



**EAGLE MOUNTAIN  
SAGINAW ISD**

*Fostering a Culture of Excellence*

# Eagle Mountain Saginaw ISD EMPLOYEE BENEFITS GUIDE

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2019-2020 Plan Year



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Eagle Mountain Saginaw ISD offers eligible employees a competitive benefits package that includes both district-paid and voluntary products. We have worked closely with First Financial (FFGA) to provide you with a variety of benefits and resources to help you reach your healthcare and retirement needs. Details of all available benefits can be found on the Employee Benefits Center website, <https://benefits.ffga.com/eaglemountainsaginawisd>

Be sure to read the product descriptions carefully so you are well prepared before enrollment begins. If you have questions, feel free to reach out to your First Financial Account Manager or your Benefits department.

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Eagle Mountain Saginaw ISD - Benefits Office  
1200 Old Decatur Rd, Bldg 6, Fort Worth, TX 76179 | 817-232-0880

## ELIGIBILITY

Eligible employees must be actively at work on the plan effective date for new benefits to be effective. Group health insurance coverage is available to all full time and part time (10 or more hours per week) employees.

## BENEFITS ENROLLMENT

### EMPLOYEE BENEFITS CENTER

The Employee Benefits Center (EBC) is a one-stop-shop for you to find all things benefits related. On the website, you'll find open enrollment and plan year dates, benefit descriptions, carrier contact information, product brochures, claim forms and enrollment details. Visit <https://benefits.ffga.com/eaglemountainsaginawisd> today!

### NEW EMPLOYEES

You have 31 days from your actively-at-work date to make benefit elections. Your New Hire Enrollment elections will be made at the Eagle Mountain Saginaw ISD.

### EXISTING EMPLOYEES

When it's time to enroll in your benefits, your First Financial Account Representative will be onsite to assist you with making your elections. Your elections can be made anytime during annual enrollment online from your work or home computer. Before enrollment, take time to educate yourself on the available benefits and what options would work best for you and your family by visiting the Employee Benefits Center.

## MID-YEAR BENEFIT CHANGES

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 31 days of the change.

### QUALIFYING LIFE EVENTS INCLUDE:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption, or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual & student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan
- Change in place of residence or worksite, a student moving to or from the place they attend school, a seasonal worker moving to or from the place they both live & work, moving to or from a shelter or other transitional housing.

## DECLINING COVERAGE

If you are eligible for benefits, but wish to DECLINE coverage, please complete the online enrollment either on your work or home computer. Under each option, you will need to select "waive." **You must still complete the beneficiary information.**



## TRS ACTIVECARE

The district's medical plans are offered through TRS. There are four medical plans to choose from. 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.

### ActiveCare 1-HD

- High deductible plan – must meet deductible before plan begins cost share
- In-network and out-of-network benefits – separate out-of-network deductible/out-of-pocket maximum
- Provider network is Aetna Choice POS II
- Deductible applies to medical and pharmacy
- There is no individual deductible. Should only one member of a family incur major expenses, that family member would have to meet the full family deductible.
- Employee is eligible to set up/contribute to a Health Savings Account

### ActiveCare Select

- Co-pay plan – pay flat fees for office visits and prescriptions
- Network-only – no out-of-network benefits
- Provider network is determined by the county in which the employee lives
- Note: If you obtain mail through a P.O. Box you must also list the street address at which you live.
- Dependents who temporarily or permanently live outside the network area would only have benefits in the event of a “true medical emergency” as defined by the plan and determined by Aetna.

### ActiveCare 2 – CLOSED TO NEW ENROLLEES

- **THIS PLAN IS CLOSED TO NEW ENROLLEES**
- Co-pay plan – pay flat fees for office visits and prescriptions
- In-network and out-of-network benefits – separate out-of-network deductible/out-of-pocket maximum
- Provider network is Aetna Choice POS II
- Highest cost plan

### SWHP HMO for TRS

- Co-pay plan – pay flat fees for office visits and prescriptions
- Network-only – no out-of-network benefits
- Provider network: Scott & White Health Plan
- Dependents who temporarily or permanently live outside the network area would only have benefits in the event of a “true medical emergency” as defined by the plan and determined by Scott & White.
- Specialty benefits can be obtained without a referral

## ADDITIONAL BENEFITS

The Aetna website is your online guide to healthcare information with a wide range of online tools and information.

### AETNA NAVIGATOR®

- Find doctors and hospitals
- Get a replacement ID card
- Look up a claim
- Check your coverage
- Keep track of health care costs
- Print records
- Look up health topics
- Complete a Health Assessment
- Get healthy living tips
- Sign up for a wellness program

Your Aetna Navigator® account is personalized for you and your family. The information you see will be based on the health plan you are enrolled in. This site will also keep track of any personal health information that you enter. It is a quick and easy place to begin looking for all of your health care answers.

### DOCFIND® [www.aetna.com/docfind](http://www.aetna.com/docfind)

When you need to find a doctor or facility, start with DocFind®. It's quick, easy and online 24/7. To use DocFind® you must register for your own secure Aetna Navigator® website. Once you do, you will get a personalized version of DocFind® that has your medical plan and zip code preprogrammed.

### AETNA MOBILE APP *Find what you need—wherever, whenever*

The Aetna Mobile app puts our most popular online features at your fingertips. It's available for iPhone® and Android™ mobile devices. Scan this code now to download. Or visit [www.aetna.com/mobile](http://www.aetna.com/mobile).



## PRESCRIPTION BENEFITS

CVS Caremark | [www.caremark.com](http://www.caremark.com) | 1-800-222-9205 – Option 2

When you enroll in one of the three medical plan options, you automatically receive prescription drug coverage through CVS Caremark which gives you access to a large, national network of retail pharmacies.

# Clever RX



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

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>.

C L E V E R **RX** PRESCRIPTION SAVINGS CARD C L E V E R **RX** CLEVERRX.COM

**SAVE UP TO 80%** on prescription drugs at virtually all U.S. pharmacies!

**BIN: 610378**  
**PCN: SC1**  
**Group: 1062**  
**Member ID: 1000**

For even greater savings,  
download the app for **FREE!**

Download on the **App Store** **Google play**

**Pharmacist Help Line: 800-974-3135**  
**Customer Help Line: 800-873-1195**

**THIS CARD IS NOT INSURANCE**

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](#).

# Dental Insurance



Metlife | [www.askmetlife.com](http://www.askmetlife.com) | 1.800.942.0854

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 the right 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

DENTAL MONTHLY PREMIUMS		
	HIGH PPO	LOW PPO
EMPLOYEE ONLY	\$42.72	\$22.14
EMPLOYEE + 1	\$76.33	\$40.82
EMPLOYEE + FAMILY	\$120.23	\$83.74

# Vision Insurance



Metlife | [www.askmetlife.com](http://www.askmetlife.com) | 1.855.638.3931

Proper vision care is essential to your overall wellbeing. Regular eye exams at any age will help prevent eye disease and keep your vision strong for years to come.

Your employer provides you with a vision plan to take care of you and your family's needs. You must enroll in the vision plan each plan year and premiums are typically paid through payroll deduction. Here are just a few of the areas where you will save money with your plan:

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

VISION MONTHLY PREMIUMS	
VSP CHOICE PLAN	
EMPLOYEE ONLY	\$9.41
EMPLOYEE + ONE	\$16.02
EMPLOYEE + FAMILY	\$25.53



# Flexible Spending Accounts



Proficient Benefit Solutions | [www.proficientbenefits.com](http://www.proficientbenefits.com) | 1.210.659.8100  
P.O. Box 380768 | San Antonio, TX 78268

## HEALTHCARE FSA

A Health Flexible Spending Account (Health FSA) is an IRS-approved program to help you save taxes and pay for out-of-pocket medical expenses not covered under your medical plan. If your plan includes a grace period option, you have additional time to incur and claim against unused funds in the new plan year. Keep in mind that remaining balances after the grace period is exhausted will be forfeited under the use-it-or-lose-it rule.

**Your maximum contribution amount for 2019 is \$2,700.**

### HIGHLIGHTS

- Contributions are automatically deducted from your paycheck on a pre-tax basis, which helps reduce your taxable income and increase your spendable income.
- Your full election will be available to you at the beginning of the plan year.
- Be conservative – any money left in your account at the end of the plan year will be forfeited.
- Use your benefits card to pay for qualified expenses upfront so you don't have to spend money out of pocket.
- Keep all receipts in case you need to substantiate a claim for tax purposes.

**NOTE: The IRS requires proof that all expenses are eligible.** Keep all receipts in case you need to substantiate a claim for tax purposes. Your receipt must include: Date of purchase or service, amount you were required to pay after insurance, description of the product or service, merchant or provider name, and the patient name.

## DEPENDENT CARE FSA

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 child care, 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.**

### HIGHLIGHTS

- Eligible dependents must be claimed as an exemption on your tax return.
- Eligible dependents must be children under age 13 or an adult dependent incapable of self-care.
- Contributions are not loaded upfront. Funds become available as contributions are made to your account.
- Keep all receipts in case you need to substantiate a claim for tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.



# Health Savings Accounts



Proficient Benefit Solutions | [www.proficientbenefits.com](http://www.proficientbenefits.com) | 1.210.659.8100  
P.O. Box 380768 | San Antonio, TX 78268

## HEALTH SAVINGS ACCOUNTS

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

### HIGHLIGHTS

- Balances roll over from year to year and earn interest along the way.
- Portable – you keep it even after you leave 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 you immediate access to your money 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.

# Disability Insurance



UNUM | [www.unum.com](http://www.unum.com) | 1.866.679.3054

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 of time you are unable to work due to those reasons. You are able to choose the benefit amount, which is the amount of your income to replace, and the waiting period that you begin 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 Disability Retirement?
- What are your other sources of income?

# Critical Illness Insurance



Metlife | [www.askmetlife.com](http://www.askmetlife.com) | 1.800.638.5433

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.

Prepare now for the unexpected with a critical illness insurance plan. The plan helps you focus on getting well rather than worrying about finances. Visit the Employee Benefits Center and view policy for more details.

# Life Insurance



UNUM | [www.unum.com](http://www.unum.com) | 1.866.679.3054

## 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. It is one of the best ways to show you care. Your employer provides all eligible employees a \$10,000. The cost of this policy is paid for 100% by your employer. This is a term life policy that is in effect while you are employed.

## VOLUNTARY TERM LIFE INSURANCE

Voluntary life insurance is term life coverage you can purchase in addition to the basic life plan provided by your employer. It will cover you for a specific period of time while you are employed. Plan amounts are offered in tiers so you can choose the amount of coverage that works best for you and your family. 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. Visit the Employee Benefits Center for more details.

# Life Insurance



CHUBB | [www.chubb.com](http://www.chubb.com) | 1.866.324.8222

## PERMANENT, PORTABLE LIFE INSURANCE

CHUBB's Lifetime Benefit Term Life Insurance provides money to your family at death, and while you are living too, if you need home health care, assisted living, or nursing care. For about the same premium, Lifetime Benefit Term Life Insurance provides higher benefits than permanent life insurance and lasts to age 121.

- Fully Portable- Your policy cannot be canceled as long as premiums are paid as due\*
- Guaranteed Premiums- Life insurance premiums will never increase and are guaranteed to age 100.
- Long Term Care (LTC)- If you need long term care, you can access your death benefit while you are living for home health care, assisted living, adult day care, and nursing home care. You get 4% of your death benefit per month while you are living for up to 25 months to help pay for LTC. Insurance premiums are waived while this benefit is being paid\*.

# Accident Insurance



Metlife | [www.askmetlife.com](http://www.askmetlife.com) | 1.800.638.5433

The costs associated with an injury can add up. Between hospital visits, exams and treatment, out-of-pocket costs could put you in 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 your care, from initial treatment to follow-up care. 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

# GAP Insurance



Beazley | [www.beazley.com](http://www.beazley.com) | 1.855.805.9176

You may think major medical insurance is enough to cover your needs, but the reality is that many plans may only cover a portion of your overall expenses. It's important to protect yourself in the event of a sudden hospitalization.

A Hospital Gap Insurance plan pays benefits directly to you and is designed to help cover the gap between what your traditional medical plan will cover and the out-of-pocket expenses you will pay. The plan may include benefits you can use to help pay for inpatient hospital stays and surgeries, doctor's office treatments and diagnostic testing costs.

With Hospital Gap Insurance, you can have peace of mind knowing that unexpected medical expenses will less of a financial burden for you and your family members.

# Hospital Indemnity Insurance



Beazley | [www.beazley.com](http://www.beazley.com) | 1.855.805.9176

Hospital stays are costly. If you or a family member find yourself in the hospital due to a sudden accident or illness, you may struggle financially, even if you have a good medical plan. With a hospital indemnity plan, you can rest assured those extra expenses won't be a financial burden.

Unlike medical plans, there are no deductibles to meet with a hospital indemnity plan. As soon as you incur a qualified event, you can file a claim and start receiving benefits.

The plan pays a lump sum benefit in a previously specified amount. The money can be used for medical costs, insurance deductibles, groceries, transportation, childcare – the choice is up to you!

Sit down with your First Financial Account Manager to discuss your group long-term care plan and choose the coverage the works best for you and your family.

# Employee Assistance Program



UNUM | [www.unum.com/lifebalance](http://www.unum.com/lifebalance) | 1.800.854.1446

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 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.

Employee assistance programs address a wide range of issues including mental and emotional well-being, substance abuse and grief. Counselors are held to the highest ethical standard and are trained to keep your situation confidential. They work with you to determine the best way to address your needs and move you in a positive direction.

## COBRA

First Financial Cobra Administrators | [www.cobrapoint.benaissance.com](http://www.cobrapoint.benaissance.com) | 1.800.523.8422, option 4

Life is full of unexpected events that may impact your health insurance coverage. Under the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA, you have the right to continue your group health coverage such as medical, dental, vision insurance and flexible spending accounts for a limited period of time.

### HIGHLIGHTS

- Temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work, divorce, death or a child no longer qualifying as a dependent. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.
- Either you or your family member are responsible for notifying your employer of a divorce, legal separation or child losing dependent status within 60 days of the event. In the case of termination, death or reduction in hours, your employer will be responsible for letting the provider know that you have the right to continue coverage under COBRA.
- Benefits will remain identical to what you had while employed. However, you will be responsible for paying the full premium, plus any applicable fees.

# 403(b) Retirement Plans



U S Omni | [www.omni403b.com](http://www.omni403b.com) | 1.877.544.6664

The 403(b) can be an excellent way to save money for retirement. It can serve as a supplement to a traditional pension plan or other retirement plan(s), or as a stand-alone plan. The 403(b) is a tax deferred retirement plan available to employees of educational institutions and certain non-profit organizations as determined by section 501(c)(3) of the Internal Revenue Code. Contributions and investment earnings in a 403(b) grow tax deferred until withdrawal (assumed to be retirement), at which time they are taxed as ordinary income. The 403(b) is named after the section of the IRS code governing it.

## HOW A 403(b) WORKS

Employees enroll and participate through their employer. Contributions to a 403(b) are made on a pre-tax basis through a Salary Reduction Agreement. This is an arrangement where the participating employee agrees to take a reduction in salary. The amount by which the salary is reduced is directed to investments offered through the employer and selected by the employee. These contributions are called elective deferrals and are excluded from the employee's taxable income. Contributions grow tax-deferred until the time of retirement, when withdrawals are taxed as ordinary income.

## BENEFITS

- Tax deferred growth: no annual taxation on earnings
- Investment options: fixed annuities, variable annuities, or mutual funds
- Competitive interest rates
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan.
- Receive periodic account statements

# 457(b) Retirement Plans



U S Omni | [www.omni403b.com](http://www.omni403b.com) | 1.877.544.6664

A 457(b) plan is a Tax Deferred Retirement Plan available to employees of state and local governmental agencies, including public school employees. They are similar to 401k plans because they allow you to place a percentage of your salary into an employer-sponsored plan that helps you save for retirement. You will not have to pay taxes on what you contribute or earnings made until you withdraw the money.

## BENEFITS

- Investment options: fixed annuities, variable annuities, or mutual funds
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan
- Receive periodic account statements
- No 10% federal penalty on interest or earnings for early withdrawal
- No current federal income taxes on the money you put into the plan until it is time to take withdrawals

## CONTRIBUTION LIMITS FOR THE 403b AND 457b

Participants may contribute up to \$19,500 for year 2020. Participants age 50 and older at any time during the calendar year are permitted to contribute an additional \$6,500 for 2020, for a total of \$26,000.



# CONTACT INFORMATION

Eagle Mountain Saginaw ISD - Benefits Office

1200 Old Decatur Rd Bldg 6

Fort Worth, TX 76179

817.232.0880

[www.emsisd.com](http://www.emsisd.com)



**FIRST FINANCIAL  
GROUP OF AMERICA**

Ryan Hancock, Account Manager  
[ryan.hancock@ffga.com](mailto:ryan.hancock@ffga.com) | 800-883-0007

## CONTACTS

BENEFIT	CARRIER	WEBSITE	PHONE
Medical	Aetna	<a href="http://www.aetna.com">www.aetna.com</a>	800.222.9205
Prescription Benefits	CVS Caremark	<a href="http://www.caremark.com">www.caremark.com</a>	800.222.9205 Option 2
Medical	Scott and White	<a href="http://www.tr.swhp.org">www.tr.swhp.org</a>	800.321.7947
EMS ISD Wellness Clinic	Be Well Primary Care	<a href="http://www.bewellprimarycare.com">www.bewellprimarycare.com</a>	682.593.6660
Dental	Metlife	<a href="http://www.askmetlife.com">www.askmetlife.com</a>	800.942.0854
Vision	Metlife/VSP	<a href="http://www.askmetlife.com">www.askmetlife.com</a>	855.638.3931
FSA/HSA	Proficient Benefit Solutions	<a href="http://www.proficientbenefits.com">www.proficientbenefits.com</a>	210.659.8100
Term Life Insurance	UNUM	<a href="http://www.unum.com">www.unum.com</a>	866.679.3054
Disability Insurance	UNUM	<a href="http://www.unum.com">www.unum.com</a>	866.679.3054
Accident	Metlife	<a href="http://www.askmetlife.com">www.askmetlife.com</a>	800.638.5433
Critical Illness Insurance	Metlife	<a href="http://www.askmetlife.com">www.askmetlife.com</a>	800.638.5433
Permanent Term Life Insurance	CHUBB	<a href="http://www.chubb.com">www.chubb.com</a>	866.324.8222
Hospital Indemnity Group	Beazley	<a href="http://www.beazley.com">www.beazley.com</a>	855.805.9176
Hospital GAP	Beazley	<a href="http://www.beazley.com">www.beazley.com</a>	855.805.9176
Employee Assistance Program	UNUM	<a href="http://www.unum.com/lifebalance">www.unum.com/lifebalance</a>	866.679.3054
403B/457B	US Omni	<a href="http://www.omni403b.com">www.omni403b.com</a>	877-544-6664

**EMPLOYEE BENEFITS CENTER – <https://benefits.ffga.com/eaglemountainsaginawisd>**

The Employee Benefits Center (EBC) is a one-stop-shop for you to find all things benefits related. On the website, you'll find open enrollment and plan year dates, benefit descriptions, carrier contact information, product brochures, claim forms and enrollment details. Visit <https://benefits.ffga.com/eaglemountainsaginawisd> today!