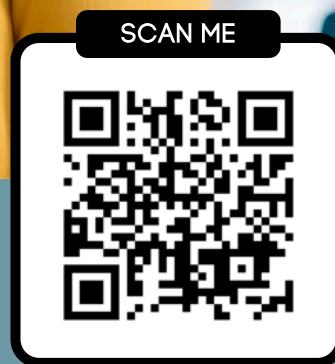


# INGRAM ISD 2024-2025 BENEFITS GUIDE



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<https://ffbenefits.ffga.com/ingramisd>

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# Employee Benefits Center

## A guide to your benefits!

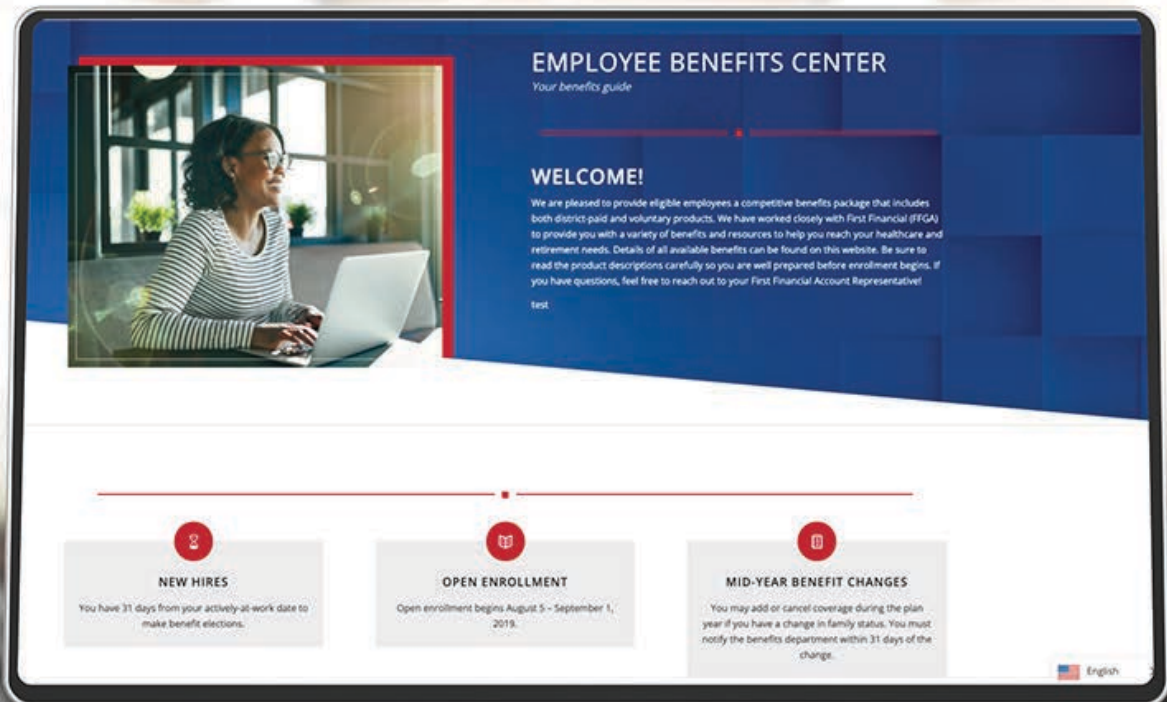
Ingram ISD and FFGA are excited to provide you with a custom website filled with information about your benefits. Visit the Employee Benefits Center to see current benefit options for your employer as well as find claim forms, important phone numbers and enrollment information.

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

<https://ffbenefits.ffga.com/ingramisd>



# How to Enroll

## Benefits Enrollment

### On-Site Enrollment

When it's time to enroll in your benefits, your FFGA Account Representative will be on-site to assist you with making your elections. Visit your EBC for more information.

### Online Enrollment

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

**Enroll Now**

#### Login

- Login: Your Employee ID or Social Security Number (no dashes)
- PIN (first login only): The last four digits of your Social Security Number and the last two digits of the year you were born (six digits total)
- New PIN: The first time you log in you will be required to change to a new PIN. Please note your new PIN because you will use the new PIN from that point forward.

#### View Current Benefits

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

#### Begin Elections

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

# 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.*

# 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

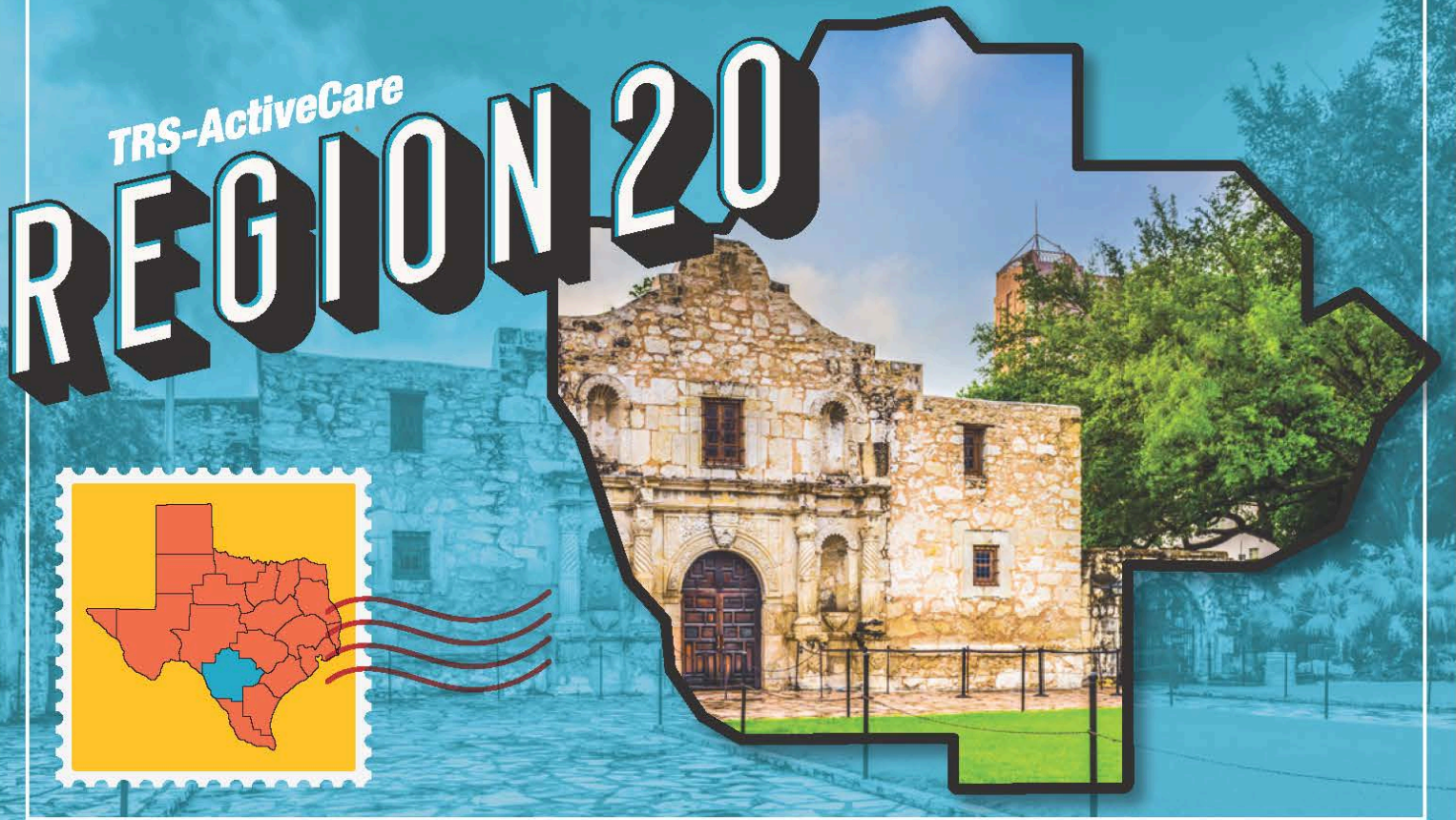
- Copays for many drugs and services
- Nationwide network with out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

### 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.

*Remember the Alamo... and that TRS-ActiveCare has the largest network of doctors and hospitals in Texas!*



## TRS-ActiveCare Plan Highlights 2024-25



### Learn the Terms.

- **Premium:** The monthly amount you pay for health care coverage.
- **Deductible:** The annual amount for medical expenses you're responsible to pay before your plan begins to pay.
- **Copay:** The set amount you pay for a covered service at the time you receive it. The amount can vary based on the service.
- **Coinsurance:** The portion you're required to pay for services after you meet your deductible. It's often a specified percentage of the costs; e.g., you pay 20% while the health care plan pays 80%.
- **Out-of-Pocket Maximum:** The maximum amount you pay each year for medical costs. After reaching the out-of-pocket maximum, the plan pays 100% of allowable charges for covered services.





# Compare Prices for Common Medical Services

**REMEMBER:**

Call a Personal Health Guide 24/7 to help you find the best price for a medical service.  
Reach them at **1-866-355-5999**.

Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD		TRS-ActiveCare 2	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Diagnostic Labs**	Office/Independent Lab: You pay \$0	Office/Independent Lab: You pay \$0	You pay 30% after deductible	You pay 50% after deductible	Office/Independent Lab: You pay \$0	You pay 40% after deductible
	Outpatient: You pay 30% after deductible	Outpatient: You pay 20% after deductible			Outpatient: You pay 20% after deductible	
High-Tech Radiology	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay 20% after deductible + \$100 copay per procedure	You pay 40% after deductible + \$100 copay per procedure
Outpatient Costs	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible	You pay 20% after deductible (\$150 facility copay per incident)	You pay 40% after deductible (\$150 facility copay per incident)
Inpatient Hospital Costs	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible (\$500 facility per day maximum)	You pay 20% after deductible (\$150 facility copay per day)	You pay 40% after deductible (\$500 facility copay per incident)
Freestanding Emergency Room	You pay \$500 copay + 30% after deductible	You pay \$500 copay + 20% after deductible	You pay \$500 copay + 30% after deductible	You pay \$500 copay + 50% after deductible	You pay \$500 copay + 20% after deductible	You pay \$500 copay + 40% after deductible
Bariatric Surgery	Facility: You pay 30% after deductible	Facility: You pay 20% after deductible	Not Covered	Not Covered	Facility: You pay 20% after deductible (\$150 facility copay per day)	Not Covered
	Professional Services: You pay \$5,000 copay + 30% after deductible	Professional Services: You pay \$5,000 copay + 20% after deductible			Professional Services: You pay \$5,000 copay + 20% after deductible	
	Only covered if rendered at a BDC+ facility	Only covered if rendered at a BDC+ facility			Only covered if rendered at a BDC+ facility	
Annual Vision Exam (one per plan year; performed by an ophthalmologist or optometrist)	You pay \$70 copay	You pay \$70 copay	You pay 30% after deductible	You pay 50% after deductible	You pay \$70 copay	You pay 40% after deductible
Annual Hearing Exam (one per plan year)	\$30 PCP copay \$70 specialist copay	\$15 PCP copay \$70 specialist copay	You pay 30% after deductible	You pay 50% after deductible	\$30 PCP copay \$70 specialist copay	You pay 40% after deductible

\*\*Pre-certification for genetic and specialty testing may apply. Contact a PHG at **1-866-355-5999** with questions.

[www.trs.texas.gov](http://www.trs.texas.gov)

# Dental Insurance

## Plan Choices



Guardian | [www.guardianlife.com/dental-insurance](http://www.guardianlife.com/dental-insurance) | 888-482-7342

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 Monthly Premiums	
	Basic
Employee Only	\$31.91
Employee + Spouse	\$74.03
Employee + Child(ren)	\$71.05
Employee + Family	\$115.22



# Welcome to Workplace benefits

## Everyone deserves a Guardian

Every day, Guardian gives 26 million Americans the security they deserve through our insurance and wealth management products and services.

We've partnered with your organization to offer you a range of employee benefits. Inside this pack, you'll find the plans your employer thinks you might benefit from.

## Your coverage options



**Dental insurance**

Taking care of teeth and overall health

## Know your benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected.

With Guardian, you're in good hands. We've been delivering on our promises for over 150 years, and we're looking forward to doing the same for you too.

**1** Read through this information.

**2** Find out more about your benefits.

**3** Talk to your employer if you need help or have any questions.



# Dental insurance

Taking care of your teeth is about more than just covering cavities and cleanings. It also means accounting for more expensive dental work, and your overall health.

With dental insurance, routine preventive care can lead to better overall health. And you'll be able to save money if any extensive dental work is required.

## Who is it for?

Everyone should have access to great dental coverage, which is why we offer comprehensive plans that are available through employers as part of your benefit offerings.

## What does it cover?

Dental insurance helps to protect your overall oral care. That includes services like preventive cleanings, x-rays, restorative services like fillings, and other more serious forms of oral surgery if you ever need them.

## Why should I consider it?

Poor oral health isn't just aesthetic, it's also been linked to conditions including diabetes, heart disease, and strokes. So, while brushing and flossing every day can help keep your teeth clean, nothing should replace regular visits to the dentist.



## Staying healthy

Joe visits his dentist for a routine dental cleaning, to take care of his teeth as well as his overall health.

Oral health is about more than just teeth and gums. It's also essential for a range of other health and wellbeing reasons:

**Cardiovascular disease:** Some research suggests that heart disease, clogged arteries, and strokes may be linked to inflammation and infections from oral bacteria.

**Osteoporosis:** Weak and brittle bones may be linked to tooth loss.

**Diabetes:** Research shows that people with gum disease find it more difficult to control their blood sugar levels.

**Alzheimer's disease:** Worsening oral health is seen as Alzheimer's disease progresses.

All information contained here is from the Mayo Clinic, Oral Health: A Window to Your Overall Health, [www.mayoclinic.com](http://www.mayoclinic.com). 2021.

You will receive these benefits if you meet the conditions listed in the policy.



# Your dental coverage

**PPO** plan, you'll have access to one of the largest networks of dentists with two reimbursement levels that give you more control over savings. You will always save money with any dentist in Guardian's network and when they belong to a tier in the Tier 1 reimbursement level you will maximize your savings. Reimbursement for covered services received from a non-contracted dentist will be based on a percentile of the prevailing fee data for the dentist's zip code.

Your Dental Plan	PPO	
	Tier 1	Tier 2
<b>Your Network</b> is DentalGuard Preferred Network	In-Network	Out-of-Network
<b>Your Monthly premium</b>	<b>\$31.91</b>	
You and Spouse/Domestic Partner	\$74.03	
You and Child(ren)	\$71.05	
You, Spouse/Domestic Partner and Child(ren)	\$115.22	
<b>Calendar year deductible</b>	Tier 1	Tier 2
Individual	\$50	\$50
Family limit	3 per family (applies to all levels)	
Waived for	Preventive	Preventive
<b>Charges covered for you</b> (co-insurance)	Tier 1	Tier 2
Preventive Care	100%	100%
Basic Care	80%	80%
Major Care	50%	50%
Orthodontia	50%	50%
<b>Annual Maximum Benefit</b>	\$2000 (applies to all levels)	
<b>Maximum Rollover</b>	Yes (applies to all levels)	
Rollover Threshold	\$800	
Rollover Amount	\$400	
Rollover Account Limit	\$1500	
<b>Lifetime Orthodontia Maximum</b>	\$2000 (applies to all levels)	
<b>Dependent Age Limits</b>	26 (applies to all levels)	



# Your dental coverage

## A Sample of Services Covered by Your Plan:

		<b>PPO</b>	
		<i>Plan pays (on average)</i>	
		Tier 1	Tier 2
Preventive Care	Cleaning (prophylaxis)	100%	100%
	Frequency:	2 per calendar year (applies to all levels)	
	Fluoride Treatments	100%	100%
	Limits:	Under Age 16 (applies to all levels)	
	Oral Exams	100%	100%
	Sealants (per tooth)	100%	100%
	X-rays	100%	100%
Basic Care	Fillings‡	80%	80%
	Simple Extractions	80%	80%
Major Care	Anesthesia*	50%	50%
	Bridges and Dentures	50%	50%
	Inlays, Onlays, Veneers**	50%	50%
	Perio Surgery	50%	50%
	Periodontal Maintenance	50%	50%
	Frequency:	Once Every 6 Months (applies to all levels)	
	Repair & Maintenance of Crowns, Bridges & Dentures	50%	50%
	Root Canal	50%	50%
	Scaling & Root Planing (per quadrant)	50%	50%
	Single Crowns	50%	50%
Surgical Extractions	50%	50%	
Orthodontia	Orthodontia	50%	50%
	Limits:	Child(ren) (applies to all levels)	

Guardian's Preferred Provider Organization consists of Dentists in the DentalGuard Preferred ("DGP") network. These tiers represent specific benefit levels as described in Your Schedule of Benefits. Network access varies by geographic location and zip code. Please visit [www.Guardianlife.com](http://www.Guardianlife.com) to confirm your Dentist's tiered participation.

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. \*\*For PPO and or Indemnity members, Crowns, Inlays, Onlays and Labial Veneers are covered only when needed because of decay or injury or other pathology when the tooth cannot be restored with amalgam or composite filling material. When Orthodontia coverage is for "Child(ren)" only, the orthodontic appliance must be placed prior to the age limit set by your plan; If full-time status is required by your plan in order to remain insured after a certain age; then orthodontic maintenance may continue as long as full-time student status is maintained. If Orthodontia coverage is for "Adults and Child(ren)" this limitation does not apply. \*General Anesthesia – restrictions apply. ‡For PPO and or Indemnity members, Fillings – restrictions may apply to composite fillings.

# Oral Health Rewards Program

Regular visits to the dentist can help prevent and detect the early signs of serious diseases.

That's why Guardian's Maximum Rollover Oral Health Rewards Program encourages and rewards members who visit the dentist, by rolling over part of your unused annual maximum into a Maximum Rollover Account (MRA). This can be used in future years if your plan's annual maximum is reached.

## How maximum rollover works\*

Depending on a plan's annual maximum, if claims made for a certain year don't reach a specified threshold, then the set maximum rollover amount can be rolled over.

Plan annual maximum**	Threshold	Maximum rollover amount	Maximum rollover account limit
<b>\$2,000</b> Maximum claims reimbursement	<b>\$800</b> Claims amount that determines rollover eligibility	<b>\$400</b> Additional dollars added to a plan's annual maximum for future years	<b>\$1,500</b> The limit that cannot be exceeded within the maximum rollover account



### Automatic rollover

Submit a claim (without exceeding the paid claims threshold of a benefit year), and Guardian will roll over a portion of your unused annual dental maximum.

\* This example has been created for illustrative purposes only.

\*\* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states.

Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Information provided in this communication is for informational purposes only. Dental Policy Form No. GP-1-DEN-16. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America © Copyright 2023 The Guardian Life Insurance Company of America.

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guardianlife.com

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2023-158786 (07/25)



# GuidanceResources® - Employee Assistance Program

Sometimes life can feel overwhelming.  
It doesn't have to.

Guardian's Employee Assistance Program provides confidential counseling, expert guidance, and valuable resources to help you handle any of life's challenges, big or small.

How it can help



### Confidential emotional support

- Anxiety, depression, stress



### Work and lifestyle support

- Child, elder and pet care



### Financial resources and legal guidance

- Retirement planning, taxes
- Wills, trusts and estate planning

**This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.**

Legal/financial assistance and resources services are not available in the state of New York.

The Employee Assistance Program is a suite of services solely created and offered by ComPsych. Guardian is not responsible or liable for care or advice given by any provider or any service offering within the Employee Assistance Program. This information is for informational purposes only. It is not a contract. Only the plan service agreement can provide the actual terms, services, limitations and exclusions. Guardian and ComPsych reserve the right to discontinue the Employee Assistance Program at any time without notice. Legal services provided through the Employee Assistance Program will not be provided in connection with or any action against Guardian, ComPsych, or your employer. The Employee Assistance Program, or any individual service offering within the Program, is not an insurance benefit and may not be available in all states.



## How to access 24/7 live assistance



**Call**  
**1 855 239 0743**  
TRS: Dial 711



**Visit**  
[guidanceresources.com](https://guidanceresources.com)

App: GuidanceNow<sup>SM</sup>  
Organization web ID: Guardian  
Note: First-time users will need to register first with the organization web ID: Guardian.

**GUARDIAN® is a registered trademark of The Guardian Life Insurance Company of America**





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2023-159687 (8/25)

# EstateGuidance<sup>®</sup> Online Will Preparation

Secure your wishes with a legally binding will.

EstateGuidance makes drafting a will easy with online tools that walk you through the process in minutes. You can also draft a living will to ensure you get the end-of-life care you desire and a final arrangements document expressing your wishes for your funeral services.

## How it can help

			
<b>Complete a customized will:</b>	<b>Have your will printed and sent to you:</b>	<b>Draft a living will:</b>	<b>Draft a final arrangements document:</b>
No cost to you	\$14.99	\$14.99	\$9.99

**This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.**

ComPsych Corporation (ComPsych) is a vendor to The Guardian Life Insurance Company of America (Guardian). ComPsych and Guardian are not affiliated entities. The Employee Assistance Program (Services) is provided by ComPsych. Guardian does not control or provide any part of the Services and does not bear any liability for their provision. This informational resource is not a contract and is for illustrative purposes only. Only the policy contains applicable terms. Guardian and ComPsych reserve the right to discontinue Services at anytime without notice. Services may not be available in all states. Legal/financial assistance and resources services are not available in the states of New York and Hawaii. Provision of Services shall be in a manner consistent with applicable law.



## How to access 24/7 live assistance



**Call**

**1 855 239 0743**

TRS: Dial 711



**Visit**

[estateguidance.com](https://estateguidance.com)

App: GuidanceNow<sup>SM</sup>

Enter promotional code:  
Guardian

# Vision Insurance

Eyemed | [www.eyemed.com](http://www.eyemed.com) | 888-581-3648

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	
EyeMed	
Employee Only	\$8.48
Employee + Spouse	\$14.35
Employee + Child(ren)	\$15.20
Employee + Family	\$22.95



## Benefits

1  
Exam & Materials  
Insight Network  
Fully Insured  
Employee Paid

## Monthly rates

Subscriber  
\$8.48

Subscriber + Spouse  
\$14.35

Subscriber + Child(ren)  
\$15.20

Subscriber + Family  
\$22.95

## SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
<b>EXAM SERVICES once every plan year</b>		
Exam	\$10 copay	Up to \$40
<b>FRAME once every plan year</b>		
Frame	\$0 copay; 20% off balance over \$130 allowance	Up to \$65
<b>STANDARD PLASTIC LENSES in lieu of contacts once every plan year</b>		
Single Vision	\$10 copay	Up to \$30
Bifocal	\$10 copay	Up to \$50
Trifocal/Lenticular	\$10 copay	Up to \$70
Progressive – Standard	\$65 copay	Up to \$50
Progressive – Premium Tier I, II, or III	\$95, \$105, or \$120 copay	Up to \$50
Progressive – Premium Tier IV	\$225 copay	Up to \$50
<b>LENS OPTIONS</b>		
Anti Reflective Coating – Standard	\$45 copay	Up to \$23
Anti Reflective Coating – Premium Tier I, II, or III	\$57, \$68, or \$100 copay	Up to \$23
<b>CONTACT LENSES in lieu of lenses once every plan year</b>		
Contacts – Conventional	\$0 copay; 15% off balance over \$150 allowance	Up to \$75
Contacts – Disposable	\$0 copay; 100% of balance over \$150 allowance	Up to \$75
Contacts – Medically Necessary	\$0 copay; paid-in-full	Up to \$300

All plans are based on a 48 month contract and 48 month rate guarantee. Monthly Rate is subject to adjustment even during a rate guarantee period in the event of any of the following events: changes in benefits, employee contributions, the number of eligible employees, or the imposition of any new taxes, fees or assessments by Federal or State regulatory agencies. The Plan reserves the right to make changes to the products available on each tier.

We're committed to keeping money in our members' pockets. That's why we offer our members additional discounts above the proposed plan benefits

VISION CARE SERVICES	IN-NETWORK MEMBER COST
----------------------	------------------------

**EXAM SERVICES**

Retinal Imaging	Up to \$39
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**CONTACT LENS FIT AND FOLLOW-UP**

Fit and Follow-Up – Standard	Up to \$40
Fit and Follow-Up – Premium	10% off retail price

**LENS OPTIONS**

Photochromic – Non-Glass	\$75
Polycarbonate – Standard	\$40
Scratch Coating – Standard Plastic	\$15
Tint – Solid or Gradient	\$15
UV Treatment	\$15
All Other Lens Options	20% off retail price

40%OFF

additional pairs of glasses



20%OFF

any item not covered by the plan,  
including non-prescription sunglasses



15%OFF

retail price or 5% off promotional price  
for Lasik or PRK from US Laser Network



UP  
TO 66%OFF

hearing aids, with an extended  
warranty and free batteries through  
Amplifon Hearing Health Care Network



Members can get exclusive additional discounts and deals that are often stackable with their vision benefits at [member.eyemedvisioncare.com](http://member.eyemedvisioncare.com)

**DISCOUNT DETAILS**

Discounts are not insured benefits. Member receives a 20% discount on items not covered by the insurance plan at EyeMed In-Network locations. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate. Discounts on vision materials may not be applicable to certain manufacturers' products. The Plan reserves the right to make changes to the products on each tier and the member out-of-pocket costs. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Service and amounts listed above are subject to change at any time.

# Flexible Spending Accounts

First Financial Administrators, Inc. | [www.ffga.com](http://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 reimburse yourself for out-of-pocket medical expenses not covered under your medical plan. Your employer has chosen the \$640 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$640 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$640 will be forfeited under the use-it-or-lose-it rule.

**Your maximum contribution amount for 2024 is \$3,200.**

### 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 \$5,000 per tax year for reimbursement of dependent care services.**

**If you are married and file a separate tax return, the limit is \$2,500.**

### 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.

# Health Savings Account

First Financial Administrators, Inc. | [www.ffga.com](http://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.

	2024	2025
HSA Contribution Limits	<ul style="list-style-type: none"><li>• Self: \$4,150</li><li>• Family: \$8,300</li></ul>	<ul style="list-style-type: none"><li>• Self Only: \$4,300</li><li>• Family: \$8,550</li></ul>
Health Insurance Deductible Limits	<ul style="list-style-type: none"><li>• Self Only: \$1,600</li><li>• Family: \$3,200</li></ul>	<ul style="list-style-type: none"><li>• Self Only: \$1,650</li><li>• Family: \$3,300</li></ul>

\$1,000 catch-up contributions (age 55 or older)

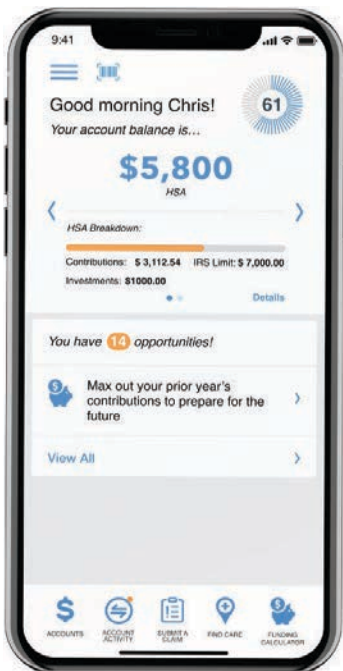
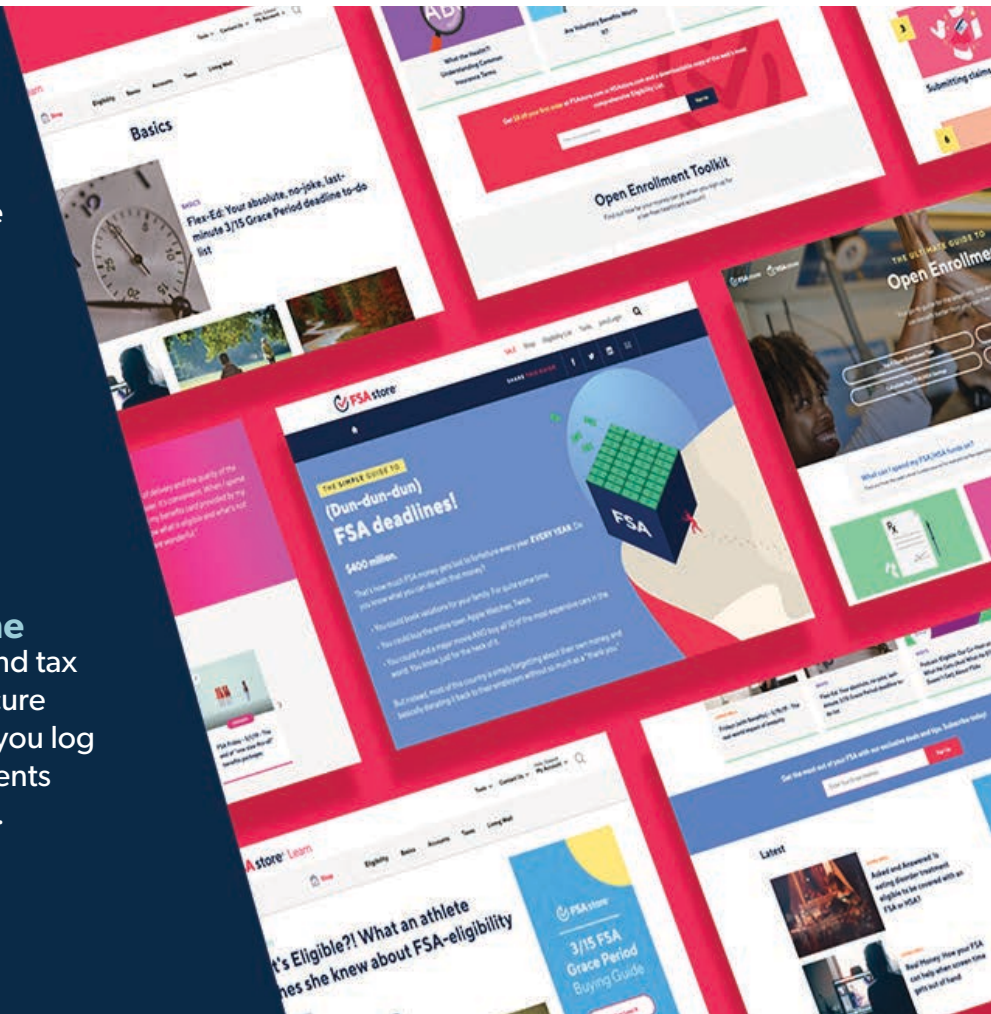
# FSA & HSA Resources

## Benefits Card

The FFGA Benefits Card is available to all employees that participate in a Flexible Spending Account or 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](http://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/HSA Store

FFGA has partnered with the FSA Store and HSA Store to bring you easy-to-use online stores 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 stores at <http://www.ffga.com/individuals/#stores> for more details and special deals.





# Term Life & AD&D

## Employer-Paid & Voluntary

Dearborn TEEBC | [www.mydearborngroup.com/products-and-services/life](http://www.mydearborngroup.com/products-and-services/life) | (800) 721-7987

### Employer-Paid Term Life & AD&D Insurance

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. Your employer provides all eligible employees a \$50,000. 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.

### 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.





**GROUP BENEFIT PROGRAM SUMMARY  
For INGRAM ISD / TEEBC TRUST F021842 - 374**

The death of a family provider can mean that a family will not only find itself facing the loss of a loved one, but also the loss of financial security. With our Group Term Life plan, an employee can achieve peace of mind by giving their family the security they can depend on.

**EMPLOYER PAID BASIC GROUP TERM LIFE/AD&D**

<b>Eligibility</b>	All Active Employees who regularly work 20 hours per week and Bus Drivers are eligible for insurance on the first of the month following their date of hire.
<b>Group Term Life/AD&amp;D Benefit:</b>	\$50,000
<b>Guarantee Issue Amount – Employee</b>	\$50,000
<b>Age Reduction Schedule</b>	Life and AD&D benefits reduce by 50% of the original amount at age 70. Benefits terminate at retirement.
<b>Waiver of Premium</b>	If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of 9 months, prior to age 60, premium will be waived for the employee's life insurance benefit until the employee is no longer disabled or reaches age 65, whichever occurs first.
<b>Definition of Disability</b>	Diagnosed by a doctor to be completely unable, because of sickness or injury to engage in any occupation for wage or profit or any occupation for which they become qualified by education, training or experience.
<b>Accelerated Death Benefit (ADB)</b>	Upon the employee's request, this benefit pays a lump sum up to 75% of the employee's Life insurance, if diagnosed with a terminal illness and has a life expectancy of 12 months or less. Minimum: \$7,500. Maximum: \$250,000. The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the ADB.
<b>Conversion Privilege</b>	Included.
<b>Beneficiary Resource Services</b>	Includes grief, legal and financial counseling for beneficiaries, funeral planning; and online legal library, including templates to create a legal will and other legal documents.
<b>Travel Resource Services</b>	Helps travelers deal with the unexpected that may take place while traveling. Services include emergency medical assistance, financial, legal and communication assistance, and access to other critical services and resources available via the internet.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



## GROUP ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) PROGRAM SUMMARY

Group AD&D is an additional death benefit that pays in the event a covered employee dies or is dismembered in a covered accident. AD&D benefit is 24-hour coverage.

<b>AD&amp;D Schedule of Loss*</b>	<b>Principal Sum</b>
Loss of Life	100%
Loss of Both Hands or Both Feet	100%
Loss of One Hand and One Foot	100%
Loss of Speech and Hearing	100%
Loss of Sight of Both Eyes	100%
Loss of One Hand and the Sight of One Eye	100%
Loss of One Foot and the Sight of One Eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of Sight of One Eye	50%
Loss of One Hand or One Foot	50%
Loss of Speech or Hearing	50%
Loss of Thumb and Index Finger of Same Hand	25%
Uniplegia	25%

\* Loss must occur within 365 days of the accident.

### AD&D Product Features Included:

- Seatbelt and Airbag Benefits
- Repatriation Benefit
- Education Benefit

**Exclusions** – Unless specifically covered in the policy, or required by state law, we will not pay any AD&D benefit for any loss that, directly or indirectly, results in any way from or is contributed to by:

1. disease of the mind or body, or any treatment thereof;
2. infections, except those from an accidental cut or wound;
3. suicide or attempted suicide;
4. intentionally self-inflicted injury;
5. war or act of war;
6. travel or flight in any aircraft while a member of the crew;
7. commission of, or participation in a felony;
8. under the influence of certain drugs, narcotics, or hallucinogen unless properly used as prescribed by a physician; or
9. intoxication as defined in the jurisdiction where the accident occurred;
10. participation in a riot.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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**BENEFIT PROGRAM SUMMARY  
For INGRAM ISD / TEEBC TRUST F021842 - 374**

**SUPPLEMENTAL GROUP TERM LIFE/AD&D**

<b>Eligibility</b>	All Active Employees who regularly work 20 hours per week and Bus Drivers are eligible for insurance on the first of the month following their date of hire.
<b>Group Term Life/AD&amp;D Benefit: Employee</b>	\$10,000 - \$500,000, in increments of \$10,000
<b>Guarantee Issue Amount – Employee</b>	\$150,000, under age 65, \$30,000 age 65-69
<b>Group Term Life/AD&amp;D Benefit: Spouse (Includes Domestic Partners)</b>	\$5,000 - \$250,000, in increments of \$5,000, not to exceed 50% of the employee benefit amount.
<b>Guarantee Issue Amount – Spouse</b>	\$50,000 under age 60, \$10,000 Age 60-69
<b>Group Term Life Benefit: Child(ren)</b>	Live Birth to Age 26 - \$10,000
<b>Age Reduction Schedule</b>	Employee Basic and Supplemental Group Term Life and AD&D benefits reduce by 50% of the original amount at age 70. Benefits terminate at retirement.  Spouse Supplemental Group Term Life and AD&D benefits terminate upon the Employee's attainment of age 70.
<b>Employee Contribution</b>	100%
<b>Waiver of Premium</b>	If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of 9 months, prior to age 60, premium will be waived for the employee's life insurance benefit until the employee is no longer disabled or reaches age 65, whichever occurs first.
<b>Accelerated Death Benefit (ADB)</b>	Upon the employee's request, this benefit pays a lump sum up to 75% of the employee's Life insurance, if diagnosed with a terminal illness and has a life expectancy of 12 months or less. Minimum: \$7,500. Maximum: \$250,000. The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the ADB.
<b>Portability Feature (Life coverage)</b>	Included. (Employee)
<b>Conversion Privilege (Life coverage)</b>	Included.
<b>Exclusions</b>	One-year suicide exclusion applies to Supplemental Group Term Life coverage. AD&D exclusions are the same as Basic AD&D exclusions.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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**INGRAM ISD / TEEBC TRUST F021842 - 374**

**Eligibility**

All Active Employees who regularly work 20 hours per week and Bus Drivers are eligible for insurance on the first of the month following their date of hire.

**Supplemental Life and AD&D**

Employee Benefit: **\$10,000 to \$500,000 in \$10,000 increments.**

Spouse Benefit: **\$5,000 to \$250,000 in \$5,000 increments.  
(not to exceed 50% of the employee benefit)**

Note: Spouse may not have coverage unless the employee has coverage.

**Child Coverage (Life Only)**

Live Birth to Age 26: **\$10,000**

**Guarantee Issue\***

Employee **\$150,000 Under age 65, \$30,000 age 65-69**  
Spouse **\$50,000 Under age 60, \$10,000 age 60-69**

**\*NEW HIRES ONLY**

Employee: Life & AD&D benefits reduce by 50% of the original amount at age 70.  
All benefits terminate at retirement.

Spouse: Benefits terminate at Employee's age 70.

<b>Employee/Spouse Supplemental Life and AD&amp;D</b>	
<u>Monthly rates per \$1,000</u>	
<u>Age</u>	<u>Rates</u>
Under 20	\$0.080
20-24	\$0.080
25-29	\$0.090
30-34	\$0.110
35-39	\$0.130
40-44	\$0.180
45-49	\$0.280
50-54	\$0.440
55-59	\$0.700
60-64	\$0.870
65+	\$1.490

<b>Dependent Life (Children)</b>		
<u>Monthly Premium per Family</u>		
	<u>Life</u>	<u>Premium</u>
\$10,000		\$1.00

**Supplemental Life and AD&D**

Premium Cost (Based on 12 payroll deductions per year)

Employee Benefit Amount	ATTAINED AGE										
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
\$10,000	\$0.80	\$0.80	\$0.90	\$1.10	\$1.30	\$1.80	\$2.80	\$4.40	\$7.00	\$8.70	\$14.90
\$20,000	\$1.60	\$1.60	\$1.80	\$2.20	\$2.60	\$3.60	\$5.60	\$8.80	\$14.00	\$17.40	\$29.80
\$30,000	\$2.40	\$2.40	\$2.70	\$3.30	\$3.90	\$5.40	\$8.40	\$13.20	\$21.00	\$26.10	\$44.70
\$40,000	\$3.20	\$3.20	\$3.60	\$4.40	\$5.20	\$7.20	\$11.20	\$17.60	\$28.00	\$34.80	\$59.60
\$50,000	\$4.00	\$4.00	\$4.50	\$5.50	\$6.50	\$9.00	\$14.00	\$22.00	\$35.00	\$43.50	\$74.50
\$60,000	\$4.80	\$4.80	\$5.40	\$6.60	\$7.80	\$10.80	\$16.80	\$26.40	\$42.00	\$52.20	\$89.40
\$70,000	\$5.60	\$5.60	\$6.30	\$7.70	\$9.10	\$12.60	\$19.60	\$30.80	\$49.00	\$60.90	\$104.30
\$80,000	\$6.40	\$6.40	\$7.20	\$8.80	\$10.40	\$14.40	\$22.40	\$35.20	\$56.00	\$69.60	\$119.20
\$90,000	\$7.20	\$7.20	\$8.10	\$9.90	\$11.70	\$16.20	\$25.20	\$39.60	\$63.00	\$78.30	\$134.10
\$100,000	\$8.00	\$8.00	\$9.00	\$11.00	\$13.00	\$18.00	\$28.00	\$44.00	\$70.00	\$87.00	\$149.00
\$110,000	\$8.80	\$8.80	\$9.90	\$12.10	\$14.30	\$19.80	\$30.80	\$48.40	\$77.00	\$95.70	\$163.90
\$120,000	\$9.60	\$9.60	\$10.80	\$13.20	\$15.60	\$21.60	\$33.60	\$52.80	\$84.00	\$104.40	\$178.80
\$130,000	\$10.40	\$10.40	\$11.70	\$14.30	\$16.90	\$23.40	\$36.40	\$57.20	\$91.00	\$113.10	\$193.70
\$140,000	\$11.20	\$11.20	\$12.60	\$15.40	\$18.20	\$25.20	\$39.20	\$61.60	\$98.00	\$121.80	\$208.60
\$150,000	\$12.00	\$12.00	\$13.50	\$16.50	\$19.50	\$27.00	\$42.00	\$66.00	\$105.00	\$130.50	\$223.50

<b>Spouse (Employee Attained Age)</b>												
Benefit Amount	ATTAINED AGE											
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+	
\$5,000	\$0.40	\$0.40	\$0.45	\$0.55	\$0.65	\$0.90	\$1.40	\$2.20	\$3.50	\$4.35	\$7.45	
\$10,000	\$0.80	\$0.80	\$0.90	\$1.10	\$1.30	\$1.80	\$2.80	\$4.40	\$7.00	\$8.70	\$14.90	
\$15,000	\$1.20	\$1.20	\$1.35	\$1.65	\$1.95	\$2.70	\$4.20	\$6.60	\$10.50	\$13.05	\$22.35	
\$20,000	\$1.60	\$1.60	\$1.80	\$2.20	\$2.60	\$3.60	\$5.60	\$8.80	\$14.00	\$17.40	\$29.80	
\$25,000	\$2.00	\$2.00	\$2.25	\$2.75	\$3.25	\$4.50	\$7.00	\$11.00	\$17.50	\$21.75	\$37.25	
\$30,000	\$2.40	\$2.40	\$2.70	\$3.30	\$3.90	\$5.40	\$8.40	\$13.20	\$21.00	\$26.10	\$44.70	
\$35,000	\$2.80	\$2.80	\$3.15	\$3.85	\$4.55	\$6.30	\$9.80	\$15.40	\$24.50	\$30.45	\$52.15	
\$40,000	\$3.20	\$3.20	\$3.60	\$4.40	\$5.20	\$7.20	\$11.20	\$17.60	\$28.00	\$34.80	\$59.60	
\$45,000	\$3.60	\$3.60	\$4.05	\$4.95	\$5.85	\$8.10	\$12.60	\$19.80	\$31.50	\$39.15	\$67.05	
\$50,000	\$4.00	\$4.00	\$4.50	\$5.50	\$6.50	\$9.00	\$14.00	\$22.00	\$35.00	\$43.50	\$74.50	

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# Texas Life

## Permanent Life



Texas Life | [www.texaslife.com](http://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.



# WOW!

## LIFE INSURANCE YOU CAN KEEP!

### LIFE INSURANCE HIGHLIGHTS

For the employee



**IT'S AFFORDABLE  
YOU OWN IT**



**YOU CAN TAKE IT  
WITH YOU WHEN YOU  
CHANGE JOBS OR RETIRE**



**YOU CAN COVER YOUR SPOUSE, CHILDREN  
AND GRANDCHILDREN, TOO<sup>1</sup>**



**YOU CAN GET A LIVING BENEFIT IF YOU  
BECOME TERMINALLY ILL<sup>2</sup>**



**YOU PAY FOR IT THROUGH CONVENIENT  
PAYROLL DEDUCTIONS: NO CHECKS TO  
WRITE OR LINKS TO CLICK**



**YOU CAN GET CASH TO COVER  
LIVING EXPENSES IF YOU BECOME  
CHRONICALLY ILL<sup>3</sup>**



**YOU CAN QUALIFY BY ANSWERING JUST 3 QUESTIONS - NO EXAM OR NEEDLES**

During the last six months, has the proposed insured:

1. Been actively at work on a full time basis, performing usual duties?
2. Been absent from work due to illness or medical treatment for a period of more than 5 consecutive working days?
3. Been disabled or received tests, treatment or care of any kind in a hospital or nursing home or received chemotherapy, hormonal therapy for cancer, radiation, dialysis treatment, or treatment for alcohol or drug abuse?



**TEXASLIFE INSURANCE COMPANY**  
Since 1901 | 900 WASHINGTON | POST OFFICE BOX 830 | WACO, TEXAS 76703-0830

# ADDITIONAL POLICY BENEFITS

## Accelerated Death Benefit Due to Chronic Illness Rider

Optional for employees at an additional cost, this valuable living benefit can help offset the unplanned expense of care should the insured be faced with a disabling chronic illness or serious cognitive impairment.

Here's how it works:

- If you're no longer able to perform any two of the six activities of daily living (eating, bathing, dressing, toileting, transferring, maintaining continence) or if you suffer serious cognitive impairment, you can receive a living benefit.<sup>4</sup>
  - Example: You own a \$100,000 Texas Life insurance policy with the Chronic Illness rider. A medical professional certifies that you can no longer perform 2 of the 6 activities or have suffered serious cognitive impairment, you can receive \$92,000 minus a \$150 processing fee.<sup>3</sup>
- The money is yours to do with as you choose: you do not have to go to a nursing home, convalescent center or receive home health care to receive the cash.
- The cost to add this valuable living benefit to your life insurance policy is minimal – just 10% of the policy's base premium.

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*For pennies a day, you can get both a living benefit, should you need it, and a death benefit if you don't.*

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<sup>1</sup> Coverage not available on children in WA or on grandchildren in WA or MD. In MD, children must reside with the applicant to be eligible for coverage.

<sup>2</sup> Conditions apply. See rider for details. Form ICC07-ULABR-07 or Form Series ULABR-07.

<sup>3</sup> The Accelerated Death Benefit Rider for Chronic Illness is available for an additional cost for employees only. This rider pays 92% of the insurance proceeds less a \$150 administration fee (\$100 in FL) in lieu of the benefit payable at death. Conditions apply. Any outstanding loans will reduce the cash value and death benefit. Contract Form ICC15-ULABR-CI-15 or Form Series ULABR-CI-15.

<sup>4</sup> Six Activities of Daily Living include: bathing, continence, dressing, eating, toileting, and transferring. Severe Cognitive Impairment means a deterioration or loss in intellectual capacity that: (1) places the Insured in jeopardy of harming him/herself or others and, therefore, the Insured requires Substantial Supervision by another individual; and (2) is measured by clinical evidence and standardized tests which reliably measure impairment in: (a) short or long-term memory; (b) orientation to people, places or time; and (c) deductive or abstract reasoning.





DO NOT CROSS

## Accidental Death Benefit Rider

Included in the contract at the option of your employer, the Accidental Death Benefit Rider covers all employees and spouses between the ages of 17-59.<sup>6</sup> This rider costs \$0.08 per thousand of the face amount per month and pays the insured's beneficiary double the death benefit if the insured dies within 180 days of an accident from injuries incurred in that accident (90 days in DE, FL, ND, and SD).<sup>7</sup> The benefit is payable through the insured's age 65. Maximum in-force limits and exclusions apply. See the complete list of exceptions to coverage on the following page.

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*According to the Center for  
Disease Control, accidents  
are the third leading cause  
of death in the U.S.<sup>5</sup>*

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<sup>5</sup> Heron, Melonie, PhD. "Deaths: Leading Causes for 2017." National Vital Statistics Reports, Volume 68, Number 6, June 24, 2019.

<sup>6</sup> Available to children and grandchildren at issue age 17-26.

<sup>7</sup> Rider details vary by state. Conditions apply. See contract for complete coverage description. Form ICC07-ULABR-07 or Form Series ULABR-07

**PureLife-plus — Standard Risk Table Premiums — Non-Tobacco — Express Issue**

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	Includes Added Cost for Accidental Death Benefit (Ages 17-59) and Accelerated Death Benefit for Chronic Illness (All Ages)									
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
17-20		13.05	23.85	34.65	45.45	67.05	88.65	110.25	131.85	75
21-22		13.33	24.40	35.48	46.55	68.70	90.85	113.00	135.15	74
23		13.60	24.95	36.30	47.65	70.35	93.05	115.75	138.45	75
24-25		13.88	25.50	37.13	48.75	72.00	95.25	118.50	141.75	74
26		14.43	26.60	38.78	50.95	75.30	99.65	124.00	148.35	75
27-28		14.70	27.15	39.60	52.05	76.95	101.85	126.75	151.65	74
29		14.98	27.70	40.43	53.15	78.60	104.05	129.50	154.95	74
30-31		15.25	28.25	41.25	54.25	80.25	106.25	132.25	158.25	73
32		16.08	29.90	43.73	57.55	85.20	112.85	140.50	168.15	74
33		16.63	31.00	45.38	59.75	88.50	117.25	146.00	174.75	74
34		17.45	32.65	47.85	63.05	93.45	123.85	154.25	184.65	75
35		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	76
36		19.10	35.95	52.80	69.65	103.35	137.05	170.75	204.45	76
37		19.93	37.60	55.28	72.95	108.30	143.65	179.00	214.35	77
38		20.75	39.25	57.75	76.25	113.25	150.25	187.25	224.25	77
39		22.13	42.00	61.88	81.75	121.50	161.25	201.00	240.75	78
40	10.75	23.50	44.75	66.00	87.25	129.75	172.25	214.75	257.25	79
41	11.52	25.43	48.60	71.78	94.95	141.30	187.65	234.00	280.35	80
42	12.40	27.63	53.00	78.38	103.75	154.50	205.25	256.00	306.75	81
43	13.17	29.55	56.85	84.15	111.45	166.05	220.65	275.25	329.85	82
44	13.94	31.48	60.70	89.93	119.15	177.60	236.05	294.50	352.95	83
45	14.71	33.40	64.55	95.70	126.85	189.15	251.45	313.75	376.05	83
46	15.59	35.60	68.95	102.30	135.65	202.35	269.05	335.75	402.45	84
47	16.36	37.53	72.80	108.08	143.35	213.90	284.45	355.00	425.55	84
48	17.13	39.45	76.65	113.85	151.05	225.45	299.85	374.25	448.65	85
49	18.12	41.93	81.60	121.28	160.95	240.30	319.65	399.00	478.35	85
50	19.22	44.68	87.10	129.53	171.95					86
51	20.54	47.98	93.70	139.43	185.15					87
52	21.97	51.55	100.85	150.15	199.45					88
53	23.07	54.30	106.35	158.40	210.45					88
54	24.17	57.05	111.85	166.65	221.45					88
55	25.38	60.08	117.90	175.73	233.55					89
56	26.48	62.83	123.40	183.98	244.55					89
57	27.80	66.13	130.00	193.88	257.75					89
58	29.01	69.15	136.05	202.95	269.85					89
59	30.33	72.45	142.65	212.85	283.05					89
60	31.18	74.58	146.90	219.23	291.55					90
61	32.61	78.15	154.05	229.95	305.85					90
62	34.37	82.55	162.85	243.15	323.45					90
63	36.13	86.95	171.65	256.35	341.05					90
64	38.00	91.63	181.00	270.38	359.75					90
65	40.09	96.85	191.45	286.05	380.65					90
66	42.40									90
67	44.93									91
68	47.68									91
69	50.43									91
70	53.29									91

**CHILDREN AND GRANDCHILDREN (NON-TOBACCO)**  
 with Accidental Death Rider  
 Grandchild coverage available through age 18.

Issue Age	Premium		Guaranteed Period
	\$25,000	\$50,000	
15D-1	9.25	16.25	81
2-4	9.50	16.75	80
5-8	9.75	17.25	79
9-10	10.00	17.75	79
11-16	10.25	18.25	77
17-20	12.25	22.25	75
21-22	12.50	22.75	74
23	12.75	23.25	75
24-25	13.00	23.75	74
26	13.50	24.75	75

**Indicates Spouse Coverage Available**

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO  
 Accelerated Death Benefit for Chronic Illness Rider Form ICC15-ULABR-CI-15, ULABR-CI-15 or CA-ULABR-CI-18  
 Accidental Death Benefit Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07

**PureLife-plus — Standard Risk Table Premiums — Tobacco — Express Issue**

Issue Age (ALB)	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	
17-20		18.55	34.85	51.15	67.45	100.05	132.65	165.25	197.85	71
21-22		19.38	36.50	53.63	70.75	105.00	139.25	173.50	207.75	71
23		20.20	38.15	56.10	74.05	109.95	145.85	181.75	217.65	72
24-25		20.75	39.25	57.75	76.25	113.25	150.25	187.25	224.25	71
26		21.30	40.35	59.40	78.45	116.55	154.65	192.75	230.85	72
27-28		21.85	41.45	61.05	80.65	119.85	159.05	198.25	237.45	71
29		22.13	42.00	61.88	81.75	121.50	161.25	201.00	240.75	71
30-31		24.88	47.50	70.13	92.75	138.00	183.25	228.50	273.75	72
32		25.70	49.15	72.60	96.05	142.95	189.85	236.75	283.65	72
33		25.98	49.70	73.43	97.15	144.60	192.05	239.50	286.95	72
34		26.25	50.25	74.25	98.25	146.25	194.25	242.25	290.25	71
35		28.18	54.10	80.03	105.95	157.80	209.65	261.50	313.35	72
36		29.00	55.75	82.50	109.25	162.75	216.25	269.75	323.25	72
37		30.93	59.60	88.28	116.95	174.30	231.65	289.00	346.35	73
38		31.75	61.25	90.75	120.25	179.25	238.25	297.25	356.25	73
39		33.95	65.65	97.35	129.05	192.45	255.85	319.25	382.65	74
40	16.14	36.98	71.70	106.43	141.15	210.60	280.05	349.50	418.95	76
41	17.13	39.45	76.65	113.85	151.05	225.45	299.85	374.25	448.65	77
42	18.34	42.48	82.70	122.93	163.15	243.60	324.05	404.50	484.95	78
43	19.88	46.33	90.40	134.48	178.55	266.70	354.85	443.00	531.15	80
44	20.65	48.25	94.25	140.25	186.25	278.25	370.25	462.25	554.25	80
45	21.75	51.00	99.75	148.50	197.25	294.75	392.25	489.75	587.25	81
46	22.63	53.20	104.15	155.10	206.05	307.95	409.85	511.75	613.65	81
47	23.73	55.95	109.65	163.35	217.05	324.45	431.85	539.25	646.65	82
48	24.72	58.43	114.60	170.78	226.95	339.30	451.65	564.00	676.35	82
49	26.15	62.00	121.75	181.50	241.25	360.75	480.25	599.75	719.25	83
50	27.36	65.03	127.80	190.58	253.35					83
51	28.57	68.05	133.85	199.65	265.45					83
52	30.33	72.45	142.65	212.85	283.05					84
53	31.87	76.30	150.35	224.40	298.45					85
54	33.30	79.88	157.50	235.13	312.75					85
55	34.84	83.73	165.20	246.68	328.15					85
56	36.60	88.13	174.00	259.88	345.75					85
57	38.36	92.53	182.80	273.08	363.35					86
58	40.23	97.20	192.15	287.10	382.05					86
59	42.10	101.88	201.50	301.13	400.75					86
60	43.28	104.83	207.40	309.98	412.55					86
61	45.81	111.15	220.05	328.95	437.85					86
62	48.23	117.20	232.15	347.10	462.05					87
63	50.65	123.25	244.25	365.25	486.25					87
64	53.07	129.30	256.35	383.40	510.45					87
65	55.71	135.90	269.55	403.20	536.85					87
66	58.57									88
67	61.65									88
68	64.84									88
69	68.25									88
70	71.88									89

**CHILDREN AND GRANDCHILDREN (TOBACCO)**  
*with Accidental Death Rider*  
 Grandchild coverage available through age 18.

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

Form ICC18-PRFNG-NI-18, Form Series PRFNG-NI-18 or PRFNG-NI-20-OHIO

Accelerated Death Benefit for Chronic Illness Rider Form ICC15-ULABR-CI-15, ULABR-CI-15 or CA-ULABR-CI-18

Accidental Death Benefit Form ICC 07-ULCL-ADB-07 or Form Series ULCL-ADB-07

23M014-C-M FFGA-T 1012 (exp0325)

Issue Age	Premium		Guaranteed Period
	\$25,000	\$50,000	
17-20	17.25	32.25	71
21-22	18.00	33.75	71
23	18.75	35.25	72
24-25	19.25	36.25	71
26	19.75	37.25	72

**Indicates Spouse Coverage Available**

# Disability Insurance

Guardian | [www.guardianlife.com/disability-insurance](http://www.guardianlife.com/disability-insurance) | 888-482-7342

## 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?





# Welcome to Workplace benefits

## Everyone deserves a Guardian

Every day, Guardian gives 26 million Americans the security they deserve through our insurance and wealth management products and services.

We've partnered with your organization to offer you a range of employee benefits. Inside this pack, you'll find the plans your employer thinks you might benefit from.

## Your coverage options



### Short term disability insurance

Coverage if you're temporarily unable to work

## Know your benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected.

With Guardian, you're in good hands. We've been delivering on our promises for over 150 years, and we're looking forward to doing the same for you too.

**1** Read through this information.

**2** Find out more about your benefits.

**3** Talk to your employer if you need help or have any questions.



# Short term disability insurance

Disability insurance covers a part of your income, so you can pay your bills if you're injured or sick and can't work.

Disability may be more common than you might realize, and people can be unable to work for all sorts of different reasons. There are times when many disabilities can be caused by illness, including common conditions like heart disease and arthritis. However, many disabilities aren't covered by workers' compensation.

## Who is it for?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It helps ensure that you'll receive a partial income if you're injured or too sick to work.

## What does it cover?

Many disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

## Why should I consider it?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.

You will receive these benefits if you meet the conditions listed in the policy.



## Partial income replacement

Mike injures his back in a bicycle accident and can't work for 13 weeks.

Unpaid time off work: **13 weeks**

Elimination period: **1 week**

After a 1-week elimination period following his accident, Mike's Guardian Short Term Disability policy kicks in and replaces **\$400** of his weekly income for the remaining **12 weeks** of his rehabilitation.

This gives him a total of **\$4,800** to cover his expenses while he's unable to work.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



# Your short term disability coverage

## Short-Term Disability

<b>Coverage amount</b>	60% of salary to maximum \$2000/week
<b>Maximum payment period:</b> Maximum length of time you can receive disability benefits.	13 weeks
<b>Accident benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 1
<b>Illness benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 8
<b>Evidence of Insurability:</b> A health statement requiring you to answer a few medical history questions.	Health Statement may be required
<b>Guarantee Issue:</b> The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period.	We Guarantee Issue \$2000 in coverage
<b>Minimum work hours/week:</b> Minimum number of hours you must regularly work each week to be eligible for coverage.	Planholder Determines
<b>Pre-existing conditions:</b> A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after 2 week limitation
<b>Premium waived if disabled:</b> Premium will not need to be paid when you are receiving benefits.	Yes

## UNDERSTANDING YOUR BENEFITS—DISABILITY (Some information may vary by state)

- **Earnings definition:** Your covered salary excludes bonuses and commissions.

## Short-Term Disability Plan Cost Illustration:

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses.

Policy amounts shown based on sample salary amounts only.

	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
Your premium rate	\$0.430	\$0.620	\$1.090	\$0.900	\$0.490	\$0.450	\$0.510	\$0.600	\$0.880
	<i>Election Cost Per Age Bracket</i>								
	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
\$20,000 Annual Salary \$231 Weekly Benefit	\$9.93	\$14.32	\$25.18	\$20.79	\$11.32	\$10.40	\$11.78	\$13.86	\$20.33
\$30,000 Annual Salary \$346 Weekly Benefit	\$14.88	\$21.45	\$37.71	\$31.14	\$16.95	\$15.57	\$17.65	\$20.76	\$30.45
\$40,000 Annual Salary \$462 Weekly Benefit	\$19.87	\$28.64	\$50.36	\$41.58	\$22.64	\$20.79	\$23.56	\$27.72	\$40.66
\$50,000 Annual Salary \$577 Weekly Benefit	\$24.81	\$35.77	\$62.89	\$51.93	\$28.27	\$25.97	\$29.43	\$34.62	\$50.78
\$60,000 Annual Salary \$692 Weekly Benefit	\$29.76	\$42.90	\$75.43	\$62.28	\$33.91	\$31.14	\$35.29	\$41.52	\$60.90
\$70,000 Annual Salary \$808 Weekly Benefit	\$34.74	\$50.10	\$88.07	\$72.72	\$39.59	\$36.36	\$41.21	\$48.48	\$71.10
\$80,000 Annual Salary \$923 Weekly Benefit	\$39.69	\$57.23	\$100.61	\$83.07	\$45.23	\$41.54	\$47.07	\$55.38	\$81.22
\$90,000 Annual Salary \$1,038 Weekly Benefit	\$44.63	\$64.36	\$113.14	\$93.42	\$50.86	\$46.71	\$52.94	\$62.28	\$91.34
\$100,000 Annual Salary \$1,154 Weekly Benefit	\$49.62	\$71.55	\$125.79	\$103.86	\$56.55	\$51.93	\$58.85	\$69.24	\$101.55
\$110,000 Annual Salary \$1,269 Weekly Benefit	\$54.57	\$78.68	\$138.32	\$114.21	\$62.18	\$57.11	\$64.72	\$76.14	\$111.67
\$120,000 Annual Salary \$1,385 Weekly Benefit	\$59.56	\$85.87	\$150.97	\$124.65	\$67.87	\$62.33	\$70.64	\$83.10	\$121.88



# Electronic Evidence of Insurability (EOI)

Our online EOI forms are an easier, quicker alternative to traditional paper forms, helping you get covered when you need to provide additional information.

There are a few situations where you need to answer health questions, enroll for higher amounts of coverage, or request coverage after the initial eligibility period. In all of these situations, our online EOI form keeps things simple.

## Electronic EOI keeps things simple

With Guardian's electronic EOI forms, your data is kept secure at every stage of the process. And with fewer errors than hand-written forms, and faster submission digitally, it's easier than ever to complete it and get covered.

Electronic EOI can be used for\*:

- Basic life
- Voluntary life
- Short term disability
- Long term disability



## How it works

You will receive a letter or email from your employer or Guardian with instructions and a unique link to submit your EOI form online.

First register and create an account on Guardian Anytime. Then simply fill out the form, electronically sign it, and click 'Submit.'

Once we receive the form, we'll contact you with any questions, before notifying you (and your employer if the coverage amount changes).

\*Applicable to coverage requiring full Evidence of Insurability (not applicable to conditional issue amounts). Electronic EOI is available using most internet browsers.

# GuidanceResources® - Employee Assistance Program

Sometimes life can feel overwhelming.  
It doesn't have to.

Guardian's Employee Assistance Program provides confidential counseling, expert guidance, and valuable resources to help you handle any of life's challenges, big or small.

How it can help



## Confidential emotional support

- Anxiety, depression, stress



## Work and lifestyle support

- Child, elder and pet care



## Financial resources and legal guidance

- Retirement planning, taxes
- Wills, trusts and estate planning

**This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.**

Legal/financial assistance and resources services are not available in the state of New York.

The Employee Assistance Program is a suite of services solely created and offered by ComPsych. Guardian is not responsible or liable for care or advice given by any provider or any service offering within the Employee Assistance Program. This information is for informational purposes only. It is not a contract. Only the plan service agreement can provide the actual terms, services, limitations and exclusions. Guardian and ComPsych reserve the right to discontinue the Employee Assistance Program at any time without notice. Legal services provided through the Employee Assistance Program will not be provided in connection with or any action against Guardian, ComPsych, or your employer. The Employee Assistance Program, or any individual service offering within the Program, is not an insurance benefit and may not be available in all states.



## How to access 24/7 live assistance



**Call**  
**1 855 239 0743**  
TRS: Dial 711



**Visit**  
[guidanceresources.com](https://guidanceresources.com)





App: GuidanceNow<sup>SM</sup>  
Organization web ID: Guardian  
Note: First-time users will need to register first with the organization web ID: Guardian.

# EstateGuidance<sup>®</sup> Online Will Preparation

Secure your wishes with a legally binding will.

EstateGuidance makes drafting a will easy with online tools that walk you through the process in minutes. You can also draft a living will to ensure you get the end-of-life care you desire and a final arrangements document expressing your wishes for your funeral services.

## How it can help

			
<b>Complete a customized will:</b>	<b>Have your will printed and sent to you:</b>	<b>Draft a living will:</b>	<b>Draft a final arrangements document:</b>
No cost to you	\$14.99	\$14.99	\$9.99

**This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.**

ComPsych Corporation (ComPsych) is a vendor to The Guardian Life Insurance Company of America (Guardian). ComPsych and Guardian are not affiliated entities. The Employee Assistance Program (Services) is provided by ComPsych. Guardian does not control or provide any part of the Services and does not bear any liability for their provision. This informational resource is not a contract and is for illustrative purposes only. Only the policy contains applicable terms. Guardian and ComPsych reserve the right to discontinue Services at anytime without notice. Services may not be available in all states. Legal/financial assistance and resources services are not available in the states of New York and Hawaii. Provision of Services shall be in a manner consistent with applicable law.



## How to access 24/7 live assistance



**Call**

**1 855 239 0743**

TRS: Dial 711



**Visit**

[estateguidance.com](https://estateguidance.com)

App: GuidanceNow<sup>SM</sup>

Enter promotional code:  
Guardian



# Provide support to new mothers from day one

## Disability insurance benefit that can provide financial stability and support to new mothers

With the well-being of your employees and their families at the heart of all we do, Guardian now offers an optional rider to our short-term disability (STD) insurance that enables employers to waive the benefit waiting period for maternity on short-term disability claims.\*

A typical benefit waiting period on a maternity claim is one to two weeks, while the duration of the full claim is six to eight weeks, inclusive of the benefit waiting period. So, new mothers may be missing out on one to two weeks of short-term disability payments while they wait for their benefits to begin.



This optional short-term disability insurance rider means employers can choose to waive the benefit waiting period and provide their employees with access to benefits from day one of childbirth – providing up to one to two more weeks of payments from their short-term disability policy. This helps to:

- Improve employee financial well-being
- Ensure your employees have benefits day one (as soon as they give birth)
- Simplify the complexity around maternity leave benefit payments

Support the well-being of your employees by providing financial confidence when they need it most.

### Here’s an example of how it works:

Julie just went out on leave and had her baby August 1.

	Birth	Benefit waiting period	Benefits begin	Benefit duration
 Without STD maternity rider	Julie has her baby on August 1.	Julie <b>must satisfy</b> the seven day benefit waiting period.	STD benefits would begin on <b>August 8.</b>	Julie would receive <b>five weeks</b> of benefit payments.
 With STD maternity rider	Julie has her baby on August 1.	Julie's benefit waiting period is <b>waived.</b>	STD benefits would begin on <b>August 1.</b>	Julie would receive <b>six weeks</b> of benefit payments.



**30%**

**Did you know?**

30% of employees are currently expecting a child or planning to grow their family in the next two years<sup>1</sup> – therefore maternity benefits are crucial to an employee benefits offering.

**Please contact your broker or Guardian representative for details.**

The Guardian Life Insurance Company of America  
guardianlife.com

New York, NY  
2023-159526 (8/25)

\*Currently available in all states except: CO, ID, NM, NY, OH, OR, and FL

<sup>1</sup> The State of Fertility & Family Benefits in 2023, Maven

Guardian Group Short Term Disability Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Generic Policy Form # GP-1-STD-15. The state approved form is the governing document.

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# Welcome to Workplace benefits

## Everyone deserves a Guardian

Every day, Guardian gives 26 million Americans the security they deserve through our insurance and wealth management products and services.

We've partnered with your organization to offer you a range of employee benefits. Inside this pack, you'll find the plans your employer thinks you might benefit from.

## Your coverage options



**Long term disability insurance**

Coverage for longer periods where you can't work

## Know your benefits

Your benefits support your physical and financial wellbeing, to help keep you and your loved ones protected.

With Guardian, you're in good hands. We've been delivering on our promises for over 150 years, and we're looking forward to doing the same for you too.

**1** Read through this information.

**2** Find out more about your benefits.

**3** Talk to your employer if you need help or have any questions.



# Long term disability insurance

Disability insurance covers a part of your income, so you can pay your bills if you're injured or sick and can't work.

Disability may be more common than you might realize, and people can be unable to work for all sorts of different reasons. There are times when many disabilities can be caused by illness, including common conditions like heart disease and arthritis. However, many disabilities aren't covered by workers' compensation.

## Who is it for?

If you rely on your income to pay for everyday expenses, then you should probably consider disability insurance. It helps ensure that you'll receive a partial income if you're injured or too sick to work.

## What does it cover?

Many disability insurance plans pay out a portion or percentage of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

## Why should I consider it?

Accidents happen, and you can't always anticipate if or when you'll become sick or injured. That's why it's important to have a disability policy that helps you pay your bills in the event of being unable to collect your normal paycheck.

You will receive these benefits if you meet the conditions listed in the policy.



## Partial income replacement

Jim suffers a heart attack that leaves him unable to work for two years.

Unpaid time off work: **24 months**

Elimination period: **6 months**

After a 6 month elimination period, Jim's Guardian Long Term Disability policy kicks in and replaces **\$2,000** of his monthly income for the remaining **18 months** of his disability or illness.

This gives him a total of **\$36,000** to cover his expenses while he's unable to work.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.



# Your long term disability coverage

## Long-Term Disability

<b>Coverage amount</b>	60% of salary to maximum \$6000/month
<b>Maximum payment period:</b> Maximum length of time you can receive disability benefits.	Social Security Normal Retirement Age
<b>Accident benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 91
<b>Illness benefits begin:</b> The length of time you must be disabled before benefits begin.	Day 91
<b>Evidence of Insurability:</b> A health statement requiring you to answer a few medical history questions.	Health Statement may be required
<b>Guarantee Issue:</b> The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period.	We Guarantee Issue \$6000 in coverage
<b>Minimum work hours/week:</b> Minimum number of hours you must regularly work each week to be eligible for coverage.	Planholder Determines
<b>Pre-existing conditions:</b> A pre-existing condition includes any condition/symptom for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months look back; 12 months after exclusion
<b>Survivor benefit:</b> Additional benefit payable to your family if you die while disabled.	3 months

## UNDERSTANDING YOUR BENEFITS—DISABILITY (Some information may vary by state)

- **Disability (long-term):** For first two years of disability, you will receive benefit payments while you are unable to work in your own occupation. After two years, you will continue to receive benefits if you cannot work in any occupation based on training, experience and education.
- **Earnings definition:** Your covered salary excludes bonuses and commissions.
- **Special limitations:** Provides a 24-month benefit limit for specific conditions including mental health and substance abuse. Other conditions such as chronic fatigue are also included in this limitation. Refer to contract for details.
- **Work incentive:** Plan benefit will not be reduced for a specified amount of months so that you have part-time earnings while you remain disabled, unless the combined benefit and earnings exceed 100% of your previous earnings.



# Your long term disability coverage

## A SUMMARY OF DISABILITY PLAN LIMITATIONS AND EXCLUSIONS

- Evidence of Insurability may be required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.
- You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period.
- Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations.
- For Long-Term Disability coverage, we pay no benefits for a disability caused or contributed to by a pre-existing condition unless the disability starts after you have been insured under this plan for a specified period of time. We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse.
- We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits for charges relating to legal intoxication, including but not limited to the operation of a motor vehicle, and for the voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless it has been prescribed by a doctor and is used as prescribed. We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, an employee is receiving treatment outside of the US or Canada, and the employee's loss of earnings is not solely due to disability.
- This policy provides disability income insurance only. It does not provide "basic hospital", "basic medical", or "medical" insurance as defined by the New York State Insurance Department.
- If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. State variations may apply.
- When applicable, this coverage will integrate with NJ TDB, NY DBL, CA SDI, RI TDI, Hawaii TDI and Puerto Rico DBA, DC PFML and WA PFML.

Contract # GP-1-LTD-15-1.0 et al.

Guardian's Group Long Term Disability Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage. Policy Form # GP-1-LTD07-1.0, et al, GP-1-LTD-15



# Electronic Evidence of Insurability (EOI)

Our online EOI forms are an easier, quicker alternative to traditional paper forms, helping you get covered when you need to provide additional information.

There are a few situations where you need to answer health questions, enroll for higher amounts of coverage, or request coverage after the initial eligibility period. In all of these situations, our online EOI form keeps things simple.

## Electronic EOI keeps things simple

With Guardian's electronic EOI forms, your data is kept secure at every stage of the process. And with fewer errors than hand-written forms, and faster submission digitally, it's easier than ever to complete it and get covered.

Electronic EOI can be used for\*:

- Basic life
- Voluntary life
- Short term disability
- Long term disability



## How it works

You will receive a letter or email from your employer or Guardian with instructions and a unique link to submit your EOI form online.

First register and create an account on Guardian Anytime. Then simply fill out the form, electronically sign it, and click 'Submit.'

Once we receive the form, we'll contact you with any questions, before notifying you (and your employer if the coverage amount changes).

\*Applicable to coverage requiring full Evidence of Insurability (not applicable to conditional issue amounts). Electronic EOI is available using most internet browsers.

# GuidanceResources® - Employee Assistance Program

Sometimes life can feel overwhelming.  
It doesn't have to.

Guardian's Employee Assistance Program provides confidential counseling, expert guidance, and valuable resources to help you handle any of life's challenges, big or small.

How it can help



## Confidential emotional support

- Anxiety, depression, stress



## Work and lifestyle support

- Child, elder and pet care



## Financial resources and legal guidance

- Retirement planning, taxes
- Wills, trusts and estate planning

**This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.**

Legal/financial assistance and resources services are not available in the state of New York.

The Employee Assistance Program is a suite of services solely created and offered by ComPsych. Guardian is not responsible or liable for care or advice given by any provider or any service offering within the Employee Assistance Program. This information is for informational purposes only. It is not a contract. Only the plan service agreement can provide the actual terms, services, limitations and exclusions. Guardian and ComPsych reserve the right to discontinue the Employee Assistance Program at any time without notice. Legal services provided through the Employee Assistance Program will not be provided in connection with or any action against Guardian, ComPsych, or your employer. The Employee Assistance Program, or any individual service offering within the Program, is not an insurance benefit and may not be available in all states.



## How to access 24/7 live assistance



**Call**  
**1 855 239 0743**  
TRS: Dial 711



**Visit**  
[guidanceresources.com](https://guidanceresources.com)





App: GuidanceNow<sup>SM</sup>  
Organization web ID: Guardian  
Note: First-time users will need to register first with the organization web ID: Guardian.

# EstateGuidance® Online Will Preparation

Secure your wishes with a legally binding will.

EstateGuidance makes drafting a will easy with online tools that walk you through the process in minutes. You can also draft a living will to ensure you get the end-of-life care you desire and a final arrangements document expressing your wishes for your funeral services.

## How it can help

			
<b>Complete a customized will:</b> No cost to you	<b>Have your will printed and sent to you:</b> \$14.99	<b>Draft a living will:</b> \$14.99	<b>Draft a final arrangements document:</b> \$9.99

**This service is only available if you purchase qualifying lines of coverage. See your plan administrator for more details.**

ComPsych Corporation (ComPsych) is a vendor to The Guardian Life Insurance Company of America (Guardian). ComPsych and Guardian are not affiliated entities. The Employee Assistance Program (Services) is provided by ComPsych. Guardian does not control or provide any part of the Services and does not bear any liability for their provision. This informational resource is not a contract and is for illustrative purposes only. Only the policy contains applicable terms. Guardian and ComPsych reserve the right to discontinue Services at anytime without notice. Services may not be available in all states. Legal/financial assistance and resources services are not available in the states of New York and Hawaii. Provision of Services shall be in a manner consistent with applicable law.



## How to access 24/7 live assistance



**Call**  
**1 855 239 0743**  
TRS: Dial 711



**Visit**  
[estateguidance.com](https://estateguidance.com)

App: GuidanceNow<sup>SM</sup>  
Enter promotional code:  
Guardian

# Cancer Insurance

## Plan Options



American Fidelity | [www.americanfidelity.com](http://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		
Monthly Premium	BASIC	ENHANCED PLAN
Employee	\$15.80	\$31.62
Employee + Family	\$26.86	\$53.80



## Group Cancer Insurance

## Focus on the fight.

A cancer diagnosis may be both a physical and emotional drain. But thanks to advances in medicine and procedures to treat cancer, more and more people are beating the disease. However, with these advances also comes the continuing rise in the cost of cancer treatment.

**Limited Benefit Group Cancer Insurance** offers a solution to help you and your family focus on fighting the disease.

### Did You Know?

New cancer cases in America are diagnosed at the rate of about 5,255 per day.

*American Cancer Society: Cancer Facts and Figures 2022, P4*

## Plan Benefit Highlights

- **Helps cover expenses**  
for cancer treatment, transportation, hospitalization and more.
- **Benefits are paid directly to you**  
to be used however you see fit.
- **Portable to take with you**  
even if you leave employment.
- **Coverage options are available**  
for you, your spouse and your children under age 26.

## Benefits designed to help cover costs.

With over 25 benefits specifically designed to help with the financial impact of being diagnosed, **Group Cancer Insurance** may help pay for costs not covered by your primary medical insurance.

### Examples:



#### Diagnostic and Prevention

Annual benefit to help pay for covered diagnostic testing or screening. This benefit also qualifies for quick processing.



#### Travel Expenses

This benefit may help pay for qualified transportation and lodging for the patient and family.

# Plan Benefit Highlights

BENEFITS	BASIC	ENHANCED PLUS
<b>Radiation Therapy/Chemotherapy/Immunotherapy</b> Actual charges per 12 month period	\$10,000	\$15,000
<b>Administrative/Lab Work</b> Per calendar month	\$50	\$75
<b>Hormone Therapy</b> Per treatment per calendar month up to a max of 12 per calendar year	\$50	\$50
<b>Experimental Treatment</b>	Paid in the same manner and under the same maximums as any other treatment	
<b>Blood, Plasma, and Platelets Basic:</b> Per day, up to \$10,000 per calendar year	\$200	\$300
<b>Enhanced Plus:</b> Per day, up to \$15,000 per calendar year		
<b>Medical Imaging</b> Per image up to 2 per calendar year	\$200	\$300
<b>Surgical</b>	\$20 surgical unit/ Max per operation: \$2,000	\$40 surgical unit/ Max per operation: \$4,000
<b>Anesthesia</b>	25% of the amount paid for covered surgery	
<b>Second and Third Surgical Opinion</b> Per diagnosis	\$300	\$300
<b>Outpatient Hospital or Ambulatory Surgical Center</b> Per day of surgery	\$200	\$600
<b>Bone Marrow or Stem Cell Transplant</b> <b>Patient Provided</b> Per calendar year	\$500	\$1,500
<b>Donor Provided</b> Per calendar year	\$1,500	\$4,500
<b>Prosthesis and Orthotic and Related Services</b>	\$1,000	\$2,000
<b>Surgical</b> 1 per site, lifetime max of 2 devices per covered person	\$100	\$200
<b>Non-surgical</b> 1 per site, lifetime max of 3 devices per covered person	\$100	\$200
<b>Hair Prosthesis</b> Once per life		
<b>Hospital Confinement</b> Per day		
<b>Day 1-30</b>	\$100	\$300
<b>Day 31+</b>	\$200	\$600
<b>U.S. Government/Charity Hospital</b> Paid in lieu of most benefits per day Inpatient and outpatient	\$100	\$300
<b>Extended Care Facility</b> Per day, up to the same number of days of paid hospital confinement	\$100	\$300
<b>Home Health Care</b> Per day, up to the same number of days of paid hospital confinement	\$100	\$300
<b>Hospice Care Basic:</b> Per day, up to \$18,000 lifetime max	\$100	\$300
<b>Enhanced Plus:</b> Per day, up to \$54,000 lifetime max		
<b>Inpatient Special Nursing Services</b> Per day	\$100	\$300

BENEFITS	BASIC	ENHANCED PLUS
<b>Dread Disease</b> Per day while hospital confined		
<b>Day 1-30</b>	\$100	\$300
<b>Day 31+</b>	\$200	\$600
<b>Donor</b>	\$1,000/donation	
<b>Drugs and Medicine</b>		
<b>Inpatient</b> Per confinement	\$50	\$200
<b>Outpatient</b> \$50 per prescription up to maximum shown per calendar month	\$50	\$100
<b>Attending Physician</b> While hospital confined, per day	\$50	\$50
<b>Transportation &amp; Lodging (Patient &amp; Family Member)</b>		
<b>Transportation</b> \$1,500 max per round trip, max 12 trips per calendar year	Coach fare or \$.50/mile by car	Coach fare or \$.50/mile by car
<b>Lodging</b> Per day, up to 90 days per calendar year	\$50	\$75
<b>Ambulance</b>		
<b>Ground</b> Per trip, up to 2 per confinement	\$200	\$200
<b>Air</b> Per trip, up to 2 per confinement	\$2,000	\$2,000
<b>Physical or Speech Therapy</b> Per visit, up to 4 per calendar month, lifetime max of \$1,000.	\$50	\$50
<b>Diagnostic and Prevention</b> One per calendar year	\$25	\$75
<b>Cancer Screening Follow-Up</b> One per calendar year	\$25	\$75
<b>Waiver of Premium</b> Employee only	After 90 days of continuous disability	
<b>Internal Cancer Diagnosis</b> One per covered person per lifetime, benefits reduce 50% at age 70	\$2,500	\$5,000
<b>Heart Attack or Stroke Diagnosis</b> One per covered person per lifetime, benefits reduce 50% at age 70	N/A	\$5,000
<b>Hospital Intensive Care Unit</b> Per day, up to 30 days per confinement; benefits reduced 50% at age 70		\$600
<b>Ambulance</b>		\$100

Unless otherwise indicated, benefits are for a specified indemnity amount listed in the above schedule and are subject to applicable maximums. Refer to the following pages for more complete descriptions and limits to this plan.

MONTHLY PREMIUMS	BASIC	ENHANCED PLUS
Individual	\$15.80	\$31.62
Family	\$26.86	\$53.80

The premium and benefit amounts vary depending upon the plan selected.

**Only loss for Cancer** Unless otherwise indicated, benefits are payable only for loss resulting from definitive Cancer diagnosis or treatment, including direct extension, metastatic spread, or recurrence. Proof must be submitted to support each claim. The Policy also covers other conditions or diseases directly caused by Cancer or the treatment of Cancer. The Policy does not cover any other disease, sickness or incapacity, even though after contracting Cancer it may have been aggravated or affected by Cancer or the treatment of Cancer except for conditions specifically covered under the Dread Disease Benefit; Hospital Intensive Care Unit Benefit; or Heart Attack or Stroke Diagnosis Benefit, if included.

**Cancer** means a disease that is manifested by autonomous growth (malignancy) in which there is uncontrolled growth, function or spread (local or distant) of cells in any part of the body. This includes Cancer in situ and malignant melanoma. It does not include other conditions which may be considered precancerous or have malignant potential such as leukoplakia; hyperplasia; acquired immune deficiency syndrome (AIDS); polycythemia; actinic keratosis; aplastic anemia; atypia; non-malignant monoclonal gammopathy; or pre-malignant lesions, benign tumors or polyps.

Such Cancer must be positively diagnosed by a legally licensed doctor of medicine certified by the American Board of Pathology or American Board of Osteopathic Pathology. Pathologic interpretation of the histology of skin lesions will be accepted by dermatologists certified by the American Board of Dermatopathology. Diagnosis must be made based on a microscopic examination of fixed tissue or preparations from the hemic system (either during life or post-mortem). The pathologist establishing the diagnosis shall base his judgment solely on the criteria of malignancy as accepted by the American Board of Pathology or the Osteopathic Board of Pathology after a study of the histocytologic architecture or pattern of the suspect tumor, tissue and/or specimen.

#### **Radiation Therapy, Chemotherapy or Immunotherapy Benefit**

We will pay the actual charges up to the benefit listed in the schedule per 12-month period. If Proof of Loss regarding actual charges for treatment is not submitted, we will pay the daily amount shown in your certificate for each day treatment is received, up to the actual charge's maximum per 12-month period. Upon receipt of actual charges Proof of Loss, we will pay the difference, up to the maximum per 12-month period. Actual charges are the amount paid by or on behalf of the Covered Person and accepted by the provider for services provided.

This benefit does not cover other related procedures such as treatment planning, treatment management or consultation, design and construction of treatment devices, radiation dosimetry calculation, lab tests, x-rays, scans, medical supplies, and equipment used in administration (IV solutions, needles, dressings, pumps, catheters, etc.).

**Administrative and Lab Work Benefit** Paid if the Covered Person is also receiving the Radiation Therapy, Chemotherapy or Immunotherapy Benefit during the same calendar month.

**Hormone Therapy Benefit** Drugs and medicines covered under the Drugs and Medicine Benefit or the Radiation Therapy, Chemotherapy or Immunotherapy Benefit are not included. This benefit does not cover associated administrative processes.

**Experimental Treatment Benefit** Benefits for experimental treatment prescribed by a physician for treatment of Cancer will be provided the same as non-experimental treatment. Coverage for treatments received outside the United States or its territories is not provided.

**Blood, Plasma and Platelets Benefit** Laboratory processes are not included. Colony-stimulating factors are not covered. Benefits for blood, plasma, and platelets are only provided under this benefit.

**Medical Imaging Benefit** Payable for a Covered Person who has been diagnosed with Cancer who receives either an MRI, CT scan, CAT scan, PET scan, or RAIU (thyroid) test requested by a Physician.

**Surgical Benefit** Payable when a surgical operation is performed for covered diagnosed Cancer, Skin Cancer, or reconstructive surgery due to Cancer. Benefits are calculated up to a maximum benefit by multiplying the surgical unit value assigned to the procedure, as shown in the most current Physician's Relative Value Table, by the unit dollar amount shown in your certificate schedule. Two or more surgical procedures performed through the same incision will be considered one operation and benefits will be limited to the most expensive procedure. Diagnostic surgeries that result in a negative diagnosis of Cancer are not covered under this benefit. Bone marrow surgeries, surgeries to implant a permanent prosthetic device, surgeries required for administration of Radiation Therapy, Chemotherapy or Immunotherapy are not covered under this benefit.

**Anesthesia Benefit** Services of an anesthesiologist for Skin Cancer or surgical prosthesis implantation are not covered.

**Second and Third Surgical Opinion Benefit** Payable once per diagnosis of Cancer for a second surgical opinion and a third if the second disagrees with the first. Surgical opinions for reconstructive, Skin Cancer or prosthesis surgeries are not covered.

**Outpatient Hospital or Ambulatory Surgical Center Benefit** Surgical procedures for Skin Cancer are not covered.

**Bone Marrow or Stem Cell Transplant Benefit** Harvesting of bone marrow or stem cells from a donor are not covered under this benefit.

**Prosthesis and Orthotic Benefit and Related Services** Payable for a Prosthetic Device or Orthotic Device and, if surgery required, its surgical implantation. Prosthetic-related supplies such as special bras or ostomy pouches and supplies are not covered. Benefits for a hair prosthesis will only be covered under the Hair Prosthesis Benefit.

Covered benefits under this provision are limited to the most appropriate model of Prosthetic Device or Orthotic Device that adequately meets the medical needs of the covered person as determined by the covered person's treating physician or podiatrist and prosthetist or orthotist, as applicable. The Prosthesis Benefit will include repair and replacement of a Prosthetic Device or Orthotic Device, unless the repair or replacement is necessitated by misuse by the covered person. "Orthotic Device" means a custom-fitted or custom-fabricated medical device that is applied to a part of the human body to correct a deformity, improve function, or relieve symptoms of a disease. "Prosthetic Device" means an artificial device designed to replace, wholly or partly, an arm or leg.

**Hospital Confinement Benefit** Pays when the Covered Person requires Hospital confinement for at least 18 continuous hours. We will not pay this benefit for outpatient treatment or a stay of less than 18 hours in an observation unit or emergency room. Hospital shall not include an institution, or part thereof, used by the Covered Person as a place for rehabilitation; a hospice unit, including any bed designated as a hospice or swing bed; a place for rest or for the aged; a nursing or convalescent home; a long-term nursing unit or geriatrics ward; or an extended care facility for the care of convalescent, rehabilitative or ambulatory patients.

**U.S. Government or Charity Hospital Benefit** Payable when an itemized list of services is not available and the Covered Person is confined in a charity Hospital or a Hospital owned or operated by the U.S. government as a result of Cancer or Dread Disease or covered under a Diagnostic Related Group where no charges are made to the Covered Person for treatment of Cancer or Dread Disease. This benefit will be paid in lieu of most benefits listed on the schedule.

**Extended Care Facility Benefit** Pays a daily benefit for Physician authorized confinement that begins within 14 days after Hospital confinement.

**Home Health Care Benefit** Pays a daily benefit for Physician authorized private nursing care that begins within 14 days of hospital confinement. This benefit does not include nutrition counseling, medical social services, medical supplies, prosthesis or orthopedic appliances, rental or purchase of durable medical equipment, drugs or medicines, child care, meals or housekeeping services or physical or speech therapy.

## Plan Benefit Highlights (cont.)

**Hospice Care Benefit** Pays a daily benefit when a Physician determines terminal illness with life expectancy of 6 months or less and approves hospice care at home or in a hospice facility. This benefit does not include well baby care, volunteer services, meals, housekeeping services, or family support after the death.

**Inpatient Special Nursing Services Benefit** Pays a daily benefit when receiving Physician authorized special nursing care (other than that regularly furnished by a Hospital) for at least eight consecutive hours during 24 hours.

**Dread Disease Benefit** Covered Dread Diseases are Addison's Disease; Amyotrophic Lateral Sclerosis; Cystic Fibrosis; Diphtheria; Encephalitis; Grand Mal Epilepsy; Legionnaire's Disease; Meningitis; Multiple Sclerosis; Muscular Dystrophy; Myasthenia Gravis; Niemann-Pick Disease; Osteomyelitis; Poliomyelitis; Reye's Syndrome; Rheumatic Fever; Rocky Mountain Spotted Fever; Sickle Cell Anemia; Systemic Lupus Erythematosus; Tay-Sachs Disease; Tetanus; Toxic Epidermal; Toxic Shock Syndrome; Tuberculosis; Tularemia; Typhoid Fever; Whipple's Disease.

**Donor Benefit** Blood donor expenses are not covered.

**Drugs and Medicine Benefit** Pays a benefit for anti-nausea and pain medication for cancer treatment. It does not include associated administrative processes, drugs, or medicines covered under the Radiation Therapy, Chemotherapy or Immunotherapy Benefit or the Hormone Therapy Benefit.

**Transportation and Lodging Benefits** Pays a benefit for transportation by scheduled bus, plane or train, or by car and outpatient lodging for Radiation Therapy, Chemotherapy, or Immunotherapy treatment, Bone Marrow or Stem Cell Transplant, or surgery in a Hospital not available locally and at least 50 miles from the Covered Person's residence. Payable for the Covered Person and one adult family member. If traveling in the same car or lodging in the same room, the benefit is payable only to the Covered Person.

**Ambulance Benefit** If air and ground ambulance services are required on the same day, we will only pay the higher benefit amount. A Covered Person must be admitted as an inpatient and hospital confined for at least 18 consecutive hours.

**Waiver of Premium** Premium is waived if you are disabled due to Cancer for longer than 90 continuous days. This benefit does not apply if your spouse or children become disabled. We will require proof annually that you remain Disabled during that time.

**Physical or Speech Therapy Benefit** Therapy must be provided by a caregiver licensed in physical or speech therapy.

**Diagnostic and Prevention Benefit** Pays for a generally medically recognized screening test to detect Internal Cancer. This benefit is not payable for any test covered under the Medical Imaging Benefit.

**Cancer Screening Follow-Up Benefit** Payable for one follow-up invasive screening test when a Covered Person receives abnormal results from a covered screening test. For tests involving an incision or surgery, payable only for tests that result in a negative diagnosis of Cancer.

*This product may contain limitations, exclusions, and waiting periods. This product is not intended for people who are eligible for Medicaid coverage. This is a brief description of the coverage. For complete benefits and other provisions, please refer to your certificate. Policy provisions and benefits may vary if you reside in a state other than your employer's state of domicile. This policy is considered an employee welfare benefit plan and/or maintained by an association or employer intended to be covered by ERISA, and will be administrated and enforced under ERISA. Group policies issued to governmental entities may be exempt from ERISA guidelines.*

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American Fidelity Assurance Company  
americanfidelity.com

**Internal Cancer Diagnosis Benefit** Payable if a Physician diagnoses the Covered Person with Internal Cancer after coverage is active for that person.

**Heart Attack or Stroke Diagnosis Benefit** Payable if a Physician diagnoses the Covered Person as having a Heart Attack or Stroke after the coverage is active for that person. This benefit is payable only for the first occurrence of either the Heart Attack or Stroke.

## Limitations and Exclusions

**Pre-existing condition** means a Specified Disease for which the Covered Person: had treatment; or received advice from a Physician during the 12 months immediately before the Covered Person's Effective Date of coverage.

**Pre-existing condition limitation** No benefit will be payable for any loss caused by or resulting from a Pre-Existing Condition that occurs before a Covered Person has been continuously covered under the Policy for 12 consecutive months. Pre-Existing Conditions specifically named or described as excluded in any part of this contract are never covered. Increases or changes in coverage will be subject to an additional Pre-Existing Condition Limitation.

**Hospital intensive care unit benefit limitations** No benefits will be payable during the first two years of coverage for confinement caused by any heart condition diagnosed or treated before 30 days following the Effective Date of coverage. (The heart condition causing confinement need not be the same condition diagnosed or treated before the Effective Date).

**Exclusions** We will not pay benefits resulting from or caused by:  
(a) intentionally self-inflicted bodily injury, suicide or attempted suicide, whether sane or insane;  
(b) alcoholism or drug addiction;  
(c) any act of war, declared or undecared, or any act related to war;  
(d) military service for any country at war;  
(e) participation in any activity or event while intoxicated or under the influence of any narcotic unless administered by a Physician or taken according to the Physician's instructions; or  
(f) participation in, or attempting to participate in, a felony, riot or insurrection (A felony is as defined by the law of the jurisdiction in which the activity takes place).

Benefits are also not payable for services performed by a Physician who is related to the Covered Person.

**Termination of Insurance** Your coverage may continue for up to 1 year during a leave of absence approved in writing by your employer. Coverage will continue as long as the group policy remains in force, the premiums are paid, and you remain eligible for the coverage under the Policy. Your coverage will end when you no longer qualify as an insured, retire, you are not on active employment, your employment terminates or you die. Your dependent's coverage will end if your coverage ends, premiums are not paid, they no longer meet the definition of a dependent or the Policy is modified to exclude dependents. Your coverage can be terminated on any premium due date with 31 days advance notice. If premium rates are increased, we will provide a 60 day advance notice.



# Critical Illness Insurance

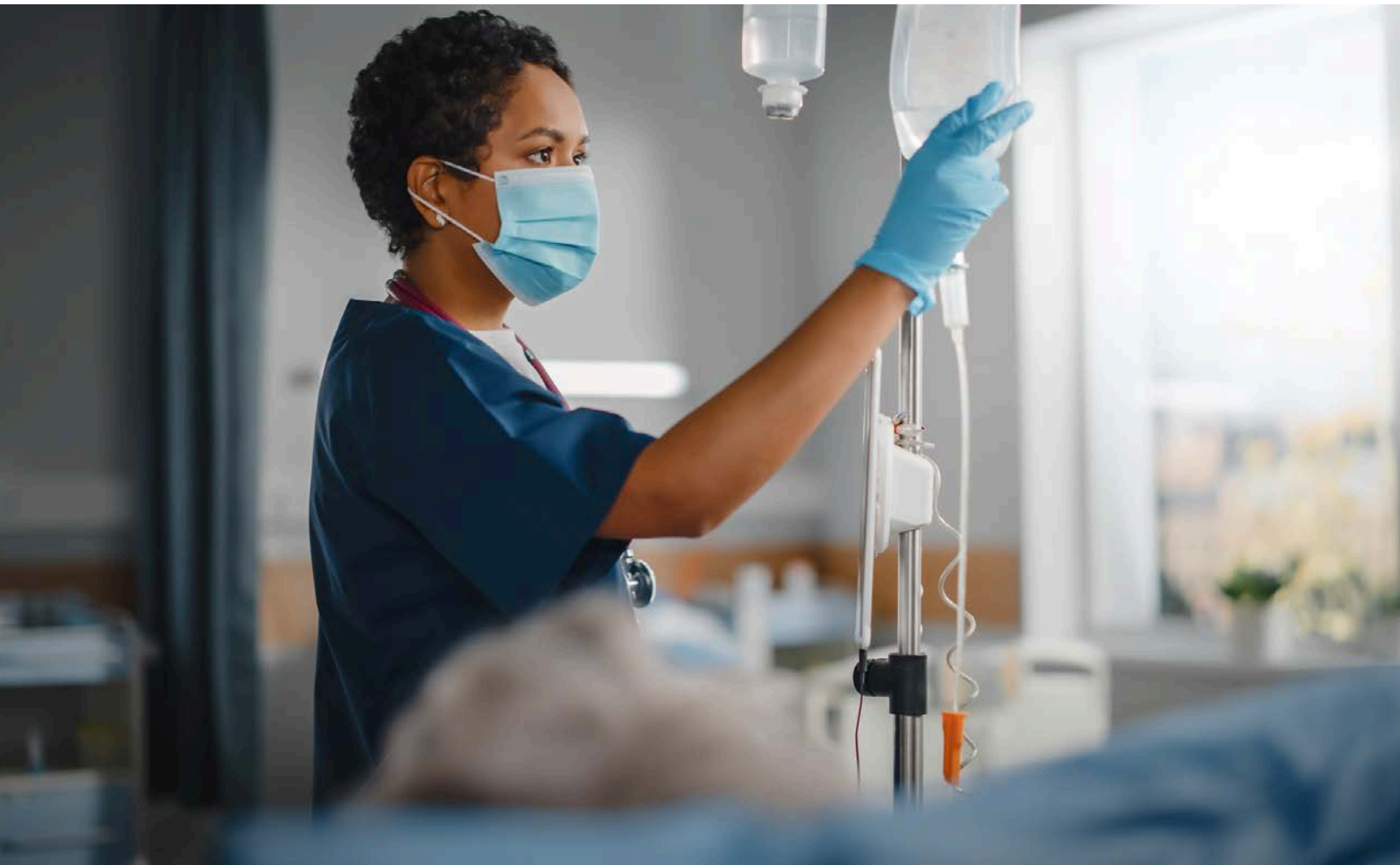
Transamerica | [www.transamerica.com/employee-benefits-videos/critical-illness-insurance](http://www.transamerica.com/employee-benefits-videos/critical-illness-insurance) | 855-244-8318

## 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.



# NEXT-GENERATION PROTECTION

TRANSAMERICA CRITICAL  
ILLNESS INSURANCE<sup>SM</sup>

Available to the employees of: Ingram ISD

Products underwritten by Transamerica Life Insurance  
Company, Cedar Rapids, IA



# INSURANCE THAT WORKS WHEN YOU CAN'T



Pursuing the financial future you deserve starts with understanding how both your finances and health affect your quality of life. Healthcare costs can have a major impact on your long-term plan. Transamerica's critical illness insurance can help provide the protection you and your family need to remain confident in your financial future.

**Critical illness insurance is an easy way to give yourself peace of mind from the unexpected.**

## MORE THAN JUST PEACE OF MIND

A critical illness can come in many forms, bringing the risk of incapacitation or hospitalization. Should this happen, you may be unable to work or provide for you family. We think you deserve help protecting your finances and your loved ones' future.

A supplement to major medical insurance, Transamerica's critical illness insurance can be used to offset out-of-pocket costs not covered by major medical.

## GOING BEYOND MAJOR MEDICAL

*Transamerica Critical Illness Insurance*<sup>SM</sup> is designed to help ease the burden of unexpected costs that can accompany a critical illness. It pays a benefit you can use however you need — to help pay for deductibles, copays, everyday living expenses while out of work or additional care while you recover.

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## Highlights of *Transamerica Critical Illness Insurance*



**NO LIFETIME  
BENEFIT MAXIMUM**



**NO WAITING  
PERIODS**



**PAYS BENEFITS  
DIRECTLY TO YOU**



**FAMILY OPTIONS  
AVAILABLE**



**EASY PAYROLL-DEDUCTED  
PREMIUMS**

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*See Your Critical Illness Benefits for more details.*

## Policy Questions?

 **Visit:** [transamerica.com](https://transamerica.com)

 **Call:** 855-244-8318

## Your Critical Illness Benefits

*Transamerica Critical Illness Insurance*<sup>SM</sup> pays you a benefit to cover expenses associated with a covered critical illness. The benefit amount is elected by the employee at enrollment. The initial diagnosis benefit in each category pays a percentage of the benefit amount. If applicable, the recurrent diagnosis benefit pays a percentage of the initial diagnosis benefit. Benefits are subject to limitations and exclusions.

DEPENDENT INSURANCE	PLAN OPTION 1
Spouse/Adult Dependent	<b>100% of the employee benefit amount</b>
Child Dependent	<b>50% of the employee benefit amount</b>

### BENEFIT CATEGORIES

The Benefit Amount is elected by the employee on the application or enrollment form. The benefit is a percentage of the Benefit Amount or the dollar amount shown below.

CANCER CATEGORY		
	PLAN OPTION 1	
SUB-BENEFIT	First Occurrence Benefit Amount	Recurrent Benefit Amount
Invasive Cancer	<b>100%</b>	<b>100%</b>
Non-Invasive Cancer	<b>25%</b>	<b>25%</b>
Skin Cancer	<b>\$750</b>	<b>\$750</b>
Lifetime Category Maximum Per Insured Person	<b>No Lifetime Maximum</b>	
CARDIOVASCULAR DISEASE CATEGORY		
	PLAN OPTION 1	
SUB-BENEFIT	First Occurrence Benefit Amount	Recurrent Benefit Amount
Coronary Artery Disease Requiring Angioplasty/Stent	<b>10%</b>	<b>10%</b>
Coronary Artery Disease Requiring Bypass Grafts	<b>25%</b>	<b>25%</b>
Coronary Invasive	<b>100%</b>	<b>100%</b>
Lifetime Category Maximum Per Insured Person	<b>No Lifetime Maximum</b>	
HEART ATTACK CATEGORY		
	PLAN OPTION 1	
SUB-BENEFIT	First Occurrence Benefit Amount	Recurrent Benefit Amount
Heart Attack	<b>100%</b>	<b>100%</b>
Sudden Cardiac Arrest	<b>100%</b>	<b>100%</b>
Lifetime Category Maximum Per Insured Person	<b>No Lifetime Maximum</b>	

## Your Critical Illness Benefits

<b>KIDNEY FAILURE CATEGORY</b>		
	<b>PLAN OPTION 1</b>	
<b>SUB-BENEFIT</b>	<b>First Occurrence Benefit Amount</b>	<b>Recurrent Benefit Amount</b>
End Stage Renal Failure	100%	N/A
Lifetime Category Maximum Per Insured Person	No Lifetime Maximum	
<b>MAJOR ORGAN TRANSPLANT CATEGORY</b>		
	<b>PLAN OPTION 1</b>	
<b>SUB-BENEFIT</b>	<b>First Occurrence Benefit Amount</b>	<b>Recurrent Benefit Amount</b>
Bone Marrow Transplant	100%	100%
Major Organ Transplant (except Bone Marrow)	100%	100%
Lifetime Category Maximum Per Insured Person	No Lifetime Maximum	
<b>STROKE CATEGORY</b>		
	<b>PLAN OPTION 1</b>	
<b>SUB-BENEFIT</b>	<b>First Occurrence Benefit Amount</b>	<b>Recurrent Benefit Amount</b>
Stroke	100%	100%
Transient Ischemic Attack (TIA)	10%	10%
Lifetime Category Maximum Per Insured Person	No Lifetime Maximum	

# Your Critical Illness Benefits

## SUPPLEMENTAL BENEFITS

HEALTH SCREENING BENEFIT RIDER (RIDER FORM SERIES TRWE1200-1020)	PLAN OPTION 1
<p>Pays a benefit once per insured per calendar year for undergoing a Health Screening Test, regardless of the number of tests the insured undergoes. Health Screening Test includes, but may not be limited to, one of the below listed tests performed under the supervision of or recommendation by a physician while this rider is in force.</p>	<p><b>Benefit Amount:</b> <b>\$50</b></p>
<p><b>Cholesterol and Diabetes</b></p> <ul style="list-style-type: none"> <li>• Blood Test Total Cholesterol</li> <li>• Blood Test Total Triglycerides</li> <li>• Fasting Blood Glucose Test</li> <li>• Fasting Plasma Glucose Test</li> </ul>	<ul style="list-style-type: none"> <li>• Hemoglobin A1C</li> <li>• Serum Cholesterol Test LDL/HDL Levels</li> <li>• Two-hour Post-load Plasma Glucose Test</li> </ul>
<p><b>Cancer</b></p> <ul style="list-style-type: none"> <li>• Biopsies for Cancer</li> <li>• Bone Marrow Testing</li> <li>• Breast MRI</li> <li>• Breast Ultrasound</li> <li>• Breast Sonogram</li> <li>• Cancer Antigen 15-3 Blood Test for Breast Cancer (CA 15-3)</li> <li>• Cancer Antigen 125 Blood Test for Ovarian Cancer (CA 125)</li> <li>• Carcinoembryonic Antigen Blood Test for Colon Cancer (CEA)</li> <li>• Colonoscopy</li> <li>• Doppler Screening for Cancer</li> <li>• Endoscopy</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible Sigmoidoscopy</li> <li>• Hemoccult Stool Specimen</li> <li>• Oral Cancer Screening</li> <li>• PAP Smears or Thin Prep PAP Test</li> <li>• Prostate-Specific Antigen (PSA) Test</li> <li>• Serum Protein Electrophoresis</li> <li>• Skin Cancer Biopsy</li> <li>• Skin Cancer Screening</li> <li>• Skin Exam</li> <li>• Virtual Colonoscopy</li> </ul>
<p><b>Cardiovascular Function</b></p> <ul style="list-style-type: none"> <li>• Carotid Doppler</li> <li>• Doppler Screening for Peripheral Vascular Disease</li> <li>• Echocardiogram (Echo)</li> </ul>	<ul style="list-style-type: none"> <li>• Electrocardiogram (ECG or EKG)</li> <li>• Electroencephalogram (EEG)</li> <li>• Stress Test on Bicycle or Treadmill</li> </ul>
<p><b>Imaging Studies</b></p> <ul style="list-style-type: none"> <li>• Chest X-Rays</li> <li>• Mammogram</li> <li>• Thermography</li> </ul>	<ul style="list-style-type: none"> <li>• Ultrasounds for Cancer Detection</li> <li>• Ultrasound Screening of the Abdominal Aorta for Abdominal Aortic Aneurysms</li> </ul>
<p><b>Periodic Physical and Blood Examinations</b></p> <ul style="list-style-type: none"> <li>• Routine Health Check-up Exam</li> <li>• Blood Chemistry Panel</li> <li>• Clinical Testicular Exam</li> <li>• Complete Blood Count (CBC)</li> <li>• Dental Exam</li> <li>• Digital Rectal Exam (DRE)</li> </ul>	<ul style="list-style-type: none"> <li>• Eye Exams</li> <li>• Hearing Test</li> <li>• Lipid Panel</li> <li>• Successful Completion of Smoking Cessation Program</li> <li>• Tests for Sexually Transmitted Infections (STIs)</li> </ul>
<p><b>Immunizations</b></p> <ul style="list-style-type: none"> <li>• Immunization</li> </ul>	<ul style="list-style-type: none"> <li>• Human Papillomavirus Vaccination (HPV)</li> </ul>

# Your Critical Illness Benefits

## PROVISIONS

BENEFIT SEPARATION PERIOD	PLAN OPTION 1
First Occurrence Benefit Separation Period The number of days that must elapse between the date of diagnosis of two medically unrelated illnesses for benefits to be payable for the second illness as a first occurrence.	30 days
Recurrent Benefit Separation Period The number of days that must elapse between the date of diagnosis for the first time an insured is diagnosed and the second time they are diagnosed with the same covered illness.	90 days

If an insured is diagnosed with multiple covered conditions that are medically related as determined by a physician, the applicable benefit separation period, we will only pay one benefit which will be the higher critical illness benefit amount. If the last critical illness benefit payment under the certificate was less than 100% of the applicable benefit amount, we will waive the applicable benefit separation period.



# Your Critical Illness Benefits

**Critical Illness Benefits:** Invasive Cancer; Non-Invasive Cancer; Skin Cancer; Coronary Artery Disease Requiring Angioplasty/Stent; Coronary Artery Disease Requiring Bypass Grafts; Coronary Invasive; Heart Attack; Sudden Cardiac Arrest; End Stage Renal Failure; Bone Marrow Transplant; Major Organ Transplant (Except Bone Marrow); Stroke; Transient Ischemic Attack (TIA)

**Optional Riders:** Health Screening Benefit Rider

PLAN OPTION 1 MONTHLY NON-TOBACCO ISSUE AGE RATES				CI12.2022.06.PROD,SHARED,AWS.TX.O.O.NS	
ISSUE AGE	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
<b>EMPLOYEE - PLAN OPTION 1</b>					
18-29	\$6.74	\$8.00	\$9.25	\$10.51	\$11.77
30-39	\$9.96	\$12.69	\$15.42	\$18.15	\$20.87
40-49	\$16.56	\$22.59	\$28.62	\$34.64	\$40.67
50-59	\$31.34	\$44.75	\$58.16	\$71.58	\$84.99
60-64	\$54.17	\$78.96	\$103.75	\$128.54	\$153.33
65+	\$74.62	\$108.89	\$143.17	\$177.44	\$211.72
<b>EMPLOYEE AND SPOUSE - PLAN OPTION 1</b>					
18-29	\$11.08	\$13.58	\$16.07	\$18.57	\$21.08
30-39	\$17.47	\$22.90	\$28.32	\$33.75	\$39.17
40-49	\$30.83	\$42.95	\$55.06	\$67.16	\$79.28
50-59	\$60.93	\$88.09	\$115.24	\$142.40	\$169.55
60-64	\$106.88	\$156.94	\$207.00	\$257.05	\$307.11
65+	\$147.77	\$216.85	\$285.94	\$355.02	\$424.11
<b>EMPLOYEE AND CHILDREN - PLAN OPTION 1</b>					
18-29	\$9.85	\$11.65	\$13.44	\$15.24	\$17.04
30-39	\$13.07	\$16.34	\$19.61	\$22.88	\$26.14
40-49	\$19.67	\$26.24	\$32.81	\$39.37	\$45.94
50-59	\$34.45	\$48.40	\$62.35	\$76.31	\$90.26
60-64	\$57.28	\$82.61	\$107.94	\$133.27	\$158.60
65+	\$77.73	\$112.54	\$147.36	\$182.17	\$216.99
<b>EMPLOYEE AND FAMILY - PLAN OPTION 1</b>					
18-29	\$14.19	\$17.23	\$20.26	\$23.30	\$26.35
30-39	\$20.58	\$26.55	\$32.51	\$38.48	\$44.44
40-49	\$33.94	\$46.60	\$59.25	\$71.89	\$84.55
50-59	\$64.04	\$91.74	\$119.43	\$147.13	\$174.82
60-64	\$109.99	\$160.59	\$211.19	\$261.78	\$312.38
65+	\$150.88	\$220.50	\$290.13	\$359.75	\$429.38
PLAN OPTION 1 MONTHLY TOBACCO ISSUE AGE RATES				CI12.2022.06.PROD,SHARED,AWS.TX.O.O.NS	
ISSUE AGE	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
<b>EMPLOYEE - PLAN OPTION 1</b>					
18-29	\$7.87	\$9.69	\$11.50	\$13.32	\$15.14
30-39	\$13.68	\$18.27	\$22.85	\$27.44	\$32.02
40-49	\$25.39	\$35.82	\$46.26	\$56.70	\$67.14
50-59	\$48.65	\$70.72	\$92.79	\$114.86	\$136.93
60-64	\$82.30	\$121.15	\$160.00	\$198.85	\$237.71
65+	\$111.87	\$164.77	\$217.68	\$270.58	\$323.48

# Your Critical Illness Benefits

<b>EMPLOYEE AND SPOUSE - PLAN OPTION 1</b>					
18-29	\$13.27	\$16.87	\$20.45	\$24.05	\$27.65
30-39	\$24.73	\$33.78	\$42.83	\$51.89	\$60.94
40-49	\$48.23	\$69.03	\$89.84	\$110.65	\$131.45
50-59	\$95.41	\$139.81	\$184.20	\$228.60	\$272.99
60-64	\$162.84	\$240.87	\$318.90	\$396.93	\$474.97
65+	\$221.78	\$327.86	\$433.96	\$540.04	\$646.13
<b>EMPLOYEE AND CHILDREN - PLAN OPTION 1</b>					
18-29	\$10.98	\$13.34	\$15.69	\$18.05	\$20.41
30-39	\$16.79	\$21.92	\$27.04	\$32.17	\$37.29
40-49	\$28.50	\$39.47	\$50.45	\$61.43	\$72.41
50-59	\$51.76	\$74.37	\$96.98	\$119.59	\$142.20
60-64	\$85.41	\$124.80	\$164.19	\$203.58	\$242.98
65+	\$114.98	\$168.42	\$221.87	\$275.31	\$328.75
<b>EMPLOYEE AND FAMILY - PLAN OPTION 1</b>					
18-29	\$16.38	\$20.52	\$24.64	\$28.78	\$32.92
30-39	\$27.84	\$37.43	\$47.02	\$56.62	\$66.21
40-49	\$51.34	\$72.68	\$94.03	\$115.38	\$136.72
50-59	\$98.52	\$143.46	\$188.39	\$233.33	\$278.26
60-64	\$165.95	\$244.52	\$323.09	\$401.66	\$480.24
65+	\$224.89	\$331.51	\$438.15	\$544.77	\$651.40

*\*\*HSA Compatible - Based on its understanding of available guidance, Transamerica Life Insurance Company views the insurance benefits shown in this proposal as compatible with High-Deductible Health Plans and Health Savings Accounts. However, there is no guarantee that the relevant authorities will agree with Transamerica's understanding. Current guidance is not complete and is subject to change. Neither Transamerica nor its agents or representatives provide legal or tax advice. Accordingly, Transamerica encourages its customers to consult with and rely upon independent tax and legal advisors regarding their particular situations, the use of the products presented here with High-Deductible Health Plans and Health Savings Accounts, and the persons/dependents that may be insured under such plans and accounts.*

Issue State: Texas

Rate generation date: May 27, 2024

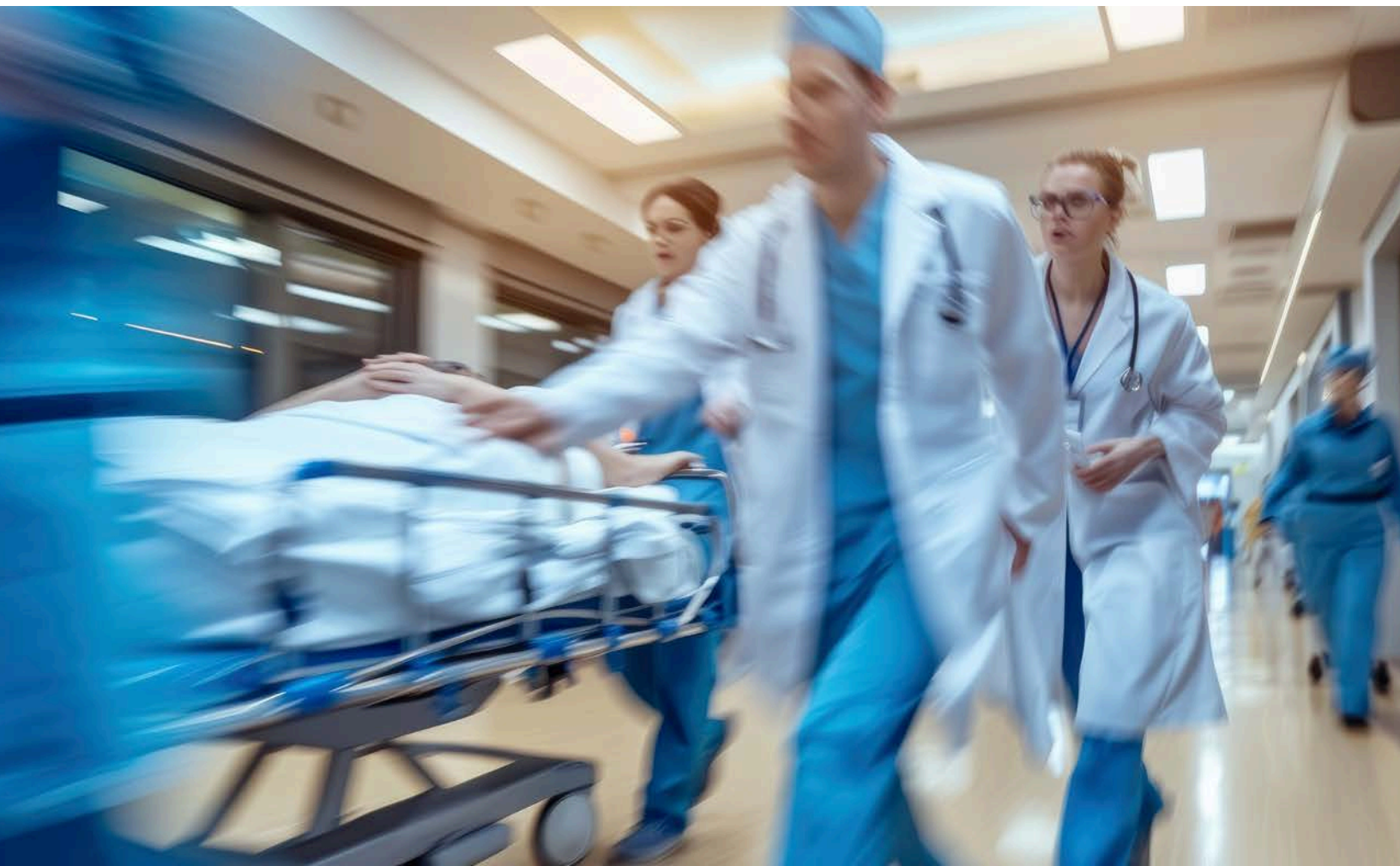
SIC Code: 8211

# Accident Insurance

Voya Financial | [www.voya.com/page/on-demand/accident-insurance](http://www.voya.com/page/on-demand/accident-insurance) | 888-926-2991

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

Explore Your Benefits & Costs



Group Name: Ingram Independent  
School District  
Group Number: 745847

**Cleaning the gutters. Yoga class. Soccer practice. Life offers plenty of opportunities for accidental injuries. When an injury happens, Accident Insurance can help.** This document includes expanded cost and benefit information for Accident Insurance. As you explore, keep in mind:



Coverage is always  
Guaranteed Issue



Employees get an annual  
Wellness Benefit of \$75 for  
completing an eligible  
health screening test.



Benefit payments go directly to  
you. Use them how you'd like!

Accident Insurance doesn't replace your medical coverage; instead, it complements it. **The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like.** Choose this supplemental health insurance product to lessen the financial impact of a covered accident.

Accident Insurance is a limited benefit policy. It is not health insurance, and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

ReliaStar Life Insurance Company  
a member of the Voya® family of companies

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FINANCIAL

## How much does it cost?

This table shows your rates for Accident Insurance.

Accident Rates	
Coverage Type	Monthly Rates
Employee	\$11.54
Employee + Spouse	\$18.26
Employee + Children	\$23.43
Family	\$30.15

Your spouse will be covered for the same Accident benefits as you. "Spouse" may include domestic partners or civil union partners as defined by your employer's plan.

Your children will be covered for the same Accident benefits as you are and one premium amount covers all your eligible children. If both you and your spouse are covered under this policy as an employee; then only one, but not both, may cover the same children for Accident Insurance. If the parent who is covering the children stops being insured as an employee, then the other parent may apply for children's coverage.

## What's covered?

Accident Insurance provides a benefit payment after a covered accident that results in the specific injuries and treatments listed in this document. You may be required to seek care for your injury within a set amount of time. Some of the specific covered treatments and conditions we pay benefits for include those shown below. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.



ER treatment



X-rays



Physical therapy



Stitches



Follow-up doctor treatment(s)

## Sample payment amounts




If one of these events happens to you, and your claim is approved, you'd receive a benefit payment in the amount listed below. Use it however you'd like:

Accident-related treatment	Benefit
Emergency room treatment	\$300

X-ray	\$75
Physical therapy (up to 6 per accident)	\$50
Stitches (for lacerations, up to 2")	\$60
Follow-up doctor treatment	\$100
Hospital admission	\$1,500
Hospital confinement (per day, up to 365 days)	\$300

## What else is included?

The Accident Insurance available through your employer also features the following:

 <p><b>Receive \$75 to use however you'd like</b></p>	<p><b>Wellness Benefit</b> Complete an eligible health screening test and we'll send you a benefit payment.</p> <ul style="list-style-type: none"> <li>• Employees benefit amount is \$75. Spouse's benefit amount is \$75.</li> <li>• The annual benefit for child coverage is \$75 per child.</li> </ul>
 <p><b>Keep coverage during a leave of absence</b></p>	<p><b>Continuation of Insurance</b> Continuation allows you to maintain your current Accident Insurance coverage for yourself, your spouse and children during an employer-approved leave of absence.</p>
 <p><b>Take your coverage with you</b></p>	<p><b>Portability</b> If you are in a situation where you will lose eligibility for benefits, such as reduced hours, termination or a life event such as divorce, you may want to continue your insurance coverage. Portability allows you to continue your coverage under the same group policy by paying your premiums directly to the insurance company.</p>

For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

## Schedule of Benefits

The following list is a summary of the benefits provided by Accident Insurance. You may be required to seek care for your injury within a set amount of time. Note that there may be some variations by state. For a list of standard exclusions and limitations, go to the end of this document.

- ✓ **Your coverage includes a Sport Accident Benefit.** This means that if your accident occurs while participating in an organized sporting activity (as defined in the certificate of coverage); the benefit amounts in the accident hospital care, accident care or common injuries sections below will be increased by 25%; to a maximum additional benefit of \$1,000.

Accident Hospital Care

Benefit

Burns (3 <sup>rd</sup> degree, 4% or more of the total body surface area)	\$15,000
Skin Grafts (of burn benefit)	50%
Emergency Dental Work (Crown)	\$350
Emergency Dental Work (Extraction)	\$90
Eye Injury (removal of foreign object)	\$100
Eye Injury (surgery)	\$350
Torn Hip, Knee or Shoulder Cartilage (surgery with no repair or if cartilage is shaved)	\$225
Torn Hip, Knee or Shoulder Cartilage (surgical repair)	\$800
Laceration <sup>1</sup> (treated - no sutures)	\$30
Laceration <sup>1</sup> (sutures up to 2")	\$60
Laceration <sup>1</sup> (sutures 2" to 6")	\$240
Laceration <sup>1</sup> (sutures over 6")	\$480
Puncture Wound <sup>1</sup>	\$50
Ruptured Disk (surgical repair)	\$800
Tendon, Ligament, Rotator Cuff (exploratory arthroscopic surgery with no repair)	\$825
Tendon, Ligament, Rotator Cuff (1, surgical repair)	\$800
Tendon, Ligament, Rotator Cuff (2 or more, surgical repair)	\$1,225

Concussion	\$350
Traumatic Brain Injury	\$1,750
Paralysis (monoplegia)	\$10,000
Paralysis (hemiplegia)	\$15,000
Paralysis (paraplegia)	\$16,000
Paralysis (quadriplegia)	\$24,000

Dislocations	
Complete <sup>2</sup> /Complete Requiring Surgical Repair <sup>3</sup>	Benefit
Hip Joint	\$3,850 /\$7,700
Knee	\$2,400/\$4,800
Ankle or foot bone(s) (other than toes)	\$1,500/\$3,000
Shoulder	\$1,600/\$3,200
Elbow	\$1,100/\$2,200
Wrist	\$1,100/\$2,200
Finger/toe	\$275/\$550
Hand bone(s) (other than fingers)	\$1,100/\$2,200
Lower jaw	\$1,100/\$2,200
Collarbone	\$1,440/\$2,800
Partial dislocations	25%

Fractures	Level 1
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Surgery (open abdominal, thoracic)	\$1,200
Surgery (exploratory or without repair)	\$175
General Anesthesia	\$200
Blood, Plasma, Platelets	\$600
Hospital Admission	\$1,500
Hospital Confinement (per day, up to 365 days)	\$300
Critical Care Unit (CCU) Admission	\$1,500
Critical Care Unit Confinement (per day up to 30 days)	\$450
Rehabilitation Facility Confinement (per day up to 90 days)	\$200
Observation Unit Stay	\$300
Induced Coma (up to 14 days)	\$150
Non-Induced Coma (duration of 14 or more days)	\$17,000
Transportation (per trip up to 3 per accident)	\$750
Lodging (per day up to 30 days)	\$180
Pet Boarding	\$20
Family care (per child/adult up to 45 days)	\$30

Accident Care	Benefit
Initial Doctor Visit	\$100
Urgent Care Facility Treatment	\$225
Emergency Room Treatment	\$300
Ground Ambulance	\$500
Air ambulance	\$2,000
Follow-up Doctor Treatment	\$100
Home Health Care	\$75
Chiropractic Treatment (up to 6 per accident)	\$50
Prescription Medicine	\$15
Medical Equipment	\$200
Physical or Occupational Therapy (per treatment up to 10)	\$50
Speech Therapy (per treatment up to 10)	\$50
Mental Health Therapy (per treatment up to 10)	\$50
Prosthetic Device (one)	\$750
Prosthetic Device (two or more)	\$2,000
Major Diagnostic Exams	\$275
Outpatient Surgery (once per accident)	\$225
X-ray	\$75

Common Injuries	Benefit
Burns (2 <sup>nd</sup> degree, at least 36% of body)	\$1,250
Burns (3 <sup>rd</sup> degree, at least 2% but less than 4% of the total body surface area)	\$7,500



## Non-Surgical Repair Fracture<sup>4</sup>/Fracture Requiring Surgical Repair<sup>5</sup>

Hip	\$3,000/\$6,000
Leg	\$2,500/\$5,000
Ankle	\$1,800/\$3,600
Heel	\$1,800/\$3,600
Kneecap	\$1,800/\$3,600
Foot (excluding toes, heel)	\$1,800/\$3,600
Upper arm	\$2,100/\$4,200
Forearm, hand, wrist (except fingers)	\$1,800/\$3,600
Finger, Toe	\$240/\$480
Vertebral body	\$3,360 / \$6,720
Vertebral processes	\$1,440 / \$2,880
Pelvis (except coccyx)	\$3,200/\$6,400
Coccyx	\$400/\$800
Bones of the face (except nose)	\$1,200/\$2,400
Nose	\$600/\$1,200
Upper jaw	\$1,500/\$2,800
Lower jaw	\$1,440/\$2,800
Collarbone	\$960/\$1,920
Rib	\$400/\$800
Skull – Simple (except bones of the face)	\$1,400/\$2,800
Skull – Depressed (except bones of face)	\$3,000/\$6,000
Sternum	\$360/\$720
Shoulder blade	\$1,800/\$3,600
Chip Fractures: % of the Non-Surgical Repair	25%

<sup>1</sup>Laceration benefits are a total of all lacerations per accident. Payable once per covered accident. If your injury qualifies as both a laceration and puncture wound, only one benefit in the higher amount will be payable.

<sup>2</sup>Complete separated joint that does not require a surgical repair. If you receive more than one dislocation in the same covered accident, a benefit is payable for all dislocations. However, the benefit amount will be no more than two times the benefit amount for the joint involved which pays the highest benefit amount. Other limitations and maximums may apply.

<sup>3</sup>Completely separated joint that requires surgical repair. If you receive more than one dislocation in the same covered accident, a benefit is payable for all dislocations. However, the benefit amount will be no more than two times the benefit amount for the joint involved which pays the highest benefit amount. Other limitations and maximums may apply.

<sup>4</sup>Fracture that does not require a surgical repair. If you receive more than one fracture in a covered accident, a benefit is payable for all fractures. However, the benefit will be no more than two times the benefit amount listed for the bone which pays the highest benefit amount.

<sup>5</sup>Fracture that does require surgical repair. If the doctor diagnoses the fracture as a chip fracture, the benefit will be reduced to a percentage of what would have been paid for a Non-Surgical Repair Fracture of the same bone. If you receive more than one fracture in a covered accident, a benefit is payable for all fractures. However, the benefit will be no more than two times the benefit amount listed for the bone which pays the highest benefit amount.

## Accidental Death & Dismemberment (AD&D)

Your coverage also includes Accidental Death & Dismemberment benefits. We will pay an AD&D benefit if a covered person meets the conditions described in the Rider as the result of injuries received in a covered accident. If injuries received in a covered accident cause a covered person's death, a benefit is payable to the named accidental death beneficiary. If there is no beneficiary named, benefits will be paid according to the Benefit Payments provision in the Certificate. Note: No Accidental death benefit is payable if the Covered Person is eligible for the common carrier benefit. See the chart below for more details. A "common carrier" is commercial transportation that operates on a regular schedule, between predetermined points or cities (such as a bus or airline route).

Accidental Death Benefits		Level 3
Common Carrier		
Employee		\$85,000
Spouse		\$40,000
Child		\$20,000
Accidental Death		
Employee		\$40,000
Spouse		\$20,500
Child		\$8,000
Accidental Dismemberment Benefits		Level 3
Loss of both hand or both feet or sight in both eyes		\$24,000
Loss of one hand or one foot AND sight of one eye		\$18,000
Loss of one hand AND one foot		\$18,000
Loss of one hand OR one foot		\$10,000
Loss of two or more fingers or toes		\$1,500
Loss of one finger or toe		\$1,000

## 'Exclusions and limitations

Standard exclusions for the Certificate, Spouse Accident Insurance, and Children's Accident Insurance and AD&D are listed below. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

Benefits are not payable for any loss caused in whole or directly by any of the following\*:

- Participation or attempt to participate in a felony or illegal activity.

- An accident while the covered person is operating a motorized vehicle while intoxicated. Intoxication means the covered person's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss sustained while on active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Operating, or training to operate, or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven. Flying as a fare-paying passenger is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting, kite surfing or any similar activities.
- Practicing for, or participating in, any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by a sickness.

## What are pre-existing conditions and are they covered\*?

A pre-existing condition means a sickness which, within a designated period prior to the Sickness Hospital Confinement coverage effective date or any increase in coverage for each covered person, resulted in the covered person receiving medical treatment, consultation, care or services (including diagnostic measures). **There are no pre-existing condition limitations on this coverage.** For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

\*Definition and limitations/exclusions may vary by state.



### Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (877) 236-7564  
or go to <https://presents.voya.com/EBRC/Ingram>

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Accident Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy Form #RL-ACC3-POL-16; Certificate Form #RL-ACC3-CERT-16; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR-16, Children's Accident Rider Form #RL-ACC3-CHR-16, Wellness Benefit Rider Form #RL-ACC3-WELL-16, Accidental Death & Dismemberment (AD&D) Rider Form #RL-ACC3-ADR-16, Catastrophic Accident Rider Form #RL-ACC3-CAR-16, Off Job Accident Disability Income Rider form #RL-ACC3-DIR-16, Sickness Hospital Confinement Rider Form #RL-ACC3-HCR-16, Waiver of Premium Rider form #RL-ACC3-WOP-16, Continuation of Insurance Rider form #RL-ACC3-CNT-16. Form numbers, provisions and availability may vary by state and employer's plan.

ACC2 Only

# Hospital Indemnity Insurance

Aetna | [www.aetna.com](http://www.aetna.com) | 800-607-3366

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!





# Less stress

## Aetna<sup>®</sup> Hospital Indemnity Plan

### Be prepared for what lies ahead

Maybe you're expecting to have a hospital stay — or maybe not. Either way, it's good to plan ahead. And to give yourself an extra financial cushion.

### What is the Aetna Hospital Indemnity Plan?

The plan pays benefits when you have a planned, or an unplanned hospital stay. It can be for an illness, injury, surgery or to deliver a baby. The Aetna Hospital Indemnity Plan pays a lump-sum benefit for admission and daily benefits for a covered hospital stay. You can use these benefits to help pay your part of medical costs or for ongoing bills.

### How is this different from a major medical plan?

Medical plans help pay **doctors and hospitals** for services and treatment. But they don't cover everything, including unexpected costs that might result from a hospital stay.

The Aetna Hospital Indemnity Plan pays benefits directly to **you**. So, you'll have extra cash when you need it most. It can help fill in the gaps, making it a great companion to your major medical plan.

### How can you use the cash benefits?

It's completely up to you. You can put the money towards:

- Deductibles or co-pays
- Mortgage or rent
- Groceries or utility bills

And so much more! Use the benefits any way **you** choose.

### Easy to use

Online tools make it easy to manage your plan. File a claim in about 90 seconds or less if you have a covered hospital stay. We will pay benefits directly to you by check or direct deposit.

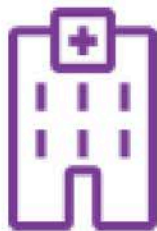
Insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna) at 151 Farmington Ave., Hartford, CT, 06156. Policy forms issued in Idaho include: GR-96172, AL VOL HPOL-Hosp 01.



## Because it happens

\$1.24 trillion was spent on hospital services in 2020. 60%-65% of all bankruptcies are related to medical expenses<sup>1</sup>.

### Ready ... or not



Carter\* is a hard worker, so he doesn't always slow down to listen to his body. Before he knew it, a little cough turned into pneumonia — and a hospital stay.

Good thing he had the Aetna® Hospital Indemnity Plan. He filed his claim online and, since he had signed up for direct deposit, his benefits went directly into his bank account.

He used the cash to help make up for the earnings he lost from the time he missed work while recovering and to help pay some of his deductible. Now, he can focus more on his health.

## An Aetna Simplified Claims Experience™

Just register on the **My Aetna Supplemental** app or the member portal at [Myaetnasupplemental.com](https://myaetnasupplemental.com) to view plan documents, submit and track claims, access discounts and sign up for direct deposit. You can also access the portal from [Aetna.com](https://aetna.com).

Filing a claim is easy! Click “Report New Claim” and answer a few quick questions. You can also print and mail a paper claim form to Aetna Voluntary Plans. If you have any questions, call member services at **1-800-800-8121 (TTY:711)**, Monday through Friday, 8 AM to 6 PM.



<sup>1</sup>Debt.org. Hospital and Surgery Costs. October 2021. Available at: <https://www.debt.org/medical/hospital-surgery-costs/>. Accessed June 3, 2022.

\* For illustrative purposes only; does not reflect events experienced by an actual participant.



# Benefit Summary



## Aetna® Hospital Indemnity Plan

Ingram Independent School District

6500769

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### The hospital indemnity plan helps financially



- Your enrollment is guaranteed, with no Evidence of Insurability.
- You can pay premiums easily through payroll deduction.
- If you're no longer eligible for coverage, you can take your plans with you by paying premiums directly to Aetna.

Make your hospital stay a bit easier.

Have questions about the plan? Call us toll-free at **1-800-800-8121 (TTY: 711)**, Monday through Friday, 8 AM to 6 PM. We're here to answer questions before and after you enroll. In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

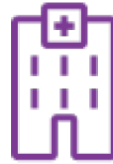
**This is a summary of your benefits. See the plan documents for a complete description of the benefits, maximums, exclusions, limitations, and conditions of coverage.**

**Note: The Aetna Hospital Indemnity Plan pays benefits when you have a covered hospital stay and other covered services. This plan doesn't pay for any stays or other services that happen before your effective date of coverage.**

**This plan is compatible with a Health Savings Account (HSA).**



# Hospital indemnity plan



## Other benefits

Covered benefit	Benefit amount
<b>Health screening benefit</b> ( <i>pays once per member per plan year for covered preventive tests</i> )	\$50

## Covered health screenings

- Lipoprotein profile (serum plus HDL, LDL and triglycerides)
- Fasting blood glucose test
- Doppler screenings for peripheral vascular disease (also known as arteriosclerosis)
- Carotid Doppler Ultrasound
- Electrocardiogram (EKG, ECG)
- Echocardiogram (ECHO)
- Chest x-ray (CXR)
- Thermography
- Ultrasound screening for abdominal aortic aneurysms
- Bone marrow screening
- Adult and child immunizations
- HPV vaccine (Human Papillomavirus)
- Bone mass density measurement (DEXA, DXA)
- Skin cancer screening
- Serum protein electrophoresis (blood test for myeloma)
- Prostate Specific Antigen (PSA) Test
- Flexible sigmoidoscopy
- Digital rectal exams (DRE)
- Hemoccult stool analysis
- Colonoscopy
- Virtual colonoscopy
- Carcinoembryonic Antigen (CEA)
- Cancer Antigen (CA) Test 15-3 (breast cancer)
- Mammography
- Breast Ultrasound
- Cancer Antigen (CA) Test 125 (ovarian cancer)
- Pap smears
- Cytologic Screening
- ThinPrep Pap Test

**Note:** COVID-19 testing is an eligible health screening benefit.



# Aetna® Hospital Indemnity Plan rates



*Monthly rates are shown below. Your employer will determine your deductions based on your payroll cycle.*

Coverage	You only	You + spouse	You + child(ren)	You + family
Low plan	\$18.87	\$37.73	\$33.96	\$52.82
Coverage	You only	You + spouse	You + child(ren)	You + family
High plan	\$24.78	\$49.56	\$44.60	\$69.38



# Legal Plan



Legal Club | [www.legalclub.com](http://www.legalclub.com) | 800-305-6816

Have you ever found yourself in need of legal advice, but aren't sure where to go? A voluntary group legal plan helps fill that need. It provides you with access to professional lawyers at a low monthly rate. For just a few dollars a month, you can consult with a lawyer about having your will prepared, reviewing documents, contesting a traffic ticket, lawsuits, divorce and so much more. Expert legal advice is available at your fingertips.

# Meaningful Benefits for Everyday Life

## Family Protection Plan

*Family and dependent coverage for the low monthly cost of \$14.00*



### Free & Discounted Legal Care

#### FREE Initial Consultation

- Free Simple Will for you and your family
- Reduced hourly rate
- Discounted rates on:
  - Uncontested Divorce
  - Residential Real Estate
  - Traffic Ticket Defense
  - Document Review
  - Bankruptcy
  - And More!
- **Online Legal Forms:** a wide-ranging selection of ready to use legal forms, including Last Will and Testament, Bill of Sale, Landlord/Tenant Agreements, Leases, Power of Attorney and many more!



### Free Tax Preparation & Advice

#### Free Tax Return Preparation

- Save between \$250 and \$300 every year on preparation of your tax return
- Unlimited tax advice
- IRS Audit assistance
- Member portal with tax tips, notifications and more



### Identity Theft Solutions

#### Prevention, Restoration, Insurance

- Preventative Identity Monitoring
- Keylogging Defense System™ to help prevent Identity theft
- Full Service Restoration of identity to pre-theft state
- Lost or Stolen Credit Card Assistance
- \$1,000,000 of Identity Theft Insurance



### Financial Education & Credit Counseling

Tools and Resources to help you manage your Finances



### LifeEvents™ Counseling

24/7/365 access to masters-level clinicians for personal consultation

This is only an outline of benefits. For a complete description of benefits, terms and conditions, please visit [legalclub.com](http://legalclub.com).

## LEGAL CLUB.



Legal Club is a proud partner of BCRF, donating 2% of revenue from new group cases each year.

[legalclub.com](http://legalclub.com) | 800-305-6816

# Medical Transport

MASA MTS | [www.masamts.com](http://www.masamts.com) | 954-334-8261

Americans today suffer from a false sense of security that their medical coverage will pay for all costs associated with emergency or critical care transport. The reality is that a majority of Americans are only partially covered for these high costs.

Most medical plans will only pay a portion of costs leaving you with the remainder of the bill. There is also the possibility of your medical provider denying your claim altogether, which means you would be responsible for paying the entire bill.

With medical transport protection, you will have zero out-of-pocket expenses for any emergent air or ground transport from anywhere in the United States, regardless of who transports you. You will receive medical emergency transportation solutions to help cover your out-of-pocket medical transport costs when your insurance falls short.



**DID YOU KNOW?**

**25 MILLION PEOPLE**

are sent to the emergency room through ground or air ambulance every year\*.

Insurance companies **may not** cover all air and ground ambulance expenses which can result in max in-network out-of-pocket\*\* costs of:

**\$8,700 Individual**  
**\$17,400 Family**



Ground ambulance **out-of-network transportation costs may be even higher than in-network** since the No Surprises Act does not apply to ground ambulance at this time.



**EMERGENT PLUS MEMBERSHIP BENEFITS**

A MASA MTS Membership provides the ultimate peace of mind at an affordable rate for emergency ground and air transportation assistance expenses within the continental United States, Alaska, Hawaii, and while traveling in Canada, regardless of whether the provider is in or out of your group healthcare benefits network. After the group health plan pays its portion, MASA works with providers to make certain our Members have no out-of-pocket expenses<sup>1</sup> for emergency ambulance transportation assistance and other related services.

**Emergency Air Ambulance Coverage<sup>1</sup>**

MASA MTS covers out-of-pocket expenses associated with emergency air transportation to a medical facility for serious medical emergencies deemed medically necessary for you or your dependent family member.

**Emergency Ground Ambulance Coverage<sup>1</sup>**

MASA MTS covers out-of-pocket expenses associated with emergency ground transportation to a medical facility for serious medical emergencies deemed medically necessary for you or your dependent family member.

**Hospital to Hospital Ambulance Coverage<sup>1</sup>**

MASA MTS covers out-of-pocket expenses that you or a dependent family member may incur for hospital transfers, due to a serious emergency, to the nearest and most appropriate medical facility when the current medical facility cannot provide the required level of specialized care by air ambulance to include medically equipped helicopter or fixed-wing aircraft.

**Repatriation to Hospital Near Home Coverage<sup>1</sup>**

MASA MTS provides services and covers out-of-pocket expenses for the coordination of a Member's non-emergency transportation by a medically equipped, air or ground ambulance in the event of hospitalization more than one hundred (100) miles from the Member's home if the treating physician and MASA MTS' Medical Director says it's medically appropriate and possible to transfer the Member to a hospital nearer to home for continued care and recuperation.

**Contact Your MASA MTS Representative to learn more about membership plan options.**



**DID YOU KNOW?**

**25 MILLION PEOPLE**

are sent to the emergency room through ground or air ambulance every year\*.

Insurance companies **may not** cover all air and ground ambulance expenses which can result in max in-network out-of-pocket\*\* costs of:



**\$8,700 Individual**  
**\$17,400 Family**



Ground ambulance **out-of-network transportation costs may be even higher than in-network** since the No Surprises Act does not apply to ground ambulance at this time.



**PLATINUM MEMBERSHIP BENEFITS**

A MASA MTS Membership provides the ultimate peace of mind at an affordable rate for emergency ground and air transportation assistance expenses within the continental United States, Alaska, Hawaii, and while traveling in Canada, regardless of whether the provider is in or out of your group healthcare benefits network. After the group health plan pays its portion, MASA works with providers to make certain our Members have no out-of-pocket expenses~ for emergency ambulance transportation assistance and other related services.

**Emergency Air Ambulance Coverage<sup>3</sup>**

MASA MTS covers out-of-pocket expenses associated with emergency air transportation to a medical facility for serious medical emergencies deemed medically necessary for you or your dependent family member.

**Emergency Ground Ambulance Coverage<sup>3</sup>**

MASA MTS covers out-of-pocket expenses associated with emergency ground transportation to a medical facility for serious medical emergencies deemed medically necessary for you or your dependent family member.

**Hospital to Hospital Ambulance Coverage<sup>3</sup>**

MASA MTS covers out-of-pocket expenses that you or a dependent family member may incur for hospital transfers, due to a serious emergency, to the nearest and most appropriate medical facility when the current medical facility cannot provide the required level of specialized care by air ambulance to include medically equipped helicopter or fixed-wing aircraft.

**Repatriation to Hospital Near Home Coverage<sup>1</sup>**

MASA MTS provides services and covers out-of-pocket expenses for the coordination of a Member's non-emergency transportation by a medically equipped, air or ground ambulance in the event of hospitalization more than one hundred (100) miles from the Member's home if the treating physician and MASA MTS' Medical Director says it's medically appropriate and possible to transfer the Member to a hospital nearer to home for continued care and recuperation.

**Patient Return Transportation Coverage<sup>1</sup>**

MASA MTS provides services and covers the out-of-pocket expenses associated with coordinating a Member's transportation when hospitalized more than one hundred (100) miles from home, after discharge from the medical facility, by a regularly scheduled commercial airline to the commercial airport nearest the Member's home.

# PLATINUM MEMBERSHIP BENEFITS

## Companion Transportation Coverage<sup>2</sup>

MASA MTS provides services associated with the coordination of transportation for the Member's spouse, other family member, or companion to accompany the Member's emergency transport by a medically equipped, rotary (i.e., helicopter) or fixed-wing aircraft, giving due priority to the medical personnel and/or equipment and the welfare and safety of the patient.

## Hospital Visitor Transportation Coverage<sup>2</sup>

MASA MTS provides services and covers air transportation expenses associated with coordinating a round-trip, regularly scheduled, commercial airfare for Member's spouse, other family Member or companion to join the Member in the event of in-patient hospitalization more than one hundred (100) statute miles from Member's home.

## Minor Return Transportation Coverage<sup>2</sup>

MASA MTS provides services and covers out-of-pocket expenses associated with minor return transportation to a parent, legal guardian, or another person that can be responsible for the minor in the event that the minor is unattended as a result of Member's Emergency Air or Ground Ambulance, Hospital to Hospital Ambulance, Repatriation to Hospital Near Home, or Mortal Remains Transportation coverages. MASA MTS also provides for a qualified attendant to accompany the minor during travel when the minor's age and/or medical condition may require such care.

## Vehicle & RV Return Coverage<sup>2</sup>

MASA MTS provides services and covers the out-of-pocket expenses associated with vehicle return transportation for one (1) a safe operational car, truck, van, motorcycle, travel trailer, or motor home to the Member's home. This service is available when a Member uses Emergency Air or Ground Ambulance, Hospital to Hospital Ambulance, Repatriation to Hospital Near Home, Patient Return Transportation or Mortal Remains Transportation Coverages. MASA MTS pays the cost of fuel, oil and driver.

## Pet Return Transportation Coverage<sup>2</sup>

MASA MTS provides services and covers out-of-pocket expenses for the return transportation to a Member's home for up to two (2) pet(s) belonging to the Member that includes either a dog, cat or other small animal(s). This service is available when a Member uses Emergency Air or Ground Ambulance, Hospital to Hospital Ambulance, Repatriation to Hospital Near Home, Patient Return Transportation or Mortal Remains Transportation Coverages.

## Organ Retrieval & Organ Recipient Transportation Coverage<sup>4</sup>

MASA MTS provides services and covers air transportation expenses associated with coordinating transportation for an organ when the Member requires an organ transplant. MASA MTS will also provide service and cover transportation costs of Member and Member's spouse, other family Member or a companion should the Member need to travel to the location where the procedure will occur. If medically necessary, the organ will be transported by a medically equipped fixed-wing aircraft; otherwise, the organ is delivered by a commercial airline to the suitable airport nearest the location of the operation.

## Mortal Remains Transportation Coverage<sup>1</sup>

MASA MTS covers the air transportation expense for a Member's mortal remains in the event of their death when it occurs more than one hundred (100) statute miles from home. Remains are transported by a regularly scheduled commercial airline to the commercial airport nearest a Member's home.

**Contact Your MASA MTS Representative to learn more about membership plan options.**



# 457(b) Retirement Plans



Finley Financial | [www.finleyfinancialservices.com](http://www.finleyfinancialservices.com) | 830-896-4400

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	
2023	2024
\$22,500	\$23,000

Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional \$7,500.

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



# COBRA

First Financial Administrators, Inc. | [www.ffga.com](http://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, Vision and FSA



# 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?

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.

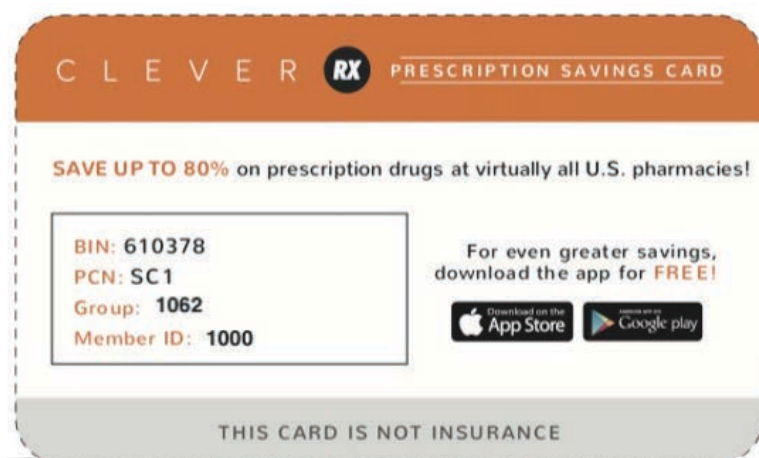
**Robert Dawson**  
**FFMS Coordinator**  
Cell: 281-889-9382

# 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 prescriptions 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!*



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.
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# Contact Information

644 Highway 39 | Ingram, TX 78025  
830-955-8545 | 830-955-8556  
[www.ingramisd.net](http://www.ingramisd.net)

Marissa Wenning, Account Manager  
210-380-0832 | [marissa.wenning@ffga.com](mailto:marissa.wenning@ffga.com)

Product	Carrier	Website	Phone
Medical	Blue Cross Blue Sheild	<a href="http://www.bcbstx.com/trsactivecare">www.bcbstx.com/trsactivecare</a>	(866) 355-5999
Dental	Guardian	<a href="http://www.guardianlife.com/dental-insurance">www.guardianlife.com/dental-insurance</a>	(888) 482-7342
Vision	Eyemed	<a href="http://www.eyemed.com">www.eyemed.com</a>	(888) 581-3648
Flexible Spending Accounts	FFGA FSA Department	<a href="http://ffa.wealthcareportal.com/page/home">ffa.wealthcareportal.com/page/home</a>	(866) 853-3539
Health Savings Accounts	FFGA FSA Department	<a href="http://ffa.wealthcareportal.com/page/home">ffa.wealthcareportal.com/page/home</a>	(866) 853-3539
Term Life & AD&D	Dearborn TEEBC	<a href="http://www.mydearborngroup.com/products-and-services/life">www.mydearborngroup.com/products-and-services/life</a>	(800) 721-7987
Permament Life	Texas Life	<a href="http://www.texaslife.com">www.texaslife.com</a>	(800) 283-9233
Disability	Guardian	<a href="http://www.guardianlife.com/disability-insurance">www.guardianlife.com/disability-insurance</a>	(888) 482-7342
Cancer	American Fidelity	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a>	(800) 654-8489
Critical Illness	Transamerica	<a href="http://www.transamerica.com/employee-benefits-videos/critical-illness-insurance">www.transamerica.com/employee-benefits-videos/critical-illness-insurance</a>	(855) 244-8318

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Accident Only	Voya Financial	<a href="http://www.voya.com/page/on-demand/accident-insurance">www.voya.com/page/on-demand/accident-insurance</a>	(888) 926-2991
Hospital Indemnity	Aetna	<a href="http://www.aetna.com">www.aetna.com</a>	(800) 607-3366
Legal Plan	Legal Club	<a href="http://www.legalclub.com">www.legalclub.com</a>	(800) 305-6816
Medical Transport	MASA	<a href="http://www.masamts.com">www.masamts.com</a>	(954) 334-8261
Voluntary Retirement Plans	Finley Financial	<a href="http://www.finleyfinancialservices.com">www.finleyfinancialservices.com</a>	(830) 896-4400
457(b) Retirement Plan	Finley Financial	<a href="http://www.finleyfinancialservices.com">www.finleyfinancialservices.com</a>	(830) 896-4400
COBRA	First Financial Administrators, Inc.	<a href="http://www.ffga.com">www.ffga.com</a>	(800) 523-8422, option 4
Medicare	FFMS	<a href="http://www.ffga.com/medicare-solutions">www.ffga.com/medicare-solutions</a>	(800) 523-8422
Prescription Drug Savings	Clever RX	<a href="http://cleverrx.com">cleverrx.com</a>	(800) 974-3135