

FLOUR BLUFF ISD

2019 Plan Year Benefits

Medical Insurance- Aetna

Employees must elect or decline new coverage being offered by district for the 2020 plan year. No alternative options are available due to coverage belonging to FBISD.

Dental Insurance- Aetna

Employees must elect or decline new coverage being offered by district for the 2020 plan year. No alternative option is available due to coverage belonging to FBISD.

Vision Insurance- Eyetopia Vision

Employees are eligible to COBRA their vision coverage for up to 18 months. Notice will go out after January 1, 2020. Employees may reach out to COBRA at cobra@ffga.com. Employees may choose to bypass COBRA and reach out to Eyetopia directly to choose an individual vision plan. Eyetopia may be reached at 800-662-8264 or email support@eyetopia.org.

Disability Insurance- American Fidelity Assurance Company (AFA)

The AFA- Disability coverage is a group coverage and not eligible for porting or converting coverage. Employee must elect or decline new coverage being offered by the district for the 2020 plan year. No alternative options are available with AFA.

Cancer Insurance- American Fidelity Assurance Company

The AFA- Cancer plan is a portable plan (meaning the employee **can keep coverage**). Employees may reach out to AFA to set up payment options at 1-800-943-2231. Employees have 70 days to reach out to AFA- Cancer to complete bank draft to continue coverage.

Permanent Life Insurance- Texas Life

Permanent Life Insurance provided by Texas Life are individual policies that belong to the employees. **They are portable at the same cost and coverage.** Premium rates are locked at age of purchase of life policy. Employees may reach out to Texas Life at 1-800-283-9233, ext 6814 to set up payment arrangements. They may also login to their personal accounts at www.texaslife.com and complete a bank draft.

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Term Life Insurance- American Fidelity Assurance

The AFA- Term Life plan is a portable plan (meaning the employee **can keep coverage**) and the rate is locked in at age of purchase. Employees may reach out to AFA to set up payment options at 1-800-943-2231. The deadline is 70 days after termination date of 12/31/2019.

Group Life Insurance- Dearborn Life Insurance Company

The Dearborn Life Insurance is not eligible for porting or converting coverage. Employee must elect or decline new coverage being offered by the district for the 2020 plan year. No alternative options are available with Dearborn Life Insurance Company.

Health Savings Account

Participating employees will create a new Health Savings Account with new provider. Employees have two options: elect to keep old plan and have two accounts or roll funds from old account to new account. Employees may call First Financial Group of America at 1-866-853-3539 or login to <https://ffa.wealthcareportal.com/Page/Home>.

Flexible Spending Accounts

Participating employees have a 2.5 month grace period to use up Flexible Spending Account funds. If money is not used before the deadline, funds are forfeited. Employee may call First Financial Group of America at 1-866-853-3539 or login to <https://ffa.wealthcareportal.com/Page/Home>.

403(b) Retirement Plan

All 403(b) retirement plans will transition to new provider effective 01/01/2020.