

# Employee Benefits

## 2023-2024 Overview Guide



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# TISD BENEFITS OVERVIEW



September 1, 2023 - August 31, 2024

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**You are encouraged to visit our website for detailed benefit information prior to making any benefit decisions.**

**This brochure is simply an overview of the benefits TISD offers. Visit our Employee Benefits page (link below) on the TISD website for detailed coverage and plan cost information.**

<https://tomballisd.net/employee-benefits/>



**Click on the INFO icon throughout the benefits guide for more information.**



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# New Employee — How to Enroll

**All new employees MUST go online to elect or decline each benefit offered by Tomball ISD.** You have **31 days** from your start date to make your Benefit elections. If your online enrollment is not completed within 31 days of your start date, you will receive Basic Life Insurance benefits only. An overview of benefits offered are listed in this pamphlet. Click on each Benefit Info Button for a direct link to our website for detailed information in order to make your decisions. For questions, please contact the Benefits Office.

## Online Enrollment Site:

<https://ffga.benselect.com>

**Login:** Employee ID number or SSN (no dashes)  
**PIN:** Last 4 digits of your SSN **and** the last 2 digits of your birth year

- Once you login you will arrive at the Welcome Screen
- **Verify** your personal information
- **Verify** all dependent information (SSN/DOB)
- Click “Next” to begin enrollment



## ENROLLMENT SITE

Employee ID or Social Security Number

Personal Identification Number (PIN)

By entering your user ID and Personal Identification Number, you are agreeing to the terms of the [Consent to Enroll Electronically](#).

Log in

[Forgot Pin?](#) | [Security Information](#) | [Privacy Policy](#)

If you need help enrolling or trouble logging in please call the FFenroll Support Helpdesk at 855-523-8422

Administrative users: login to the [Administrative Site](#)

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## Mid-Year Plan Changes

Changes in your Benefit elections cannot be made in the middle of the plan year, unless you have an IRS approved **qualifying life event**. These include marriage, divorce, birth or adoption, and termination or commencement of a new job by your spouse. If any of these apply, please complete the Change in Status Election Form and Blue Cross Blue Shield enrollment application, if you plan to enroll in the TRS ActiveCare medical plan. If you are not enrolling in the medical plan, then only the Change in Status Election form is required. Forms **MUST** be submitted to the Benefits office **within 31 days** of the qualifying event date. Forms are available on our website.

## Substitutes

Tomball ISD now offers medical insurance to substitutes. You have **31 days** from your hire date to accept or decline the medical plan. Substitutes are required to complete the TRS ActiveCare Enrollment Application before you will be eligible to accept assignments. Steps to enroll and steps to decline are included in the Substitute Benefits Information 2023-2024.

Substitutes may also participate in the 403(b) plan. You may elect to open a 403(b) at any time during the year and not just during your 31 day enrollment period.

A photograph of a classroom chalkboard. The chalkboard is green and has the words 'Substitute Teachers Needed' written on it in white chalk. Below the chalkboard is a wooden desk with some papers and a small orange object on it.

# Flexible Spending Accounts—FSA, DSA & HSA

Flexible Spending Accounts use pre-tax dollars to pay for medical co-pays, prescriptions, and/or daycare fees, thereby reducing your taxable income and increasing your take-home pay. Flex accounts allow you to save up to 30% on your eligible healthcare and/or dependent care expenses every year. TISD offers three options for the plan year September 1, 2023—August 31, 2024.

Some eligible expenses include:

- Medical/dental office visit co-pays
- Vaccinations
- Prescriptions
- Daycare Fees, Before/After School Care
- Dental/Orthodontic care services (*Limited FSA plan option available*)
- Eye exams and prescription glasses/lenses (*Limited FSA plan option available*)



**TASC FlexSystem (FSA)** enrollment and/ or Dependent Care FSA allows you determine the dollar amount you want to contribute to each account based on your estimated expenses for the upcoming Plan Year. Your contributions will be deducted in equal amounts from each paycheck, pre-tax, throughout the Plan Year. The more you contribute to these accounts, the more you reduce your taxable gross salary. With less taxes taken, your take-home pay increases.

**The TASC FlexSystem Dependent Care FSA** allows you to use pretax dollars to pay for eligible expenses related to care for your child, disabled spouse, elderly parent, or other dependent who is physically or mentally incapable of self-care, so you (or your spouse) can work, look for work, or attend school full time. Medical expenses for your dependent are not eligible for reimbursement under the Dependent Care FSA.

**TASC HSA (Health Savings Account)** increases your take-home pay by using pre-tax dollars to pay for eligible healthcare expenses. A Health Savings Account (HSA) works with your High Deductible Health Plan (HDHP) and lets you set aside a portion of your paycheck—before taxes—into an account. Use those funds to help pay for medical expenses (before you reach your deductible) that aren't covered by your HDHP.

- Reduces your taxable income. Your elected Plan contributions are deducted pre-tax, which reduces your taxable income and thereby increases your take-home pay.
- Gives you control. Funds in your TASC HSA stay with you, even if you change jobs. And, if you're no longer covered by an HDHP, your HSA stays active and remaining funds can still be used for medical expenses.
- Grows with you. If you maintain a minimum balance of \$2,000, any additional funds may be invested in top-ranking mutual funds yielding tax-free earnings.
- Helps you plan for the future. Until you turn 65, withdrawals used for eligible expenses are tax-free. After you turn 65, or if you become disabled, your HSA becomes similar to a regular IRA. Withdrawals you use for non-eligible expenses will be taxed at your regular income tax rate but won't incur additional penalties.

A complete list of eligible FSA items can be found at [www.irs.gov](http://www.irs.gov) in IRS Publications 502 & 503. Please note insurance premiums are NOT eligible for reimbursement.

# Medical Insurance

Blue Cross Blue Shield is the plan administrator for the **TRS-ActiveCare** plans. The **TRS ActiveCare Benefits Booklet** will be available online mid-July at [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare) and a “Personal Health Guide” helpline at 1-866-355-5999, 7:00 am-6:00 pm Monday-Friday.



## TRS ACTIVECARE PLAN Premiums 2023-2024 PLAN YEAR (Employee cost after \$325.00/month TISD contribution)



<b>ActiveCare Primary</b>	<i>Effective September 1, 2023</i>			
	<b>Monthly Premium</b>	<b>24 Pay Rate</b>	<b>18 Pay Rate</b>	<b>Total Annual Premium</b>
(Network only plan; requires selecting PCP and PCP referral to see specialists)				
Employee Only	\$ 107.00	\$ 53.50	\$ 71.33	\$ 1,284.00
Employee/Spouse	\$ 842.00	\$ 421.00	\$ 561.33	\$ 10,104.00
Employee/Children	\$ 410.00	\$ 205.00	\$ 273.33	\$ 4,920.00
Employee/Family	\$ 1,144.00	\$ 572.00	\$ 762.67	\$ 13,728.00

<b>ActiveCare HD</b>	<i>Effective September 1, 2023</i>			
	<b>Monthly Premium</b>	<b>24 Pay Rate</b>	<b>18 Pay Rate</b>	<b>Total Annual Premium</b>
(BCBS PPO Network)				
Employee Only	\$ 119.00	\$ 59.50	\$ 79.33	\$ 1,428.00
Employee/Spouse	\$ 874.00	\$ 437.00	\$ 582.67	\$ 10,488.00
Employee/Children	\$ 430.00	\$ 215.00	\$ 286.67	\$ 5,160.00
Employee/Family	\$ 1,185.00	\$ 592.50	\$ 790.00	\$ 14,220.00

<b>PrimaryPlus</b>	<i>Effective September 1, 2023</i>			
	<b>Monthly Premium</b>	<b>24 Pay Rate</b>	<b>18 Pay Rate</b>	<b>Total Annual Premium</b>
(Network only plan; requiring selecting a PCP and PCP referral specialists)				
Employee Only	\$ 182.00	\$ 91.00	\$ 121.33	\$ 2,184.00
Employee/Spouse	\$ 994.00	\$ 497.00	\$ 662.67	\$ 11,928.00
Employee/Children	\$ 537.00	\$ 268.50	\$ 358.00	\$ 6,444.00
Employee/Family	\$ 1,349.00	\$ 674.50	\$ 899.33	\$ 16,188.00

<b>ActiveCare-2</b>	<i>Effective September 1, 2023</i>			
	<b>Monthly Premium</b>	<b>24 Pay Rate</b>	<b>18 Pay Rate</b>	<b>Total Annual Premium</b>
<small>Note: This is a closed plan. ONLY participants presently enrolled in ActiveCare 2 are eligible to remain in this plan for 2020-2021. No new enrollments will be allowed.</small>				
(BCBS PPO Network)				
Employee Only	\$ 688.00	\$ 344.00	\$ 458.67	\$ 8,256.00
Employee/Spouse	\$ 2,077.00	\$ 1,038.50	\$ 1,384.67	\$ 24,924.00
Employee/Children	\$ 1,182.00	\$ 591.00	\$ 788.00	\$ 14,184.00
Employee/Family	\$ 2,516.00	\$ 1,258.00	\$ 1,677.33	\$ 30,192.00

To get the best view of Blue Cross Blue Shield resources and plan information, visit [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare). Please learn about your BCBS medical plan and take advantage of all it offers for your health and well-being.



# 2023-2024 TRS-ActiveCare Plan Highlights and Changes

	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD
Plan Summary	<ul style="list-style-type: none"> <li>Lowest premium of all three plans</li> <li>Copays for doctor visits before you meet your deductible</li> <li>Statewide network</li> <li>Primary Care Provider (PCP) referrals required to see specialists</li> <li>Not compatible with a Health Savings Account (HSA)</li> <li>No out-of-network coverage</li> </ul>	<ul style="list-style-type: none"> <li>Lower deductible than the HD and Primary plans</li> <li>Copays for many services and drugs</li> <li>Higher premium</li> <li>Statewide network</li> <li>PCP referrals required to see specialists</li> <li>Not compatible with a Health Savings Account (HSA)</li> <li>No out-of-network coverage</li> </ul>	<ul style="list-style-type: none"> <li>Compatible with a Health Savings Account (HSA)</li> <li>Nationwide network with out-of-network coverage</li> <li>No requirement for PCPs or referrals</li> <li>Must meet your deductible before plan pays for non-preventive care</li> </ul>

## Plan Features

Type of Coverage	In-Network Coverage Only	In-Network Coverage Only	In-Network	Out-of-Network
Individual/Family Deductible	\$2,500/\$5,000	\$1,200/\$2,400	\$3,000/\$6,000	\$5,500/\$11,000
Coinsurance	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible
Individual/Family Maximum Out of Pocket	\$7,500/\$15,000	\$6,900/\$13,800	\$7,500/\$15,000	\$20,250/\$40,500
Network	Statewide Network	Statewide Network	Nationwide Network	
PCP Required	Yes	Yes	No	

## Doctor Visits

Primary Care	\$30 copay	\$15 copay	You pay 30% after deductible	You pay 50% after deductible
Specialist	\$70 copay	\$70 copay	You pay 30% after deductible	You pay 50% after deductible

## Immediate Care

Urgent Care	\$50 copay	\$50 copay	You pay 30% after deductible	You pay 50% after deductible
Emergency Care	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	
TRS Virtual Health-RediMD™	\$0 per medical consultation	\$0 per medical consultation	\$30 per medical consultation	
TRS Virtual Health-Teladoc®	\$12 per medical consultation	\$12 per medical consultation	\$42 per medical consultation	

## Prescription Drugs

Drug Deductible	Integrated with medical	\$200 deductible per participant (brand drugs only)	Integrated with medical	
Generics (31-Day Supply/90-Day Supply)	\$15/\$45 copay; \$0 copay for certain generics	\$15/\$45 copay	You pay 20% after deductible; \$0 coinsurance for certain generics	
Preferred	You pay 30% after deductible	You pay 25% after deductible	You pay 25% after deductible	
Non-preferred	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	
Specialty (31-Day Max)	\$0 if SaveOnSP eligible; You pay 30% after deductible	\$0 if SaveOnSP eligible; You pay 30% after deductible	You pay 20% after deductible	
Insulin Out-of-Pocket Costs	\$25 copay for 31-day supply; \$75 for 61-90 day supply	\$25 copay for 31-day supply; \$75 for 61-90 day supply	You pay 25% after deductible	

## TRS-ActiveCare Primary

- Individual maximum-out-of-pocket decreased by \$650. Previous amount was \$8,150 and is now \$7,500.
- Family maximum-out-of-pocket decreased by \$1,300. Previous amount was \$16,300 and is now \$15,000.
- Teladoc virtual mental health visit copay decreased from \$70 to \$0.

## TRS-ActiveCare HD

- Individual maximum-out-of-pocket increased by \$450 to match IRS guidelines. Previous amount was \$7,050 and is now \$7,500.
- Family maximum-out-of-pocket increased by \$900 to match IRS guidelines. Previous amount was \$14,100 and is now \$15,000.

These changes apply only to in-network amounts.

## TRS-ActiveCare Primary+

- Family deductible decreased by \$1,200. Previous amount was \$3,600 and is now \$2,400.
- Primary care provider and mental health copays decreased from \$30 to \$15.
- Teladoc virtual mental health visit copay decreased from \$70 to \$0.

# Plan Comparison

## Compare Prices for Common Medical Services

### REMEMBER:

Call a Personal Health Guide (PHG) any time 24/7 to help you find the best price for a medical service. Reach them at **1-866-355-5999**.

Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD		TRS-ActiveCare 2	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Diagnostic Labs*	Office/Independent Lab: You pay \$0	Office/Independent Lab: You pay \$0	You pay 30% after deductible	You pay 50% after deductible	Office/Independent Lab: You pay \$0	You pay 40% after deductible
	Outpatient: You pay 30% after deductible	Outpatient: You pay 20% after deductible			Outpatient: You pay 20% after deductible	
High-Tech Radiology	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay 20% after deductible + \$100 copay per procedure	You pay 40% after deductible + \$100 copay per procedure
Outpatient Costs	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay 20% after deductible (\$150 facility copay per incident)	You pay 40% after deductible (\$150 facility copay per incident)
Inpatient Hospital Costs	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible (\$500 facility per day maximum)	You pay 20% after deductible (\$150 facility copay per day)	You pay 40% after deductible (\$500 facility per day maximum)
Freestanding Emergency Room	You pay \$500 copay + 30% after deductible	You pay \$500 copay + 20% after deductible	You pay \$500 copay + 30% after deductible	You pay \$500 copay + 50% after deductible	You pay \$500 copay + 20% after deductible	You pay \$500 copay + 40% after deductible
Bariatric Surgery	Facility: You pay 30% after deductible	Facility: You pay 20% after deductible	Not Covered	Not Covered	Facility: You pay 20% after deductible (\$150 facility copay per day)	Not Covered
	Professional Services: You pay \$5,000 copay + 30% after deductible	Professional Services: You pay \$5,000 copay + 20% after deductible			Professional Services: You pay \$5,000 copay + 20% after deductible	
	Only covered if rendered at a BDC+ facility	Only covered if rendered at a BDC+ facility			Only covered if rendered at a BDC+ facility	
Annual Vision Exam (one per plan year; performed by an ophthalmologist or optometrist)	You pay \$70 copay	You pay \$70 copay	You pay 30% after deductible	You pay 50% after deductible	You pay \$70 copay	You pay 40% after deductible
Annual Hearing Exam (one per plan year)	\$30 PCP copay \$70 specialist copay	\$30 PCP copay \$70 specialist copay	You pay 30% after deductible	You pay 50% after deductible	\$30 PCP copay \$70 specialist copay	You pay 40% after deductible

\*Pre-certification for genetic and specialty testing may apply. Contact a PHG at **1-866-355-5999** with questions.

[www.trs.texas.gov](http://www.trs.texas.gov)

## Dental Coverage

Guardian offers the **DentalGuard** Preferred PPO Benefit Plan. When you enroll with Guardian, you have access to one of the nation's largest dental networks offering significant discounts so you know there's always high-quality, affordable dental care close by. From preventive checkups and cleanings, to comprehensive oral care treatments, we have you covered. With Option 1 or 2 you can visit any dentist, but you pay less out-of-pocket when you choose a Guardian network dentist. Out-of-network benefits are limited to the PPO fee schedule.



Dental Monthly Premium	*PPO Option 1	PPO Option 2
Employee	\$19.26	\$35.96
Employee + Spouse	\$42.72	\$75.90
Employee + Child(ren)	\$48.28	\$85.72
Employee + Family	\$64.38	\$114.36

\* Orthodontia not included in this plan.

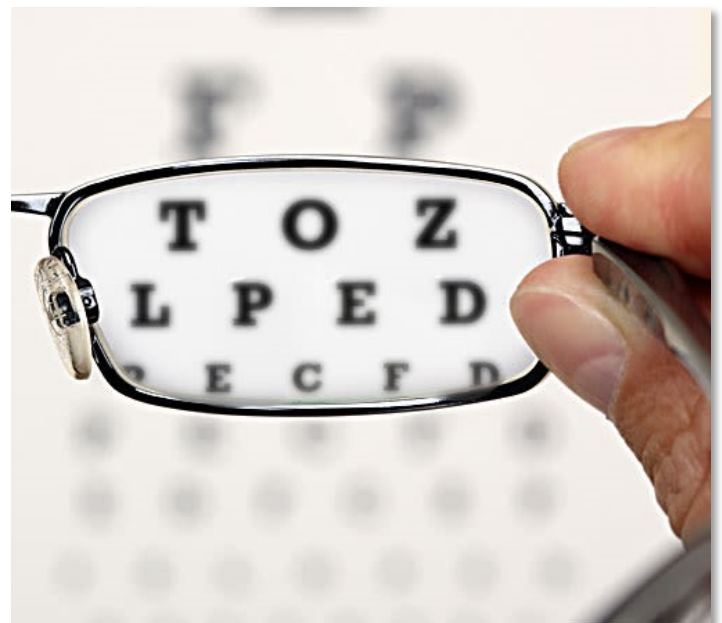


## Vision Coverage

The **VSP Vision Care** Benefit plan offers value and the lowest out-of-pocket costs. You'll get the best care from a VSP provider, including a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions. Easily choose a VSP doctor, a participating retail chain, or any out-of-network provider offering a variety of eyewear.



Vision Monthly Premium	*VSP Plan
Employee	\$ 8.15
Employee + Spouse	\$ 17.27
Employee + Child(ren)	\$ 18.18
Employee + Family	\$ 26.80



\* One option only effective 09/01/19



## Aetna Accident Plan

Accidents are just that—accidents. You can't plan for them, but you can protect yourself financially as much as possible. The Aetna Accident Plan pays benefits when you get treatment for an accidental injury. The plan pays for a long list of covered minor and serious injuries. You can use the benefits to pay out-of-pocket medical costs or personal expenses. The Aetna Accident 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.



TIER	MONTHLY PREMIUM
Employee	\$ 19.50
Employee + Spouse	\$ 27.74
Employee + Child(ren)	\$ 30.88
Family	\$ 39.10

## Long-Term Disability Insurance

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.



## Gap Coverage

**SISLink** is a program designed to help pay for covered out-of-pocket expenses while either confined in a hospital or being treated as an out-patient for an injury or an illness.



Hospital Confinement Benefit is designed to offset the cost incurred as an in-patient in the hospital when your primary comprehensive major medical policy applies such expenses to your deductible or coinsurance maximum, up to \$1,000 or \$2,000 plan year maximum per insured person depending on the plan.

Out-Patient Benefit may offset the cost you incur for out-patient treatment when your primary comprehensive major medical policy applies such expenses to your deductible or coinsurance maximum, up to \$500 or \$1,000 benefit limit depending on the plan chosen, and up to a maximum of four out-patient occurrences per family per plan year. An "occurrence" is treatment of a *specific injury or illness*.

## Critical Illness Insurance

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

Coverage includes health care costs related to cancer, heart attack, stroke, major organ failure and end-stage renal failure.

- Cash benefit to help pay bills
- Benefit payments sent directly to employee



## Cancer & Specified Disease Insurance

This **Cancer & Specified Disease Insurance by Guardian** offers you and your family supplemental insurance protection in the event you or a covered family member is diagnosed with cancer or 32 other covered diseases. Benefits are paid to you to help with medical and non-medical expenses associated with treatment.



Coverage Tier Monthly Premium	Low Option	High Option
Employee	\$ 17.59	\$ 25.00
Employee + Spouse	\$ 32.98	\$ 46.68
Employee + Child(ren)	\$ 20.77	\$ 28.68
Employee + Family	\$36.16	\$ 50.36

## Life Insurance

This policy with **PureLife-Plus** is a voluntary universal life product and is yours to keep, even when you change jobs or retire, as long as you pay the necessary premium. Group and voluntary term, on the other hand, typically are not portable if you change jobs and, even if you can keep them after you retire, usually cost more and decline in death benefit. This plan offers many benefits.

- High death benefit
- Minimal cash value
- Long guarantees
- Accelerated death benefit rider
- Coverage for non-smokers and smokers
- Permanent, portable coverage not only for employee, but also for spouse/domestic partner, children and grandchildren.

**TEXASLIFE**  
INSURANCE COMPANY



# Medical Transportation

**MASA Medical Transport Solutions** provides coverage against unplanned medical emergencies and is surprisingly affordable. MASA MTS protects you when your insurance plan falls short.



- **Ground Ambulance**
- **Helicopter Transportation**
- **Medical Airplane**
- One low fee for peace of mind for emergent transport costs
- No deductibles
- Easy claim process
- No health questions



# Medical Assistance

**MD Live\*** provides 24/7/365 access to board-certified doctors and pediatricians. This service is available to all employees and their family members, even if not enrolled in any benefits offered by Tomball ISD. Consultations are to diagnose non-emergency medical issues over the phone, through secure video on your computer or smartphone. Access medical attention from the convenience of your home, office or from your classroom.

## Medical

- Common cold
- Allergies
- Constipation
- Cough
- Diarrhea
- Fever
- Flu
- Headache
- Vomiting
- Pink eye
- Sore throat
- And More

## Behavioral Health

- Addictions
- Bipolar disorder
- Depression
- Stress
- Trauma & PTSD
- Eating disorder
- Relationships
- Panic disorders
- Grief and loss
- LGBTQ support
- Anxiety
- And More

## Dermatology

- Acne
- Rash
- Spots
- Eczema
- Warts
- Rosacea
- Psoriasis
- Hair follicles
- Insect bites
- Cold sores
- Skin cuts
- And more



Visit doctor, counselor, psychiatrist or dermatologist by mobile app, video or phone.



Visits are convenient, private and secure. Protection of your personal information is out priority.



Avoid the inconvenience and high costs of going to the emergency room or urgent care center.



Prescriptions can be sent directly to your pharmacy if medical necessary.

Registration takes less than 15 minutes, and you can sign up on your smartphone, laptop or computer. Your account gives you access to free tips on how to use telemedicine, and you can book an appointment anytime.

**\*not affiliated with Teledoc BCBS and may be subject to additional fees**

# Employee Assistance Program

**WorkLifeMatters**, Guardian's Employee Assistance Program (EAP) offers services to help promote well-being and enhance the quality of life for you and your family provided by Guardian. Connect to a counselor for free support services. By clicking on any of the subjects on the website, you can access tools like PowerPoint presentations, video streams, and articles.



## Help with Family

- Parenting Support
- Child and Elder Care
- Learning Programs
- Special Needs Help

## Help with Health

- Healthy Living
- Stress Management
- Mental Health
- Diet and Fitness
- Overall Wellness

## Help with Legal & Financial

- Legal Issues
- Will Preparation
- Taxes
- Debt
- Financial Planning Tools and

## Legal Shield/ID Shield

**Legal Shield** provides you access to legal assistance and advice from a licensed attorney. Covered services include personal legal matters, contracts or legal documents reviewed, will preparation, assistance with traffic violations, 24/7 emergency access for covered situations and more.

**Legal Shield plus Gun Supplement** provides you the following protection: General gun ownership and “carry” advice and consultation, Emergency 24/7 access for a Firearm incident, Trial defense for gun related matters, NFA gun trust services as well as a 25% discount off the provider lawyers standard hourly rate.

**ID Shield** provides you and your dependents with comprehensive ID theft protection. This protection includes Credit Report monitoring and resolution services. ID Shield provides privacy monitoring, security monitoring, consultation and a full service restoration if your identity is stolen.

Legal Shield Monthly Deduction	Individual	Family
LegalShield	\$16.95	\$18.95
IDShield	\$8.95	\$18.95
Combined	\$25.90	\$33.90
LegalShield + GS	\$29.90	31.90
Combined + GS	\$38.85	\$46.85



## Pet Insurance



**The PetPartners Pet Protection** plans help you provide your pets with **the best care possible**. Policies are available on pets age 8 weeks to age 10, with or without a Wellness benefit option. There is a \$300 annual deductible and a \$5,000 maximum annual benefit.



### New PetPartners Group Pet Insurance

Underwritten by Independence American  
Insurance Company



# Tax Sheltered Annuity (403b)

**Benefit Elect of Texas** is a leading provider of 403(b) administration to Texas Public School Districts. In conjunction with the Teachers Retirement System of Texas (TRS), our administrative services simplify the process of offering voluntary payroll deductions of approved 403 (b), 457 and 403(b) Roth products to educators. A Tax Sheltered Annuity is a savings plan that is set up through payroll deduction that allows you to save additional money for retirement on a pre-tax basis. All earnings are accumulated on a tax deferred basis and are taxed as ordinary income when withdrawn.

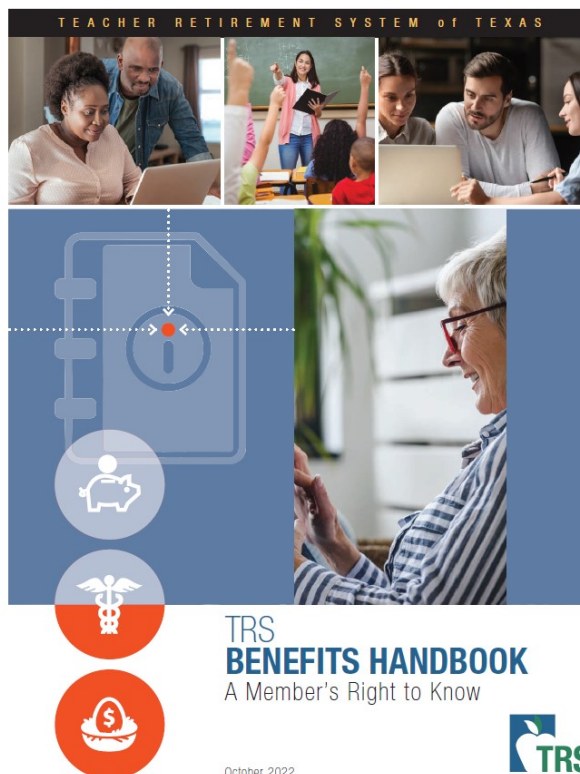


Contact Pam Norsworthy, TISD Benefits Coordinator for detailed information or to set up an account.

## Teacher's Retirement System

**TRS (Teacher's Retirement System)** administers a pension trust fund that has been serving the needs of Texas public education employees for over 80 years. In November 1936, voters approved an amendment to the Texas Constitution creating a statewide teacher retirement system, and in 1937, TRS was officially formed. The system is governed by a nine-member board of trustees appointed by the governor with the approval of the Texas Senate.

The TRS retirement plan provides service and disability retirement benefits and death benefits. The plan is administered as a qualified governmental retirement plan under the provisions of Section 401(a) of the U.S. Internal Revenue Code of 1986, as amended (the "Internal Revenue Code"). In addition, monthly member contributions are made on a pre-tax basis, meaning that at the time you receive your salary, you do not pay federal income tax on the portion of your salary used to make the contributions. Federal income tax on the contributions and interest credited to you is deferred until you receive a distribution from TRS, such as a refund or a retirement annuity. Amounts accumulated in your member account or your retirement benefits become taxable income in the years in which they are paid to you. As a governmental plan, TRS is not an "ERISA" plan under the federal Employees Retirement Income Security Act of 1974.



The TRS retirement plan is a defined benefit plan. This designation means that the amount of the retirement benefit you are paid is determined under a formula established by law. Once you begin service retirement under the rules of the plan, you are eligible to receive a monthly benefit for life. Your monthly benefit is "defined" by the formula; it is not limited to the amount of your accumulated contributions in your TRS member account.

# Employee Discounts and Perks



## TAKING YOUR HEALTHCARE TO THE NEXT LEVEL

Tomball ISD is partnering with Next Level Medical! Starting January 1st, 2022 Tomball ISD employees PLUS their spouse and dependents have access to a NEW healthcare benefit with a Next Level PRIME membership at just **\$60 per month**.



### WHAT IS NEXT LEVEL PRIME?

Next Level PRIME offers all of these amazing benefits:

- ✕ Access to 20+ Next Level clinic locations
- ✕ Direct primary, preventive & chronic care 7 days a week from 9 a.m. – 9 p.m.
- ✕ Urgent care 7 days a week from 9 a.m. – 9 p.m.
- ✕ Telemedicine/Virtual visits 24 hour 7 days a week
- ✕ Nurse Care Navigators to assist with all healthcare concerns/questions
- ✕ Health & Wellness Coaching
- ✕ **NO CO-PAYS AT THE TIME OF SERVICE!**
- ✕ **NO ADDITIONAL OUT OF POCKET EXPENSIVES!**
- ✕ Unlimited access to medical care

### Sign up TODAY!

Contact Pam Norsworthy at 281-357-3100 or [pamelanorsworthy@tomballisd.net](mailto:pamelanorsworthy@tomballisd.net) or click on the link below

<https://ffga.benselect.com/Enroll/Login.aspx>

**LOGIN:** Employee ID number or SSN (without dashes)

**PIN:** Last 4 digits of SSN + last 2 digits of birth year.

# Contact Information

**Pam Norsworthy, Benefits Coordinator**  
**281-357-3100 X 2021**

[pamelanorsworthy@tomballisd.net](mailto:pamelanorsworthy@tomballisd.net)

<https://tomballisd.net/employee-benefits/>

COMPANY	WEBSITE	PHONE
Aetna Critical Illness Insurance	<a href="http://www.aetna.com">www.aetna.com</a>	800-607-3366
Aetna Accident Insurance	<a href="http://www.aetna.com">www.aetna.com</a>	800-607-3366
American Fidelity Disability Insurance	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	800-662-1113
Employee Assistance Program	<a href="http://www.ibhworklife.com">www.ibhworklife.com</a>	800-386-7055
FlexSystem Dependent Care FSA	<a href="http://www.tasconline.com">www.tasconline.com</a>	800-422-4661
Guardian Cancer Insurance	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>	888-600-1600
Guardian Dental Coverage	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>	800-600-1600
Guardian Life Coverage	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>	800-525-4542
LegalShield/IDShield Membership	<a href="http://www.legalshield.com">www.legalshield.com</a>	800-654-7757
MASA Medical Transport Solutions	<a href="http://www.MASA.global.com">www.MASA.global.com</a>	800-643-9023
Next Level Prime Medical	<a href="http://www.nextlevelurgentcare.com">www.nextlevelurgentcare.com</a>	832-957-6200
Pet Partners Goup Pet Insurance	<a href="http://Www.petpartners.com">Www.petpartners.com</a>	830-396-6012
SISLink Gap Coverage	<a href="http://www.specialinc.com/sislink">www.specialinc.com/sislink</a>	800-767-6811
Tax Sheltered Annuity (403b)	<a href="http://www.beoftexas.com">www.beoftexas.com</a>	713-705-8754
Texas Life Insurance Company	<a href="http://www.texaslife.com/">www.texaslife.com/</a>	800-283-9233, ext. 6814
TRS ActiveCare Express Scripts	<a href="http://www.bcbstx.com/trsactivecare">www.bcbstx.com/trsactivecare</a>	866-355-5999
TRS ActiveCare Insurance	<a href="http://www.bcbstx.com/trsactivecare">www.bcbstx.com/trsactivecare</a>	866-355-5999
TRS Teacher Retirement System	<a href="http://www.trs.texas.gov">www.trs.texas.gov</a>	800-223-8778
VSP Vision Care	<a href="http://www.vsp.com">www.vsp.com</a>	800-877-7195

The logo for Tomball Independent School District features a large, stylized blue letter 'T' with a yellow outline. To the right of the 'T' is the word 'TOMBALL' in a bold, red, sans-serif font. Below 'TOMBALL' is the text 'INDEPENDENT SCHOOL DISTRICT' in a smaller, yellow, sans-serif font.

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