

SHERMAN ISD

Employee Benefits Summary

Plan Year: Sept. 1, 2025 to Aug. 31, 2026

FFGA

Eric Schwartz, Account Manager

(800) 883-0007

eric.schwartz@ffga.com



EMPLOYER-PROVIDED BENEFITS

Visit your Employee Benefits Center for carrier information, brochures, benefit rates and more at www.benefits.ffga.com/shermanisd.

TRS Medical Health Insurance – Offered through BCBS | www.bcbstx.com/trsactivecare

The district's medical plans are offered through BCBS via TRS with a monthly contribution for eligible employees. From in- and-out-of-network options to comprehensive prescription drug coverage and special health and wellness programs.

Employee Assistance Program – Offered through American Fidelity

americanfidelity.mysupportportal.com

Provides all employees who work over 10 hours per week as well as their dependents access to confidential services through American Fidelity. EAP services can help with depression, grief, stress, anxiety, financial and legal concerns, online will preparation, life improvement and goal setting.

District Paid Telehealth – Offered through Recuro | www.recurohealth.com

A national network of board-certified, state-licensed doctors offering medical consultations 24 hours a day, 7 days a week! You and your dependents can use Recuro doctors to diagnose acute non-emergent medical conditions and prescribe medications with clinically appropriate with **no consultation fee**. You can speak to a doctor within minutes from anywhere – home, work or traveling.

District Paid Group Life Insurance – Offered through BCBS | www.bcbstx.com/ancillary

Sherman ISD provides employer-paid life insurance to all eligible, active, full-time employees, teachers, hourly employees and administrators who regularly work 10 or more hours per week. Learn more at www.benefits.ffga.com/shermanisd.

Dental – Offered through CIGNA | www.cigna.com

Class I procedures are covered 100% (two cleanings per year). Class II procedures are covered at 80%. Class III procedures are covered at 50%. Class IV is orthodontia covered at 50% up to \$1,000 max for children up to the age of 19. Children are covered to age 26 on Class I, II & III procedures. You can visit any dentist but will have lower out-of-pocket costs with a contracting dentist. If you are just now signing up for dental insurance, there is no waiting period for major services or orthodontia.

	Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
Low Plan	\$25.30	\$52.03	\$66.23	\$88.56
High Plan	\$38.60	\$80.41	\$89.72	\$136.16

Vision – Offered through Ameritas | www.ameritas.com

A \$25 copay applies to frames, which are covered up to \$130. Medically-required contacts are covered 100%. The plan now covers trifocal and lenticular lenses as well as polycarbonate and scratch-resistant coating on lenses! Receive the most benefits by using an in-network provider. Children are covered to age 26.

Employee Only: \$8.48	Employee + Spouse: \$13.44	Employee + Child(ren): \$13.84	Employee + Family: \$22.20
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Disability – Offered through American Fidelity | www.americanfidelity.com

Disability Benefit - Choice of monthly benefit amount in increments of \$100 - ranging \$200 to \$10,000 not to exceed 66 ⅔% of monthly compensations: Benefit will be reduced as outline in the Deductible Sources of Income section. Elimination Period - Choice of 7, 14, 30, 60, 90, or 150 days. Maximum Benefit Period - Social Security Normal Retirement Age (SSNRA) Mental Illness Limitation - Up to 2 years, not to exceed the Maximum Benefit Period. Alcoholism and Drug Addiction Limitations - Up to 2 years for each period of Disability, not to exceed the Maximum Benefit Period. Hospital Confinement Benefit - 1 times the Disability Benefit, prorated daily up to 60 days, not reduced by Deductible Sources of Income; Payable first day of Hospital confinement; The remainder of elimination period will be waived. Waiver of premium - First of the month following 90 days of continuous Disability. *Rate chart located at www.benefits.ffga.com/shermanisd.*

Cancer – Offered through Guardian | www.guardianlife.com

Designed to help with the financial impact of being diagnosed, cancer insurance may help pay for expenses not covered by your major medical insurance. Benefits include an annual wellness benefit just for getting a yearly cancer screening! Options are available for spouse and children to age 26.

Plan Options	Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
Advantage Plan	\$18.80	\$34.28	\$21.92	\$37.40
Premier Plan	\$29.87	\$53.58	\$34.75	\$58.46

Hospital Indemnity – Offered through Wellfleet | www.wellfleetinsurance.com

A trip to the hospital can be costly and most people are surprised to learn that they are responsible for a good portion of the bill. Hospital indemnity insurance provides a direct benefit in the event of a hospitalization, regardless of treatment costs or other insurance coverage. It's an affordable way to protect yourself from rising health care costs.

Plan Options	Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
High Plan 1	\$13.74	\$28.10	\$19.50	\$34.94
High Plan 2	\$35.57	\$72.79	\$50.32	\$90.30

Voluntary Group Life Insurance – Offered through BCBS | www.bcbstx.com/ancillary

Sherman ISD provides employer-paid life insurance to all eligible, active full-time employees, teachers and administrators who regularly work 10 hours per week. Coverage is available up to 5 times your annual salary. You must select coverage for yourself to have coverage for your dependents. Rates are based on age and amount of coverage selected. For New employees there is a Guaranteed Issue of \$200,000.00 if enrolled within the first 30 days of employment. Children can be covered to age 26. Full rate chart located at www.benefits.ffga.com/shermanisd.

PURELIFE-PLUS Permanent Life Insurance – Offered through Texas Life | www.texaslife.com

Life insurance can be an ideal way to provide money for your family when they need it most. Purelife-Plus offers permanent insurance with a high death benefit and long guarantees that can provide financial peace of mind for you and your loved ones. Purelife-Plus is an ideal complement to any group term and optional term life insurance your employer might provide and has the following features: affordability, take it with you when you leave employment, chronic illness rider and coverage for your spouse, children and grandchildren! Full rate chart located at www.benefits.ffga.com/shermanisd.

Critical Illness – Offered through Wellfleet | www.wellfleetinsurance.com

The Wellfleet Critical Illness Plan pays benefits when a doctor diagnoses you with a covered serious illness or condition like heart attack, stroke, cancer and more. The lump sum money is paid directly to you to spend as you wish. Benefits from \$10,000.00 to \$30,000 upon the diagnosis of a qualifying illness.
www.benefits.ffga.com/shermanisd.

Accident – Offered through American Fidelity | www.americanfidelity.com

If you have an accident, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. American Fidelity is here to help. American Fidelity pays cash benefits directly to you, unless otherwise assigned. This means that you will have added financial resources to help with medical costs or ongoing living expenses.

Plan Options	Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
Low Plan	\$7.78	\$14.78	\$22.54	\$30.32
High Plan	\$10.70	\$20.32	\$31.02	\$41.72

Health FSA – Offered through First Financial Administrators | ffa.wealthcareportal.com/page/home

This is a reimbursement account for out-of-pocket medical expenses. Your employer has chosen the \$660 roll over. This option allows you the opportunity to roll over up to \$660 of unclaimed Health FSA funds into the following plan year. Keep in mind that balances more than \$660 will be forfeited under the use-it-or-lose it rule. Your maximum contribution amount for 2025 is \$3,300.

Dependent Care – Offered through First Financial Administrators

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.

Health Savings Accounts – Offered through UMB

An HSA, or Health Savings Account, is a unique tax-advantaged account that can be used to pay for current or future healthcare expenses. The amount you contribute is deducted from your paycheck on a pre-tax basis. When combined with a high-deductible health plan, it offers savings and tax advantages that a traditional health plan can't duplicate. 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.

Contact Information

Amy Archer

Sherman ISD Benefits Office

Email: aarcher@shermanisd.net

Phone: (903) 891-6410



SHERMAN
INDEPENDENT SCHOOL DISTRICT

Eric Schwartz

Sr. Account Administrator

First Financial Group of America

Email: eric.schwartz@ffga.com



Visit your Employee Benefits Center! You can check enrollment dates and instructions, plus download benefit brochures and watch

Contact Information

Amy Archer, Benefits Administrator

(903) 891-6410

aarcher@shermanisd.net

Eric Schwartz, Sr. Account Manager

(800) 883-0007

eric.schwartz@ffga.com

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Product	Carrier	Website	Phone
Accident	American Fidelity	www.americanfidelity.com	(800) 654-8489
Cancer	Guardian	www.guardianlife.com	(800) 541-7846
COBRA	FFGA	cobrapoint.benaissance.com	(800) 523-8422
Critical Illness	Wellfleet	www.wellfleetinsurance.com	(855) 664-5838
Dental	Cigna	www.mycigna.com	(800) 244-6224
Disability	American Fidelity	www.americanfidelity.com	(800) 654-8489
Term Life	BCBS	www.bcbstx.com/ancillary	(877) 442-4207
Employee Assistance	American Fidelity	americanfidelity.mysupportportal.com	(800) 295-8323
FSA & HSA	FFGA	www.ffga.com	(866) 853-3539
Hospital Indemnity	Wellfleet	www.wellfleetinsurance.com	(855) 664-5838
Medical	BCBS	www.bcbs.com/trsactivecare	(866) 355-5999
Prescription	Express Scripts	www.express-scripts.com/trsactivecare	(844) 367-6108
Telehealth	Recuro	www.recurohealth.com/solutions	(855) 673-2876
Permanent Life	Texas Life	www.texaslife.com	(800) 283-9233
Vision	Ameritas	www.ameritas.com	(800) 487-5553