EMPLOYEE BENEFITS OVERVIEW GUIDE

PLAN YEAR:
FEBRUARY 1, 2018 –
DECEMBER 31, 2018

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EMPLOYEE BENEFITS CENTER

HTTP://BENEFITS.FFGA.COM/GLENROSEISD

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First Financial Group of America
First in Service and Expertise

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. For a more detailed explanation of benefits you may contact your Account Manager or First Financial Administrators at 1-800-523-8422 or visit http://benefits.ffga.com.

EMPLOYEE BENEFITS CENTER

NEW EMPLOYEE BENEFITS CENTER – YOUR GUIDE TO YOUR BENEFITS!

We've created a custom site just for you! Find detailed information about current and upcoming benefits, voluntary product offerings and employer programs, Section 125 & Flex Information, important contact numbers and links, and downloadable forms and brochures.

http://benefits.ffga.com/glenroseisd

HOW TO ENROLL

To prepare for enrollment, visit the *Employee Benefits Center* at http://benefits.ffga.com to review all detailed benefit information. Once you are ready to enroll, log in to FFenroll at https://ffga.benselect.com/enroll. Before you begin enrolling, you will be able to review your current benefits.

LOGIN AND PIN

Your login is your social security number (no dashes) and your PIN is the last four digits of your social security number and the last two digits of your birth year (678977)
Once you login you will arrive at the Welcome Screen. Click "Next", then:

- Verify your personal information
- Verify all dependent information (ssn/date of birth) ***Very Important***
- View employment information

USEFUL INFORMATION TO KNOW

- Write your PIN number down
- Contact First Financial at 855"523"8422 with any technical questions
- No changes will be permitted until annual enrollment, unless you have an IRS S125 qualified event

SECTION 125 PLAN INFORMATION AND 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 have to do is enroll.

IS IT RIGHT FOR ME?

The savings you may experience with a Section 125 Plan are outlined below. By utilizing the Section 125 Plan, you would have $70 more every month to apply toward insurance benefits or other needs. That's a savings of $840 a year!

SECTION 125 SAMPLE PAYCHECK

	WITHOUT S125	WITH S125
MONTHLY SALARY	$2000	$2000
LESS MEDICAL DEDUCTIONS	- N/A	- $250
TAXABLE GROSS INCOME	$2,000	$1,750
LESS TAXES (FED/STATE @ 20%)	- $400	- $350
LESS ESTIMATED FICA (7.65%)	- $153	- $133
LESS MEDICAL DEDUCTIONS	- $250	- N/A
TAKE HOME PAY	**$1,197**	TAKE HOME PAY **$1,267**

$70 SAVINGS PER PAYCHECK

NEED TO MAKE CHANGES?

You're able to change your election each year during your annual benefits enrollment, but the only time Internal Revenue Code regulations allow you to make a change during the plan year itself is if you experience a qualified event. Some examples 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

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FLEXIBLE SPENDING ACCOUNTS

MEDICAL FSA

Medical Flexible Spending Accounts (FSA) allow you to set aside pre-tax payroll deductions each paycheck to pay for out of pocket medical, dental and vision expenses for you and your family.

During open enrollment you will estimate the amount you think you will need during the year. This amount will be taken out of each paycheck. Your full annual election will be available to you at the beginning of the plan year.

Your employer has chosen the $500 Roll-Over Option for your plan. This option allows you the opportunity to roll over $500 of unclaimed Medical FSA funds into the following plan year. Any amount in excess of $500 will be forfeited under the use-it-or-lose-it rule.

FSA PLAN YEAR IS: FEBRUARY 1, 2018 – DECEMBER 31, 2018

FSA MAX: THE MAXIMUM YOU CAN SET ASIDE EACH YEAR IS $2,650.00

DEPENDENT CARE FSA

With a Dependent Care Flexible Spending Account (FSA), you can set aside part of your pay on a pre-tax basis to pay for eligible dependent care expenses, such as:

- Day Care Centers
- Before/After School Care
- Mothers-Day-Out Program
- Nursery Schools
- Babysitters
- Nanny
- Au Pair
- Daycamps

YOU MAY ALLOCATE UP TO $5,000 PER TAX YEAR FOR REIMBURSEMENT OF DEPENDENT DAY CARE SERVICES.

($2,500 if you are married and file a separate tax return).

This account allows you to pay for day care expenses for your qualifying dependent/child with pre-tax dollars while you (and your spouse) are working, seeking employment, and/or attending school as a full time student (for at least five months of the year).

Eligible dependents must be claimed as an exemption on your tax return. For full plan details, view the FSA Booklet available on the Employee Benefit Center.

RESOURCES FOR FSA MANAGEMENT

FLEXIBLE BENEFITS CARD

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

The IRS requires validation of most transactions. You must submit receipts for validation of expenses when requested. If you fail to substantiate by providing a receipt to First Financial 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.

FF FLEX MOBILE APP

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

Your Employer ID Number is FFA441. *You must have this number or your Flex Benefits Card number to register your account on the FF Flex Mobile App.*

FSA STORE

First Financial has partnered with the FSA Store to bring you an easy to use online store to better understand and manage your FSA. Visit *http://www.ffga.com/fsaextras* for more details & special deals!

- Shop at FSA Store for eligible items from bandages to wheel chairs and thousands of products in between
- Browse or search for eligible products and services using the FSA Eligibility List
- Visit the FSA Learning Center to help find answers to questions you may have about your FSA

Benefits at a glance

Visit http://benefits.ffga.com for rates and benefit information.

Medical– TRS ActiveCare

Aetna is the plan administrator for the TRS-ActiveCare plans.

Aetna offers:

- A variety of plan and network options to suit your individual needs
- A Health Concierge available by phone for answers and guidance on care and benefits
- Online services and mobile apps for easy access to health information and tools, wherever you travel.

To get the best view of Aetna resources and plan information, visit *www.trsactivecareaetna.com*. Please learn about your Aetna medical plan and take advantage of all it offers for your health and well-being.

Dental – Ameritas

Oral care can be a significant financial expense. Having dental insurance can help cover the costs. Help keep your family's smiles healthy with dental insurance

Dental Plan Monthly Rates	High Plan	Low Plan
Employee Only	$36.04	$22.50
Employee & Spouse	$80.08	$50.32
Employee & Children	$76.55	$53.28
Family	$122.99	$85.45

Vision – Superior Vision

Vision insurance is a way to help cover expenses incurred for eye care services from eye care professionals such as optometrists and ophthalmologists. Regular eye exams can offer more than just measuring your eye sight! They can identify serious eye diseases early, allowing time for treatment. Most people don't realize that eye exams can also reveal the early signs of serious illnesses like diabetes, heart disease and high blood pressure.

Vision Plan Monthly Rates	
Employee Only	$8.85
Employee & Children	$15.94
Employee & Spouse	$15.04
Employee & Family	$23.88

Disability – American Fidelity

Disability insurance pays a cash benefit and is designed to help protect you if you can't work due to a covered injury or sickness. It pays a monthly benefit amount based on a percentage of your gross income, so you may continue to pay for everyday living expenses.

ACCIDENT INSURANCE – AMERICAN FIDELITY

Accidents are inevitable. Even though you can't always prepare for unforeseen events, you can plan ahead. Accident Insurance is designed to help cover some of the expenses that can result from a covered accident, and benefit payments are made directly to you.

CRITICAL ILLNESS INSURANCE – AFLAC

If you experience an event such as a heart attack or stroke, Critical Illness Insurance may help. It pays a lump sum amount to help with expenses that may not be covered by major medical insurance – house payments, everyday expenses, lost income, and more.

HOSPITAL INDEMNITY INSURANCE – AFLAC

A trip to the hospital can be a little intimidating. And while we can't take all the uncertainty out of your stay, Aflac can help you make some of those unexpected costs a bit more manageable.

PERMANENT, PORTABLE LIFE INSURANCE – TEXAS LIFE

Ensuring your family is financially covered in the event of a loss is an important way of showing them you care about their needs. Life Insurance can help. Portable, Individual Life Insurance policies may help your family in the event of your death. The application process is simple. You only have to answer three health questions, and there are no medical exams required.

TERM LIFE INSURANCE – DEARBORN

Group life insurance allows you to purchase affordable life insurance on yourself, spouse and dependent children. This is term insurance, available as long as you are employed by district.

Employees enrolling in the coverage after the first 31 days of their employment will be subject to insurability and must complete a health questionnaire prior to coverage being issued.

Life insurance is an important purchase to make. It is impossible for life insurance to emotionally compensate for a loss, but it may help ease the financial obligations left to your loved ones such as your mortgage, college tuition, other debts, and daily living expenses. Term Life Insurance offers protection during your peak earning years when you have financial responsibilities such as paying a mortgage or supporting your family.

LEGAL – LEGAL SHIELD

Pre-paid legal provides access to a variety of legal services for you and your family at an affordable monthly cost. These services include, but are not limited to, advice on unlimited issues, attorney letters or calls made on your behalf, and contract and document review. Simply call an 800 number to access legal counsel and advice from qualified lawyers. This product provides peace of mind in today's litigious environment.

ID THEFT PROTECTION – LEGAL SHIELD

Protect yourself and your family from the fastest growing crime in the US: Identity Theft. A low monthly cost provides protection by scouring the dark web for any compromised accounts and restores your identity with

24/7/365 support. This protection saves you money and time by relying on a service to handle all the details involved when your identity is stolen.

Retirement Options

First Financial offers a variety of options to help supplement your future income and help achieve your financial goals

Which one is right for me?

403(b)

A 403(b) plan is a retirement plan for specific employees of public schools & tax-exempt organizations. These plans allow you to invest in either annuities or mutual funds. A 403(b) Plan allows you to reduce your federal taxable income by the amount you choose to contribute. 403(b) contributions can be pre-tax or after-tax (Roth), based on the plan document and investment provider options.

457(b)

The 457 Plan is your employer-sponsored group retirement plan, allowing you to save for retirement in a fixed annuity and/or mutual fund options. It is a deferred compensation plan established by state and local governments and tax-exempt employers. Eligible employees are allowed to make salary deferral contributions to the 457 plan. Deductions can be pre-tax or after-tax (Roth), based on the plan document and investment provider options.

Traditional IRA

With a Traditional IRA, contributions may be tax deductible, and earnings grow tax-deferred.

Roth IRA

With a Roth IRA, contributions are made with after-tax dollars, and it offers the possibility of withdrawing account earnings on a tax-free basis.

FFInvest

FFInvest offers a valuable benefit to help you save for the future. Saving now can help you have the income you'll need at retirement. Participating in the Plan is easy. You contribute a portion of your pay to your Plan account each payday through convenient payroll deduction. Contributions are then allocated to the Plan's investment options you select.

There are significant tax advantages, too. For example, if you elect pre-tax deductions, your qualifying contributions and all earnings on your account are not subject to current federal income tax (or, where applicable, state or local taxes) until you take them out of the Plan. This tax deferral gives your retirement savings ability to grow under the most favorable terms possible. Your district's retirement plan also offers Roth (after-tax) deductions. By combining convenience with these special tax benefits, your retirement savings plan offers you one of the best ways to fund your future.

You may contribute $18,000 or $24,000 annually if you are age 50 and over.

We are excited to offer you this worthwhile benefit and we hope you will use it to help make your retirement dreams a reality. As with any investment, there are risks involved but FFInvest offers a wide range of choices that allow you to tailor your investments to match your risk tolerance. Get started today and take the first step toward a brighter future.

Notes

IMPORTANT CONTACTS

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BENEFIT	VENDOR	PHONE	WEBSITE
Medical	TRS ActiveCare Aetna	800-222-9205	www.trsactivecareaetna.com
Dental	Ameritas	800-487-5553	www.ameritas.com
Vision	Superior Vision	800-507-3800	www.superiorvision.com
Disability	American Fidelity	800 654-8489	http://americanfidelity.com/
Accident	American Fidelity	800 654-8489	http://americanfidelity.com/
Critical Illness	Aflac	800-433-3036	www.aflac.com
Hospital Indemnity	Aflac	800-433-3036	www.aflac.com
Permanent Life	Texas Life	800-283-9233	www.texaslife.com
Group Life	Dearborn	800-348-4512	www.dearbornnational.com
Legal	Legal Shield	800-654-7757	www.legalshield.com
Identity Theft	Legal Shield	800-654-7757	www.legalshield.com