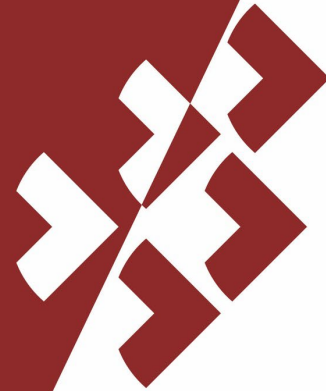


Employee Offboarding

Employee Benefits & Wellness Department

Wednesday, March 11, 2026



What Exiting Employees Should Know

- Medical, dental, vision and FSA plans end on the last day of the month that employment ends (Employees who resign/retire and have completed the last day of their scheduled work calendar will have the option to extend benefits through 8/31).
- A former employee may continue benefits for a limited period of time after termination through Federal COBRA continuation. (Under the Consolidated Omnibus Budget Reconciliation Act (COBRA) , continuation of health coverage starts from the date the covered employee's health insurance ends and, depending on the type of qualifying event, may last for **18 months, 29 months or 36 months.**)
- Life and Disability Plans end at the end of the month of termination, but you may convert or port your voluntary life plan within 31 days of the last day of employment.
- Supplemental policies with Aflac can be continued by contacting the vendor directly.

Final Paycheck and Benefit Options

- Employees who resign/retire and have completed the last day of their scheduled work calendar will receive a lump sum payoff on June 30, 2026. (Note: Only employees on a **September** work calendar (180, 184, 187, 190, 192 or 195 day calendars) are eligible for a lump sum payoff.
- These employees have the option to remain on the District's insurance plans through the summer months.
- If you have **terminated** employment, and still have money left in your **FSA** account, you may submit a claim for reimbursement of Eligible Expenses if those expenses were **incurred prior to the date of your benefits termination**. Any such claims must be submitted on or before March 31 of the next plan year.
- Money left in your **HSA** account is your money to use, even after termination from the plan. For questions related to this benefit, you can contact Optum Bank at 866.234.8913

Key Reminders for an Existing Employee

- ❖ **Verify your address** in PeopleSoft. Make sure it is listed correctly.
- ❖ The COBRA package will be mailed from WEX/Discovery Benefits to the home address listed in PeopleSoft within 2 weeks of the employee's insurance coverage terminate date. If you do not receive it, contact WEX/Discovery Benefits at 866.451.3399 or cobraadmin@wexhealth.com.
- ❖ You may **continue your voluntary life insurance benefit** by completing the Portability and/or Conversion form and returning it within 31 days of your last day of employment. For questions, **contact Selman & Company (Administrator for The Hartford)** at 877.320.0484 or email memberservice@selmanco.com / hartfordreps@selmanco.com.
- ❖ For your supplemental Aflac policy, you can contact Aflac directly at 800.992.3522 to request continuation of coverage information.



FORT BEND ISD

Employee Benefits & Wellness Resource Center

How do I find Retirement and Resignation Information?

[FBISD Employee Benefits Resource Center](#)



Welcome Fort Bend ISD Employees!

We are excited to offer you a new comprehensive mix of benefit options. Please take the time to watch the video on this resource center for important information. We also encourage you to visit the resources below to learn more about your benefit options. Be sure to consider all of your options so that you can make the best decisions for you and your loved ones.

[ENROLL NOW](#)

Reference Documents

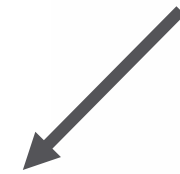
2026 Benefit Enrollment Information

- CVS Prescription Drug Benefit
- 90 day Maintenance Rx Benefit
- 2026 Dental Plan Summary
- 2026 Vision Plan Summary
- 2026 Life and AD&D Plan Summary
- 2026 Disability Plan Summary
- Aflac Voluntary Benefit Plans
- Legal Shield/Identity Theft Benefit
- Benefit Eligibility
- Dependent Verification
- Annual Legal Notice

Employee Wellness

- 2026 UHC Rewards Program

- 2025 Medical Plans ^
- Spending Accounts – FSA and HSA ^
- Prescription Drug Benefit ^
- Zero Cost Health Benefits ^
- Supplemental and Voluntary Benefits ^
- Certificates of Coverage ^
- Plan Information and Compliance ^
- Family Status and Life Event Changes ^
- New Hire Onboarding ^
- Retirement/Resignation Offboarding ^
- Did You Know? ^
- Download the FBISD LiveWell App TODAY ^



Your FBISD Employee Benefits & Wellness Team

FBISD is proud to offer a comprehensive benefits program that gives employees access to the best healthcare available and protection against unforeseen events.

Please review the chart below to determine your FBISD Benefits Coordinator.

Alpha Split	Benefits Coordinator	Email Address	Phone
A–C	Cynthia Mucka	cynthia.mucka@fortbendisd.gov	(281) 634-2810
D–G	Alton Nash	alton.nash@fortbendisd.gov	(281) 327-0357
H–L	Kimberly Brown	kimberly.brown@fortbendisd.gov	(281) 634-1241
M–P	Janet Singleton	janet.singleton@fortbendisd.gov	(281) 634-1208
Q - S	Erika Guedry	erika.guedry@fortbendisd.gov	(281) 327-7511
T – Z	Johnetta Jones	johnetta.jones@fortbendisd.gov	(281) 634-3958

Additional Contacts

Kimberly Brown | **Benefit Analyst** *(for vendor billing and reporting inquiries)*
kimberly.brown@fortbendisd.gov
(281) 327-1241

Priscilla Perales | **Benefits & Wellness Specialist**
Priscilla.perales@fortbendisd.gov
(281) 634-1274

FBISD **Benefits Department**
benefits@fortbendisd.gov
(281) 634-1418

Courtney Skiles | **Health Engagement Coordinator, FBISD Wellness**
wellness@fortbendisd.gov
(281) 634-1807

Questions



**Fort Bend ISD Benefits Department
Fort Bend ISD Administration Building
16431 Lexington Blvd.
Sugar Land, Texas 77479
(281) 634-1418**

Benefits@fortbendisd.gov



HUB Investment Partners

(formerly TCG Advisors, a HUB International company)

HUB Investment Partners

- Full-service investment advisory firm
- Provides fiduciary protection over plan investments
- Fee-only provider
- Acts as the Investment Advisor for the ESC Region 10 Cooperative to support the Investment Advisory Committee (composed of Superintendents & Chief Financial Officers)
- Registered with the Securities and Exchange Commission (SEC)

Advisory Services

- Plan Education Fiduciary oversight
- Investment plan design
- Investment committee formation and support
- Wealth Management & Family Office Services

Common Question

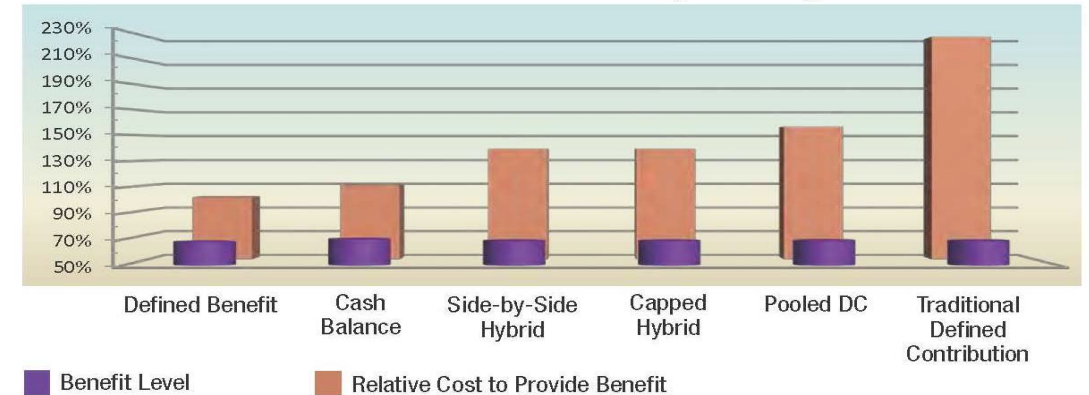
Is TRS Stable and Safe? Is it the Best Way to Provide Retirement for Educators?

- Yes
 - System is over **80.2%** funded
 - System is actuarially sound and can pay benefits through 2075 with no additional funding
 - System is mandated and governed by the Texas Constitution
- TRS is also the most efficient system for providing pension benefits

Greater Efficiency from Defined Benefit Plans

Actuarial modeling shows that to provide the same level of benefits, other plan designs (such as traditional defined contribution plans) are 10 percent to 130 percent more expensive than the current TRS defined benefit plan.

Cost to Provide Current Benefits by Plan Design



Returning to Work After Retirement

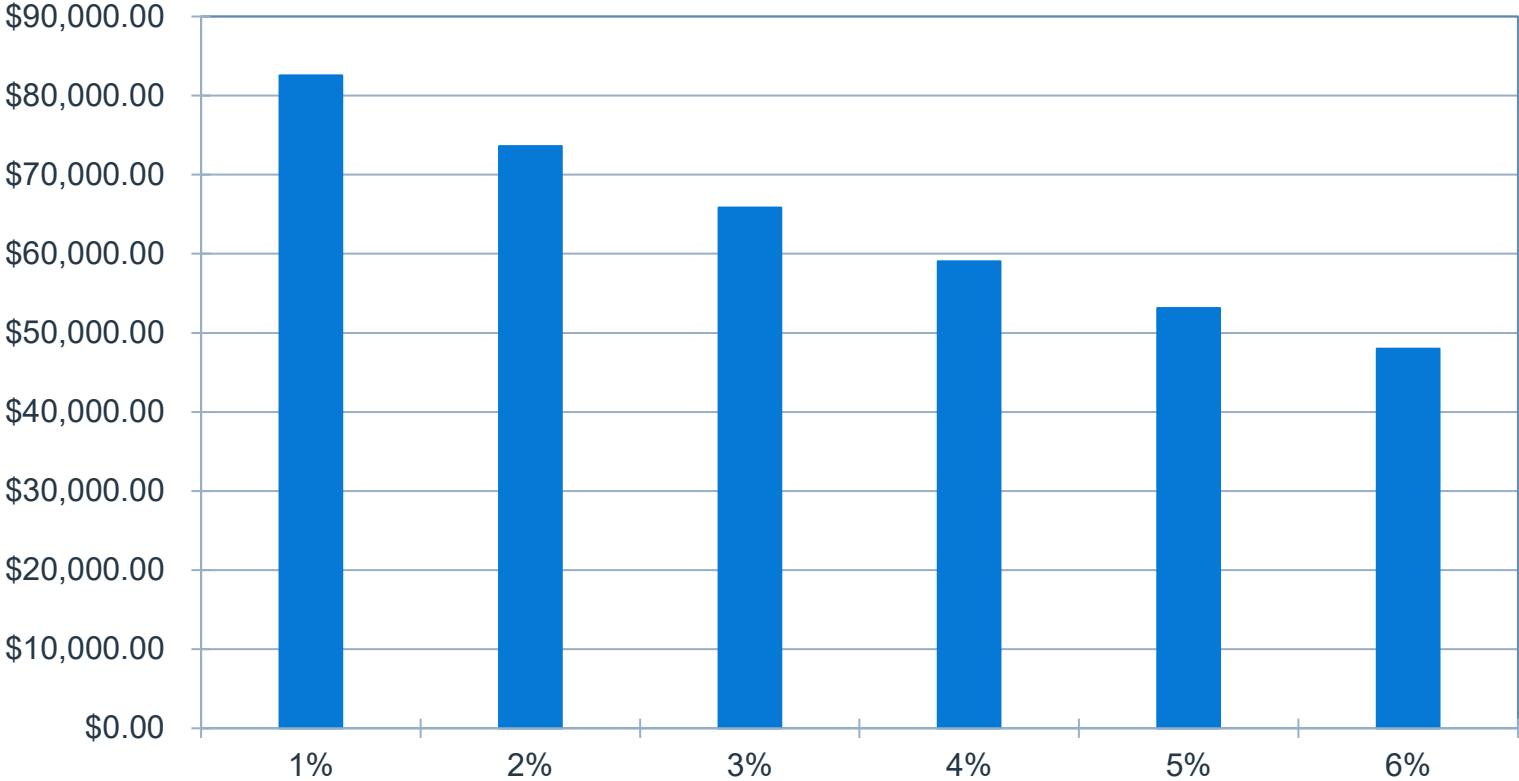
- Return to work in TRS covered position with no penalty
 - If retired and out of TRS covered work for 12 consecutive months from retirement date
 - Surcharge for hiring retirees still must be paid
- Can also return to work and not lose annuity if work ½ time
 - This will result in you having to restart the 12-month waiting period to qualify for the permanent 12-month exception
 - Examples of positions that will not require forfeiture of annuity:
 - Substitute
 - Half-time or less
 - Substitute and half-time in the same calendar year
 - Full-time with a 12 consecutive month break in service



Comparison of 403(b) & 457(b)

Feature	403(b)	457(b)
Individual vs Group Plan	Most have higher fees, pay commissions/ sales loads. Limited number of no commission options	Low fees relative to most 403(b) plans; no commissions; full disclosure of fees
Penalty to withdraw funds (+ income tax)	10% unless qualified exception is met	None
Investment Options	Fixed / Variable interest annuities or Mutual Fund / Custodial accounts	Target Date Funds, Risk-Based Portfolios, or Self-directed Mutual Funds
Access to Funds	Termination of employment, Death, Disability, Retirement, Age 59½ (even if still employed), Hardship or Loan	Termination of employment, Death, Disability, Retirement, Age 59½ (even if still employed), Unforeseen Emergency, Loans
Investment Committee/ Advisor Oversight	No	Yes, overseen by school district superintendents and chief financial officers
Contribution Limits (can contribute to both plan types)	202: \$24,500; \$32,500 age 50+; \$35,750 ages 60-63	2025: \$24,500; \$32,500 age 50+; \$35,750 ages 60-63

The Fee Effect



Annual Fee	Balance
1%	\$82,549.26
2%	\$73,599.44
3%	\$65,824.55
4%	\$59,057.63
5%	\$53,156.51
6%	\$48,000.00

Balance based on 6% earning net of fees with \$200 monthly contributions for 20 years at the beginning of the month. Actual rate of return is not guaranteed, for illustrations purposes only.

Rollover Option

One of the most important decisions you must make when leaving an employer is what to do with any open retirement accounts. Whether it is keeping the account as-is or rolling the funds into a new account, it is important for you to understand all your available options. The information provided below highlights the benefits and disadvantages of every possibility and can help you decide what to do next.

AVAILABLE OPTIONS	BENEFITS AND DISADVANTAGES
Leave money in previous employer's plan (if employee permits)	<p>Benefits: no immediate action required; earnings remain tax-deferred</p> <p>Disadvantages: can no longer contribute; it can be complicated managing multiple plans</p>
Rollover your money to your new employer's plan	<p>Benefits: plan remains tax-deferred; you can continue to contribute; plans are consolidated</p> <p>Disadvantages: requires paperwork and approvals; this process can be somewhat time-consuming</p>
Rollover money into an IRA	<p>Benefits: plan remains tax-deferred; you may have access to more investment providers and investment options</p> <p>Disadvantages: you cannot borrow money from these accounts</p>

Book a Virtual 1:1 Meeting



Louis Perez

Retirement Plan Specialist

Phone: 210-618-4244

louis.perez@hubinternational.com

Schedule a Virtual Meeting:

www.tcgservices.com/lperez



Scan to book an appointment

Thank you



Important Disclosures

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