

EMPLOYEE BENEFITS OVERVIEW GUIDE

PLAN YEAR:
SEPTEMBER 1, 2019 –
AUGUST 31, 2020

ENNIS ISD



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EMPLOYEE BENEFITS

[HTTPS://BENEFITSOLVER.COM](https://benefitsolver.com)

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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 <https://benefitsolver.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.

<https://benefitsolver.com>



HOW TO ENROLL

Your First Financial Account Manager will be on site to assist you in enrolling in your benefits. To find out when your Account Manager will be at your location, view the schedule online or contact your site director. You also have the option to enroll online 24/7 through Benefit Solver during your enrollment period.

To prepare for your enrollment, visit your Employee Reference Center at <https://benefitsolver.com>.

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

ONLINE ENROLLMENT

To enroll online, log in to Benefit Solver (<https://benefitsolver.com>).

LOGIN

When you enter the site for the first time click **Register** and proceed. If you have registered in previous years, you will go to User Name and Password. (If password is forgotten, click Forgot Your Password, and proceed with prompts.) **Company Key: ennis**

Verify your personal information

Verify all dependent information (ssn/date of birth) ****Very Important****

View employment information

USEFUL INFORMATION TO KNOW

No changes will be permitted until annual enrollment, unless you have an IRS S125 qualified event

Enrollment Dates:
April 15 –
May 3 2019



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 \$500 Roll-Over Option for your plan. This option allows you the opportunity to roll over \$500 of unclaimed Medical FSA funds into the following plan year. Any amount in excess of \$500 will be forfeited under the use-it-or-lose-it rule.

FSA PLAN YEAR IS: September 1 – August 31

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
- Day Camps



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 children under the age of 13 when care is provided or be an adult dependent incapable of self-care and be claimed as an exemption on your tax return. For full plan details, view the FSA Booklet available on the Employee Reference Center in Benefit Solver.

FSA RESOURCES



BENEFITS CARD

The Benefits Card is available to all employees that participate in 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 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 FFA186. *You must have this number or 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. For Flex, 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 [HTTPS://BENEFITSOLVER.COM](https://benefitsolver.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 — AMERITAS

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.

VISION — VSP/AMERITAS

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.

HOSPITAL INDEMNITY — AMERICAN FIDELITY — *NEW THIS YEAR!*

Even a small trip to the hospital can have a major impact on your finances. Hospital Indemnity Insurance provides financial assistance to help with out-of-pocket expenses that major medical insurance doesn't cover.

DISABILITY — STANDARD

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.

CANCER INSURANCE — METLIFE — *NEW CARRIER/PLAN THIS YEAR!*

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.

ACCIDENT INSURANCE — METLIFE

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.

TELEMEDICINE – WELLVIA

NEW THIS YEAR...ENNIS ISD IS PAYING FOR ALL FULL-TIME EMPLOYEES TO RECEIVE THIS PRODUCT FOR THEIR ENTIRE FAMILY!

Telemedicine allows you and your family access to a licensed healthcare professional, via phone, 24/7. The product provides convenience and immediate consultation on your medical issue so you can get back to your daily life. Saves travel and wait time to and from conventional medical facilities for no consult fee.

ID THEFT PROTECTION – ILOCK360

Protect yourself and your family from the fastest growing crime in the US: Identity Theft. A low monthly cost provides protection by scouring the dark web for any compromised accounts and restores your identity with 24/7/365 support. This protection saves you money and time by relying on a service to handle all the details involved when your identity is stolen.

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.

TRADITIONAL IRA

With a Traditional IRA, contributions may be tax deductible, and earnings grow tax-deferred.

ROTH IRA

With a Roth IRA, contributions are made with after-tax dollars, and it offers the possibility of withdrawing account earnings on a tax-free basis.



Notes

IMPORTANT CONTACTS

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BENEFIT	VENDOR	PHONE	WEBSITE
Medical	TRS ActiveCare Aetna	800-222-9205	www.trsactivecare.aetna.com
Dental	Ameritas	800-487-5553	www.ameritas.com
Vision	Ameritas	800-487-5553	www.ameritas.com
Hospital Indemnity	American Fidelity	800-654-8489	http://americanfidelity.com/
Critical Illness	MetLife	800-275-4638	www.metlife.com
Cancer	MetLife	800-438-6388	www.metlife.com
Disability	Standard	866-679-3054	www.standard.com
Accident	MetLife	800-438-6388	www.metlife.com
Permanent Life	Texas Life	800-635-4467	www.texaslife.com
Term Life	MetLife	800-275-4638	www.metlife.com
Identity Theft Protection	iLock360	855-287-8888	www.ilock360.com
Telemedicine	WellVia	855-935-5842	www.wellviasolutions.com
Flexible Spending Account	FFGA	800-523-8422	www.ffga.com
Retirement	Region 10 RAMS	800-943-9179	www.region10rams.org