CYPRESS-FAIRBANKS ISD 2026-2027
BENEFITS GUIDE

SCAN ME

Benefit Solutions *Simplified*

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Contents

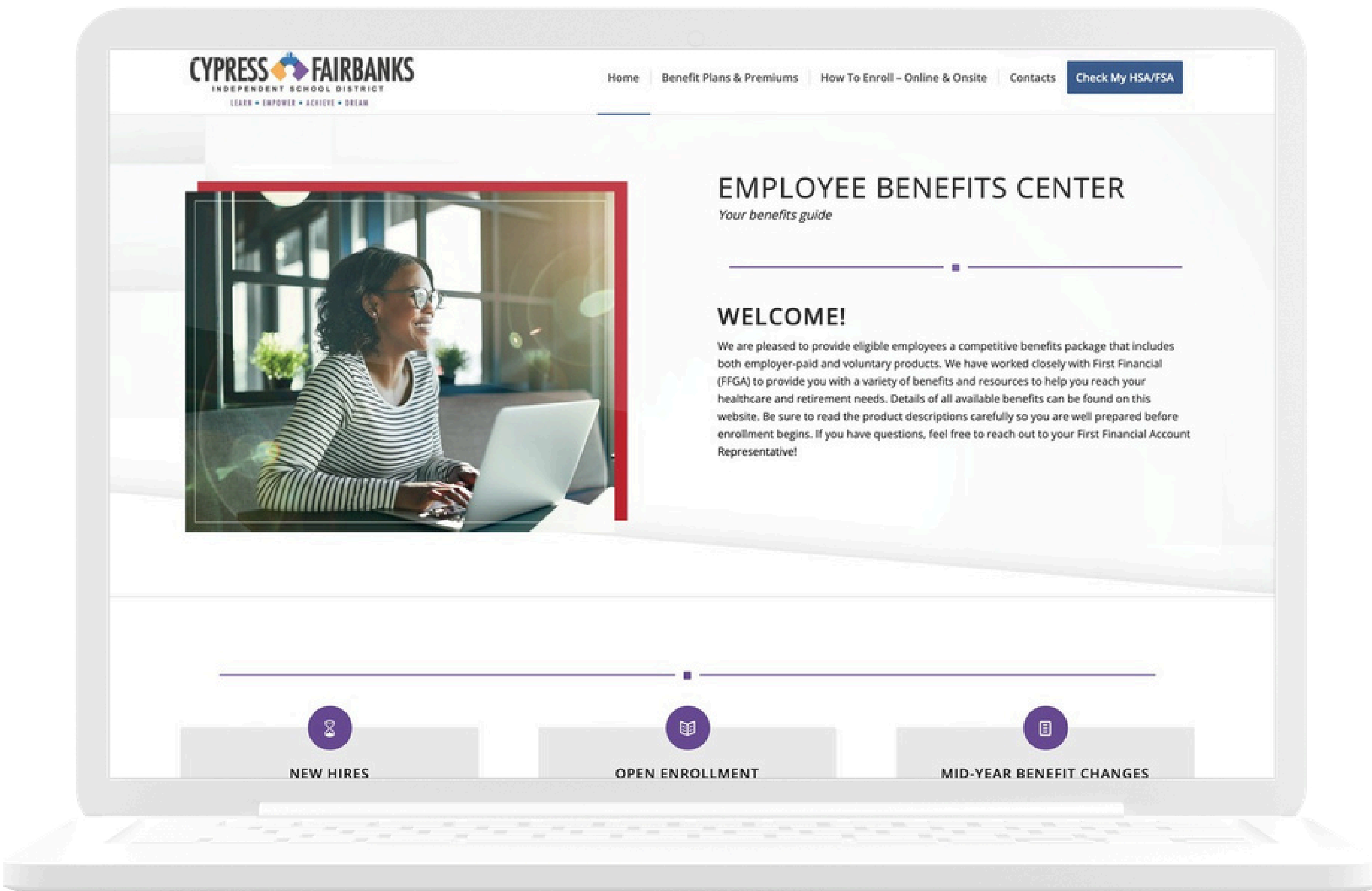
This guide contains a summary of the benefits offered by your employer. If there is a conflict between the terms of this outline of benefits and the actual contracts, the terms of the contracts will prevail.

Employee Benefits Center

A guide to your benefits!

Cypress-Fairbanks ISD and FFGA are excited to provide a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options, important phone numbers, and enrollment information.

There's no need to register for site access. You will be directed to the Employee Benefit Center by accessing the URL below.



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Reminders

Reminders

- Please review your 9/15/26 payroll check for any benefit discrepancies. This will be the one opportunity for us to review and or correct any issues brought to the attention of the Insurance Department
- The Employee Assistance Program (EAP) is a paid benefit for all district employees
- Please make sure you have accurate beneficiaries listed in the benefit system for your district-paid basic life insurance
- This enrollment is passive. If you do not actively enroll or make changes to your benefits during the enrollment period, your current benefit elections will automatically roll over into the most comparable plan for the new plan year. Please review your options carefully and make any necessary updates before the enrollment deadline.

How to Enroll

Benefits Enrollment

Open Enrollment Dates - August 3-14, 2026

You are required to complete your enrollment to either elect or decline coverage. You can choose to enroll onsite with an FFGA account representative or online via the First Financial enrollment platform, Benefit Solver.

On-Site Enrollment
When it's time to enroll in your benefits, your FFGA account representative will be on-site to assist you with making your elections.

On-Site Enrollment Schedule		
2026 Dates	**Locations**	**Times**
Aug. 3-12 & 14 Aug. 10 & 12	ISC 10300 Jones Rd. Houston, TX 77065	8 a.m. to 4 p.m. 8 a.m. to 6 p.m.
Aug. 4 & 13	MHAB 11440 Matzke Rd. Cypress, TX 77429	8 a.m. to 4 p.m.

How to Enroll

Benefits Enrollment

Online Enrollment

- To begin online enrollment, visit https://my.cfisd.net
- Login with your network User Name and Password
  a. Click the Employee Resources Folder
  a. Click the Benefitsolver icon. You will then be automatically logged into Benefitsolver.

View Current Benefits

After logging in, you will arrive at the welcome screen. Your current benefits and premium deductions will be listed on this screen.

View/Add Dependents

Click next to view your dependents. It is very important to make sure the social security numbers and birth dates listed are correct. If you plan to add dependents, you will need to enter their legal name, social security numbers and birth dates.

Begin Elections

Click next again to begin making your benefit elections. Remember, no changes to your elections can be made during the plan year unless you have either a qualified mid-year change under Section 125 or a special enrollment event.

Enrollment Assistance Center Instructions

Call 855-765-4473 and follow the prompts to be connected to customer service. Hours of operation are 8 a.m. to 5 p.m. (local time) Monday through Friday. There is an option to leave a voice message for a representative to call you back. Phone calls will be returned as soon as possible or the next business day if it is after hours.

Review and Verify Your Payroll Deductions

It is your responsibility to review your paycheck deductions on the Employee Access Center to make sure that they correctly reflect your benefit plan selections. The first premium deductions reflecting your plan enrollments should be deducted on the first paycheck of the month following your employment date, depending on the timing of payroll. If premiums are not deducted on the first paycheck of the month, double deductions will be taken on the last check of the month.

If you see that an error has been made on your check, contact the ***CFISD Insurance Department immediately at 281-897-3882*** so that corrections and adjustments can be made. Your delay in reporting errors beyond your paycheck issuance date can result in forfeiting your right to make corrections or recover any excess deductions.

Benefit Eligibility & Coverage

Employee Coverage

Eligibility

All full-time employees, regardless of number of hours worked, and all substitute, temporary, seasonal and part-time Cypress-Fairbanks ISD employees working 10 or more hours per week are eligible to enroll in the 2026-2027 TRS-ActiveCare Health Insurance plans during the upcoming open enrollment period.

Substitutes and temporary employees should contact the Insurance Department for the enrollment form.

TRS retirees are prohibited from enrolling per TRS regulations.

New Employees

You have 31 days from your date of hire to make benefit elections. Your New Hire Enrollment elections will be made online in Benefitsolver.

Existing Employees

When it's time to enroll in your benefits, a First Financial account representative will be available to assist with making your elections. Benefit elections can be made anytime during annual enrollment online from a computer. Before enrollment, take time to research the available benefits and determine which options would work best for you and your family by visiting the Employee Benefits Center.

Mid-Year Benefit Changes

Employees enrolling or making changes to their elections during the annual open enrollment period should be aware that they cannot make changes during the benefit plan year, September 1, 2026 through August 31, 2027 unless they have a Qualifying Event per IRS Section 125 regulations. Some examples of qualifying events are below.

Qualifying Life Events Include:

- **Change in Marital Status:** Marriage or divorce
- **Newly Eligible Dependents:** Birth, adoption, foster care placement
- **Loss or Gain of Other Coverage:** Change in your spouse's employment status that results in a loss or gain of coverage or loss or gain of Medicaid coverage
- **A change in your dependent's eligibility:** Status due to age; coverage ends on **the last day of the month of a child's 26th birthday**

Special Note: Any changes outlined above must be made within thirty-one (31) days of the change of status event date and must be evidenced at the time of the change with documented proof of the change. If in doubt as to whether an event qualifies for a change in elections or what is accepted as documentation of the status change, please call the Insurance Department for assistance well in advance of the thirty-one (31) day deadline. New coverage will be effective retroactively to the first day of the month following the qualifying event date or cancellation date of the former coverage, whichever is later. Any termination of your coverage will be effective the last day of the month in which you submit the cancellation request. To terminate a former spouse orstepchildren's coverage, please make sure it is documented in the divorce decree.

Declining Coverage

If you are eligible for benefits, but wish to DECLINE coverage, please complete the online enrollment in Benefitsolver. Under each option, you will need to select "waive." **You must still complete the beneficiary information.**

Medical Coverage

TRS-ActiveCare

TRS-ActiveCare

The district's medical plans are offered through TRS. 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.

BlueCross BlueShield of Texas | https://www.bcbstx.com/trsactivecare/ | 1-866-355-5999

TRS-ActiveCare Primary X Region 4

- Copays for doctor visits and generic prescriptions before you meet deductible
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Express Scripts)
- New Tier Structure - Call TRS BCBS 1-866-355-5999 to find out what tier a facility is in

TRS-ActiveCare HD

- Must meet deductible before plan pays for non-preventive care
- In-network and out-of-network benefits – separate out-of-network deductible/out-of-pocket maximum
- Nationwide network
- Deductible applies to medical and pharmacy
- No requirement for PCP or referrals
- Compatible with health savings account (HSA)
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ActiveCare Primary +

- Copays for doctor visits and generic prescriptions before you meet deductible
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ActiveCare 2 - Closed to Ne w Enrollees

- Copays for doctor visits and generic prescriptions before you meet deductible
- Nationwide network with out-of-network coverage
- Employee will receive two (2) ID cards (BCBS&Express Scripts)

TRS-ActiveCare Plan Prescription Benefits

Express Scripts | https://info.express-scripts.com/trsactivecare | 1-844-367-6108
When you enroll in a BCBSTX Plan, you automatically receive prescription drug coverage through Express Scripts which provides access to a large, national network of retail pharmacies

2026-2027 TRS ActiveCare Plan Highlights

	TRS-ActiveCare Primary x Region 4	TRS-ActiveCare Primary+	TRS-ActiveCare HD
Plan Summary	• Lowest premium of the three available plans • Copays for doctor visits before you meet your deductible • Statewide network • Primary Care Provider referrals required to see specialists • Not compatible with a Health Savings Account • No out-of-network coverage • **New!** Tiering options that lower your out-of-pocket costs when you choose certain facilities.	• Highest premium of the three available plans • Copays for many services and drugs • Lower deductible than the HD and Primary plans • Statewide network • Primary Care Provider referrals required to see specialists • Not compatible with a Health Savings Account • No out-of-network coverage	• Higher premium of the three available plans • Must meet your deductible before plan pays for non-preventive care • Nationwide network with out-of-network coverage • No requirement for Primary Care Providers or referrals • Compatible with a Health Savings Account

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	$3,400/$6,800	$6,800/$13,600
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	$8,050/$16,100	$6,900/$13,800	$8,300/$16,600	$20,500/$41,000
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 (Max does not apply if brand is selected and generic is available)	You pay 30% after deductible	You pay 25% after deductible ($100 max)/ You pay 25% after deductible ($265 max)	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) Call **1-844-367-6108** to see if your specialty medication is covered by SaveOnSP.	You pay 30% after deductible; $0 if SaveOnSP eligible	You pay 20% after deductible ($500 max); $0 if SaveOnSP eligible	You pay 20% after deductible	
Insulin Out-of-Pocket Costs	$25 copay for 31-day supply; $75 for 61- to 90-day supply	$25 copay for 31-day supply; $75 for 61- to 90-day supply	You pay 25% after deductible	

How to Calculate Your Monthly Premium

Total Monthly Premium

⊖ Your Employer Contribution

⊖ **Your Premium**

Ask your Benefits Administrator for your district's specific premiums.

Being Healthy is Easy

- $0 preventive services
- One-on-one health coaches
- Weight loss programs and nutrition
- TRS Virtual Health
- Member Rewards is even better. Now you'll get a check when you use Member Rewards and choose low-cost, high-quality doctors and facilities – up to $599* per tax year.
- Airrosti Remote Recovery gives you in-home virtual physical therapy to relieve common aches and pains at no cost.*

** Eligibility rules may apply.*

See the Annual Enrollment Guide for more details.

Mental Health

You have in-office and virtual benefits:

- TRS-ActiveCare Primary x Region 4 Plan: $30 copay for office visits or $0 with Teladoc
- TRS-ActiveCare Primary+ Plan: $15 copay for office visits or $0 with Teladoc
- TRS-ActiveCare HD Plan: 30% coinsurance after deductible or $42 with Teladoc
- TRS-ActiveCare 2 Plan: $20 copay for office visits or $12 with Teladoc

Questions?

Call a Personal Health Guide at 1-866-355-5999 for help with medical services.
Call Express Scripts® by Evernorth Pharmacy Benefit Services at 1-844-367-6108 for help with your pharmacy benefits.

Compare Prices for Common Medical Services

Closed to new enrollees.

Benefit	TRS-ActiveCare Primary x Region 4	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 Outpatient: You pay 30% after deductible	Office/Independent Lab: You pay $0 Outpatient: You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible	Office/Independent Lab: You pay $0 Outpatient: You pay 20% after deductible	You pay 40% after deductible
High-Tech Imaging (like CT Scan, Mammogram and MRI)	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 (like colonoscopy, cataract surgery and steroid injections)	Tier 1: 30% coinsurance after deductible Tier 2: 40% coinsurance after deductible Call a PHG at 1-866-355-5999 to find out a facility's tier.	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 (like childbirth, complex joint replacement and cardiac surgery)	Tier 1: 30% coinsurance after deductible Tier 2: 40% coinsurance after deductible Call a PHG at 1-866-355-5999 to find out a facility's tier.	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 copay per incident)
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 Professional Services: You pay $5,000 copay + 30% after deductible Only covered if rendered at a BDC+ facility	Facility: You pay 20% after deductible Professional Services: You pay $5,000 copay + 20% after deductible Only covered if rendered at a BDC+ facility	Not Covered	Not Covered	Facility: You pay 20% after deductible ($150 facility copay per day) Professional Services: You pay $5,000 copay + 20% after deductible Only covered if rendered at a BDC+ facility	Not Covered
Annual Vision Exam (one per plan year)	Specialist: You pay $70 copay	Specialist: You pay $70 copay	You pay 30% after deductible	You pay 50% after deductible	Tier 1 Specialist: $55 copay Tier 2 Specialist: $85 copay	You pay 40% after deductible
Annual Hearing Exam (one per plan year)	PCP: $30 copay Specialist: $70 copay	PCP: $15 copay Specialist: $70 copay	You pay 30% after deductible	You pay 50% after deductible	Tier 1 PCP: $20 copay Tier 2 PCP: $40 copay Tier 1 Specialist: $55 copay Tier 2 Specialist: $85 copay	You pay 40% after deductible

TRS-ActiveCare Medical Premiums

	Primary	HD	Primary+	AC2**
Employee Only	$249	$263	$349	$775
Employee + Spouse	$1,101	$1,139	$1,291	$1,941
Employee + Children	$648	$672	$818	$1,197
Employee + Family	$1,455	$1,503	$1,721	$2,347

PART-TIME EMPLOYEE MONTHLY RATES (15-34 HOURS PER WEEK)

	Primary	HD	Primary+	AC2**
Employee Only	$249	$263	$349	$775
Employee + Spouse	$1,164	$1,202	$1,354	$2,004
Employee + Children	$648	$672	$818	$1,260
Employee + Family	$1,558	$1,606	$1,824	$2,450

SUBSTITUTE, TEMP, PART-TIME MONTHLY RATES (10+ HOURS PER WEEK)

	Primary	HD	Primary+	AC2**
Employee Only	$569	$583	$669	$1,013
Employee + Spouse	$1,537	$1,575	$1,740	$2,402
Employee + Children	$968	$992	$1,138	$1,507
Employee + Family	$1,935	$1,983	$2,208	$2,841

*For pooling and split employee rates see insurance department website.
**PLAN CLOSED. ONLY FOR CURRENT ENROLLEES.

For more information, please refer to the TRS-ActiveCare website.
https://www.bcbstx.com/trsactivecare

Dental Insurance

Plan Choices

Cigna PPO & DHMO | www.mycigna.com | 1-800-244-6224

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 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
- Crown
- Root Canals

PPO Dental Highlights

- A dental insurance plan that allows employees to choose your own in-network dental provider and specialist
- Coinsurance Percentages
    - Type I (Preventative Services) – 100%; no waiting period for services
    - Type II (Basic Restorative Services) – 80%; no waiting period for services
    - Type III (Major Services) – 50%; no waiting period for services
    - Type IV (Orthodontia) – 50%; 12 month waiting period
- Annual Maximum benefit per member is $2,000
- Orthodontia Lifetime Maximum - $1,200

DMHO Dental Highlights

- A Dental Health Maintenance Organization (DHMO) offering a Copayment schedule for services received from their network dental providers
- Members MUST indicate their selected provider's network ID number in the online enrollment system at the time of their enrollment
- No deductibles, waiting periods, or annual maximums

Dental Monthly Premiums

	PPO	DHMO
Employee Only	$41.76	$10.10
Employee + 1 Dependent	$88.70	$15.86
Employee + 2 or More Dependents	$125.40	$25.06

Vision Insurance

MetLife Superior Vision | https://www.metlife.com | 1-833-393-5433

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

Here are just a few of the areas where you will save money with the plan:

- Eye Exams
- Eyeglasses
- Vision Correction
- Contact lenses
- Eye surgeries

Highlights

- $20 Exam Copay
- $20 Materials Copay
- $130 Frame Benefit
- $130 Contact Lenses Benefit/Contact Lens Fit $30 Copay
- Laser Vision Correction savings of 20%-35% off the national average price of traditional LASIK
- For ID cards visit the EBC at ffbenefits.ffga.com/cypressfairbanksisd

Low Plan: Exams & Lenses Benefit once every calendar year, Frames Benefit once every TWO calendar years
High Plan: Exams, Lenses, and Frames Benefits once every calendar year

Vision Monthly Premiums		
	Low Plan	High Plan
Employee Only	$7.56	$10.08
Employee + Spouse	$12.74	$16.96
Employee + Child(ren)	$13.00	$17.30
Employee + Family	$20.58	$27.38

Health Savings Account

HSA Bank | https://www.hsabank.com/ | 1-800-357-6246

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

Health Savings Account Highlights

- Balances roll over from year to year.
- Portable – Funds remain with employee even after leaving 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 immediate access to your funds at the time of purchase.
- Expenses also can be reimbursed through the online portal by 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.

Who Can Participate in an HSA?

- Must be enrolledin a qualified HighDeductible Health Plan (HDHP)
- Cannot be enrolled in Tricare or Medicare or covered under your spouse's traditional (non-HDHP) health care plan
- Cannot participate in a general purpose Flexible Spending Account (FSA) or Health Reimbursement Arrangement
- Limited Purpose Flexible Spending Accounts are permitted (dental and vision expenses only)
- Cannot participate if your spouse has a general purpose FSA or HRA at their place of employment
- Cannot participate if you are being claimed as a dependent on another person's tax return

	2026	2027
HSA Contribution Limits	• Self: $4,400 • Family: $8,750	• Self: $4,500 • Family: $9,000
$1,000 catch-up contributions (age 55 or older)		

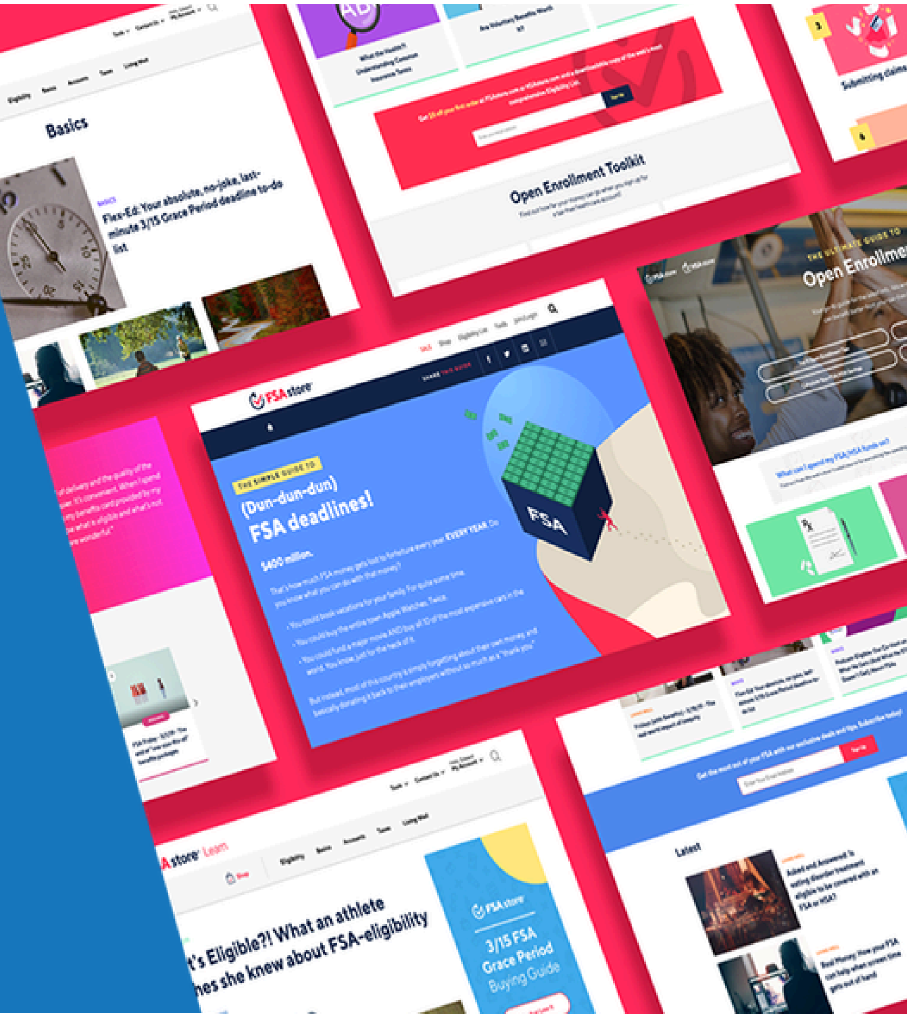
HSA Resources

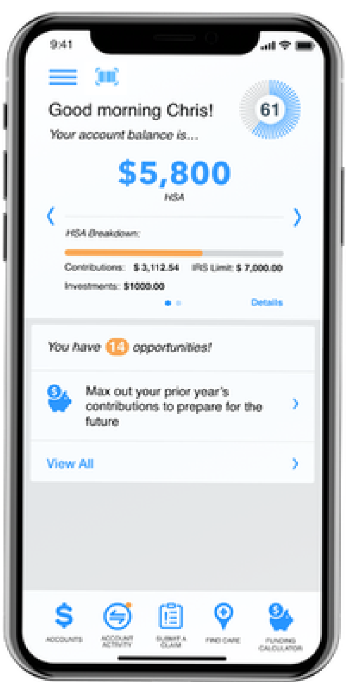
Benefits Card

TheHSA Bank Benefits Card is available to all employees that participate in a Health Savings Account. The Benefits Card gives you immediate access to your money at the point of purchase. Cards are available for participating employees, their spouse and any eligible dependents who are at least 18 years old.

View Your Account Details Online

Sign up to view youraccount balance, findtax forms and check claims status on our secure website. Log in at www.hsabank.com. After you log in, you may sign up to have reimbursements directly deposited to your bank account.





HSA Bank App

With theHSA Bank Mobile App, you can submit claims, view account balance and history, check claims status, view alerts, upload receipts and documentation and more! The HSA Bank App is available for Apple® and Android™ devices on either the App Store or Google Play Store.

HSA Store

FFGAhas partnered with the HSA Store to bring you an easy-to-use online store to better understand and manage your account. You can shop for eligible medical items like bandages and contact solution, browse for products and services using the Eligibility List and visit the Learning Center to find answers to commonly asked questions. Visit the store at http://www.ffga.com/individuals/#stores for more details and special deals.

HSA store®
Health Saving, Simplified.

Group Life & AD&D

Employer-Paid & Voluntary

TheStandard | https://www.standard.com | 1-800-628-8600

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. CFISD provides all part-time and full-time employees working a minimum of 15 hours per week $30,000 for the basic life policy and $30,000 for the AD&D Benefit. An accidental death and dismemberment policy provides financial benefits to the insured or their beneficiaries in the event of accidental death, serious injury, or dismemberment resulting from an accident. Benefit reduces to $19,500 at age 65 and $15,000 at age 70.

The cost of this policy is paid for 100% by your employer. This is a term life and AD&D policy that is in effect while you are employed.

Additional Benefits

- Accelerated DeathBenefit
- Bereavement Counseling
- Benefit Travel Assistance

Voluntary Supplemental Term Life & AD&D Term Life - Group #762895-A

Supplemental life insurance is term life coverage that can be purchasedin addition to the basic lifeplan provided by CFISD. It will cover you for a specific period of time while you are employed. Plan amounts are offered in tiers so employees can choose the amount of coverage that works best for them. 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.

Guaranteed Issue Amounts - ONLY FOR NEW HIRES

- Employee - $300,000 Guarantee Issue; Maximum Benefit Amount $500,000
- Spouse - $50,000 as a spouse Guarantee Issue; $125,000 maximum
- Child(ren) - $10,000

Employees may elect to increase coverage by $10,000 each year thereafter, up to, but not exceed, the guaranteed issue amount of $300,000 without having to answer health questions. Spouses may elect to increase coverage by $5,000 each year thereafter, up to, but not exceed, the guaranteed issue amount of $125,000 without having to answer health questions.

***CFISD spouses cannot cover each other under spouse life /children can only be covered by on parent.

All coverage requests that exceed the Guaranteed Issue amounts require an Evidence of Insurability form (EOI), a health questionnaire, and will require approval from The Standard.

Monthly Rate Range

- Optional Employee - $5.90 to $17.51 @ $10,000
- Spouse - $2.95 to $8.76 @ $5,000
- Child(ren) - $0.42 Single monthly premium regardless of the number of eligible children @ $10,000

Texas Life

Permanent Life

Texas Life | https://www.texaslife.com | 1-800-283-9233

Texas Life Insurance - Permanent, Portable Life Insurance

The peace of mind voluntary, permanent life insurance provides is unmatched.It is a solid companion to your group life insurance plan. Texas Life provides life insurance that you can keep for a lifetime. The plan is easy to purchase, pay for, and keep through the convenience of payroll deduction. Coverage is affordable and dependable. Plus, Texas Life has over a century of experience protecting families and giving the peace of mind only permanent life insurance can provide.

Texas Life - Permanent Life Highlights

- You own the policy, even if you change jobs or retire.
- The policy remains in force until you die or up to age 121 if you pay the necessary premium on time.
- It is a permanent, universal life policy which means you can rest easy knowing your loved ones will be well taken care of when you're gone.

** The monthly premiums below are Non-Tobacco rates.Visit the Employee Benefits Center for both Non-Tobacco/Tobacco premiums at: ffbenefits.ffga.com/cypressfairbanksisd

Texas Life Insurance Monthly Premiums		
Employee Age	**$25,000 Coverage**	**$50,000 Coverage**
25	$13.88	$25.50
30	$15.25	$28.25
35	$18.55	$34.85
40	$23.50	$44.75
45	$33.40	$64.55
50	$44.68	$87.10

Texas Life

Texas Life | https://www.texaslife.com | 1-800-283-9233

Texas Life

Texas Lifeoffers individual permanent, portable life insurance with an Accelerated Death Benefit for Chronic Illness Rider to help cover expenses if you become chronically ill. See policy brochure in Benefit Solver/Reference Center for more details.

- Express Issue coverage available for employee, spouse, child(ren) and grandchildren
- Chronic Illness Rider - this employee only rider is triggered by the loss of two activities of daily living or permanent cognitive impairment and if exercised pays the insured 92% of the death benefit minus a small administrative fee. See policy brochure in Reference Center for details
- Employees age 17 - 49: maximum Express Issue limits up to $300,000
- Employees age 50 - 65: maximum Express Issue limits up to $100,000
- Spousal Express Issue coverage up to $50,000, varies based on spouse age
- Child(ren) and Grandchildren maximum Express Issue limits up to $50,000
- All coverage amounts available are subject to underwriting and approval

Questions About Texas Life Coverage?

If you have any questions on the Texas Life coverage, please call your FFGA Acct Rep - Andrew Sipp at 713-502-4616 or our Benefitsolver help desk at 800-523-8422

Disability Insurance

The Standard | https://www.standard.com/ | 1-800-368-1135

Why Do I Need Disability Insurance?

Haveyou ever wondered whatwould happen toyour 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 you are unable to work due to those reasons. You can choose the benefit amount, which is the amount of income to replace, and the waiting period for receiving payments.

How do you decide if you need disability insurance? Consider these questions when making your decision:

- How much paid 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?

Highlights

- **Option 1 - SSNRA/5 years** pays for Accident/5 year Sickness
- **Option 2: SSNRA** pays for Accidents and Sickness (SSNRA = Social Security Normal Retirement Age) Benefits available over age 65 – reduced benefit schedule applies
- Employees should re-evaluate their monthly disability benefit at least every two years to keep their benefit in pace with their salary
- Provides a maximum benefit of 66 2/3% of your monthly earnings. **Treats pregnancy as any other illness**
- You do NOT have to use your leave days prior to filing a claim
- Elimination period options for injury/sickness: 0 days for injury/7 days for sickness; 14 days/14 days; 30 days/30 days
- Elimination periods are waived on the first day of hospital confinement
- Rates vary depending on the elimination period and the benefit amount

Guaranteed Issue

- NO health questions to answer
- A 3 month/12 month pre-existing condition exclusion limitation exists for the first 12 months after the effective date of coverage
- Pre-existing condition means a condition for which you received medical treatment, consultation, care, or services including diagnostic measures, or took prescribed drugs in the 3 months prior to your effective date of coverage, and the disability begins in the first 12 months of coverage
- **Current Enrollees** – NO health questions to change your benefit; pre-existing will apply only to the increased benefits

Workers' Compensation Injuries are excluded

Cancer Insurance

APL | https://www.ampublic.com | 1-800-256-8606

Thousands of Americans are diagnosed with cancer each day. No doubt, the news is devastating, both personally and financially. It's impossible to anticipate a cancer diagnosis, but it is possible to prepare for it with a cancer insurance plan. It is likely that your major medical coverage will not cover all the costs associated with a cancer diagnosis. Supplementing your major medical with cancer insurance may help you pay for related expenses, such as copays and deductibles, specialists, experimental treatment, specialty hospitals, travel expenses, in-home care and more.

Premiums are paid through convenient payroll deduction to ensure your policy remains in force if you should need it. Benefits are paid directly to you, so you can choose how to spend the money. Visit the Employee Benefits Center and view policy for more details.

Highlights

- First Diagnosis Benefit: $2,500
- Radiation, Radioactive Isotopes Therapy, Chemotherapy or Immunotherapy Benefit: Actual charges up to $1,000 per day
- Benefits for bone marrow, stem cells, surgery and various medications required

Cancer Insurance Monthly Premiums				
Employee Age	**Employee Only**	**Employee + Spouse**	**Employee + Child(ren)**	**Employee + Family**
18-29	$7.62	$11.86	$12.96	$17.78
30-39	$13.44	$21.20	$18.08	$27.14
40-49	$24.16	$42.80	$30.26	$50.34
50-59	$40.16	$83.78	$49.14	$93.12
60-69	$58.82	$133.32	$68.02	$142.14
70-79	$58.82	$133.32	$68.02	$142.14

Hospital Indemnity Insurance

MetLife | https://www.metlife.com | 1-800-438-6388

Maybe you're expecting to have a hospital stay — or maybe not. Either way, you can plan ahead to give yourself an extra financial cushion. A Hospital Indemnity plan pays benefits when you have a planned, or unplanned hospital stay for an illness, injury, surgery or delivering a baby. It also pays a lump-sum benefit for admission and a daily benefit for a covered hospital stay. You can use the benefits to help pay out-of-pocket medical costs or personal expenses. Routine, vaginal delivery of a child or children or delivery of a child or children by non-emergency Cesarean section are covered.

Medical plans help pay providers for services and treatment, but they don't cover unexpected costs that might come with a stay in the hospital. The Metlife Hospital Indemnity 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.

Low Plan Highlights

- Hospital Stay Admission Benefit: $1,000
- Daily Hospital Stay Benefit: $150/day
- ICU Daily Hospital Stay Benefit: $150
- Newborn Routine Care: $50
- ICU Admission Benefit: $2,000 (additional $1,000 to the General Admission benefit)

High Plan Highlights

- Hospital Stay Admission Benefit: $2,000
- Daily Hospital Stay Benefit: $250/day
- ICU Daily Hospital Stay Benefit: $250
- Newborn Routine Care: $100
- ICU Admission Benefit: $4,000 (additional $2,000 to the General Admission benefit)

Hospital Indemnity Insurance Monthly Premiums		
	Low	High
Employee Only	$11.66	$22.08
Employee + Spouse	$20.60	$38.96
Employee + Child(ren)	$17.94	$33.78
Employee + Family	$26.86	$50.66

Critical Illness Insurance

MetLife | https://www.metlife.com | 1-800-438-6388

Prepare For the Unexpected

If you've heard ofheart attacks, strokes, organtransplants orparalysis, then you're familiarwith 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.

Highlights

- Employee Benefit amounts of $10,000, $20,000, $30,000, $40,000, or $50,000
- Spouse and Dependent children covered receive an initial benefit of 100% of the Employee's benefit
- This plan pays a lump-sum initial benefit, selected from the benefit amounts below during open enrollment, upon the first verified diagnosis of a covered condition
- Covered Conditions include but are not limited to: Brain Tumors, Invasive Cancer, Non-Invasive Cancer, Skin Cancer, Coronary Artery Bypass Graft, Certain Childhood Diseases, Certain Infectious Diseases, Heart Attacks, Major Organ Transplant, Kidney Failure, Stroke, and Certain Progressive Diseases
- $50 Wellness Benefit

Critical Illness Insurance Monthly Premiums Per $10,000

Employee Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<25	$3.00	$6.00	$4.40	$7.40
25-29	$3.80	$7.60	$5.20	$9.00
30-34	$5.20	$10.20	$6.40	$11.40
35-39	$7.00	$13.80	$8.40	$15.20
40-44	$9.80	$20.00	$11.20	$21.40
45-49	$12.60	$26.60	$14.20	$28.00
50-54	$16.40	$35.00	$17.60	$36.40
55-59	$20.80	$45.60	$22.20	$46.80
60-64	$27.40	$60.40	$28.80	$61.60
65-69	$34.40	$75.40	$35.80	$76.80
70-74	$43.40	$93.20	$44.80	$94.60
75+	$57.20	$120.20	$58.60	$121.80

Accident Insurance

MetLife | https://www.metlife.com | 1-800-438-6388

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

- Concussions
- Lacerations
- Broken teeth
- Emergency room visits
- Ambulance, ground or air
- Intensive care unit

Low Plan Highlights

- Annual Health Screening: $50
- Initial treatment at an emergency room/hospital: $150 X-ray/lab: $50
- Dislocations: $225 - $4,500
- Fractures: $350 - $10,000
- Lacerations: $25 - $600

High Plan Highlights

- Annual Health Screening: $50
- Initial treatment at an emergency room/hospital: $200 X-ray/lab: $75
- Dislocations: $450 - $9,000
- Fractures: $675 - $12,375
- Lacerations: $25 - $600

Accident Insurance Monthly Premiums		
	Low	High
Employee Only	$5.44	$7.34
Employee + Spouse	$10.72	$14.34
Employee + Child(ren)	$12.86	$17.24
Employee + Family	$15.18	$20.30

Identity Theft Protection

iLock360 | https://www.ilock360.com | 1-855-287-8888

Millions of Americans report having their identity stolen each year. While credit card fraud is one of the highest reported types of identity theft, it also includes bank, loan, phone and tax-related fraud.

Identity theft insurance won't prevent your identity from being stolen. But it will be there to alert you if any suspicious activity is noticed under your name. The plan includes credit bureau monitoring, social security number usage and lost wallet protection. Accounts are monitored daily so you can rest easy knowing your identity is being protected even while you sleep. The sooner you can take action to close your accounts, the quicker you can recover your identity.

It takes years to establish a good reputation with credit lenders and employers. Make sure it remains yours by taking advantage of the identity theft insurance offered through your employer.

iLock360 Monthly Premiums			
	Basic	Plus	Premium
Employee Only	District Paid Employee Must Enroll	$8.00	$15.00
Employee + Spouse		$15.00	$22.00
Employee + Child(ren)		$13.00	$20.00
Employee + Family		$20.00	$27.00

Legal Plan

ARAG| https://www.araglegal.com/myinfo | 1-800-247-4184 | Access Code: 19053cyp

Have you ever found yourself in need of legal advice, but aren't sure where to go? A voluntary group legal plan helps fill that need. It provides you with access to professional lawyers at a low monthly rate. For just a few dollars a month, you can consult with a lawyer about having your will prepared, reviewing documents, contesting a traffic ticket, lawsuits, divorce and so much more. Expert legal advice is available at your fingertips.

Ultimate Advisor Plan Highlights

- Consumer Protection
  - Auto repair
  - Buy or sell a car
  - Consumer protection for goods or services Home improvement
  - Personal property disputes
  - Small claims court
- Criminal Matters
  - Juvenile
  - Parental responsibility
- Debt-Related Matters
  - Debt collection
  - Garnishments
  - Personal bankruptcy
  - Student loan debt
- Driving Matters
  - License suspension/revocation
  - Traffic tickets
- Tax Issues
  - IRS tax audit
  - IRS tax collection
- Family
  - Adoption
  - Guardianship/conservatorship
  - Name change
  - Pet-related matters
- Services for Tenants
  - Contracts/lease agreements
  - Eviction
  - Security deposit
  - Disputes with a landlord
- Real Estate & Home Ownership
  - Buying a home
  - Deeds
  - Foreclosure
  - Contractor issues
  - Neighbor disputes
  - Promissory notes
  - Real estate disputes
  - Selling a home
- Wills & Estate Planning
  - Powers of attorney
  - Wills

Ultimate Advisor Plus Plan Highlights

Includes all of the above, plus the benefits listed below

- Financial planning education
- Divorce
- Trusts
- General in-office hours and more

Legal Plan Monthly Premium		
	Ultimate Advisor	Ultimate Advisor Plus
Employee + Family	$11.50	$15.16

403(b) Retirement Plans

TCG | https://www.region10rams.org | 1-800-943-9179

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. 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.

Why Contribute to a 403(b) Plan?

- Avoid a gap in your income during retirement
- Take advantage of tax benefits
- Improve your financial wellbeing
- Automatic payroll deductions take stress out of planning
- Decrease your dependency on government-funded pension plans

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

You can contribute to both 403(b) and 457(b) plans simultaneously.

Contribution Limits	
2026	**2027**
$24,500	TBD
Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional $8,000.	
Super Catch Up: Participants aged 60-63 can contribute an additional $11,250.	

All investing involves risk. Past performance is not a guarantee of future returns.

457(b) Retirement Plans

TCG | https://www.region10rams.org | 1-800-943-9179

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 401(k) 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 your earnings made until you withdraw the money.

Benefits

- Oversight by Superintendents, HR Directors, and Chief Financial Officers--bringing peace of mind public employee interests are represented
- Low, transparent fees
- Wide range of investments to choose from- including managed portfolios, target date funds, and self-directed options
- No 10% early distribution tax/penalty
- No surrender charges or hidden fees
- No product commissions
- Full control on starting/pausing contributions
- Access to financial education through FinPath Wellness, including 1:1 financial coaching, online financial health tools and monthly opportunities to win prizes
- Access to no-cost tax preparation and complimentary creation of a personal will

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Employee Assistance Program

The Standard | https://www.standard.com | 1-877-851-1631

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 a 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. Your program includes up to three counseling sessions per issue. Sessions can be done in person, on the phone or through video.

Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you and your family members with any issues. Counseling is available in person or via telehealth sessions. Find assistance for:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Life and Workplace Support

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Workplace Health and Safety
- Team Building
- Finding child and elder care
- Locating pet care and so much more

Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more

Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Understanding credit, mortgages, insurance
- Budgeting, debt, bankruptcy and more

Online Support

Health Advocate Online is your 24/7 link to vital information, tools and support. Log on for:

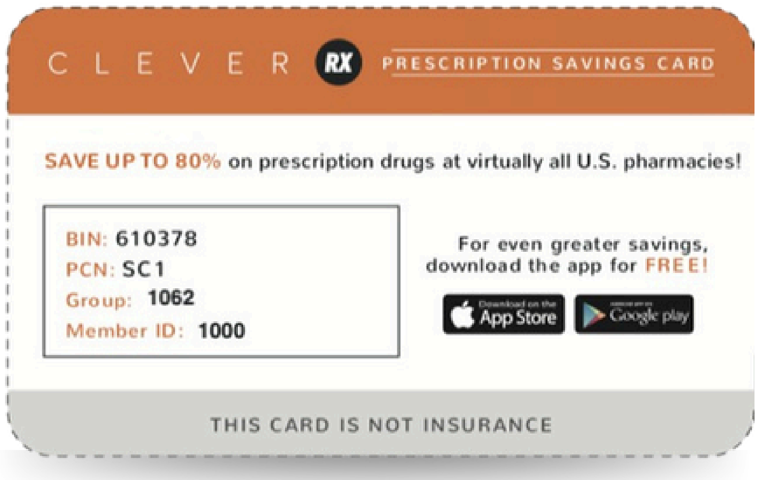
- Webinars, Emotional and Physical Health Assessments
- Courses for personal and professional development
- "Ask the Expert" personal responses to your questions
- Or call at 888.293.6948 to connect with a compassionate expert

Clever RX

CleverRX | https://partner.cleverrx.com/ffga | 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!

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.

Clever RX 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 to unlock exclusive savings at over 60,000 pharmacies nationwide
- Available to use now!

Notes

Contact Information

FFGA
AndrewSipp, Sr.ExecutivePartner
(713)502-4616 | Andrew.Sipp@ffga.com

Cypress-Fairbanks ISD Insurance Department
11440 Matzke Rd. | Cypress, TX 77429

Laura Unger, A – K Benefit Specialist
(281) 897-4138 | Laura.Unger@cfisd.net

Robin Rubalcava, L – Z Benefit Specialist
(281) 897-4747 | Robin.Rubalcava@cfisd.net

Benefit	Carrier	Website	Telephone
Medical	BCBSTX	www.bcbstx.com/trsactivecare	866-355-5999
Prescription Benefits	Express Scripts	www.express-scripts.com/trsactivecare	844-367-6108
Dental	Cigna PPO & DHMO	www.mycigna.com	800-244-6224
Vision	MetLife Superior Vision	www.metlife.com	833-393-5433
HealthSavings Account	HSA Bank	www.hsabank.com	800-357-6246
GroupTerm Life	The Standard	www.standard.com	800-628-8600
Permanent Life	Texas Life	www.texaslife.com	800-283-9233
Disability	The Standard	www.standard.com	800-368-1135
Cancer	APL	www.ampublic.com	800-256-8606
Hospital Indemnity	MetLife	www.metlife.com	800-438-6388
Critical Illness	MetLife	www.metlife.com	800-438-6388
Accident	MetLife	www.metlife.com	800-438-6388
Identity Theft	iLock360	www.ilock360.com	855-287-8888
Legal	ARAG	www.araglegal.com/myinfo Access Code: 19053cyp	800-247-4184
403(b) & 457 (b) Plans	TCG Administrators	www.region10rams.org	800-943-9179
Employee Assistance Program	The Standard	www.standard.com	877-851-1631
Pharmacy Discount Card	CleverRX	cleverrx.com/ffga	800-873-1195