck before tax
- The interest and earnings you make on the account grow tax free
- Distributions for eligible medical expenses are tax free

WHAT ARE THE KEY ADVANTAGES OF AN HSA?

- No end-of-year forfeiture of funds
- Portable account
- Provides an excellent savings vehicle for healthcare expenses
- No monthly account fees.
- Free eStatements when you opt in for electronic delivery

MINIMUM HEALTH INSURANCE PLAN DEDUCTIBLE AMOUNTS FOR THE QUALIFYING HDHP

	2019
Individual Coverage	\$1,350
Family Coverage	\$2,700

ANNUAL MAXIMUM CONTRIBUTION LEVELS

	2019
Individual Coverage	\$3,500
Family Coverage	\$7,000

MAXIMUMS FOR HDHP OUT-OF-POCKET EXPENSES

	2019
Individual Coverage	\$6,650
Family Coverage	\$13,300

FSA AND HSA RESOURCES



BENEFITS CARD

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

The IRS requires validation of most transactions. You must submit receipts for validation of expenses when requested. If you fail to substantiate by providing a receipt to First Financial 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.

ONLINE PORTAL

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

FF FLEX MOBILE APP

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

Your Employer ID Number is FFA701. *You must have this number or your Flex Benefits Card number to register your account on the FF Flex Mobile App.*

FSA AND HSA STORE

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

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



BENEFITS AT A GLANCE

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

MEDICAL— TRS ACTIVECARE

Aetna is the plan administrator for the TRS-ActiveCare plans.

First Financial Group of America enrolls this product for your district however any product questions or concerns need to be directed to Aetna or your district benefit administrator.

Aetna offers:

- A variety of plan and network options to suit your individual needs
- A Health Concierge available by phone for answers and guidance on care and benefits
- Online services and mobile apps for easy access to health information and tools, wherever you travel.

To get the best view of Aetna resources and plan information, visit www.tractivecareetna.com. Please learn about your Aetna medical plan and take advantage of all it offers for your health and well-being.

DENTAL — METLIFE

Oral care can be a significant financial expense. Having dental insurance can help cover the costs. Help keep your family's smiles healthy with dental insurance.

DENTAL PLAN MONTHLY RATES	DENTAL RATES
Employee Only	\$29.09
Employee & Children	\$66.61
Employee & Spouse	\$67.30
Employee & Family	\$101.16

VISION – SUPERIOR VISION

Vision insurance is a way to help cover expenses incurred for eye care services from eye care professionals such as optometrists and ophthalmologists. Regular eye exams can offer more than just measuring your eye sight! They can identify serious eye diseases early, allowing time for treatment. Most people don't realize that eye exams can also reveal the early signs of serious illnesses like diabetes, heart disease and high blood pressure.

VISION PLAN MONTHLY RATES	
Employee Only	\$8.11
Employee & Children	\$14.61
Employee & Spouse	\$13.83
Employee & Family	\$21.94

DISABILITY – UNUM

Disability insurance pays a cash benefit and is designed to help protect you if you can't work due to a covered injury or sickness. It pays a monthly benefit amount based on a percentage of your gross income, so you may continue to pay for everyday living expenses.

ACCIDENT INSURANCE – AMERICAN FIDELITY

Accidents are inevitable. Even though you can't always prepare for unforeseen events, you can plan ahead. Accident Insurance is designed to help cover some of the expenses that can result from a covered accident, and benefit payments are made directly to you.

CRITICAL ILLNESS INSURANCE – METLIFE

If you experience an event such as a heart attack or stroke, Critical Illness Insurance may help. It pays a lump sum amount to help with expenses that may not be covered by major medical insurance – house payments, everyday expenses, lost income, and more.

PERMANENT, PORTABLE LIFE INSURANCE – TEXAS LIFE

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

GROUP LIFE – METLIFE

Group life insurance allows you to purchase affordable life insurance on yourself, spouse and dependent children. This is term insurance, available as long as you are employed by district.

Employees enrolling in the coverage after the first 31 days of their employment will be subject to insurability and must complete a health questionnaire prior to coverage being issued.

TERM LIFE INSURANCE – METLIFE

Life insurance is an important purchase to make. It is impossible for life insurance to emotionally compensate for a loss, but it may help ease the financial obligations left to your loved ones such as your mortgage, college tuition, other debts, and daily living expenses. Term Life Insurance offers protection during your peak earning years when you have financial responsibilities such as paying a mortgage or supporting your family.

RETIREMENT OPTIONS

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

WHICH ONE IS RIGHT FOR ME?

403(B)

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



Notes

IMPORTANT CONTACTS

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BENEFIT	VENDOR	PHONE	WEBSITE
Medical	TRS ActiveCare Aetna	800-222-9205	www.trsactivecare.aetna.com
Dental	Metlife	800-275-4638	www.metlife.com
Vision	Superior Vision	800-507-3800	www.superiorvision.com
Disability	Unum	800-275-8686	www.unum.com
Accident	American Fidelity	800-654-8489	www.americanfidelity.com
Critical Illness	Metlife	800-275-4638	www.metlife.com
Permanent Life	Texas Life	800-283-9233	www.texaslife.com
Group Life	Metlife	800-275-4638	www.metlife.com
Health Savings Account	UMB	866-853-3539	www.ffga.com