

EMPLOYEE BENEFITS OVERVIEW GUIDE

PLAN YEAR: September 1, 2018 – August 31, 2019

VAN VLECK ISD



WHAT'S INSIDE?

- EMPLOYEE BENEFITS CENTER
- HOW TO ENROLL
- \$125 PLAN INFORMATION
- FLEXIBLE SPENDING ACCOUNTS
- AVAILABLE RESOURCES
- BENEFITS AT A GLANCE
- CONTACT INFORMATION

EMPLOYEE BENEFITS CENTER

[HTTP://BENEFITS.FFGA.COM/VANVLECKISD](http://benefits.ffga.com/vanvleckisd)

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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/vanvleckisd>



HOW TO ENROLL

Your First Financial Account Manager will be on site to assist you in enrolling in your benefits.

ON SITE ENROLLMENT

What to have ready for your enrollment:

- Social Security Numbers for all dependents
- Any Status/Life Event or address changes
- Questions about available benefits

ENROLLMENT BEGINS:
AUGUST 20, 2018 TO AUGUST 27, 2018



SECTION 125 PLAN INFORMATION AND RULES

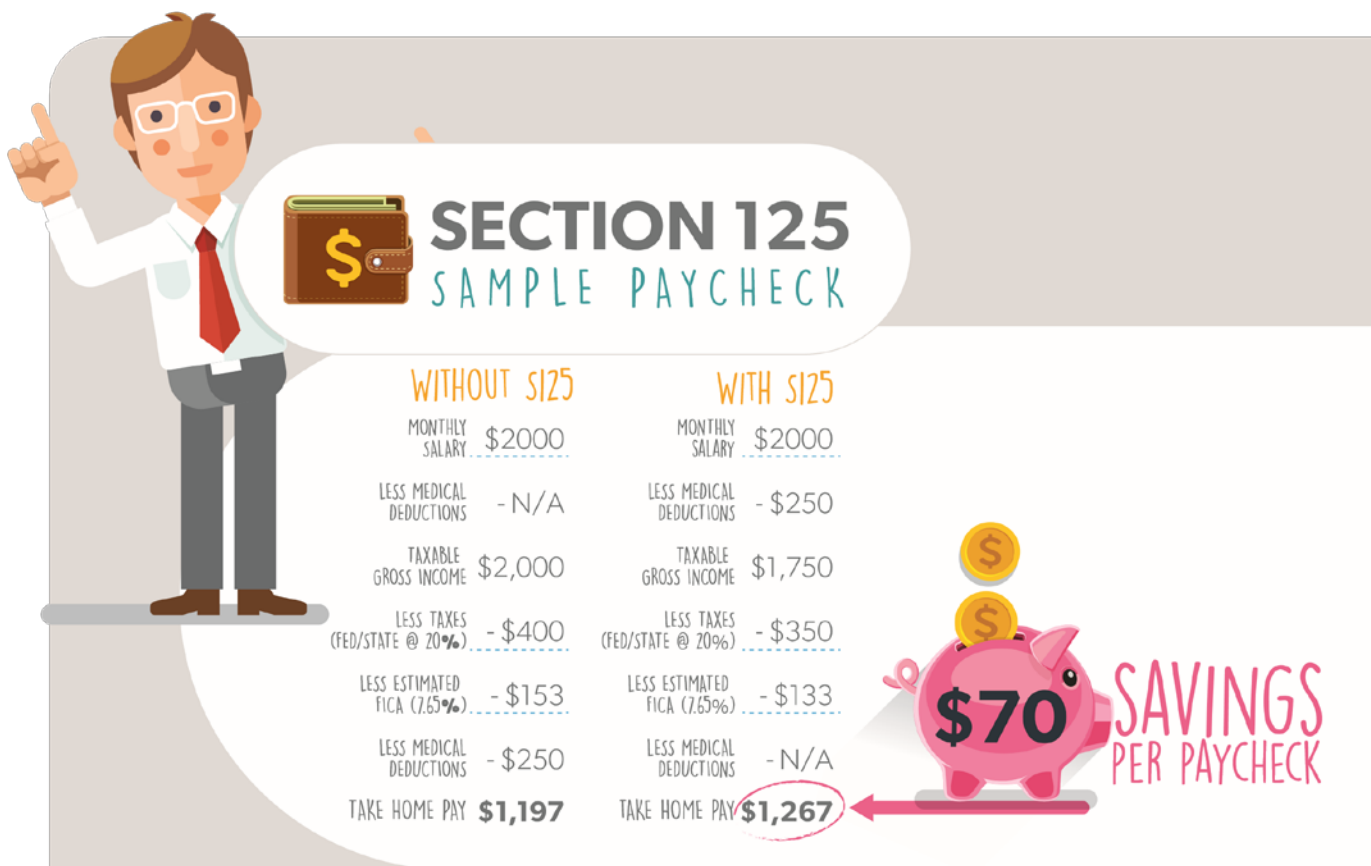
A Section 125 Plan provides a tax-saving way to pay for eligible medical or dependent care expenses. The funds are automatically deducted from your paycheck on a pre-tax basis.

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!



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: SEPTEMBER 1, 2018 TO AUGUST 31, 2019

FSA MAX: THE MAXIMUM YOU CAN SET ASIDE EACH YEAR IS \$2,600



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
- Day Camps

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.



RESOURCES FOR FSA MANAGEMENT

FLEXIBLE BENEFITS CARD

The Flex Benefits Card is available to all employees that participate in Medical FSA and or a Dependent Care FSA. The Benefits Flex 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.

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.

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.

You must have your Flex Benefits Card number to register your account on the FF Flex Mobile App.

FSA STORE

First Financial has partnered with the FSA Store to bring you an easy to use online store to better understand and manage your FSA. Visit <http://www.ffga.com/fsaextras> 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/VANVLECKISD](http://benefits.ffga.com/vanvleckisd) FOR RATES AND BENEFIT INFORMATION.

MEDICAL— TRS ACTIVE CARE—AETNA

Aetna is the plan administrator for the TRS-Active Care 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

The TRS rates shown in the chart below **DO NOT** reflect the District’s contribution.

	TRS/Active Care 1 HD	Active Care Select	Active Care 2
Employee Only	\$367.00	\$540.00	\$782.00
Employee + Spouse	\$1,035.00	\$1,327.00	\$1,855.00
Employee + Child(ren)	\$701.00	\$876.00	\$1,163.00
Employee + Family	\$1,374.00	\$1,668.00	\$2,194.00

TRS Active Care 2- This is a closed plan. If you do not already have the Active Care 2 plan, you will not be allowed to enroll in this plan. Only employees who choose to stay in the plan will be allowed to keep it. Once the plan has been dropped, it cannot be re-elected.

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 – SUN LIFE

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. Plan Highlights include:

Plan Description

- Calendar Deductible – Individual \$50
- Calendar Deductible – Family 3 individuals
- Deductible Applies – Class II & III
- Calendar Year Maximum Benefit - \$1,500
- Orthodontia – Applies to Child Only
- Orthodontia Deductible – None
- Orthodontia Lifetime Maximum - \$1,500

Covered Services

- Class I – Diagnostic & Preventive Covered at 100%
 - ✓ Oral evaluations, routine cleanings, bitewing X-rays, fluoride treatments, sealants, intraoral complete series X-rays or panoramic film
- Class II – Basic – Covered at 80%
 - ✓ Intraoral periapical X-rays, fillings
- Class III – Major Covered at 50
 - ✓ Crowns, dentures, fixed bridges, space maintainers, extractions, biopsy, periodontics, root canal therapy, general anesthesia and intravenous sedation
- Class IV – Child Only Orthodontia
 - ✓ Covered at 50% Orthodontic extractions, full or partial bands, appliances (removable or fixed)

SunLife Dental – Monthly Premium	
Coverage Tier	Premium
Employee	\$35.36
Employee + Spouse	\$70.34
Employee + Child(ren)	\$83.70
Employee + Family	\$118.68

VISION – KANSAS CITY LIFE

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.

Kansas City Life Vision	
Coverage Tier	Monthly Premium
Employee Only	\$7.77
Employee + One Dependent	\$14.00
Employee + Family	\$21.77

LONG TERM DISABILITY – SUNLIFE EMPLOYER PAID

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.

SHORT TERM DISABILITY – AMERICAN FIDELITY

Short term disability (first 90 days) 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.

CANCER INSURANCE – ALLSTATE

If cancer touches someone in your family, this plan may help ease the impact on your finances. Benefit payments are made directly to you, allowing you to pay for expenses like copayments, hospital stays, and house and car payments.

Allstate Cancer – Monthly Premium		
Coverage Tier	Plan 1	Plan 2
Employee Only	\$18.96	\$24.95
Employee + Family	\$32.62	\$44.61

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.

American Fidelity Accident – Monthly		
Coverage Tier	Basic	Enhanced
Employee	\$19.90	\$26.10
Employee + Spouse	\$28.30	\$34.90
Employee + Child(ren)	\$31.50	\$41.00
Family	\$39.90	\$49.80

CRITICAL ILLNESS – AMERICAN FIDELITY *NEW*

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.

EMPLOYEE MONTHLY RATES										
	\$10,000		\$15,000		\$20,000		\$25,000		\$30,000	
AGE	NonTobacco	Tobacco	NonTobacco	Tobacco	NonTobacco	Tobacco	NonTobacco	Tobacco	NonTobacco	Tobacco
18-29	\$6.88	\$10.30	\$8.46	\$13.60	\$10.04	\$16.88	\$11.64	\$20.20	\$13.24	\$23.50
30-39	\$10.84	\$17.18	\$14.44	\$23.90	\$18.02	\$30.64	\$21.60	\$37.38	\$25.18	\$44.10
40-49	\$19.64	\$32.38	\$27.60	\$46.74	\$35.56	\$61.06	\$43.56	\$75.42	\$51.52	\$89.78
50-59	\$33.94	\$57.46	\$49.10	\$84.32	\$64.22	\$111.20	\$79.34	\$138.10	\$94.46	\$164.96
60+	\$55.74	\$95.50	\$81.78	\$141.42	\$107.80	\$187.32	\$133.84	\$233.22	\$159.88	\$279.12

TERM LIFE INSURANCE – AMERICAN FIDELITY

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.

MEDICAL TRANSPORT – MASA *NEW*

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 healthcare policies will only pay based off of the “Usual and Customary Charges” leaving you with the remainder of the bill. You face the possibility that your medical coverage will deny the claim leaving you responsible for the ENTIRE bill. With MASA, you will have ZERO out of pocket expenses for any emergent air or ground transport from anywhere in the US, regardless of who transports you.

What is Covered?

- Emergency Air Medical Transport
- Emergency Ground Ambulance Transport

MASA is not insurance, the coverage is employee, spouse, and any dependent children up to the age of 26.

MASA Monthly Premium	\$14.00
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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.

457(B)

The 457 Plan is your employer-sponsored group retirement plan, allowing you to save for retirement in a fixed annuity and/or mutual fund options. It is a deferred compensation plan established by state and local governments and tax-exempt employers. Eligible employees are allowed to make salary deferral contributions to the 457 plan. Deductions can be pre-tax or after-tax (Roth), based on the plan document and investment provider options.

A spiral-bound notebook is shown from a top-down perspective, slightly angled. The notebook has a dark blue cover and a silver spiral binding on the left side. The page is white with light gray horizontal ruling. The word "Notes" is written in a dark gray, cursive font at the top of the page. A red tab is visible on the right edge of the page. The notebook is set against a plain white background.

Notes

IMPORTANT CONTACTS!

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BENEFIT	VENDOR	PHONE	WEBSITE
Medical	TRS Active Care Aetna	800-222-9205	www.trsactivecare.aetna.com
Dental	SunLife	888-901-6377	www.sunlife.com
Vision	Davis Vision	800-999-5431	www.davisvision.com
Flexible Spending	FFGA	866-853-3539	flex@ffga.com
Health Savings Account (HSA)	American Fidelity	866-326-3600	www.afhsa.com
Long Term Disability	SunLife	800-247-6875	www.sunlife.com
Short Term Disability	American Fidelity	800-654-8489	www.americanfidelity.com
Cancer	Allstate	800-521-3535	www.allstatebenefits.com
Accident	American Fidelity	800-654-8489	www.americanfidelity.com
Critical Illness	American Fidelity	800-654-8489	www.americanfidelity.com
Permanent Life	Texas Life	800-283-9233	www.texaslife.com
Term Life	American Fidelity	800-654-8489	www.americanfidelity.com
Medical Transport	MASA	800-643-9023	www.info@MASAmts.com