

New Hires have 31 days to enroll for coverage

- Please complete by August 17th in order to have ID cards, etc by 9/1/23

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

EMPLOYEE BENEFITS

Visit your Employee Benefits Center! Scan to see enrollment dates, brochures, benefit rates and more.



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TRS Health Insurance – Offered through BCBS

The district's medical plans are offered through BCBS via TRS with a monthly contribution for eligible employees. From in- and-out-of-network options to comprehensive prescription drug coverage and special health and wellness programs. Open Enrollment for the Medical will end **August 17th 2023**

Telehealth – Offered through Recuro/Wellvia ****New Benefit Offering/Employer Paid for Whole Family**

A national network of board-certified, state-licensed doctors offering medical consultations 24 hours a day, 7 days a week! Eligible employees and qualified dependents can use Recuro doctors to diagnose acute non-emergent medical conditions and prescribe medications with **no consultation fee**. You can speak to a doctor within minutes from anywhere – home, work or traveling.

Medical Transportation – Offered through MASA

Americans today suffer from a false sense of security that their medical coverage will pay for all costs associated with emergency or critical care transport. The reality is that a majority of Americans are only partially covered for these high costs. Most medical plans will only pay a portion of costs leaving you with the remainder of the bill. There is also the possibility of your medical provider denying your claim altogether, which means you would be responsible for paying the entire bill. With medical transport protection, you will have **zero out-of-pocket** expenses for any emergent air or ground transport from anywhere in the United States, regardless of who transports you. You will receive medical emergency transportation solutions to help cover your out-of-pocket medical transport costs when your insurance falls short. One Price covers the whole family.

Emergent Plus	Premier
\$14.00 (family)	\$39.00 (family)

Hospital Indemnity – Offered through Aetna ****New Benefit Offering**

A trip to the hospital can be costly and most people are surprised to learn that they are responsible for a good portion of the bill. Hospital indemnity insurance provides a direct benefit in the event of a hospitalization, regardless of treatment costs or other insurance coverage. It's an affordable way to protect yourself from rising health care costs.

District Paid Group Life Insurance – Offered through Blue Cross

KILGORE ISD provides employer-paid \$20,000 of life/AD&D coverage to all eligible, active, full-time employees, teachers, hourly employees and administrators who regularly work 10 or more hours per week

Employee Assistance Program – Offered through Standard

Provides all eligible employees as well as their qualified dependents access to confidential services through UNUM. EAP services can help with depression, grief, stress, anxiety, financial and legal concerns, online will preparation, life improvement and goal setting.

Dental – Offered through United Concordia

Dental Insurance offered through The Standard. Type I procedures covered 100% (two cleanings per year), Type II at 80%, Type III at 50% and Type IV is Orthodontia, covered at 50% up to \$2500 max for children and adult. Children are covered to age 26. You can visit any dentist but will have lower out of pocket costs with a contracting dentist. If you are just now signing up for dental insurance, there is not a waiting period for major services or the \$1,500 lifetime Orthodontia maximum.

	Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
High Plan-12pay	\$33.78	\$78.20	\$74.33	\$112.78

Vision – Offered through VSP

Taking care of your vision is easier with insurance from Superior Vision. A \$10 copay applies for annual exam and \$25 copay applies for frames which are covered up to \$175. Contact covered at \$175per yr. Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras which provide offers from VSP and leading industry brands totaling over \$3,000 in savings. Receive the most benefits by using an in-network provider. Children are covered to age 26. **VSP Choice Provider Network**

	Employee Only	Employee + Spouse	Employee + Child (ren)	Employee + Family
Vision-12pay	\$9.90	\$19.79	\$21.18	\$29.98

Disability – Offered through Standard *New Carrier***

Disability will help you protect your salary, up to 66 2/3%, should you become disable as a result of a covered accident or illness. The plan has various waiting periods depending on your own personal needs. Coverage is Guaranteed Issue and requires no medical underwriting. The plan that pays up to age 65 for Accident and Sickness. The elimination periods, or waiting periods, available are 7, 14/14, 30/30,90/90. Full rate chart located on your Employee Benefit Center.

Voluntary Group Life Insurance – Offered through Blue Cross

Term Life Insurance offered to Employees and their dependents at a low cost. Coverage available up to 5 times your annual salary. You must select coverage for yourself to have coverage for your dependents. Guaranteed issue up to \$200,000 for employee and \$50,000 for spouse for new hires. Rates are based on age and amount of coverage selected. If Employee initially becomes insured after attaining age 70 benefit is subject to a maximum of \$50,000. Children can be covered to age 26. Policy amount reduces at the following rate for employee: Employee Basic and Supplemental Life/AD&D benefits reduce by 35% of the original amount at age 65 then 50% of the original amount at age 70. Benefits terminate at retirement. Spouse Supplemental Life/AD&D benefits terminate upon the Employee’s attainment of age 70.

Portable PURELIFE-PLUS Permanent Life Insurance – Offered through Texas Life *Now with Chronic rider that includes Long Term Care***

Life insurance can be an ideal way to provide money for your family when they need it most. Purelife-Plus offers permanent insurance with a high death benefit and long guarantees that can provide financial peace of mind for you and your loved ones. Purelife-Plus is an ideal complement to any group term and optional term life insurance your employer

might provide and has the following features: affordability, take it with you when you leave employment, chronic illness rider available for you and your spouse AND policies available for your children and grandchildren!

Critical Illness – Offered through Aetna ***New Carrier*

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.

Accident – Offered through Standard ***New Carrier with \$200 wellness benefit*

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

Health FSA – Offered through First Financial Administrators

A Health Flexible Spending Account (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.

Health Savings Accounts –

An HSA, or Health Savings Account, is a unique tax-advantaged account that can be used to pay for current or future healthcare expenses. The amount you contribute is deducted from your paycheck on a pre-tax basis. When combined with a high-deductible health plan, it offers savings and tax advantages that a traditional health plan can't duplicate.

Who to contact with questions about benefits:

Angela Rhoads
Coordinator of Human Resources



First Financial Group of America
Dusty Gallagher, Senior Account Administrator
Dusty.Gallagher@ffga.com



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