HARMONY PUBLIC SCHOOLS 2026-27

BENEFITS GUIDE

SCAN ME

FFGA
Benefit Solutions *Simplified*

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HARMONY PUBLIC SCHOOLS

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

Employee Benefits Center

A guide to your benefits!

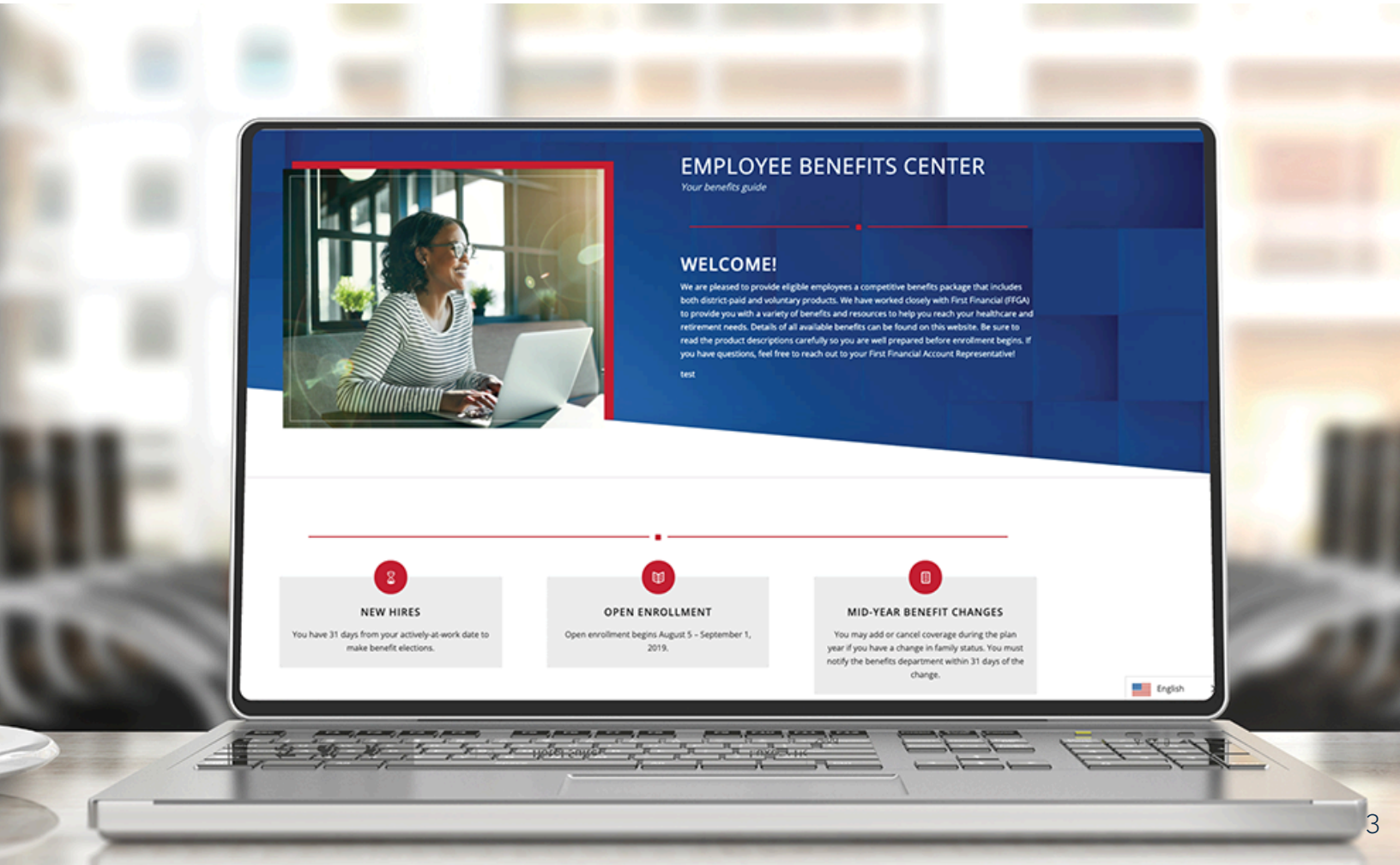
Harmony Public Schools and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

There's no need to register for site access. Simply type the URL below into your browser and you will be directed to your Employee Benefits Center.

SCAN ME!

Scan the QR code to learn more about the plans that are available this plan year!

https://ffbenefits.ffga.com/harmonypublicschools



How to Enroll

Benefits Enrollment

Medical Enrollment Only

Flex and HSA are not open for changes during this enrollment
Plan Year: 2026-2027
Dates: July 8 - Aug. 12, 2026

Online Enrollment

To begin online enrollment, visit https://ffga.benselect.com/Enroll/login.aspx.

Enroll Now

Username & Password

- Username
  - The Username is either your social security number or your Employee ID. (Numbers Only)c
- Password
  - Your PIN is 12 characters which consist of the last four digits of your SSN and full eight-digit birth date in the format (MMDDYYYY).
  - Upon initial login, the password will be required to be changed.
  - Remember your password as you will use this to sign your enrollment confirmation form andcto login in the future.

If you have trouble logging in or forgotten your password, please use the Forgot Password? link to reset your password. If your account has been locked out due to too many failed attempts, please contact the FFGA Help Desk at 855-523-8422.

View Current Benefits

After logging in, you will arrive at the welcome screen. Your current benefits and premiumc 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 andc birth dates listed are correct. If you plan to add dependents, you will need to enter their legal name,c social security numbers and birth dates.

Begin Elections

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

Enrollment Assistance Center Instructions

July 29 -Aug. 12, 2026: Call 855-765-4473 and follow the prompts to be connected to your local FFGA branch office. Hours of operation are 8 a.m. to 5 p.m. (central 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.

Benefit Eligibility & Coverage

Employee Coverage

Eligibility

Eligible employees must be actively at work on the plan effective date for new benefits to be effective.

New Employees

You have 31 days from your actively-at-work date to make benefit elections. Insurance coverage becomes effective on the first day of the month that follows a waiting period of 30 calendar days.

Existing Employees

When it's time to enroll in your benefits, your FFGA Account Representative will be available to assist you with making your elections. Your elections can be made anytime during annual enrollment online from your work or home computer. Before enrollment, take time to educate yourself on the available benefits and what options would work best for you and your family by visiting the Employee Benefits Center.

Mid-year Benefit Changes

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 31 days of the change.

Qualifying Life Events Include:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual and student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

Declining Coverage

If you are eligible for benefits, but wish to DECLINE coverage, please complete the online enrollment either on your work or home computer. Under each option, you will need to select "waive." **You must still complete the beneficiary information.**

Section 125 Plans

Section 125 Plan Information & Rules

A Section 125 Plan provides a tax-saving way to pay for eligible medical or dependent care expenses. The funds are automatically deducted from your paycheck on a pre-tax basis.

Here's How It Works

A Section 125 Plan reduces your taxes and increases your spendable income by allowing you to deduct the cost of eligible benefits from your earnings before tax. Plus, the plan is available to you at no cost, and you're already eligible – all you must do is enroll.

Is It Right For Me?

The savings you may experience with a Section 125 Plan are outlined in the example below. For instance, you could potentially take home about $70 more each month if you participated in your employer's Section 125 Plan – that's a savings of $840 a year!

You cannot change your benefit elections for the plan year unless the benefits office receives notification in writing within 31 days of the status change. If the benefits office is not notified within 31 days of the status change, no benefit change can be made until the next annual open enrollment.

IRS specified changes in family status include:

- Change in legal married status
- Change in number of dependents
- Termination or commencement of employment
- Dependent satisfies or ceases to satisfy dependent eligibility requirements
- Change in residence or worksite that affects eligibility for coverage

Section 125 Plan Sample Paycheck

	Without S125	With S125
Monthly Salary	$2,000	$2,000
Less Medical Deductions	-N/A	-$250
Tax Gross Income	$2,000	$1,750
Less Taxes (Fed/State at 20%)	-$400	-$350
Less Estimated FICA (7.65%)	-$153	-$133
Less Medical Deductions	-$250	-N/A
Take Home Pay	$1,197	$1,267

You could save $70 per month in taxes by paying for your benefits on a pre-tax basis!

**The figures in the sample paycheck above are for illustrative purposes only.*

Employer-paid Benefits

Provided by Harmony Public Schools

Short Term Disability - Offered through Sun Life

Your employer provides you with Short Term Disability. Benefits may begin as soon as 8 days from the date you are unable to work due to an injury or illness and may be paid for up to 12 weeks, as long as you are still unable to work due to a covered disability. It will cover 60% of your total weekly earnings, up to $1,000 per week. Coverage will start 30 days after your hire date. You do have the option to add long term disability as well. Visit the Employee Benefit Center for more information. (30 Day Waiting Period for Eligibility).

Term Life & AD&D Insurance - Offered through the Standard

Your employer provides term life insurance for eligible employees: $100,000 for all exempt employees, $20,000 for hourly/non-exempt employees. The cost of this policy is paid for 100% by your employer. This is a term life policy that is in effect while you are employed.

Financial Wellness - Offered through FinPath

FinPath combines advanced technology and personal Wellness Coaches to empower stronger financial health in our communities. The FinPath software program provides personalized financial analysis and provides recommendations to assist employees with reaching their financial goals.

Employee Assistance Program - Offered through Curalinc

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.

Medical Coverage

TRS-ActiveCare

Your 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.

Blue Cross Blue Shield of Texas | https://www.bcbstx.com/trsactivecare | 1-866-355-5999

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 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 many services and drugs
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive 2 ID cards (BCBS & Express Scripts)

TRS-ActiveCare 2 - Closed to New Enrollees

- Copays for many drugs and services
- 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 gives you access to a large, national network of retail pharmacies.

Medical Enrollment Only.
Supplemental Enrollment for current employees is closed. This option is only available for new hires.

TRS ActiveCare Medical Premiums Houston

ActiveCare Primary			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$569.00	$350.00	$219.00
Employee + Spouse	$1,537.00	$350.00	$1,187.00
Employee + Children	$968.00	$350.00	$618.00
Employee + Family	$1,935.00	$350.00	$1,585.00

ActiveCare Primary Plus			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$669.00	$350.00	$319.00
Employee + Spouse	$1,740.00	$350.00	$1,390.00
Employee + Children	$1,138.00	$350.00	$788.00
Employee + Family	$2,208.00	$350.00	$1,858.00

ActiveCare HD			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$583.00	$350.00	$233.00
Employee + Spouse	$1,575.00	$350.00	$1,225.00
Employee + Children	$992.00	$350.00	$642.00
Employee + Family	$1,983.00	$350.00	$1,633.00

For more information, please refer to the TRS-ActiveCare website.

TRS ActiveCare Medical Premiums
Austin

ActiveCare Primary			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$521.00	$350.00	$171.00
Employee + Spouse	$1,407.00	$350.00	$1,057.00
Employee + Children	$886.00	$350.00	$536.00
Employee + Family	$1,772.00	$350.00	$1,422.00

ActiveCare Primary Plus			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$614.00	$350.00	$264.00
Employee + Spouse	$1,597.00	$350.00	$1,247.00
Employee + Children	$1,044.00	$350.00	$694.00
Employee + Family	$2,027.00	$350.00	$1,677.00

ActiveCare HD			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$540.00	$350.00	$190.00
Employee + Spouse	$1,458.00	$350.00	$1,108.00
Employee + Children	$918.00	$350.00	$568.00
Employee + Family	$1,836.00	$350.00	$1,486.00

For more information, please refer to the TRS-ActiveCare website.

TRS ActiveCare Medical Premiums
El Paso

ActiveCare Primary			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$475.00	$350.00	$125.00
Employee + Spouse	$1,283.00	$350.00	$933.00
Employee + Children	$808.00	$350.00	$458.00
Employee + Family	$1,615.00	$350.00	$1,265.00

ActiveCare Primary Plus			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$560.00	$350.00	$210.00
Employee + Spouse	$1,456.00	$350.00	$1,106.00
Employee + Children	$952.00	$350.00	$602.00
Employee + Family	$1,848.00	$350.00	$1,498.00

ActiveCare HD			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$495.00	$350.00	$145.00
Employee + Spouse	$1,337.00	$350.00	$987.00
Employee + Children	$842.00	$350.00	$492.00
Employee + Family	$1,683.00	$350.00	$1,333.00

For more information, please refer to the TRS-ActiveCare website.

TRS ActiveCare Medical Premiums DFW/Waco

ActiveCare Primary			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$555.00	$350.00	$205.00
Employee + Spouse	$1,499.00	$350.00	$1,149.00
Employee + Children	$944.00	$350.00	$594.00
Employee + Family	$1,887.00	$350.00	$1,537.00

ActiveCare Primary Plus			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$654.00	$350.00	$304.00
Employee + Spouse	$1,701.00	$350.00	$1,351.00
Employee + Children	$1,112.00	$350.00	$762.00
Employee + Family	$2,159.00	$350.00	$1,809.00

ActiveCare HD			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$570.00	$350.00	$220.00
Employee + Spouse	$1,539.00	$350.00	$1,189.00
Employee + Children	$969.00	$350.00	$619.00
Employee + Family	$1,938.00	$350.00	$1,588.00

For more information, please refer to the TRS-ActiveCare website.

TRS ActiveCare Medical Premiums
San Antonio

ActiveCare Primary			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$499.00	$350.00	$149.00
Employee + Spouse	$1,348.00	$350.00	$998.00
Employee + Children	$849.00	$350.00	$499.00
Employee + Family	$1,697.00	$350.00	$1,347.00

ActiveCare Primary Plus			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$586.00	$350.00	$236.00
Employee + Spouse	$1,524.00	$350.00	$1,174.00
Employee + Children	$997.00	$350.00	$647.00
Employee + Family	$1,934.00	$350.00	$1,584.00

ActiveCare HD			
	TRS Premium	Employer Contribution	Employee Total Premium
Employee Only	$515.00	$350.00	$165.00
Employee + Spouse	$1,391.00	$350.00	$1,041.00
Employee + Children	$876.00	$350.00	$526.00
Employee + Family	$1,751.00	$350.00	$1,401.00

For more information, please refer to the TRS-ActiveCare website.

TeleHealth

Teladoc | www.teladoc.com | 855-835-2362
RediMD | www.redimd.com | 855-942-4900

Studies show that more than 50 percent of doctor's office visits can be handled over the phone. With the Telehealth program, you can get a diagnosis quicker and spend less time in the waiting room.

Board Certified physicians will diagnose your illness, recommend treatment, and prescribe medication via telephone or video. You can contact them from anywhere – home, work, school, even while on vacation. They can treat common health issues like acid reflux, allergies, asthma, cold and flu, sinus infections, rashes, sore throat and more.

It's like having a doctor on call whenever you need medical advice. Access is only a call or click away!

Dental Insurance

Plan Choices

DHMO - Cigna | www.cigna.com | 800-244-6224
PPO - Ameritas | www.ameritas.com | 800-487-5553

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

Dental Differences	
DHMO	PPO
Visit your specified provider you choose from the network	Access to providers in or out of network, but save the most when staying in-network
Pre-negotiated fees for services	Cost share with insurance
No deductible or max allowance	Co-pay and max allowance apply
Preventative covered 100%	Preventative covered 100%

PPO Dental Monthly Premiums					
		Low PPO		High PPO	
	District Contribution	Total Premium	Your Premium	Total Premium	Your Premium
Employee Only	$13.13	$22.56	$9.43	$30.84	$17.71
Employee + Spouse	$13.13	$43.56	$30.43	$60.64	$47.51
Employee + Children	$13.13	$82.56	$69.43	$93.12	$79.99
Employee + Family	$13.13	$101.12	$87.99	$123.08	$109.95

DHMO Dental Monthly Premiums			
	District Contribution	Total Premium	Your Premium
Employee Only	$13.13	$13.13	$0.00
Employee + Spouse	$13.13	$23.62	$10.49
Employee + Children	$13.13	$29.89	$16.76
Employee + Family	$13.13	$43.98	$30.85

Vision Insurance

Ameritas | www.ameritas.com | 800-487-5553

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.

Your employer provides you with a vision plan to take care of you and your family's needs. You must enroll in the vision plan each plan year and premiums are typically paid through payroll deduction. Here are just a few of the areas where you will save money with your plan:

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

Vision Monthly Premium					
		Low		High	
	District Contribution	Total Premium	Your Premium	Total Premium	Your Premium
Employee Only	$6.44	$6.44	$0.00	$12.04	$5.60
Employee + Spouse	$6.44	$13.88	$7.44	$24.08	$17.64
Employee + Child(ren)	$6.44	$15.28	$8.84	$26.48	$20.04
Employee + Family	$6.44	$22.48	$16.04	$38.48	$32.04

Flexible Spending Accounts

First Financial Administrators, Inc. | www.ffga.com
1-866-853-3539 P.O. Box 161968 | Altamonte Springs, FL 32716

Medical FSA

A Medical Flexible Spending Account (Medical 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.

Your maximum contribution amount for 2026 is $3,400.

Medical FSA Highlights

- Contributions are automatically deducted from your paycheck on a pre-tax basis, which helps reduce your taxable income and increase your spendable income.
- Your full election will be available to you at the beginning of the plan year.
- Be conservative – any money left in your account at the end of the plan year will be forfeited.
- Use your benefits card to pay for qualified expenses upfront without spending money out of pocket.
- Keep all receipts in case you need to substantiate a claim for tax purposes.

NOTE: The IRS requires proof that all expenses are eligible. Keep all receipts in case you need to substantiate a claim for tax purposes. Your receipt must include the date of purchase or service, amount you were required to pay after insurance, description of the product or service, merchant or provider name, and the patient's name.

Dependent Care FSA

With a Dependent Care Flexible Spending Account, you can set aside part of your pay on a pre-tax basis to pay for eligible dependent care expenses like childcare, babysitters, and adult day care.

You may allocate up to $7,500 per tax year for reimbursement of dependent care services.

If you are married and file a separate tax return, the limit is $3,750.

Dependent Care FSA Highlights

- Eligible dependents must be claimed as an exemption on your tax return.
- Eligible dependents must be children under age 13 or an adult dependent incapable of self-care.
- Funds become available as contributions are made to your account.
- Keep all receipts in case you need to substantiate a claim for tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.

FSA Resources

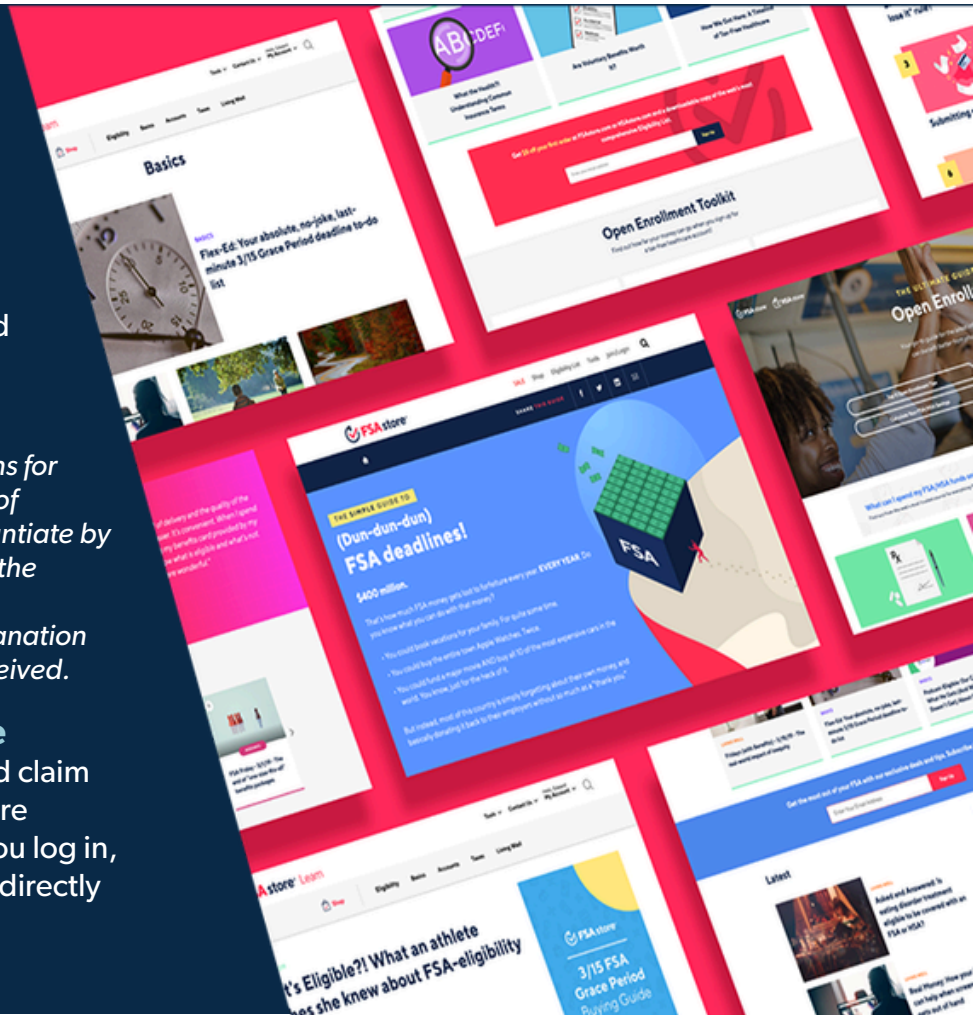
Benefits Card

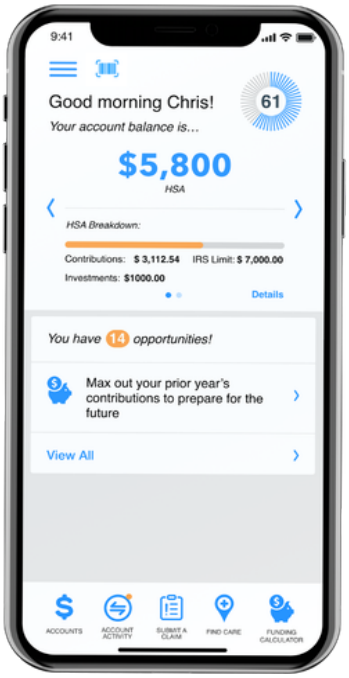
The FFGA Benefits Card is available to all employees that participate in a Medical FSA and/or a Dependent Care FSA. The Benefits Card gives you immediate access to your money at the point of purchase. Cards are available for participating employees, their spouse and any eligible dependents who are at least 18 years old.

The IRS requires validation of most transactions for FSAs. You must submit receipts for validation of expenses when requested. If you fail to substantiate by providing a receipt to FFGA within 60 days of the purchase or date of service your card will be suspended until the necessary receipt or explanation of benefits from your insurance provider is received.

View Your Account Details Online

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





FF Mobile Account App

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

FSA Store

FFGA has partnered with the FSA 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.

FSA store®
Everything Flex Spending.

Health Savings Account

First Financial Administrators, Inc. | www.ffga.com | 1-866-853-3539
P.O. Box 161968 | Altamonte Springs, FL 32716

A Health Savings Account (HSA) 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. 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 and earn interest along the way.
- Portable – you keep it even after you leave 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 you immediate access to your money at the time of purchase.
- Expenses also can be reimbursed through our online portal, 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?

- You must be enrolled in a qualified High Deductible Health Plan (HDHP).
- You cannot be enrolled in Tricare or Medicare or covered under your spouse's traditional (non-HDHP) health care plan.
- You 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).
- You cannot participate if your spouse has a general purpose FSA or HRA at their place of employment.
- You 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
Health Insurance Deductible Limits	• Self: $1,700 • Family: $3,400	• Self: $1,750 • Family: $3,500
$1,000 catch-up contributions (age 55 or older)		

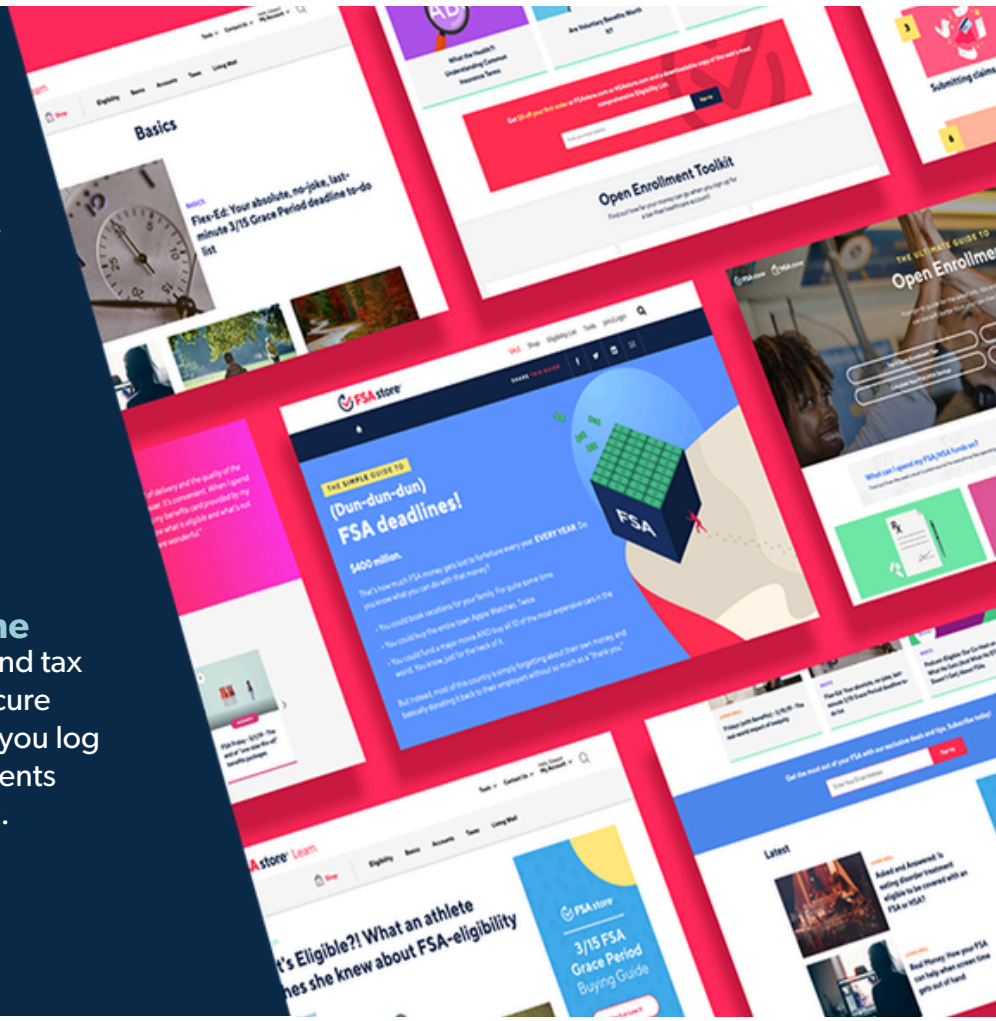
HSA Resources

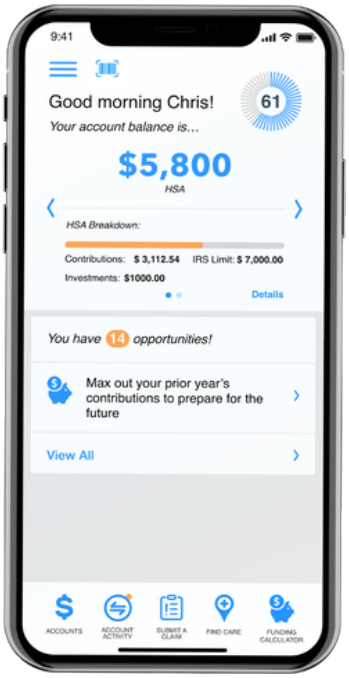
Benefits Card

The FFGA 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 your account balance, find tax forms and check claims status on our secure website. Log in at www.ffga.com. After you log in, you may sign up to have reimbursements directly deposited to your bank account.





FF Mobile Account App

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

HSA Store

FFGA has 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.

Voluntary Term Life

The Standard | www.standard.com | 877-851-1631

Voluntary Term Life Insurance

Voluntary life insurance is term life coverage you can purchase in addition to the basic life plan provided by your employer. 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. Limitations apply, please see policy for details. Visit the Employee Benefits Center for more details.

During Harmony Public Schools' annual enrollment period: If you are enrolled in Additional Life insurance for an amount less than the $200,000, you may elect to increase your coverage by one increment, but not to exceed the guarantee issue amount of $200,000 without having to answer health questions. If your spouse is enrolled in Dependents Life insurance for an amount less than $50,000, you may elect to increase your spouse's coverage by one increment, but not to exceed the guarantee issue amount of $50,000 without having to answer health questions. If your child(ren) is/are not currently enrolled on Dependent Life insurance, you may elect the maximum coverage amount of $10,000 without having to answer health questions.

New Hires are guaranteed issue within their 31 days of enrollment

Texas Life

Permanent Life

Texas Life | www.texaslife.com | 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.

Cancer Insurance

Plan Options

American Fidelity | www.americanfidelity.com | 800-654-8489

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.

Cancer Insurance		
	Low	**High**
Employee	$15.80	$31.62
Employee + Family	$26.86	$53.80

Critical Illness Insurance

Aflac | www.aflac.com | 800-992-3522

Prepare For the Unexpected

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.

Critical Illness Monthly Premiums					
	$10,000	$20,000	$30,000	$40,000	$50,000
18-29	$3.66	$5.94	$8.22	$10.51	$12.79
30-39	$5.18	$9.00	$12.80	$16.60	$20.40
40-49	$7.88	$14.26	$20.84	$27.33	$33.82
50-59	$12.20	$23.03	$33.84	$44.65	$55.47
60+	$19.34	$37.30	$55.26	$73.20	$91.16

Accident Insurance

MetLife | www.metlife.com | 800-438-6388

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

Accident Insurance		
	Low	**High**
Employee	$5.54	$7.75
Employee + Spouse	$10.93	$15.21
Employee + Child(ren)	$12.66	$17.57
Employee + Family	$15.49	$21.51

Long Term Disability Insurance

Sun Life | www.sunlife.com | 800-247-6875

Why Do I Need Disability Insurance?

Have you ever wondered what would happen to your 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 your income to replace, and the waiting period that you begin receiving payments.

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

- How much employer 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?

Hospital Indemnity Insurance

Aetna | www.aetna.com | 888-772-9682

Hospital stays are costly. If you or a family member find yourself in the hospital due to a sudden accident or illness, you may struggle financially, even if you have a good medical plan. With a hospital indemnity plan, you can rest assured those extra expenses won't be a financial burden.

Unlike medical plans, there are no deductibles to meet with a hospital indemnity plan. As soon as you incur a qualified event, you can file a claim and start receiving benefits.

The plan pays a lump sum benefit in a previously specified amount. The money can be used for medical costs, insurance deductibles, groceries, transportation, childcare – the choice is up to you!

Hospital Indemnity Monthly Premiums		
	Low	**High**
Employee	$7.98	$15.65
Employee + Spouse	$18.31	$36.02
Employee + Child(ren)	$12.47	$24.33
Employee + Family	$21.14	$41.32

Voluntary Retirement Plans

TCG | www.tcgservices.com/harmonytx | 800-943-9179

401(a) Retirement Plan

A 401(a) plan is an employer-sponsored retirement plan that allows dollar or percentage-based contributions from the employer, the employee or both. Harmony Public Schools has created this incentive match plan to help you build your retirement savings by rewarding your "Steps" as an employee. Matching contributions are determined by a fixed formula. Beginning in February 2021, all Exempt (salaried teachers, professionals and administrators) employees will receive a 100% match of deferrals to the 403(b) and/or 457(b) Plan up to a cap based on the Step you are currently on. You will vest in your account (the percentage of employer contributions you own) as you stay with Harmony longer. Vesting begins from your original hire date. Vesting starts at 0% the first 2 years, goes to 50% in year 3, 75% in year 4 and 100% at the end of 5 years of employment. Enrollment is automatic if you are contributing to the 403(b) or 457 Plan.

CAP Based on Step	
Step	**Annual Amount**
0-1	$250
2-5	$500
6-10	$1,000
11-15	$1,250
16+	$1,500

403(b) Retirement Plan

Research shows that Americans are living well past retirement years. Are you saving enough to be able to enjoy those years? A 403(b) plan can help you get there.

It's an IRS-approved retirement plan that allows you to set aside money on a pre-tax basis for your retirement. Contributions are conveniently made through payroll deduction, so money is moved from your paycheck into the account automatically. Plus, your employer may even match your contributions based on how much you put into the plan. Now is the time to take full advantage of this opportunity to maximize your retirement savings!

457(b) Retirement Plan

The 457(b) plan is an employer-sponsored voluntary retirement savings plan that allows you to save money for retirement on a tax-deferred or ROTH basis. One significant way the 457(b) differs from the 403(b) is that distributions are never subject to the 10 percent tax for early withdrawal.

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.	

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

401(a) Retirement Plan

TCG | www.tcgservices.com/harmonytx |
800-943-9179 | retirement@ffga.com

401(a) Retirement Plan

A 401(a) plan is an employer-sponsored retirement plan that allows dollar or percentage-based contributions from the employer, the employee or both. Harmony Public Schools has created this incentive match plan to help build your retirement savings by rewarding your "Steps" as an employee. Matching contributions are determined by a fixed formula. Beginning in February 2021, all Exempt (salaried teachers, professionals and administrators) employees will receive a 100% match of deferrals to the 403(b) and/or 457(b) Plan up to a cap based on the Step you are currently on.

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Step	**Annual Amount**
0-1	$250
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6-10	$1,000
11-15	$1,250
16+	$1,500

403(b) Retirement Plans

TCG | www.tcgservices.com/harmonytx |
800-943-9179 | retirement@ffga.com

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 as determined by section 501(c)(3) of the Internal Revenue Code. 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.

How a 403(b) Works

Employees enroll and participate through their employer. Contributions to a 403(b) are made on a pre-tax basis through a Salary Reduction Agreement. This is an arrangement where the participating employee agrees to take a reduction in salary. The amount by which the salary is reduced is directed to investments offered through the employer and selected by the employee. These contributions are called elective deferrals and are excluded from the employee's taxable income. Contributions grow tax-deferred until the time of retirement when withdrawals are taxed as ordinary income.

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

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

457(b) Retirement Plans

First Financial Administrators, Inc. | www.ffga.com |
800-523-8422, option 2 | retirement@ffga.com

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

- Investment options: fixed annuities, variable annuities, or mutual funds
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan
- Receive periodic account statements
- No 10% federal penalty on interest or earnings for early withdrawal
- No current federal income taxes on the money you put into the plan until it is time to take withdrawals

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.

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

COBRA

First Financial Administrators, Inc. | www.ffga.com | 800-523-8422, option 4

Life is full of unexpected events that may impact your health insurance coverage. Under the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA, you have the right to continue your group health coverage such as medical, dental, vision insurance and flexible spending accounts for a limited period of time.

COBRA Highlights

- Temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work, divorce, death or a child no longer qualifying as a dependent. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.
- Either you or your family member are responsible for notifying your employer of a divorce, legal separation or child losing dependent status within 60 days of the event. In the case of termination, death or reduction in hours, your employer will be responsible for letting the provider know that you have the right to continue coverage under COBRA.
- Benefits will remain identical to what you had while employed. However, you will be responsible for paying the full premium, plus any applicable fees.

First Financial Administrators, Inc. provides COBRA administration services for the following plans:
Dental and Vision

Medicare & Age 65

FFMS | https://www.ffga.com/medicare-solutions | 800-523-8422

Questions to Consider Before Retiring

- Do I ***plan*** to Retire?
- Am I ***eligible*** to Enroll?
- ***When*** can I enroll?
- Do I really ***want*** to enroll?
- ***Should*** I enroll now or wait?
- What happens if I ***don't*** enroll when I'm eligible?

medicaresolutions@ffga.com

Whether or not you intend to retire yet, these questions and more may occur as you approach age 65.

Planning for your future is important, and you don't have to do it alone.

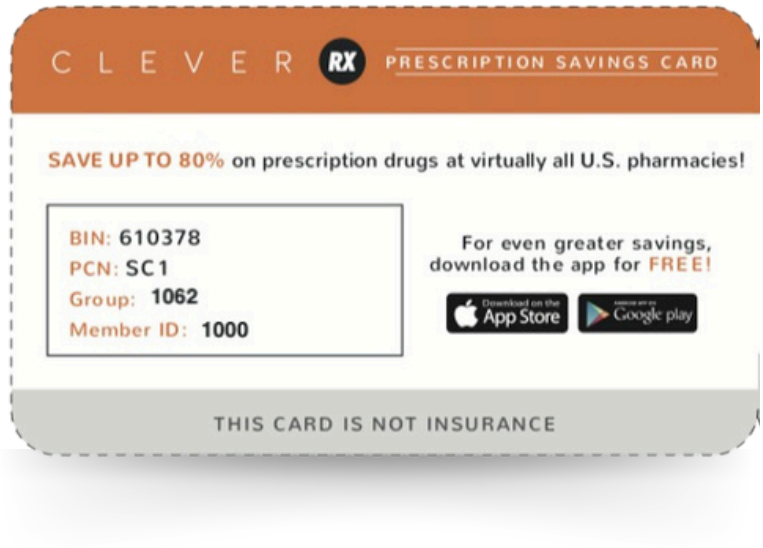
Let the experts at First Financial assist you through this process.

Clever RX

Clever RX | 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 prescription 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!



SCAN ME!

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!

Contact Information

Contact FFGA Administrators

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281-272-7484

Houston - Angela Pina
angela.pina@ffga.com
956-739-7811
or
Evelyn Gonzalez
evelyn.gonzalez@ffga.com
832-768-6706

San Antonio- Miguel Serna
miguel.serna@ffga.com
210-723-5337

Contact Information

Product	Carrier	Website	Phone
Medical	BCBS	www.bcbstx.com/trsactivecare	866-355-5999
Telehealth	Teladoc	www.teladoc.com	855-835-2362
Telehealth	RediMD	www.redimd.com	855-942-4900
Prescription	Express Scripts	www.express-scripts.com/trsactivecare	844-367-6108
Pharmacy Discount Card	Clever Rx	partner.cleverrx.com/ffga	800-873-1195
Dental DHMO	Cigna	www.cigna.com	800-244-6224
Dental PPO	Ameritas	www.ameritas.com	800-487-5553
Vision	Ameritas	www.ameritas.com	800-487-5553
Disability	Sun Life	www.sunlife.com	800-247-6875
Accident	MetLife	www.metlife.com	800-438-6388
Cancer	American Fidelity	www.americanfidelity.com	800-654-8489
Critical Illness	Aflac	www.aflac.com	800-992-3522
Hospital Indemnity	Aetna	www.aetna.com	888-772-9682
Group Term Life	The Standard	www.standard.com	877-851-1631
Permanent Life	Texas Life	www.texaslife.com	800-283-9233
FSA/HSA/DCA	First Financial Administrators	www.ffga.com	866-853-3539
Employee Assistance Program	Curalinc	www.supportlinc.com	800-475-3327
Financial Wellness	FinPath	www.finpathwellness.com	833-777-6545
Retirement	TCG	www.tcgservices.com/harmonytx	800-943-9179
COBRA Medical	TRS	www.trs.texas.gov	800-223-8778
COBRA Vision	VSP	www.ffga.com	800-523-8422 Option 4
COBRA DHMO Dental	CIGNA	www.ffga.com	800-523-8422 Option 4
COBRA PPO Dental	AMERITAS	www.ffga.com	800-523-8422 Option 4