

GAINESVILLE ISD

Employee Benefits Summary

Plan Year: Sept. 1, 2025 to Aug. 31, 2026

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Benefits Enrollment Dates: July 7 - Aug. 15, 2025

TRS Health Insurance – Offered through BCBS

Your medical plans are offered through BCBS via TRS with a monthly contribution for employees. TRS will release plan details and rates at the end of June. Open enrollment for medical will be in July and August.

Telehealth – Offering a \$0 Consultation fee, includes behavioral health sessions

A national network of board-certified, state-licensed doctors offering medical consultations 24 hours a day, 7 days a week! You and your dependents can use Recuro doctors to diagnose acute non-emergent medical conditions and prescribe medications with clinically appropriate with no consultation fee. A voluntary plan that is available to all employees, even those who do not enroll in the district's medical plan for \$10.00 per month with Recuro covering the entire family.

New Carrier - Recuro | www.recuro.com

District Paid Group Life Insurance – \$20,000 benefit per qualified employee

Gainesville ISD provides district-paid life insurance in the amount of \$20K for all eligible, active, full-time employees contributing to TRS who regularly work 20 hours per week.

New Carrier - BCBS | www.bcbs.com

Employee Assistance Program – Increased visits to 3 per person per year, unlimited phone

Provides all employees who work over 20 hours per week as well as their dependents access to confidential, services through BCBS. EAP services can help with depression, grief, stress, anxiety, financial and legal concerns, life improvement and goal setting. Value adds include free will prep service, bereavement counseling and assistance for beneficiaries.

New Carrier - BCBS | www.bcbs.com

Dental – Lifetime deductible enhancement, you pay once instead of each year

Provided a broader network, to include Red River & NTC Dentistry providers. New Rollover credits "Ameritas Rewards" that allows you to rollover part of your unused benefit each year up to an uncapped amount. Increased annual maximums. If you are just now signing up for dental insurance, there is no waiting period for major services or orthodontia.

New Carrier - Ameritas | www.ameritas.com



Visit your Employee Benefits Center! You can check enrollment dates and instructions, plus download benefit brochures and watch videos.

Disability – More coverage options, Telephonic claims processing

The Hartford will help you protect your salary, up to 66%, should you become disabled 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. Coverage can be elected in increments of \$100 up to 66% of your salary. The elimination periods, or waiting periods, available are 0/7, 14/14, 30/30, 60/60, 90/90, or 180/180. Benefits also may be paid for up to 4 weeks even if you are pregnant.

New Carrier - The Hartford | www.thehartford.com

Cancer – Outpatient drug coverage is included

Designed to help with the financial impact of being diagnosed, cancer insurance may help pay for expenses not covered by your major medical insurance. Benefits include an annual wellness benefit just for getting a yearly cancer screening! Options are available for spouse and children to age 26. Initial Diagnosis Benefit doubles on the high plan from \$2,500 to \$5,000.

New Carrier - American Fidelity | www.americanfidelity.com

Hospital Indemnity – \$50 wellness benefit for each covered participant plus \$250 newborn benefit

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. Includes \$50 benefits for Urgent Care and ER Visits.

New Carrier - Wellfleet | www.wellfleetinsurance.com

Voluntary Group Life Insurance and AD&D Insurance

Voluntary life insurance is term life coverage you can purchase in addition to the basic life plan provided by your district. 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. Voluntary Accident Death and Dismemberment Term Policy is additional coverage you can purchase, payable upon accidental death & dismemberment.

BCBS | www.bcbstx.com/ancillary

PURELIFE-PLUS Permanent Life Insurance

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 and coverage for your spouse, children and grandchildren! Express issue and NO doctor physicals required if the employee qualifies through express issue.

New Carrier - Texas Life | www.texaslife.com

Vision – Allowances increased

Provided a broader network with two options. Added a higher plan option that includes Walmart & Costco with double the benefits. Receive two pair of eyeglasses or one pair of eyeglasses with contacts or receive double the contact allowance.

Superior Vision | www.superiorvision.com



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Critical Illness – Guaranteed Issue, \$50 wellness benefit for each covered participant

The Wellfleet Critical Illness Plan pays benefits when a doctor diagnoses you with a covered serious illness or condition like heart attack, stroke, cancer and more. The money is paid directly to you, to spend as you wish. Includes a 100% Recurrence benefit; with a 6-month separation, but if it's a different diagnosis, the benefit is seamless.

New Carrier - Wellfleet | www.wellfleetinsurance.com

Accident – Increased the admission benefit to \$2K, added a \$350 observation unit benefit

If you have an accident, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. The plan pays for a long list of covered minor and more serious injuries. You can use the benefits to help pay out-of-pocket medical costs or personal expenses. Includes an organized sports benefit that pays up to \$1,500 benefit, if the injury occurs while playing in organized sports. Includes two plan options for as low as \$6 per month and a wellness benefit of \$75 for each covered member on the plan per year.

New Carrier - Wellfleet | www.wellfleetinsurance.com

Health & Dependent FSA - New Card will be mailed

This is a reimbursement accounts for out-of-pocket medical expenses. Your employer has chosen the \$640 roll over. This option allows you the opportunity to roll over up to \$640 of unclaimed Health FSA funds into the following plan year. Keep in mind that balances more than \$640 will be forfeited under the use-it-or-lose it rule. Your maximum contribution amount for 2025 is \$3,300.

New Carrier - FFGA | ffa.wealthcareportal.com

Health Savings Accounts - New Card will be mailed

An HSA, or Health Savings Account, 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.

New Carrier - FFGA | ffa.wealthcareportal.com

ID Theft Protection

Enhanced protection with lower premiums.

New Carrier - Allstate | www.aip.com

Legal

Plan provides you with access to professional lawyers at a low monthly rate with benefits like will preparation, document review, contesting a traffic ticket, lawsuits, divorce and so much more. Expert legal advice is available at your fingertips.

New Carrier - ARAG | www.araglegal.com

Medical Transport

MASA MTS covers out-of-pocket expenses associated with emergency ground or air transportation to a medical facility for serious medical emergencies deemed medically necessary for you or your dependent family member. MASA does not restrict benefits based on which ambulance service you use. They understand that in an emergency, you don't have a choice in who picks you up!

New Product Offering – MASA | www.masamts.com

Care Flight

The district covers an entire household at no cost to the employee.



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Contact Information

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