Employee Benefits Website
https://www.benefitsolver.com
Company Key – springisd (case sensitive)

Rosalyn Punch, Account Manager
Cell Phone: 713-882-1015
rosalyn.punch@ffga.com

John Brick, Sr. Account Administrator
Cell Phone: 832-859-5865
john.brick@ffga.com

11811 NORTH FREEWAY, STE. 900, HOUSTON, TX 77060
OFFICE: 800-523-8422

What’s inside?
EMPLOYEE BENEFITS WEBSITE
HOW TO ENROLL
S125 PLAN INFORMATION
FLEXIBLE SPENDING ACCOUNTS
AVAILABLE RESOURCES
BENEFITS AT A GLANCE
CONTACT INFORMATION
How to Enroll

Your First Financial Account Manager will be on site to assist you in enrolling in your benefits. Please be on the lookout for notification of the enrollment location and dates/times that the Account Managers will be available to assist you. You also have the option to enroll online 24/7 through the Benefitsolver website during your enrollment period.

To prepare for your enrollment, visit https://www.benefitsolver.com, to review currently enrolled benefits and dependent information. Please visit the Reference Center on your home page (after you log-in to BenefitSolver) to review the new available benefit plan information sheets for the upcoming plan year. Again, please follow the login setup and navigation instructions that are included on the last page of this booklet.

ON SITE ENROLLMENT

- What to have ready for your enrollment:
  - Social Security Numbers and dates of birth for all Spouses and eligible Dependents
  - Any Status/Life Event or address changes
  - Questions about available benefits

ONLINE ENROLLMENT

Visit the enrollment website at www.benefitsolver.com and Log-in with your User Name and Password for this benefit website. If this is your first time logging into this site, click Register to get started. The site will request your social security number, date of birth (mm/dd/yyyy) and company key (springisd). The site will ask you to create your User Name (8 characters or longer) and Password (8 characters or longer and have a combination of letters and numbers).

Login

- Once your register the first time, go to User Name and Password.
- If user name/password are forgotten, clickForgot Your User Name or Password and proceed with prompts
- Your company key is springisd (case sensitive)

USEFUL INFORMATION TO KNOW

- Contact First Financial at 855-523-8422 with any technical questions
- No changes will be permitted after annual enrollment, unless you have an IRS S125 qualified event

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 https://www.benefitsolver.com

Enrollment begins

July 1, 2017 to August 17, 2017
Employee benefits website
NEW BenefitSolver Reference 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.

https://www.benefitsolver.com
(please follow login setup and navigation instructions included on the last page of this Booklet)
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**

<table>
<thead>
<tr>
<th>WITHOUT §125</th>
<th>WITH §125</th>
</tr>
</thead>
<tbody>
<tr>
<td>MONTHLY SALARY</td>
<td>$2000</td>
</tr>
<tr>
<td>LESS MEDICAL DEDUCTIONS</td>
<td>N/A</td>
</tr>
<tr>
<td>LESS TAXES (FED/STATE @ 20%)</td>
<td>$400</td>
</tr>
<tr>
<td>LESS ESTIMATED FICA (2.3%)</td>
<td>$153</td>
</tr>
<tr>
<td>LESS MEDICAL DEDUCTIONS</td>
<td>$250</td>
</tr>
<tr>
<td>TAKE HOME PAY</td>
<td>$1,197</td>
</tr>
</tbody>
</table>

SAVINGS $70 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
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: September 1, 2017 – August 31, 2018
FSA MAX: The maximum you can set aside each year is $2,600.

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
- Day Camps

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 Reference Center in Benefitsolver website.
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 FFA149. 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
Medical- TRS Active Care

Aetna is the plan administrator for the TRS-Active Care plans. The 2017-2018 rates and/or plan changes have not been published by Aetna/TRS and are expected mid-June. Once the rates and plan information has been released all employees will be notified by the district.

First Financial Group of America enrolls this product for your district however any product questions or concerns need to be directed to Aetna or your district benefit administrator.

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.

Employee Assistance Program – American Fidelity

As a value added service, American Fidelity offers confidential legal, financial and life coaching services to help with every day issues.

RESOURCES FOR WORK AND LIFE – LIFE WORKS

- Telephonic Life Coaching
  - 3 phone sessions with a master’s level certified life coach per issue
  - Assist participant in exploring and identifying personal strengths and solutions
  - Participant and coach work together to develop personalized plan to meet participant’s life goals
  - Examples of life coaching issues include personal goals, relationship issues, adjusting to situations, career planning and handling the workplace

- 24/7 Resources
  - Online and mobile app
  - Access to legal library on more than 900 legal topics including legal guides, forms and an interactive Will Program
  - Access to financial library with 40 interactive tools and assessments, including articles, podcasts and CDs on financial health topics
RESOURCES FOR WORK AND LIFE – LIFE WORKS CONT’D

• Work-Life Program
  - Telephonic support for legal and financial issues
  - Access to Ceridian LifeWorks on staff attorneys to discuss legal areas such as estate law, living wills/power of attorney, real estate law, family law, credit and collections
  - Access and discount to network of 22,000 attorneys
  - Access to Ceridian LifeWorks on staff financial counselors

CONTACT AMERICAN FIDELITY’S LIFE WORKS EAP PROGRAM

• Phone: 800-456-0018
• Website:  www.lifeworks.com

Health Savings Accounts - FFGA

Health Savings Accounts are tax-favored trust or custodial accounts that earn you interest. They combine tax-free savings earmarked for qualified medical expenses with a qualified High Deductible Health Plan (HDHP).

Money deposited tax-free into an HSA is used for qualified medical expenses not covered by insurance or that fall short of your plan’s deductible. The high deductible plan (with traditionally lower premiums) would kick in to cover any larger, qualified medical expenses. You gain the power to choose the best way to use the money you typically spend on health insurance premiums alone and the potential to let the account grow tax-free until you need it most. The 2017 HSA maximum contribution is $3,400.00 for self and $6,750.00 for family.

Gap – American Fidelity

How will you prepare for out-of-pocket expenses from hospital and doctor bills? Most insurance will only cover a portion of your overall medical expenses. The medical gap plan is designed to help cover your out-of-pocket expenses that can really add up.

Supplementing your major medical with Medical GAP Insurance may help you pay for expenses, such as deductibles, co-payments, & co-insurance. Please note: this plan is non-HSA compliant, which means you cannot have a HSA and this GAP option.

Hospital Indemnity – Aflac

Even a small trip to the hospital can have a major impact on your finances. Hospital Indemnity Insurance provides financial assistance to help with out-of-pocket expenses that major medical insurance doesn’t cover.

<table>
<thead>
<tr>
<th>AFLAC HOSPITAL INDEMNITY (SEMI-MONTHLY RATES)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
</tr>
<tr>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td>Employee + Family</td>
</tr>
</tbody>
</table>
New Dental – Cigna PPO or Cigna DHMO plans

The Total Cigna PPO has a Plan Year maximum of $1,000, with an annual deductible for Individual $50 and Family $150.

- Freedom to choose dentist in or out-of-network – Please note: if you stay in-network the cost out of pocket at time of service will be less or you. The in-network PPO dentists agree to lower contract rates. Preventative Care (e.g., cleaning, exams and x-rays) is paid at 100% and not subject to the deductible
- Basic Restorative Care (e.g., fillings, root canals and gum treatments) is paid at 80% up to Annual Maximum
- Major Services (e.g., crowns, bridges, implants and dentures) are covered at 50% up to annual maximum
- Orthodontia available for children up to age 26

<table>
<thead>
<tr>
<th>CIGNA PPO PLAN (SEMI-MONTHLY RATES)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
</tr>
<tr>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>Employee + Children</td>
</tr>
<tr>
<td>Employee + Family</td>
</tr>
</tbody>
</table>

The Cigna DHMO Plan focus is on maintaining oral health, prevention and cost-containment. Members may see a primary care dentist as often as necessary.

- Must choose from the directory of Cigna DHMO dentists
- No claim forms
- No annual maximum
- No deductibles

<table>
<thead>
<tr>
<th>CIGNA DHMO PLAN (SEMI-MONTHLY RATES)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
</tr>
<tr>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td>Employee + Family</td>
</tr>
</tbody>
</table>

New Vision – Superior Vision

Superior Vision plan offers an economical way to purchase eye examinations, eyeglasses and contact lenses from Member doctors. Regular eye exams can offer more than just eye sight measurements. They can identify serious eye diseases early, allowing time for treatment. The new plan offers higher frame allowance, more lens coverage, and lower premiums!

- Eye Examination - $10- Co-payment
- Materials - $15 Co-payment
- Exam/Lenses – Every 12 Months
- Frames – Every 12 Months with a $150 Frame Allowance

<table>
<thead>
<tr>
<th>SUPERIOR VISION (SEMI-MONTHLY RATES)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
</tr>
<tr>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>Employee + Children</td>
</tr>
<tr>
<td>Employee + Family</td>
</tr>
</tbody>
</table>
Disability – American Fidelity New Plan

American Fidelity’s Long-Term Disability Insurance offers a variety of plan features and benefit amounts to meet the needs of each person/family. The benefit is paid directly to you and helps provide financial peace of mind so you can focus on getting better and returning to work. You will have 2 factors that determine your rates:

- Options for Waiting period in calendar days of 7th, 14th, 30th, 60th or 150th day of disability
- Amount of coverage 66 2/3% or 50% of your annual salary up to the maximum of $7,500 monthly benefit
- All employees are offered a guaranteed issue for open enrollment, but will have a Pre-Existing limitation for anything being treated, should be treated or you are taking medications for 3 months prior to the effective date will not be covered for the first 12 months
- Employees will have the opportunity to elect some Optional Benefits riders, please see your FFGA representative for more details

Cancer Insurance - Allstate

If cancer touches someone in your family, this plan may help ease the impact on your finances. Benefit payments are made directly to you, allowing you to pay for expenses like copayments, hospital stays, and house and car payments.

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Low Option</th>
<th>Medium Option</th>
<th>High Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$10.17</td>
<td>$17.30</td>
<td>$27.19</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$16.33</td>
<td>$27.05</td>
<td>$41.91</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$14.25</td>
<td>$24.55</td>
<td>$38.84</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$20.40</td>
<td>$34.29</td>
<td>$53.55</td>
</tr>
</tbody>
</table>

Critical Illness Insurance – Aflac

Critical illness insurance offers you financial protection when you need it the most with cash benefits paid directly to you. Supplementing your major medical with critical illness insurance helps you pay for your care so you can focus on getting well.

- Guaranteed issue up to $30,000
- Plan covers heart attack, stroke, cancer, coma, major organ transplant and other listed conditions
- Wellness benefit pays $100 for annual health screening tests
NEW Accident Insurance – MetLife

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. MetLife offers a Low/High Plan, see plan offerings below:

ACCIDENT PLAN OPTIONS

• Fracture/Dislocation Benefits – varies on size of broken bone or dislocation
  ✓ Low Plan - Up to $3,000
  ✓ High Plan – Up to $6,000

• Emergency Room
  ✓ Low Plan - $50
  ✓ High Plan - $100

• Hospital/Facility Standard Admission
  ✓ Low Plan - $500
  ✓ High Plan - $1,000

• Major Diagnostic Exam
  ✓ Low Plan - $100
  ✓ High Plan - $200

• X-Ray
  ✓ Low Plan - $100
  ✓ High Plan - $200

METLIFE ACCIDENT PLAN PREMIUMS (SEMI-MONTHLY RATES)

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Low Plan</th>
<th>High Plan</th>
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</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$3.35</td>
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<tr>
<td>Employee + Spouse</td>
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<tr>
<td>Employee + Children</td>
<td>$6.78</td>
<td>$12.07</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$8.51</td>
<td>$14.97</td>
</tr>
</tbody>
</table>

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.
NEW Basic and Voluntary Group Term Life – Standard Ins.

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.

- District provides 1½ times employees salary for Basic Life and AD&D at no cost to employees
- Guaranteed issue up to $300,000 for new hires within 31 days of hire. Existing employees electing coverage will be subject to medical underwriting.
- Employee can elect additional coverage in increments of $10,000 up to 5 x annual salary to a maximum of $500,000
- Coverage available for spouse and child(ren) only if employee elects additional coverage for themselves

NEW Legal – Hyatt Legal Plan

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. The semi-monthly premium for Family Coverage is **$8.25**

NEW ID Theft Protection – iLOCK360

Spring ISD is offering iLock360 as an Employer Paid Benefit new this year. Protect yourself and your family from the fastest growing crime in the US: Identity Theft. Employees have the option to purchase the Plus and Premium packages for a low monthly cost on themselves and/or Family. This important protection saves you money and time by relying on a service to handle all the details involved when you and/or your dependents have their identity stolen.

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Basic Plan</th>
<th>Plus Plan</th>
<th>Premium Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>FREE</td>
<td>$4.00</td>
<td>$7.50</td>
</tr>
<tr>
<td>Employee + Spouse</td>
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<td>$11.00</td>
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<td>Employee + Children</td>
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<td>$6.50</td>
<td>$10.00</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>N/A</td>
<td>$10.00</td>
<td>$13.50</td>
</tr>
</tbody>
</table>
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.
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Vendor</th>
<th>Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>TRS ActiveCare Aetna</td>
<td>800-222-9205</td>
<td><a href="http://www.trsactivecareaetna.com">www.trsactivecareaetna.com</a></td>
</tr>
<tr>
<td>Flexible Spending &amp; Dependent Care</td>
<td>FFGA</td>
<td>866-853-3539</td>
<td><a href="http://www.ffga.com">www.ffga.com</a></td>
</tr>
<tr>
<td>Health Savings Account (HSA)</td>
<td>FFGA</td>
<td>866-853-3539</td>
<td><a href="http://www.ffga.com">www.ffga.com</a></td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>American Fidelity</td>
<td>800-654-8489</td>
<td><a href="http://www.americanfidelity.com">www.americanfidelity.com</a></td>
</tr>
<tr>
<td>Gap</td>
<td>American Fidelity</td>
<td>800-654-8489</td>
<td><a href="http://www.americanfidelity.com">www.americanfidelity.com</a></td>
</tr>
<tr>
<td>Hospital Indemnity</td>
<td>AFLAC</td>
<td>800-433-3036</td>
<td><a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a></td>
</tr>
<tr>
<td>Dental</td>
<td>Cigna</td>
<td>800-244-6224</td>
<td><a href="http://www.cigna.com">www.cigna.com</a></td>
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<tr>
<td>Critical Illness</td>
<td>AFLAC</td>
<td>800-433-3036</td>
<td><a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a></td>
</tr>
<tr>
<td>Cancer</td>
<td>Allstate</td>
<td>800-521-3535</td>
<td><a href="http://www.allstateatwork.com">www.allstateatwork.com</a></td>
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<tr>
<td>Accident</td>
<td>MetLife</td>
<td>800-438-6388</td>
<td><a href="http://www.metlife.com">www.metlife.com</a></td>
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<td>Permanent Life</td>
<td>Texas Life</td>
<td>800-283-9233</td>
<td><a href="http://www.texaslife.com">www.texaslife.com</a></td>
</tr>
<tr>
<td>Group Life</td>
<td>Standard Ins.</td>
<td>800-628-8600</td>
<td><a href="http://www.standard.com">www.standard.com</a></td>
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<tr>
<td>Legal Plans</td>
<td>Hyatt Legal</td>
<td>800-821-6400</td>
<td><a href="http://www.legalplans.com">www.legalplans.com</a></td>
</tr>
<tr>
<td>ID Protection</td>
<td>iLOCK360</td>
<td>855-287-8888</td>
<td><a href="http://www.ilock360.com">www.ilock360.com</a></td>
</tr>
<tr>
<td>Employee Assistance Program (EAP)</td>
<td>American Fidelity</td>
<td>800-456-0018</td>
<td><a href="http://www.lifeworks.com">www.lifeworks.com</a></td>
</tr>
</tbody>
</table>
This is an outline of benefits only. If there is a conflict between the terms of this outline of benefits and the contract, the terms of the contract will prevail. Please see a Benefits Advisor or review plan summary in the Reference Center at www.benefitsolver.com for additional information.