

EMPLOYEE BENEFITS OVERVIEW GUIDE

PLAN YEAR: SEPTEMBER 1, 2017 – AUGUST 31, 2018

KLEIN ISD



EMPLOYEE BENEFITS CENTER

WWW.BENEFITS.FFGA.COM/KLEINISD

ROSALYN PUNCH, ACCOUNT MANAGER

EMAIL: Rosalyn.Punch@FFGA.com

JOHN BRICK, SR. ACCOUNT ADMINISTRATOR

EMAIL: John.Brick@FFGA.com

11811 North Freeway, Ste. 900
Houston, TX 77060
800-523-8422

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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/kleinisd>



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 FEnroll during your enrollment period.

To prepare for your enrollment, visit your Employee Benefits Center at <http://benefits.ffga.com/kleinisd>. Once you have reviewed available benefits for the upcoming plan year, visit FEnroll, <https://ffga.benselect.com/enroll>, to review currently enrolled benefits and dependent information.

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 FEnroll <https://ffga.benselect.com/enroll>.

For detailed information on how to enroll, visit the how to enroll tab on your Employee Benefits Center

LOGIN AND PIN

Your login is your social security number (no dashes) and your PIN is the last four digits of your social security number and the last two digits of your birth year (678977)

Once you login you will arrive at the Welcome Screen. Click "Next", then:

- Verify your personal information
- Verify all dependent information (SSN/Date of Birth) ****Very Important****
- View employment information

USEFUL INFORMATION TO KNOW

- Write your PIN number down
- Contact First Financial at 855-523-8422 with any technical questions
- No changes will be permitted until annual enrollment, unless you have an IRS S125 qualified event

ENROLLMENT BEGINS:
JULY 17 TO AUGUST 18, 2017



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!



SECTION 125 SAMPLE PAYCHECK

WITHOUT S125	WITH S125
MONTHLY SALARY \$2000	MONTHLY SALARY \$2000
LESS MEDICAL DEDUCTIONS - N/A	LESS MEDICAL DEDUCTIONS - \$250
TAXABLE GROSS INCOME \$2,000	TAXABLE GROSS INCOME \$1,750
LESS TAXES (FED/STATE @ 20%) - \$400	LESS TAXES (FED/STATE @ 20%) - \$350
LESS ESTIMATED FICA (7.65%) - \$153	LESS ESTIMATED FICA (7.65%) - \$133
LESS MEDICAL DEDUCTIONS - \$250	LESS MEDICAL DEDUCTIONS - N/A
TAKE HOME PAY \$1,197	TAKE HOME PAY \$1,267



**SAVINGS
PER PAYCHECK**

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. The FSA is pre-funded.

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.

Please note: For the 9/1/2017 Plan Year, there will NOT be a rollover amount into the next 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, 2017 – AUGUST 31, 2018

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 is not pre-funded and is only accessible as money comes into the account. Dependent Care 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.

Your Employer ID Number is FFA997. *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. 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/KLEINISD](http://benefits.ffga.com/kleinisd) FOR RATES AND BENEFIT INFORMATION

MEDICAL— TRS ACTIVE CARE

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

TRS/Active Care 1 HD	Employee Rate (Monthly)	District Contribution	TRS Total
Employee Only	\$40.00	\$311.00	\$351.00
Employee + Child(ren)	\$287.00	\$384.00	\$671.00
Employee + Spouse	\$465.00	\$526.00	\$991.00
Employee + Family	\$718.00	\$598.00	\$1,316.00

TRS/Active Care Select	Employee Rate (Monthly)	District Contribution	TRS Total
Employee Only	\$173.00	\$341.00	\$514.00
Employee + Child(ren)	\$436.00	\$398.00	\$834.00
Employee + Spouse	\$745.00	\$519.00	\$1,264.00
Employee + Family	\$1,018.00	\$571.00	\$1,589.00

The Select Plan offers utilization of the Memorial network or the open access based on your zip code or Kelsey/Select plan choice(s) it is based on your residence zip code. You will not be able to change to the other network until the next plan year.

TRS/Active Care 2	Employee Rate (Monthly)	District Contribution	TRS Total
Employee Only	\$346.00	\$368.00	\$714.00
Employee + Child(ren)	\$654.00	\$408.00	\$1,062.00
Employee + Spouse	\$1,145.00	\$549.00	\$1,694.00
Employee + Family	\$1,465.00	\$539.00	\$2,004.00

The Scott & White HMO - Medical

The Scott & White HMO is available if you live in a zip code area they service. If you are interested in the Scott & White HMO, call 1-800-321-7947 to confirm your eligibility or visit them at www.sw.org

Split/Pooled Premiums: The District Contribution will be at the "Employee Only" Level Per Eligible Employee for the Plan Elected. You must contact the district benefits office, if you are eligible and want to elect these options.

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 – CIGNA

The Cigna Dental DHMO plan allows you to choose a primary care dentist from the CIGNA DHMO – Houston, TX network. A list of the participating providers can be found at www.mycigna.com. All enrolled employees will receive a dental DHMO card. You must select a dentist or one will be assigned to you that is closest to your home.

CIGNA DHMO PLAN FEATURES

- No Deductibles
- No Dollar Maximums
- No Claim Forms
- Network general dentist you choose will manage your overall dental care

Cigna DHMO – Monthly Rates	
Coverage Tier	Premium
Employee Only	\$11.38
Employee + Spouse	\$20.20
Employee + Child(ren)	\$23.72
Family	\$34.68

CIGNA DENTAL PPO PLAN FEATURES

- Plan Year Maximum – In/Out of Network is \$1,250 High Plan and \$1,000 for the Low Plan
- Annual Deductible – In/Out of Network = Individual \$50/PP and \$150/Family
- Preventive Care covered at 80% – Cleanings, fluoride, sealants, bitewing X-rays, full mouth X-rays and more
- Basic Care covered at 80% – Tooth-colored fillings (called resin or composite) and silver-colored fillings (called amalgam)
- Major Services covered at 50% – Crowns, bridges and dentures (including those placed over implants), root canals, oral surgery, extractions, treatment for gum disease, specialty care (with an approved referral) and more

Cigna PPO – Monthly Rates		
Coverage Tier	PPO Low (MAC) Plan (NEW)	PPO High Plan
Employee Only	\$24.22	\$30.16
Employee + Spouse	\$47.52	\$59.20
Employee + Child(ren)	\$59.02	\$73.52
Family	\$82.00	\$102.14

Please note a “MAC PLAN” is a Maximum allowable charge plan, which pays out-of-network dentists the same as the in-network dentist and if you use an out-of-network dentist you will experience significantly higher out-of-pocket costs at the time of service! Please take the time to only utilize an in-network dentist. Use the provider link in the Reference Center to locate the many in-network dentists available in your area!

VISION – SUPERIOR – NEW!

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.

- This plan will cover most lens options for glasses this year!! Tinting, gradient, polycarbonate, standard progressive lenses, scratch resistance coating all covered!
- Frames are covered up to \$150 allowance OR Contacts up to \$150 allowance
- Extensive provider network – please go to www.superiorvision.com “National Network” and search by your zip code radius. Or you can call 1-800-507-3800

Superior Vision – Monthly Premiums	
Coverage Tier	Premium
Employee Only	\$8.96
Employee + Spouse	\$12.82
Employee + Child(ren)	\$14.38
Employee + Family	\$24.36

DISABILITY – STANDARD NEW!

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.

- Guaranteed Issue coverage for everyone: pre-existing condition limitations only apply on new levels of coverage elected or for any enhancements to the plan
- Your monthly benefit will pay up to 66 2/3% of your salary in \$100 increments to a maximum of \$7,500 per month.
- “Employees with current coverage will be grandfathered in on the same coverage. If you are electing new coverage, it is guarantee issue with a Pre-existing limitation. For new or enhanced coverage, Standard will not pay on a Pre-existing condition that you have received treatment, should be receiving treatment, or taking medication for during the first 12 months of coverage.
- The Disability coverage includes a Hospital Waiver – meaning if you are admitted into hospital as an inpatient for 24 hours or more, the elimination period will be waived and begin payment immediately for those who have chosen the 14-day or 30-day elimination periods.

Please see the Klein ISD EBC for additional information and rates www.benefits.ffga.com/kleinisd

CRITICAL ILLNESS INSURANCE – AFLAC NEW!

Critical Illness Insurance pays a lump sum benefit if you are diagnosed with a covered illness or condition. This plan can help with expenses that may not be covered by major medical insurance – such as house payments, everyday expenses, lost income, and more.

PLAN BENEFITS INCLUDE:

- Plan covers Cancer, Heart Attack, Stroke, Kidney Failure, Major Organ Transplant etc...
- Benefits are paid directly to you unless otherwise assigned
- Coverage for you, your spouse and dependent children
- Coverage may be continued (with certain Stipulations)
- Portable Plan

PERMANENT, PORTABLE LIFE INSURANCE – TEXAS LIFE – NEW!

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.

PLEASE NOTE: Employees that have a current Unum Whole Life policy, this policy will not be continued on payroll as of September 1, 2017. As this policy is portable, you are able to keep it by setting up direct payment with the Vendor Unum by calling 800-635-5597 or visiting their website at www.unum.com

GROUP TERM LIFE – STANDARD – NEW!

Klein ISD provides Group Basic Life and Accidental Death and Dismemberment Insurance paid by the District in the amount of \$10,000. Group life insurance allows you to purchase affordable life insurance on yourself and your spouse in increments of \$10,000 and dependent children in increments of \$5,000.

This is term insurance, available as long as you are employed by district. This year only all benefit eligible employees and their dependents are eligible for up to Guarantee Issue amounts, some limitations apply.

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.

ELIGIBILITY

Definition of a Member – Active employee of Klein ISD and regularly working at least 20 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed-forces, a leased employee or an independent contractor.

Waiting Period – If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows the date you become a member.

This year only, all benefit eligible employees and their dependents are eligible for up to Guarantee Issue amounts, some limitations apply.

For premiums and additional information, please visit the Employee Benefits Center at www.benefits.ffga.com/kleinisd

LEGAL – ARAG –NEW!

Pre-paid legal provides access to a variety of legal services for you and your family at an affordable monthly cost. These services include, but are not limited to, advice on unlimited issues, attorney letters or calls made on your behalf, and contract and document review. Simply call an 800-247-4184 number to access legal counsel and advice from qualified lawyers. This product provides peace of mind in today's litigious environment.

ARAG – Monthly Premiums	
Ultimate Advisor Plus- \$19.25	Ultimate Advisor- \$14.50

ID THEFT PROTECTION – ILOCK360 – NEW!

Klein ISD is offering iLock360 as an Employer Paid Benefit new this year! Your identity may be your most important asset. It defines who you are, determines how much you can borrow and can be a factor in employment. These factors are why your identity is a target for online criminals. In 2015, identity fraud affected 13.1 million consumers costing a total of \$15 billion. Last year, 20% of all fraud losses were due to new account fraud-meaning that fraudsters were opening new accounts under stolen identities, going beyond the usual credit card fraud many consumers anticipate. Keep your identity protected with iLOCK360's comprehensive identity protection. Here is how it works:

ALL EMPLOYEES ARE ELIGIBLE FOR

- identity theft protection coverage
- Monitors your identity 24/7/365
- Personal email address required to sign up for this program
- Plan can protect individual or family

Service	Basic	Plus	Premium
CyberAlert SM monitors: • One social security number Two phone numbers Five credit/debit cards Two email addresses Two medical ID numbers Five bank accounts	✓	✓✓	✓✓
Social Security number trace		✓✓	✓✓
Change of address		✓	✓
Sex offender alerts		✓	✓
Payday loan		✓	✓
Court/criminal records		✓	✓
Full service restoration and lost wallet		✓	✓✓
\$1M insurance		✓	✓
Daily monitoring of one credit bureau (TransUnion)		✓	
Daily monitoring of three credit bureaus(TransUnion, Equifax, Experian)			✓
ScoreTracker			✓
✓ adults ✓ children			

Coverage Plan (monthly rates)	Basic	Plus	Premium
Individual	FREE	\$8.00	\$15.00
Individual and Spouse	n/a	\$15.00	\$22.00
Individual and Children	n/a	\$13.00	\$20.00
Individual and Family	n/a	\$20.00	\$27.00

RETIREMENT OPTIONS

TCG Administrators 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) is a retirement savings plan generally offered by public schools and other tax-exempt organizations that allows employees to make contributions on a pretax basis. Most plans allow you to start, stop, increase or decrease contributions at any time. The employer determines the investment providers and employees must open an account with one of those providers to contribute. TCG Administrators (formerly JEM Resource Partners) is the plan administrator; you can elect salary deductions at www.region10rams.org. Please call TCG Administrators for assistance at 800.943.9179. All investing involves risk. Past performance is not a guarantee of future returns.

457(B)

Section 457(b) Deferred Compensation Plan refers to Section 457(b) of the Internal Revenue Code of 1986. This is a district-sponsored voluntary retirement savings plan that allows an employee to save money for retirement on a tax-deferred basis. This plan allows you to start, stop, increase or decrease contributions at any time. The plan contains most of the same features as the 403(b) plan, but is particularly different in one unique way: distributions from the 457(b) Deferred Compensation Plan are not subject to the 10% excise tax for early withdrawal. In 2017 you can contribute 100% of your includible compensation up to \$18,000, whichever is less. If you are age 50 or older, you can contribute up to an additional \$6,000 for a total of \$24,000 for the year. The 457 plan is administered by Empower (formerly know as Great West Retirement Services), www.gwrs.com, 1.800.701.8255. All investing involves risk, past performance is not a guarantee of future returns.

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.

A spiral-bound notebook is shown from a top-down perspective, slightly angled. The notebook has a dark blue cover and a silver metal 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 script at the top of the page. A vertical pink strip is attached to the right edge of the page. The notebook is set against a plain white background.

Notes

IMPORTANT CONTACTS

ROSALYN PUNCH, ACCOUNT MANAGER

11811 NORTH FREEWAY, STE. 900, HOUSTON, TX 77060

OFFICE: 800-523-8422 | CELL: 713-882-1015 EMAIL: Rosalyn.Punch@ffga.com

John Brick, Sr. Account Administrator CELL: 832-859-5865 EMAIL: John.Brick@ffga.com

BENEFIT	VENDOR	PHONE	WEBSITE
Medical	TRS Active Care Aetna	800-222-9205	www.tractivecare.aetna.com
Dental PPO/DHMO	Cigna	800-244-6224	www.cigna.com
Vision	Superior	800-507-3800	www.superiorvision.com
Flexible Spending	FFGA	866-853-3539	www.flex@ffga.com
Disability	Standard	800-628-8600	www.standard.com
Critical Illness	AFLAC	800-433-3036	www.aflacgroupinsurance.com
Permanent Life	Texas Life	800-283-9233	www.texaslife.com
Group/Term Life	Standard	800-628-8600	www.standard.com
ID Protection	iLock360	855-287-8888	www.ilock360.com
Legal	ARAG	800-247-4184	www.araglegalcenter.com
Retirement Plans	TCG Services	800-943-9179	www.tcgservices.com
Whole Life Policy	Unum	800-635-5597	www.unum.com