

# Cypress-Fairbanks ISD 2023-2024 BENEFITS GUIDE



John Brick, Sr. Account Administrator

John.Brick@ffga.com

Andrew Sipp, Sr. Account Manager

Andrew.Sipp@ffga.com

Jason Sweatt, Sr. Account Administrator

Jason.Sweatt@ffga.com

First Financial Group of America

<https://benefits.ffga.com/cypressfairbanksisd>



Laura Unger, A – K Benefit Specialist

(281) 897-4138

Laura.Unger@cfisd.net

Robin Rubalcava, L – Z Benefit Specialist

(281) 897-4747

Robin.Rubalcava@cfisd.net

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*This guide contains a summary of the benefits offered by CFISD. If there is a conflict between the terms of this outline of benefits and the actual contracts, the terms of the contracts will prevail.*

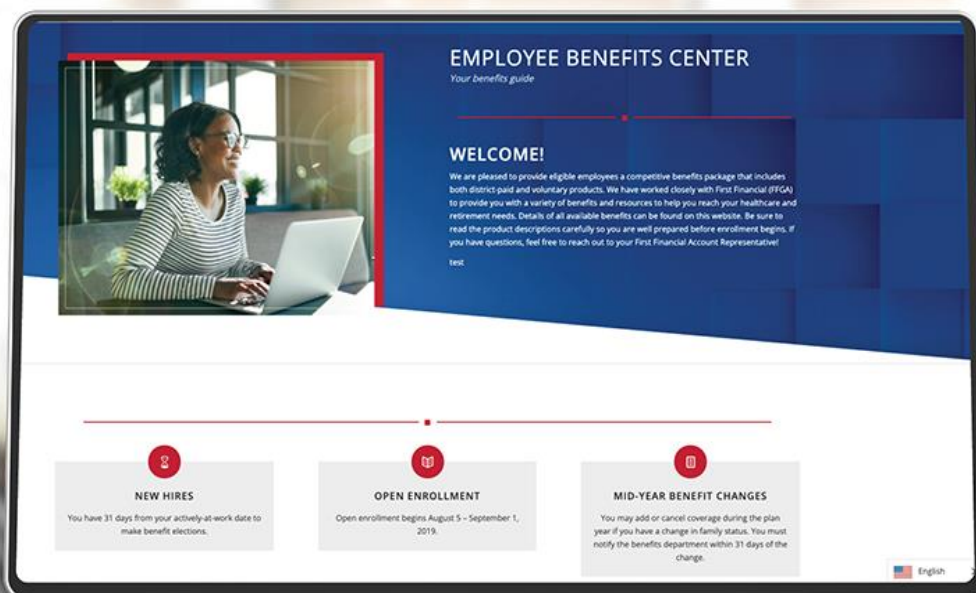
# EMPLOYEE BENEFITS CENTER

## ONE-STOP-SHOP FOR BENEFIT INFORMATION

Cypress-Fairbanks ISD and First Financial are excited to provide a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options, 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 the Employee Benefits Center.

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



# HOW TO ENROLL

## OPEN ENROLLMENT DATES: JULY 24 – AUGUST 11

Open enrollment will be July 24 - August 11. You are required to complete your enrollment to either elect or decline coverage. You can choose to enroll onsite with a benefit counselor or online via First Financial's platform, Benefit Solver.

## ON-SITE ENROLLMENT

When it's time to enroll in your benefits, your First Financial Account Representative will be on-site to assist you with making your elections if you need assistance.

ON-SITE ENROLLMENT SCHEDULE		
DATES	LOCATIONS	TIMES
July 24, 25, 27, 28 Aug 1 & 4	Berry Center 8877 Barker Cypress Rd.	8 a.m. to 4 p.m.
July 26	Berry Center 8877 Barker Cypress Rd.	8 a.m. to 6:30 p.m.
July 31 Aug 2 Aug 8 – Aug 9	Exhibit Center 11206 Telge Rd.	8 a.m. to 4 p.m.
Aug 3 Aug 7 Aug 10	Exhibit Center 11206 Telge Rd.	8 a.m. to 6:30 p.m.
Aug 11	MHAB 11440 Matzke Rd.	8 a.m. to 4 p.m.

# HOW TO ENROLL

OPEN ENROLLMENT DATES: JULY 24 – AUGUST 11

## ONLINE ENROLLMENT

- To begin online enrollment, visit <https://my.cfsd.net>.
- Login with your network User Name and Password.
  1. Click the Employee Resources Folder
  2. Click the BenefitSolver icon. You will then be automatically logged into BenefitSolver.

1.



2.



## ENROLLMENT ASSISTANCE CENTER INSTRUCTIONS

Call 855-765-4473 and follow the prompts to be connected to your local First Financial branch office. Hours of operation are 8 a.m. to 5 p.m. (local time) Monday through Friday. There is an option to leave a voice message for a representative to call you back. Phone calls will be returned as soon as possible or the next business day if it is after hours.

# ELIGIBILITY

## ELIGIBILITY

All full-time employees, regardless of number of hours worked, and all substitute, temporary, seasonal, and part-time Cypress-Fairbanks ISD employees working 10 or more hours per week are eligible to enroll in the 2023-2024 TRS-ActiveCare Health Insurance plans during the up-coming open enrollment period. Substitutes and temporary employees can enroll by submitting an enrollment form to the insurance office by the end of the open enrollment period. Substitutes and temporary workers should contact the insurance department for the medical enrollment form. TRS retirees are prohibited from enrolling per TRS regulations.

## NEW EMPLOYEES

You have 31 days from your date of hire to make benefit elections. Your New Hire Enrollment elections will be made online in Benefit Solver.

## EXISTING EMPLOYEES

When it's time to enroll in your benefits, a First Financial Account Representative will be available to assist with making your elections. Benefit elections can be made anytime during annual enrollment online from a computer. Before enrollment, take time to research the available benefits and determine which options would work best for you and your family by visiting the Employee Benefits Center.

## MID-YEAR BENEFIT CHANGES

Employees enrolling or making changes in their elections during the annual open enrollment period should be aware that they cannot make changes during the benefit plan year, September 1, 2023 through August 31, 2024 unless they have a Qualifying Event per IRS Section 125 regulations. Some examples of qualifying events are below.

- **Change in Marital Status:** Marriage or divorce
- **Newly Eligible Dependents:** Birth, adoption, foster care placement
- **Loss or Gain of Other Coverage:** Change in your spouse's employment status that results in a loss or gain of coverage or loss or gain of Medicaid coverage.
- **Acquiring Other Coverage:** Change in your spouse's employment status that results in your gaining coverage, or a spouse's Annual Enrollment Period.
- **A change in your dependent's eligibility** status due to age. Coverage ends on a **the last day of the month of a child's 26th birthday.**

**SPECIAL NOTE:** Any changes outlined above must be made within thirty-one (31) days of the change of status event date and must be evidenced at the time of the change with documented proof of the change. If in doubt as to whether an event qualifies for a change in elections or what is accepted as documentation of the status change, please call the Insurance Department for assistance well in advance of the thirty-one (31) day deadline. New coverage will be effective retroactively to the first day of the month following the qualifying event date or cancellation date of the former coverage, whichever is later. Any termination of your coverage will be effective the last day of the month in which you submit the cancellation request. To terminate a former spouse or stepchildren's coverage, please make sure it is documented in the divorce decree.

## DECLINING COVERAGE

If you are eligible for benefits, but wish to DECLINE coverage, please complete the enrollment online in Benefit Solver. Under each option, select "waive." **Beneficiary information must still be completed.**

# MEDICAL

## TRS-ACTIVECARE

The district's medical plans are offered through TRS. From in- and out-of-network options to comprehensive prescription drug coverage and special health and wellness programs, TRS-ActiveCare has been designed to flexibly meet the needs of nearly half a million public education employees.

## BCBSTX

BlueCross BlueShield of Texas | <https://www.bcbstx.com/trsactivecare/> | 1.866.355.5999

### TRS-ACTIVECARE PRIMARY

- Copays for doctor visits and generic prescriptions before you meet deductible
- Statewide Network
- Participants must select a primary care provider (PCP) who will make referrals to specialists
- No out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

### TRS-ACTIVECARE HD

- Must meet deductible before plan pays for non-preventive care
- In-network and out-of-network benefits – separate out-of-network deductible/out-of-pocket maximum
- Nationwide network
- Deductible applies to medical and pharmacy
- No requirement for PCP or referrals
- Compatible with health savings account (HSA)
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

### TRS-ACTIVECARE PRIMARY+

- Copays for many services and drugs
- Statewide Network
- Participants must select a PCP who will make referrals to specialists
- No out-of-network coverage
- Employee will receive 2 ID cards (BCBS & Express Scripts)

### TRS-ACTIVECARE 2 – CLOSED TO NEW ENROLLEES

- Copays for many drugs and services
- Nationwide network with out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

### TRS-ACTIVECARE PLAN PRESCRIPTION BENEFITS

Express Scripts | <https://www.esrx.com/trsactivecare> | 1.844.367.6108

When enrolling in a BCBSTX Plan, employees automatically receive prescription drug coverage through Express Scripts which provides access to a large, national network of retail pharmacies.



# MEDICAL CONTINUED

## HMO Plans

Baylor Scott & White HMO | [trs.swhp.org](https://trs.swhp.org) | 1.800.321.7947

- Copays for doctor visits and generic prescriptions before you meet deductible
- In-Network only – no out-of-network benefits
- Employee will receive one (1) ID card for medical and prescription benefits. If you are covering dependents, you will receive two (2) cards. Additional cards can be added.
- You must reside within the service area to participate in the HMO plan.

TRS-ACTIVECARE PLANS*					
MONTHLY PREMIUMS	Primary	HD	Primary +	ActiveCare 2**	Scott & White HMO
<b>Employee Contribution</b>	<b>FULL-TIME EMPLOYEE RATES (MINIMUM 35 HOURS PER WEEK)</b>				
Employee Only	\$207.00	\$219.00	\$276.00	\$775.00	\$328.46
Employee & Child(ren)	\$446.00	\$466.00	\$562.00	\$1,197.00	\$664.98
Employee & Spouse	\$731.00	\$763.00	\$870.00	\$1,941.00	\$954.74
Employee & Family	\$989.00	\$1,030.00	\$1,187.00	\$2,347.00	\$1,154.72
<b>Employee Contribution</b>	<b>PART-TIME EMPLOYEE RATES (15-34 HOURS PER WEEK)</b>				
Employee Only	\$207.00	\$219.00	\$276.00	\$775.00	\$328.46
Employee & Child(ren)	\$509.00	\$529.00	\$625.00	\$1,260.00	\$664.98
Employee & Spouse	\$794.00	\$826.00	\$933.00	\$2,004.00	\$1,047.74
Employee & Family	\$1,092.00	\$1,133.00	\$1,290.00	\$2,450.00	\$1,224.72
<b>Employee Contribution</b>	<b>SUBSTITUTE, TEMP, PART-TIME RATES (10+ HOURS PER WEEK)</b>				
Employee Only	\$432.00	\$444.00	\$507.00	\$1,013.00	\$553.46
Employee & Child(ren)	\$735.00	\$755.00	\$862.00	\$1,507.00	\$889.98
Employee & Spouse	\$1,167.00	\$1,199.00	\$1,319.00	\$2,402.00	\$1,390.74
Employee & Family	\$1,469.00	\$1,510.00	\$1,674.00	\$2,841.00	\$1,600.72

\*For pooling and split employee rates see insurance department website  
 \*\*PLAN CLOSED. ONLY FOR CURRENT ENROLLEES.

For more information, please refer to the TRS-ActiveCare website.  
<https://www.trs.texas.gov/Pages/healthcare-trsactivecare-2023-24-plans.aspx>



# DENTAL INSURANCE

Cigna PPO & DHMO | <https://www.cigna.com> | 1.800.244.6224

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
- Crowns
- Root Canals

## PPO DENTAL HIGHLIGHTS

- A dental insurance plan that allows employees to choose your own in-network dental provider and specialists.
- Coinsurance Percentages
  - Type I (Preventative Services) – 100%; no waiting period for services
  - Type II (Basic Restorative Services) – 80%; no waiting period for services
  - Type III (Major Services) – 50%; no waiting period for services
  - Type IV (Orthodontia) – 50%; 12 month waiting period
- Annual Maximum benefit per member is \$2,000.
- Orthodontia Lifetime Maximum - \$1,200.

## DHMO DENTAL HIGHLIGHTS

- A Dental Health Maintenance Organization (DHMO) offering a Copayment schedule for services received from their network dental providers.
- Members MUST indicate their selected provider's network ID number in the online enrollment system at the time of their enrollment.
- No deductibles, waiting periods, or annual maximums.

DENTAL MONTHLY PREMIUMS		
	PPO	DHMO
EMPLOYEE ONLY	\$41.76	\$9.80
EMPLOYEE + 1 DEPENDENT	\$88.70	\$15.40
EMPLOYEE + 2 OR MORE DEPENDENTS	\$125.40	\$24.32

For more details and to view rates, visit the Dental page on the [Employee Benefits Center](#).



# VISION INSURANCE

Guardian | <https://www.guardianlife.com> | 1.888.600.1600

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.

Here are just a few of the areas covered by the plan:

- Eye exams
- Eyeglasses
- Contact lenses
- Eye surgeries
- Vision correction

### HIGHLIGHTS

- \$20 Exam Copay
- \$20 Materials Copay
- \$130 Frame Benefit
- \$130 Contact Lenses Benefit
- Laser Correction Surgery Discount up to 15% off the usual charges, or 5% off of promotional prices

**Plan A:** Exams & Lenses Benefit once every calendar year, Frames Benefit once every TWO calendar years

**Plan B:** Exams, Lenses, and Frames Benefits once every calendar year

VISION MONTHLY PREMIUMS		
	PLAN A	PLAN B
EMPLOYEE ONLY	\$10.36	\$13.80
EMPLOYEE + CHILD(REN)	\$17.80	\$23.70
EMPLOYEE + SPOUSE	\$17.44	\$23.22
EMPLOYEE + FAMILY	\$28.18	\$37.50

For more details and to view rates, visit the Vision page on the [Employee Benefits Center](#).



# DENTAL & VISION DISCOUNT PLANS

## QCD of America

QCD of America Dental Discount | <https://www.qcdofamerica.com> | 1.800.229.0304 ext 170

### HIGHLIGHTS

- A managed cost plan in which subscribers pay for dental services received from a provider in the QCD Affiliated Dentist Network.
- The subscriber pays for services at a discounted rate based upon the QCD fee schedule.
- Vision Discount Services offered by Davis Vision through their Clear Vision Discount Program.
- Wellness program provides discount on prescriptions for family and pets.

QCD OF AMERICA MONTHLY PREMIUMS	
EMPLOYEE ONLY	No charge
EMPLOYEE + 1 DEPENDENT	\$6.00
EMPLOYEE + 2 OR MORE DEPENDENTS	\$9.00

## MSofA Dent-All

MSofA Dent-All | [wryaninsurance@hotmail.com](mailto:wryaninsurance@hotmail.com) | 1.866.362.1517

### HIGHLIGHTS

- Receive discounts on dental services, orthodontics, cosmetic, oral surgery, prosthodontics and more.
- Members pay a monthly membership fee to receive services at discounted prices that are 20% to 80% off the usual and customary fees.
- Members must use plan providers.
- Vision Discount Services offered by U.S. Vision Plan.
- Neighborhood Pharmacy Discounts available to members.

**Plan A:** Employee + Dependents (Dental, Vision & Prescription)

**Plan B:** Employee + Dependents (Dental & Vision)

**Plan C:** Employee + Dependents (Vision & Prescription Discounts)

MSofA DENT-ALL MONTHLY PREMIUMS	
PLAN A	\$10.00
PLAN B	\$5.00
PLAN C	\$5.00

For more details and to view rates, visit the Discount Dental & Vision page on the [Employee Benefits Center](#).



# HEALTH SAVINGS ACCOUNTS

HSA Bank | <https://www.hsabank.com/> | 1.800.357.6246

## HEALTH SAVINGS ACCOUNTS

A Health Savings Account (HSA) is a great way to help control 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 participants to set aside money to pay for higher deductibles associated with a lower monthly premium HDHP. The money saved in monthly insurance premiums is reserved for eligible medical expenses incurred in the future. Eligible expenses include things like co-pays and deductibles, prescriptions, vision expenses, dental care, therapy and medical supplies.

	2023	2024
HSA Contribution Limit	<ul style="list-style-type: none"><li>• Self Only: <b>\$3,850</b></li><li>• Family: <b>\$7,750</b></li></ul>	<ul style="list-style-type: none"><li>• Self Only: <b>\$4,150</b></li><li>• Family: <b>\$8,300</b></li></ul>
<i>\$1,000 catch-up contribution (age 55 or older)</i>		

## HIGHLIGHTS

- Balances roll over from year to year and may earn interest along the way.
- Portable – Funds remain with employee even after leaving 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 immediate access to funds 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?

- Must be enrolled in a qualified High Deductible Health Plan (HDHP).
- Cannot be enrolled in Tricare or Medicare or covered under your spouse's traditional (non-HDHP) health care plan.
- 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).
- Cannot participate if your spouse has a general purpose FSA or HRA at their place of employment.
- Cannot participate if you are being claimed as a dependent on another person's tax return.

There is a \$2.50 monthly administrative fee up to balances of \$3,000.

For more details and to view rates, visit the HSA page on the [Employee Benefits Center](#).



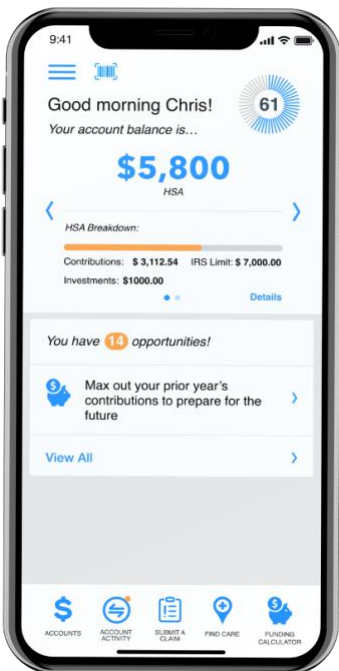
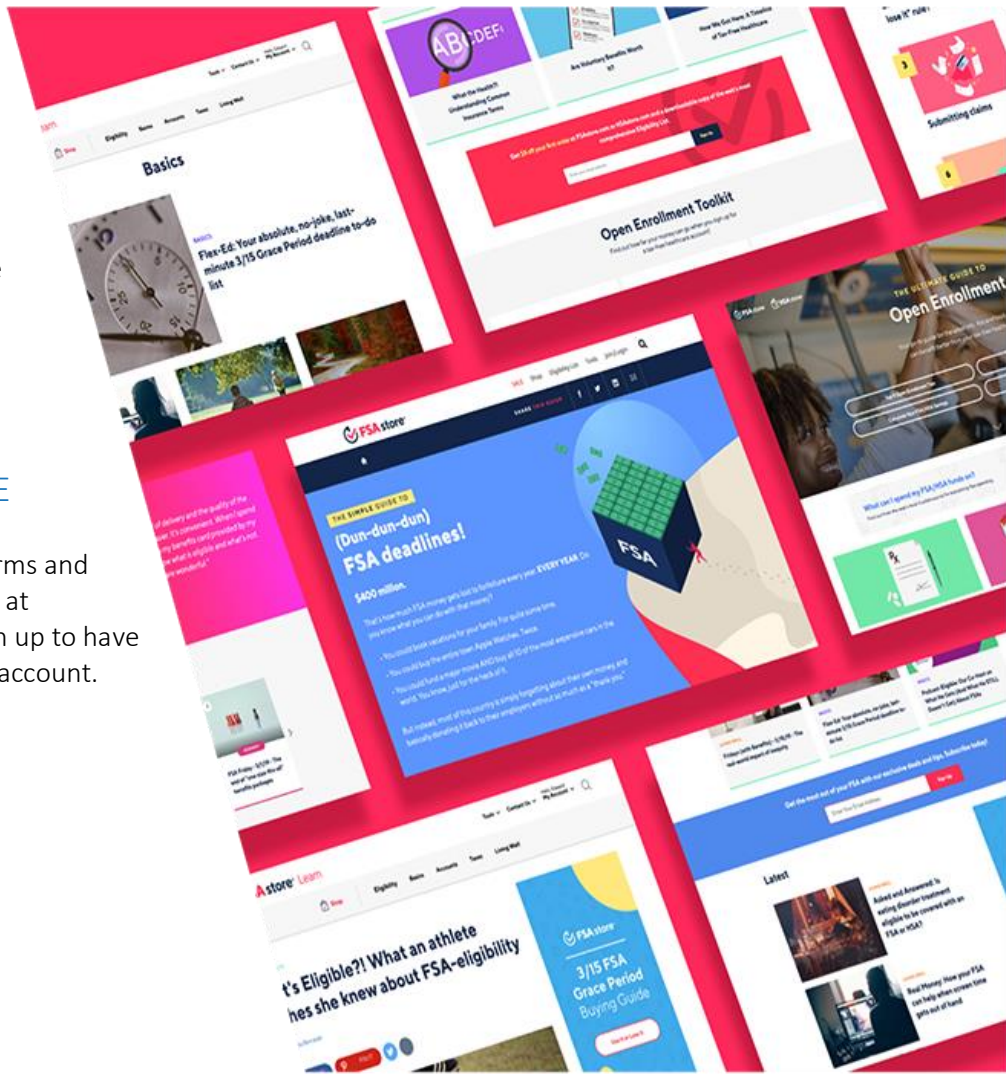
# HSA RESOURCES

## BENEFITS CARD

The HSA Bank Benefits Debit Card is available to all employees that participate in a 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.hsabank.com](http://www.hsabank.com). After you log in, you may sign up to have reimbursements directly deposited to your bank account.



## HSA BANK ACCOUNT APP

With the HSA Bank Mobile Account App, you can submit claims, view account balance and history, check claims status, view alerts, upload receipts and documentation and more! The HSA Bank Mobile Account App is available for Apple® and Android™ devices on either the App Store<sup>SM</sup> or Google Play Store<sup>TM</sup>.

## HSA STORE

First Financial has partnered with the HSA Store to bring you an easy-to-use online store 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 store at <http://www.ffga.com/individuals/#stores> for more details and special deals.



# TERM LIFE & AD&D INSURANCE

Voya Financial | <https://www.voya.com> | 1.877.886.5050

## 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. CFISD provides all part-time and full-time employees working a minimum of 15 hours per week \$30,000 for the basic life policy and \$30,000 for the AD&D Benefit. An accidental death and dismemberment policy provides financial benefits to the insured or their beneficiaries in the event of accidental death, serious injury, or dismemberment resulting from an accident. Benefit reduces to \$19,500 at age 65 and \$15,000 at age 70.

The cost of this policy is paid for 100% by your employer. This is a term life and AD&D policy that is in effect while you are employed.

## ADDITIONAL BENEFITS

- Accelerated Death Benefit
  - 75% coverage for life Expectancy less than 12 months
- Everest Funeral Planning
- Travel Assistance

## SUPPLEMENTAL TERM LIFE & AD&D INSURANCE (GROUP #69486-0)

Supplemental life insurance is term life coverage that can be purchased in addition to the basic life plan provided by CFISD. It will cover you for a specific period of time while you are employed. Plan amounts are offered in tiers so employees can choose the amount of coverage that works best for them. 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.

## GUARANTEED ISSUE AMOUNTS

- Employee - \$250,000 as a new hire; \$10,000 each year thereafter up to \$500,000 maximum
- Spouse - \$50,000 as a spouse of a new hire; \$5,000 each year thereafter to a \$125,000 maximum
- Child(ren) - \$10,000

**\*\*\*CFISD spouses cannot cover each other under spouse life**

*All coverage requests that exceed the Guaranteed Issue amounts require an Evidence of Insurability form (EOI), a health questionnaire, and will require approval from Voya Financial.*

## MONTHLY RATE RANGE

- Optional Employee - \$0.59 to \$875.50
- Spouse - \$0.30 to \$218.88
- Child(ren) - \$0.42 Single monthly premium regardless of the number of eligible children.

For more details and to view rates, visit the Term Life & AD&D page on the [Employee Benefits Center](#).



# TEXAS LIFE – PERMANENT LIFE

Texas Life | <https://www.texaslife.com> | 1.800.283.9233

\*NEW BENEFIT\*

## 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.

### HIGHLIGHT

- 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.

TEXAS LIFE INSURANCE MONTHLY PREMIUMS		
EMPLOYEE AGE	\$25,000	\$50,000
25	\$13.88	\$25.50
30	\$15.25	\$28.25
35	\$18.55	\$34.85
40	\$23.50	\$44.75
45	\$33.40	\$64.55
50	\$44.68	\$87.10

For more details and to view rates, visit the Permanent Life Insurance page on the [Employee Benefits Center](#).





# DISABILITY INSURANCE

Sun Life | <https://www.sunlife.com/us/en/> | 1.800.877.2701

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. Employees can choose the benefit amount, which is the amount of income to replace, and the waiting period for 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 TRS Disability Retirement?
- What are your other sources of income?

## HIGHLIGHTS

- **Plan A** pays for disabling injury or illness to the age of 65.
- **Plan B** pays for disabling illness up to 5 years; injury to age 65.
- Benefits available over age 65 – reduced benefit schedule applies.
- Employees should re-evaluate their monthly disability benefit at least every two years to keep their benefit in pace with their salary.
- Provides a maximum benefit of 66 2/3% of your monthly earnings up to \$7,500 if you are disabled and unable to work. **Treats pregnancy as any other illness.**
- You do NOT have to use your leave days prior to filing a claim.
- Elimination period options for injury/sickness: 0 days for injury/7 days for sickness; 14 days/14 days; 30 days/30 days.
- Elimination periods are waived on the first day of hospital confinement.
- Rates vary depending on the elimination period and the benefit amount.

## GUARANTEED ISSUE

- NO health questions to answer.
- A 3 month/12 month Pre-existing condition exclusion limitation exists for the first 12 months after the effective date of coverage.
- Pre-existing condition means a condition for which you received medical treatment, consultation, care, or services including diagnostic measures, or took prescribed drugs in the 3 months prior to your effective date of coverage, and the disability begins in the first 12 months of coverage.
- **Current Enrollees** – NO health questions to change your benefit. Pre-existing will apply only to the increased benefits.

**Workers' Compensation Injuries are excluded.**

For more details and to view rates, visit the Disability Insurance page on the [Employee Benefits Center](#).



# CANCER INSURANCE

Humana | <https://www.humana.com> | 1.800.845.7519

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.

## HIGHLIGHTS

- Wellness Benefit up to \$100 per calendar year
- First Diagnosis Benefit: \$2,500
- Radiation, Radioactive Isotopes Therapy, Chemotherapy or Immunotherapy Benefit: Actual charges up to \$1,000 per day
- Benefits for bone marrow, stem cells, surgery and various medications required.

CANCER INSURANCE MONTHLY PREMIUMS			
CANCER BASE PLAN			
EMPLOYEE AGE	EMPLOYEE ONLY	EMPLOYEE & CHILD(REN)	EMPLOYEE & FAMILY
<20	\$9.47	\$18.06	\$20.65
20-29	\$9.47	\$18.06	\$20.65
30-44	\$17.93	\$26.51	\$37.12
45-59	\$36.87	\$45.64	\$74.24
60-99	\$53.47	\$60.48	\$105.83
CANCER PLAN W/ 325 ICU RIDER			
<20	\$10.95	\$21.08	\$24.35
20-29	\$10.95	\$21.08	\$24.35
30-44	\$20.52	\$30.64	\$42.90
45-59	\$40.11	\$50.44	\$81.13
60-99	\$57.08	\$65.66	\$112.36
CANCER PLAN W/ 625 ICU RIDER			
<20	\$12.32	\$23.86	\$27.77
20-29	\$12.32	\$23.86	\$27.77
30-44	\$22.92	\$34.45	\$48.24
45-59	\$43.09	\$54.87	\$87.49
60-99	\$60.42	\$67.17	\$118.39

For more details and to view rates, visit the Cancer page on the [Employee Benefits Center](#).



# HOSPITAL INDEMNITY INSURANCE

Aetna | <https://www.aetna.com> | 1.800.872.3862

**\*NEW BENEFIT\***

Maybe you're expecting to have a hospital stay — or maybe not. Either way, you can plan ahead to give yourself an extra financial cushion. A Hospital Indemnity plan pays benefits when you have a planned, or unplanned hospital stay for an illness, injury, surgery or delivering a baby. It also pays a lump-sum benefit for admission and a daily benefit for a covered hospital stay. You can use the benefits to help pay out-of-pocket medical costs or personal expenses.

Medical plans help pay providers for services and treatment, but they don't cover unexpected costs that might come with a stay in the hospital. The Aetna Hospital Indemnity Plan pays benefits directly to you, giving you extra cash when you need it most. It can help fill in the gaps, making it a great companion to your major medical plan.

## LOW PLAN HIGHLIGHTS

- Hospital Stay Admission Benefit: \$1,000
- Daily Hospital Stay Benefit: \$150/day
- ICU Daily Hospital Stay Benefit: \$150
- Newborn Routine Care: \$50
- ICU Admission Benefit: \$2,000

## HIGH PLAN HIGHLIGHTS

- Hospital Stay Admission Benefit: \$2,000
- Daily Hospital Stay Benefit: \$250/day
- ICU Daily Hospital Stay Benefit: \$250
- Newborn Routine Care: \$100
- ICU Admission Benefit: \$4,000

HOSPITAL INDEMNITY INSURANCE MONTHLY PREMIUMS		
	LOW	HIGH
EMPLOYEE ONLY	\$13.99	\$26.60
EMPLOYEE + SPOUSE	\$24.93	\$47.00
EMPLOYEE + CHILD(REN)	\$20.89	\$39.52
EMPLOYEE + FAMILY	\$31.75	\$59.91

For more details and to view rates, visit the Hospital Indemnity page on the [Employee Benefits Center](#).



# CRITICAL ILLNESS INSURANCE

Metlife | <https://www.metlife.com> | 1.800.438.6388

\*NEW BENEFIT\*

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.

## HIGHLIGHTS

- Employee Benefit amounts of \$10,000, \$20,000, \$30,000, \$40,000, or \$50,000.
- Spouse and Dependent children covered receive an initial benefit of 100% of the Employee's benefit.
- This plan pays a lump-sum initial benefit, selected from the benefit amounts above during open enrollment, upon the first verified diagnosis of a covered condition.
- Covered Conditions include but are not limited to: Brain Tumors, Invasive Cancer, Non-Invasive Cancer, Skin Cancer, Coronary Artery Bypass Graft, Certain Childhood Diseases, Certain Infectious Diseases, Heart Attacks, Major Organ Transplant, Kidney Failure, Stroke, and Certain Progressive Diseases.
- \$50 Wellness Benefit.

CRITICAL ILLNESS INSURANCE \$10,000 MONTHLY PREMIUMS				
EMPLOYEE AGE	EMPLOYEE ONLY	EMPLOYEE & CHILD(REN)	EMPLOYEE & SPOUSE	EMPLOYEE & FAMILY
<20-24	\$3.40	\$4.90	\$6.60	\$8.20
25-29	\$4.30	\$5.80	\$8.50	\$10.00
30-34	\$5.70	\$7.20	\$11.30	\$12.80
35-39	\$7.70	\$9.30	\$15.50	\$17.00
40-44	\$11.00	\$12.50	\$22.40	\$24.00
45-49	\$14.20	\$15.80	\$29.80	\$31.40
50-54	\$18.30	\$19.80	\$39.30	\$40.80
55-59	\$23.30	\$24.90	\$51.50	\$52.60
60-64	\$30.80	\$32.40	\$67.70	\$69.20
65-69	\$38.70	\$40.20	\$84.60	\$86.20
70-74	\$48.60	\$50.20	\$104.70	\$106.30
75-100+	\$64.30	\$65.80	\$135.10	\$136.70

For more details and to view rates, visit the Critical Illness Insurance page on the [Employee Benefits Center](#).



# ACCIDENT INSURANCE

Aetna | <https://www.aetna.com> | 1.800.872.3862

**\*NEW BENEFIT\***

The costs associated with an injury can add up. Between hospital visits, exams and treatment, out-of-pocket costs could cause 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 care, from initial treatment to follow-up care. The plan also provides a Health Screening \$50 Covered Benefit Amount (see brochure for list of covered health screenings).

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

## LOW PLAN HIGHLIGHTS

- Initial Treatment at an Emergency room/Hospital: \$150
- X-ray/Lab: \$50
- Medical Imaging (PET, CT, CAT, MRI or EEG): \$150
- Dislocations or Fractures: \$150 - \$4,125
- Lacerations: \$25 - \$600

## HIGH PLAN HIGHLIGHTS

- Initial Treatment at an Emergency room/Hospital: \$200
- X-ray/Lab: \$75
- Medical Imaging (PET, CT, CAT, MRI or EEG): \$200
- Dislocations or Fractures: \$300 - \$8,250
- Lacerations: \$25 - \$600

ACCIDENT INSURANCE MONTHLY PREMIUMS		
	LOW	HIGH
EMPLOYEE ONLY	\$5.98	\$8.88
EMPLOYEE + SPOUSE	\$13.48	\$17.76
EMPLOYEE + CHILD(REN)	\$14.25	\$18.64
EMPLOYEE + FAMILY	\$20.85	\$27.52

For more details and to view rates, visit the Accident Insurance page on the [Employee Benefits Center](#).



# IDENTITY THEFT PROTECTION

iLock360 | <https://www.ilock360.com> | 1.855.287.8888

Millions of Americans report having their identity stolen each year. People are online and mobile more than any time in history, so it's no surprise that identity theft is on the rise. While credit card fraud is one of the highest reported types of identity theft, it also includes bank, loan, phone and tax-related fraud.

Identity theft insurance won't prevent your identity from being stolen. But it will be there to alert you if any suspicious activity is noticed under your name. The plan includes credit bureau monitoring, social security number usage and lost wallet protection. CyberAlert Internet Surveillance scours websites, chat rooms, and bulletin boards 24/7/365 to identify trading or selling of your personal information. The sooner you can take action to close your accounts, the quicker you can recover your identity.

It takes years to establish a good reputation with credit lenders and employers. Make sure it remains yours by taking advantage of the identity theft insurance offered through your employer.

iLock360 MONTHLY PREMIUMS			
	BASIC	PLUS	PREMIUM
EMPLOYEE ONLY	DISTRICT PAID - Employee Must Enroll	\$8.00	\$15.00
EMPLOYEE + SPOUSE		\$15.00	\$22.00
EMPLOYEE + CHILD(REN)		\$13.00	\$20.00
EMPLOYEE + FAMILY		\$20.00	\$27.00

For more details and to view rates, visit the Identity Theft page on the [Employee Benefits Center](#).



# LEGAL PLAN

ARAG | <http://araglegal.com/myinfo> Access Code: 19053cyp | 1.800.247.4184

**\*NEW BENEFIT\***

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.

## ULTIMATE ADVISOR<sup>®</sup> PLAN HIGHLIGHTS

- **Consumer Protection**
  - Auto repair
  - Buy or sell a car
  - Consumer fraud
  - Consumer protection for goods or services
  - Home improvement
  - Personal property disputes
  - Small claims court
- **Criminal Matters**
  - Juvenile
  - Parental responsibility
- **Debt-Related Matters**
  - Debt collection
  - Garnishments
  - Personal bankruptcy
  - Student loan debt
- **Driving Matters**
  - License suspension/revocation
  - Traffic tickets
- **Tax Issues**
  - IRS tax audit
  - IRS tax collection
- **Family**
  - Adoption
  - Guardianship/conservatorship
  - Name change
  - Pet-related matters
- **Services for Tenants**
  - Contracts/lease agreements
  - Eviction
  - Security deposit
  - Disputes with a landlord
- **Real Estate & Home Ownership**
  - Buying a home
  - Deeds
  - Foreclosure
  - Contractor issues
  - Neighbor disputes
  - Promissory notes
  - Real estate disputes
  - Selling a home
- **Wills & Estate Planning**
  - Powers of attorney
  - Wills

## ULTIMATE ADVISOR PLUS<sup>™</sup> PLAN HIGHLIGHTS

UltimateAdvisor Plus<sup>™</sup> offers you all of the above and more including:

- Financial planning education
- Divorce
- Trusts
- General in-office hours
- and more

LEGAL MONTHLY PREMIUMS		
	ULTIMATE ADVISOR <sup>®</sup>	ULTIMATE ADVISOR PLUS <sup>™</sup>
EMPLOYEE + FAMILY	\$11.50	\$15.15

For more details and to view rates, visit the Legal Plan page on the [Employee Benefits Center](#)



# VOLUNTARY RETIREMENT PLANS

TCG | <https://www.region10rams.org> | 1.800.943.9179

## 403(b) RETIREMENT PLAN

A 403(b) plan is a special type of employer- sponsored retirement plan designed for eligible public education, religious, and other tax-exempt organizations. Saving with a 403(b) plan gives you the ability to defer a portion of your paycheck and invest funds in a portfolio of your choosing. By participating, you can take advantage of tax savings, reduce your retirement income gap, and get one step closer to achieving financial independence. To establish a 403(b) account, you must first select an investment provider from a list of approved vendors, and then elect contributions on a pre-tax or Roth basis. Please note that early withdrawals from a 403(b) account are subject to a 10% early withdrawal penalty unless a qualifying event takes place.

## WHY CONTRIBUTE?

- Avoid a gap in your income during retirement
- Take advantage of tax benefits
- Improve your financial wellbeing
- Automatic payroll deductions take stress out of planning
- Decrease your dependency on government-funded pension plans

## 2023 CONTRIBUTION LIMITS

You can contribute 100% of your compensation up to \$22,500, whichever is less. If you are age 50 or older, you can contribute up to an additional \$7,500 for a total of \$30,000.

You can contribute to both 403(b) and 457(b) plans simultaneously.

For more details and to view rates, visit the 403(b) page on the [Employee Benefits Center](#).





# VOLUNTARY RETIREMENT PLANS

TCG | <https://www.region10rams.org> | 1.800.943.9179

## 457(b) RETIREMENT PLAN

A Section 457(b) plan is a special type of employer-sponsored retirement plan that certain governmental employers, and other tax-exempt organizations can establish for their employees. Your employer offers the RAMS 457(b) plan as a way to help you save for life beyond your full-time working years. Contributing regularly to a 457(b) can help give you the power and confidence to retire with more in your pocket to cover housing, health care, vacations, bills, and other expenses upon retirement.

## CONTRIBUTION LIMITS

You can contribute 100% of your compensation up to \$22,500, whichever is less. If you are age 50 or older, you can contribute up to an additional \$7,500 for a total of \$30,000.

**You can contribute to both 403(b) and 457(b) plans simultaneously.**

## PLAN HIGHLIGHTS

- Oversight by Superintendents, HR Directors, and Chief Financial Officers--bringing peace of mind public employee interests are represented.
- Low, transparent fees.
- Wide range of investments to choose from- including managed portfolios, target date funds, and self-directed options.
- No 10% early distribution tax/penalty.
- No surrender charges or hidden fees.
- No product commissions.
- Full control on starting/pausing contributions.
- Access to financial education through FinPath Wellness, including 1:1 financial coaching, online financial health tools and monthly opportunities to win prizes.
- Access to no-cost W-2 tax preparation and complimentary creation of a personal will.

For more details and to view rates, visit the 457(b) page on the [Employee Benefits Center](#).



# EMPLOYEE ASSISTANCE PROGRAM

Voya Financial/ComPsych | <https://www.guidanceresources.com> | 1.877.533.2363  
App: GuidanceNowSM | Web ID: MY5848i

Life pulls us in many different directions. Between kids, personal relationships, extracurricular activities, and family time, it seems like we don't have enough time in the day to fit it all in. When life gets you stressed, call the employee assistance line provided by your employer. It offers 24/7 access to professionals who can help you successfully face emotional issues.

An employee assistance program, or EAP, is a free, voluntary program offered by your employer. With one phone call, you will have access to short-term counseling and confidential assessments whenever you have a personal or work-related problem.

## CONFIDENTIAL EMOTIONAL SUPPORT

Our highly trained clinicians will listen to your concerns and help you and your family members with any issues. Counseling is available in person or via telehealth sessions. Find assistance for:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

## WORK-LIFE SOLUTIONS

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care

## LEGAL GUIDANCE

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more.

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.

## FINANCIAL RESOURCES

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

## ONLINE SUPPORT

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions

For more details and to view rates, visit the Employee Assistance Program page on the [Employee Benefits Center](#).



# CLEVER RX

Clever RX | <https://cleverrx.com/ffga> | 1.800.873.1195

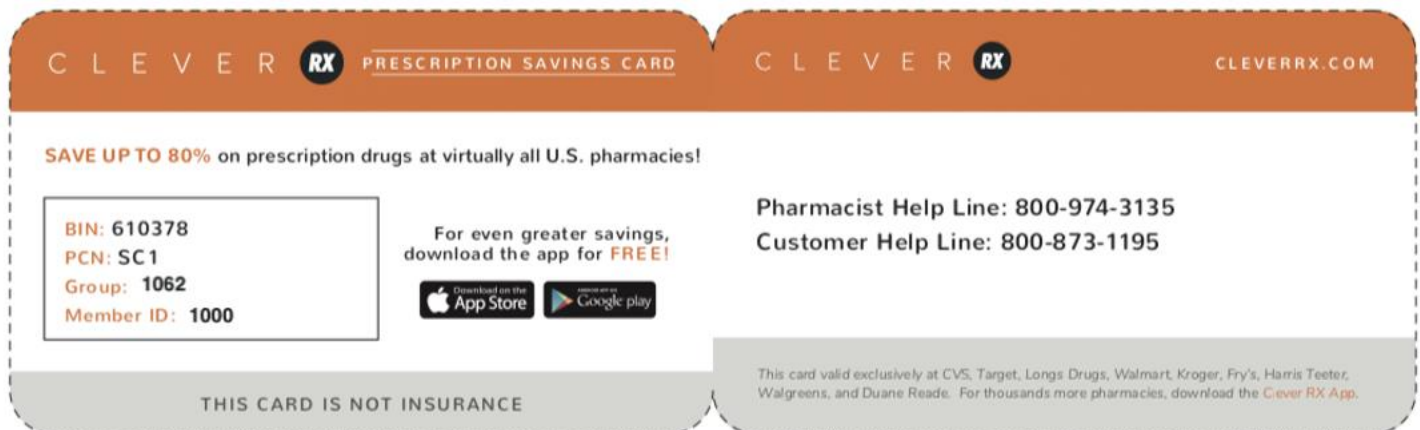
**\*NEW BENEFIT\***

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!

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

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>.



The image shows a Clever RX Prescription Savings Card. The card has an orange header with the Clever RX logo and the text 'PRESCRIPTION SAVINGS CARD' and 'CLEVERRX.COM'. Below the header, it says 'SAVE UP TO 80% on prescription drugs at virtually all U.S. pharmacies!'. On the left, there is a box containing the following information: BIN: 610378, PCN: SC 1, Group: 1062, Member ID: 1000. In the center, there is a call to action: 'For even greater savings, download the app for FREE!' with icons for the App Store and Google Play. On the right, there are two phone numbers: Pharmacist Help Line: 800-974-3135 and Customer Help Line: 800-873-1195. At the bottom, there is a grey bar with the text 'THIS CARD IS NOT INSURANCE' and a small disclaimer: 'This card valid exclusively at CVS, Target, Longs Drugs, Walmart, Kroger, Fry's, Harris Teeter, Walgreens, and Duane Reade. For thousands more pharmacies, download the Clever RX App.'

# CONTACT INFORMATION

## CYPRESS-FAIRBANKS ISD INSURANCE DEPARTMENT

11440 Matzke Rd. | Cypress, TX 77429

**Laura Unger, A – K Benefit Specialist**

(281) 897-4138

[Laura.Unger@cfisd.net](mailto:Laura.Unger@cfisd.net)

**Robin Rubalcava, L – Z Benefit Specialist**

(281) 897-4747

[Robin.Rubalcava@cfisd.net](mailto:Robin.Rubalcava@cfisd.net)

[www.cfisd.net](http://www.cfisd.net)

## FIRST FINANCIAL GROUP OF AMERICA

**John Brick, Senior Account Administrator**

[John.Brick@ffga.com](mailto:John.Brick@ffga.com) | 1.832-859-5865

**Andrew Sipp, Senior Account Manager**

[Andrew.Sipp@ffga.com](mailto:Andrew.Sipp@ffga.com) | 1.713-502-4616

**Jason Sweatt, Senior Account Administrator**

[Jason.Sweatt@ffga.com](mailto:Jason.Sweatt@ffga.com) | 1.281-961-3437

CONTACTS				
BENEFIT	CARRIER	CONTACT	WEBSITE	PHONE
Medical	BCBSTX	Customer Service	<a href="https://www.bcbstx.com/trsactivecare/">https://www.bcbstx.com/trsactivecare/</a>	1.866.355.5999
	Baylor Scott & White HMO	Customer Service	<a href="https://www.bswhealthplan.com/trs/">https://www.bswhealthplan.com/trs/</a>	1.800.321.7947
Prescription Benefits	Express Scripts	Customer Service	<a href="https://www.esrx.com/trsactivecare">https://www.esrx.com/trsactivecare</a>	1.844.367.6108
Dental	Cigna PPO & DHMO	Customer Service	<a href="https://www.cigna.com">https://www.cigna.com</a>	1.800.244.6224
		Audrey Ayers	<a href="mailto:audrey@yourbenefitstation.com">audrey@yourbenefitstation.com</a>	281.333.9792
Vision	Guardian	Customer Service	<a href="https://www.guardianlife.com">https://www.guardianlife.com</a>	1.888.600.1600
		Reginald Lillie	<a href="mailto:rlillieins@sbcglobal.net">rlillieins@sbcglobal.net</a>	281.213.9663
Discount Dental & Vision	QCD of America	Member Services	<a href="https://www.qcdofamerica.com">https://www.qcdofamerica.com</a>	1.800.299.0304 ext.170
	MSofA Dent-All	Customer Service	<a href="mailto:wryaninsurance@hotmail.com">wryaninsurance@hotmail.com</a>	1.866.362.1517
		Wes Ryan		281.894.5080
Health Savings Account	HSA Bank	Only for those enrolling in TRS-Activecare HD	<a href="https://www.hsabank.com/">https://www.hsabank.com/</a>	1.800.357.6246
Group Term Life	Voya Financial	Customer Service	<a href="https://www.voya.com">https://www.voya.com</a>	1.877.886.5050
		Lalainia Noble	<a href="mailto:lalainia.noble@assuredpartners.com">lalainia.noble@assuredpartners.com</a>	281.309.9459
Permanent Life	Texas Life	Customer Service	<a href="https://www.texaslife.com">https://www.texaslife.com</a>	1.800.283.9233
Disability	SunLife	Customer Service	<a href="https://www.sunlife.com/us/en/">https://www.sunlife.com/us/en/</a>	1.800.877.2701
		Audrey Ayers	<a href="mailto:audrey@yourbenefitstation.com">audrey@yourbenefitstation.com</a>	281.333.9792
Cancer	Humana	Customer Service	<a href="https://www.humana.com">https://www.humana.com</a>	1.800.845.7519
		Lou Moore	<a href="mailto:ritagmoore@yahoo.com">ritagmoore@yahoo.com</a>	281.380.1488
Hospital Indemnity	Aetna	Customer Service	<a href="https://www.aetna.com">https://www.aetna.com</a>	1.800.872.3862
Critical Illness	Metlife	Customer Service	<a href="https://www.metlife.com">https://www.metlife.com</a>	1.800.438.6388
Accident	Aetna	Customer Service	<a href="https://www.aetna.com">https://www.aetna.com</a>	1.800.872.3862
Identity Protection	iLock360	Customer Service	<a href="https://www.ilock360.com">https://www.ilock360.com</a>	1.855.287.8888
Legal	ARAG	Customer Service	<a href="http://araglegal.com/myinfo">http://araglegal.com/myinfo</a>	1.800.247.4184
403(b) & 457 Plans	TCG Administrators	Customer Service	<a href="https://www.region10rams.org">https://www.region10rams.org</a>	1.800.943.9179
Employee Assistance Program	Voya Financial/ComPsych	Customer Service	<a href="https://www.guidanceresources.com">https://www.guidanceresources.com</a>	1.877.533.2363
Pharmacy Discount Card	CleverRX	Customer Service	<a href="https://cleverrx.com/ffga">https://cleverrx.com/ffga</a>	1.800.873.1195