

ELIGIBILITY & ENROLLMENT

Q: Who is eligible for Faith Family Academy benefits?

A: Employees regularly scheduled to work at least **30 hours per week** are eligible.

Q: When do benefits begin for most new hires?

A: Most benefits become effective on the first day of the month following the hire date.
Medical can either be the hire date or the first day of the following month.

Q: Who can I cover as a dependent?

A: Eligible dependents include a legal spouse or qualified domestic partner, children under age 26, and certain disabled children over age 26 who meet the requirements.

Q: Can I change my benefits during the year?

A: Changes are allowed if you experience a **Qualifying Life Event (QLE)**, such as marriage, divorce, birth/adoption, death, or a change in employment or eligibility status.

Q: How long do I have to report a qualifying life event?

A: You must contact the Benefits Department within 30 days. For the birth of a child, the deadline is 60 days for medical coverage only.

MEDICAL

Q: What medical plans are offered?

A: FFA offers three medical plans, **TRS-ActiveCare Primary HMO, Primary+ HMO, and HD PPO**. The insurance is provided through Blue Cross Blue Shield of Texas

Q: Do the HMO plans require a primary care physician?

A: Yes. HMO plans require you to select a **Primary Care Physician (PCP)** and require a referral to see a specialist.





Q: How do I get a medical card?

A:

1. Get your digital card online

Log in to **Blue Access for Members**

Select the ID card icon

You can download or print the card

2. Use the BCBSTX mobile app

Download the app by texting **BCBSTXAPP** to **33633** or download in the Apple store

Create a username and password

You can save the card to your phone

3. Request a physical card

Call a BCBSTX personal Health Guide at **1-866-355-5999**

Q: What if I have a question regarding my prescription

A: Please direct your prescription questions to Express Scripts at **844-367-6701**

TELEMEDICINE - TRS VIRTUAL HEALTH

Q: I am sick, can I see a virtual doctor?

A: Yes, Telemedicine gives you 24/7 access to U.S. board-certified doctors through the convenience of your phone. You must be enrolled in a TRS ActiveCare plan to access this benefit

Q: How do I make an appointment?

A: Telemedicine is provided through Teladoc or RediMD. To make an appointment:

Call **1-855-835-2362** for Teladoc or **1-866-989-2873** for RediMD

Visit: <https://member.teladoc.com/trsactivecare>

Or: www.redimd.com/trsactivecare

Q: Is there a copay for using Telemedicine

A: The cost for TRS ActiveCare Primary and Primary Plus is **\$0 for RediMD** and **\$12 for Teladoc** per visit and the cost for TRS ActiveCare HD is **\$30 for RediMD** and **\$42 for Teladoc**

DENTAL

Q: Do I have to enroll in medical insurance to get dental insurance?

A: No. You may elect dental coverage even if you waive medical coverage.

Q: How do I get a dental card?

A: Log in to Guardian at: www.guardianlife.com

If you don't have an account, click Register and follow the prompts to create one.

Once logged in you will see Your ID cards. You can also see claims or get an estimate.





VISION

Q: Who provides the vision plan?

A: Vision coverage is provided through **VSP using the VSP Choice network**.

Q: How do I find an eye doctor or get a card.

A: To log in go to: www.vsp.com, there is not a card, but you can find an eye doctor and they can look up your benefits using your social security number.

LIFE & DISABILITY

Q: Does Faith Family Academy provide basic life insurance at no cost?

A: Yes. The Basic Life and AD&D benefit is provided **at no cost to the employee**. The coverage amount is **\$25,000**.

Q: What does short-term disability provide?

A: Voluntary Short-Term Disability provides **60% of weekly earnings**, up to **\$1,500 per week**, for up to **11 weeks**, with a **14-day elimination period**.

SUPPLEMENTAL BENEFITS

Q: What are supplemental benefits?

A: Supplemental benefits include accident, critical illness, cancer, disability, life, and hospital indemnity coverage. They are **voluntary and are not medical insurance**.

Q: How can accident insurance help?

A: It can provide a cash benefit for covered accidents or injuries, which may help with expenses such as emergency room visits, hospital stays, fractures, physical therapy, and transportation or lodging.

RETIREMENT

Q: What retirement plans are available?

A: Employees can save through **403(b) and 457(b)** plans using pretax payroll deductions.

Q: What is the 2026 contribution limit listed in the guide?

A: The guide lists an IRS contribution limit of **\$24,500 for 2026**.

Q: Can I change or stop my retirement contributions?

A: Yes. The guide states that you can change your contribution amount or stop payroll contributions at any time.

Q: I am considering retirement, who do I contact.

A: You will need to contact TRS at **800-223-8778** or visit the TRS website [TRS active member retirement planning page](#)





RETIREMENT - CONTINUED

Q: When does FFA complete my certification for retirement

A: Payroll will complete the form electronically for TRS after your final paycheck from FFA is processed and reported to TRS by the **6th of the following month**.

ADDITIONAL BENEFITS

Q: What is the Employee Assistance Program?

A: It is a confidential work-based benefit that helps employees handle personal or job-related challenges, such as stress, grief, mental health concerns, or financial worries. It often covers family members and provides short-term counseling, referrals, and expert guidance.

Q: Is the Employee Assistance Program free?

A: Yes. The EAP is provided **at no cost** and offers confidential assistance. Employees and loved ones are eligible for **three sessions per person per plan year**.

Q: What types of issues can the EAP help with?

A: Services can help with stress, marital or family problems, anxiety and depression, substance abuse, financial issues, childcare, and concerns involving aging parents.

Q: Is there a will-preparation benefit?

A: Yes. ComPsych provides access to prepare documents such as a **Last Will and Testament, Power of Attorney, Healthcare Directive, and Living Trust**.

IMPORTANT CONTACTS

Q: Who should I contact with general benefits questions?

A: Email benefits@faithfamilyacademy.com or the **MMA Member Support Center** can assist with benefits questions, coverage inquiries, claims, ID cards, enrollment, and finding in-network providers.

Q: How do I contact the Member Support Center?

A: Call **1-855-472-5424, PIN 2230**, or email FaihtFamily@marshmma.com. Representatives are available Monday-Friday, 8 a.m.-6 p.m. Central.

