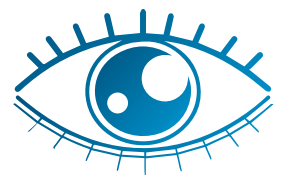
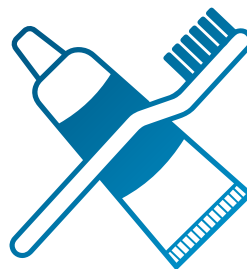




Manor ISD



# 2025 Benefits Guide

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This document is an outline of the coverage provided under your employer’s benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer’s benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.



## Benefits Enrollment Showcase

### YOUR ONE-STOP-SHOP FOR BENEFIT INFORMATION

Manor ISD and Gallagher Benefit Services are excited to provide you with a custom website filled with information about your benefits. Visit the Benefits Enrollment Showcase to see current benefit options for your employer, as well as find claims, important phone number(s), 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 Benefits Enrollment Showcase.

<https://flimp.live/Manor-ISD-Benefits>

# 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 following or coinciding with date of hire.

## 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 & 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, you must still meet with a Benefit Counselor to waive coverage and complete the beneficiary information.

# Section 125 Plans

## Section 125 Plan Information and Rules

A Section 125 Plan provides a tax-saving way to pay for eligible medical or dependent care expenses. The funds are automatically deducted from your paycheck on a pre-tax basis.

## Here's How It Works

A Section 125 Plan reduces your taxes and increases your spendable income by allowing you to deduct the cost of eligible benefits from your earnings before tax. Plus, the plan is available to you at no cost, and you're already eligible – all you 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
Taxable 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
<b>YOU COULD SAVE \$70 PER MONTH IN TAXES BY PAYING FOR YOUR BENEFITS ON A PRE-TAX BASIS!</b>		

\*The figures in the sample paycheck above are for illustrative purposes only.

# Medical Benefits

Administered by BlueCross BlueShield of Texas

## 2025-2026 Monthly and Semi-Monthly Medical Insurance Rates

Coverage Tier	2025-2026 Plan Year	MISD Contribution	Monthly Employee Contribution	Semi-Monthly Employee Contribution
<b>BLUE ESSENTIALS HMO 3000</b>				
Employee Only	\$525.53	\$508.30	\$17.23	\$8.62
Employee and Spouse	\$1,467.92	\$508.30	\$959.62	\$479.81
Employee and Child(ren)	\$991.74	\$508.30	\$483.44	\$241.72
Employee and Family	\$1,751.05	\$508.30	\$1,242.75	\$621.38
<b>BLUE CHOICE HDHP PPO 3400</b>				
Employee Only	\$508.30	\$508.30	\$0.00	\$0.00
Employee and Spouse	\$1,510.23	\$508.30	\$1,001.93	\$500.97
Employee and Child(ren)	\$980.93	\$508.30	\$472.63	\$236.32
Employee and Family	\$1,804.27	\$508.30	\$1,295.97	\$647.99
<b>BLUE CHOICE PPO 1400</b>				
Employee Only	\$680.16	\$508.30	\$171.86	\$85.93
Employee and Spouse	\$1,665.09	\$508.30	\$1,156.79	\$578.40
Employee and Child(ren)	\$1,144.99	\$508.30	\$636.69	\$318.35
Employee and Family	\$2,016.15	\$508.30	\$1,507.85	\$753.93

## 2025-2026 BCBSTX Plans

Plan Features	HMO \$3,000	HDHP PPO \$3,400	PPO \$1,400
Network	Blue Essentials HMO	BlueChoice PPO	BlueChoice PPO
Type of Coverage	In-Network Only	In-Network and Out-of-Network	In-Network and Out-of-Network
<b>Annual Deductible</b> Individual/Family	\$3,000 / \$6,000	In: \$3,400 / \$6,800 Out: \$5,500 / \$11,000	In: \$1,400 / \$4,000 Out: \$2,000 / \$6,000
<b>Coinsurance</b>	30%	In: 30% Out: 50%	In: 20% Out: 40%
<b>Out-of-Pocket</b> Individual/Family	\$9,000 / \$16,300	In: \$8,000 / \$16,000 Out: \$20,250 / \$40,500	In: \$7,000 / \$14,000 Out: \$23,700 / \$47,400
<b>PCP Required</b>	Yes	No	No
<b>Primary Care</b>	\$50 copay	30% after deductible	\$50 copay
<b>Specialist</b>	\$70 copay	30% after deductible	\$70 copay
<b>Urgent Care</b>	\$50 copay	30% after deductible	\$50 copay
<b>Emergency Care</b>	30% after deductible	30% after deductible	80% after \$500 copay
<b>Virtual Health</b>	\$50 copay	30% after deductible	\$50 copay
<b>Drug Deductible</b>	N/A	N/A	\$200
<b>Generics</b> (30 Day/90 Day Supply)	\$15/\$30	20% after deductible	\$20/\$50
<b>Preferred Brand/Non-Preferred Brand</b>	30%/50% after deductible	25%/50% after deductible	\$45/\$95
<b>Specialty</b>	30% after deductible	20% after deductible	\$20/\$45/\$95
<b>Office/Independent Diagnostic Labs</b>	30% after deductible	30% after deductible	Lab/x-ray: 100% Other: 20% after deductible
<b>Outpatient</b>	30% after deductible	30% after deductible	20% after deductible
<b>Inpatient Hospital Costs</b>	30% after deductible	30% after deductible	20% after deductible

# Dental Insurance

MetLife | [www.metlife.com/dental](http://www.metlife.com/dental) | 800.438.6388

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
- Crowns
- Root Canals

DENTAL SEMI-MONTHLY PREMIUMS		
	LOW PLAN	HIGH PLAN
Employee Only	\$10.53	\$16.20
Employee + 1	\$18.78	\$28.81
Employee + 2	\$29.73	\$45.74



	Low Dental Plan Summary	High Dental Plan Summary
<b>PLAN BENEFIT</b>		
Type A – Preventive	100%	100%
Type B – Basic Restorative	80%	80%
Type C – Major Restorative	N/A	50%
Deductible (Individual/Family)	\$50/\$150	\$50/\$150
Maximum (per person)	\$1,000 per calendar year	\$1,500 per calendar year
<b>ORTHODONTIA SUMMARY – ADULT AND CHILD COVERAGE</b>		
Plan Benefit	N/A	50%
Lifetime Maximum (per person)	N/A	\$1,500

## Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

### Type A

- Routine Exam (1 in 6 months)
- Bitewing X-rays (1 in 12 months)
- Full Mouth/Panoramic X-rays (1 in 5 years)
- Periapical X-rays
- Cleaning (1 in 6 months)
- Fluoride for Children 13 and under (1 in 12 months)

### Type B

- Sealants (age 13 and under)
- Fillings for Cavities
- Restorative Composites
- Simple Extractions
- Complex Extractions
- Anesthesia

### Type C

- Onlays
- Crowns (1 in 10 years per tooth)
- Crown Repair
- Endodontics (nonsurgical)
- Endodontics (surgical)
- Periodontics (nonsurgical)
- Periodontics (surgical)
- Implants
- Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years)

## MetLife Information

**We're Here to Help:** This plan was designed specifically for the associates of Manor ISD. At MetLife, we do more than provide coverage – we make sure there's always a friendly voice to explain your benefits, listen to your concerns, and answer your questions. Our customer relations associates will be pleased to assist you 8 a.m. to 11 p.m. EST, Monday through Friday. You can speak to them by calling toll-free: [800.438.6388](tel:800.438.6388). For plan information any time, go online to [metlife.com/mybenefits](http://metlife.com/mybenefits).

## MetLife MyBenefits

The MyBenefits web site is a quick and easy way for you to get the information you need about your MetLife benefits – all in one place. Log in at [metlife.com/mybenefits](http://metlife.com/mybenefits) to see how we've taken personalization and integration to a new level.

MyBenefits is a personalized homepage to all your MetLife benefits where you can perform tasks such as viewing your benefits, copays, coinsurance amounts, and claims. Additionally, Dental ID cards are available on MyBenefits for you to download and print at your convenience.



## Finding an In-Network Provider

There are thousands of general dentists and specialists to choose from nationwide – so you are sure to find one that meets your needs. You can receive a list of these participating dentists online at [www.metlife.com/dental](http://www.metlife.com/dental) or call [800.438.6388](tel:800.438.6388) to have a list faxed or mailed to you.

## MetLife Mobile App

Checking your benefits just got easier. MetLife's mobile app puts convenience in the palm of your hands. You can quickly access and manage your benefit information – anytime, anywhere. Search "MetLife" in the App Store or Google Play and download the MetLife US Mobile App.

# Vision Insurance

MetLife | [www.metlife.com/vision](http://www.metlife.com/vision) | 833.393.5433

Proper vision care is essential to your overall wellbeing. 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 SEMI-MONTHLY PREMIUMS	
Superior Vision	
Employee Only	\$5.74
Employee + Spouse	\$10.93
Employee + Children	\$11.86
Employee + Family	\$16.86



Superior Vision Network Plan Summary		
Benefit Category	Superior Vision Network + Affiliates	Out-of-Network Reimbursement
<b>DEDUCTIBLES</b>		
Exam	\$10	Up to \$45
Retinal Imaging	Up to \$39	\$10
<b>LENSES (PER PAIR)</b>		
Single Vision, Bifocal, Trifocal, Lenticular	Covered in full	\$30 – \$100
<b>CONTACTS (INSTEAD OF GLASSES)</b>		
Fit & Follow Up Exams	Standard Fitting: Covered in full after \$25 copay Specialty Fitting: \$50 allowance after \$25 copay	No benefit
Elective	Up to \$180	Up to \$144
Medically Necessary	Covered in full	Up to \$210
<b>FRAMES</b>		
Frame Allowance	\$180 + 20% off at select providers. Visit <a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a> to locate participating providers. Look for the dollar sign icon (\$).	Up to \$70
<b>FREQUENCIES (MONTHS)</b>		
Exam/Lens/Frame	12/12/12	12/12/12
<b>LENS ENHANCEMENTS</b>		
Standard Polycarbonate (child up to age 18)	Covered in full for dependent children	No benefit
Enhancements UV & Scratch Resistant Coatings, Solid/Gradient Tints, Anti-Reflective, Photochromic, etc. Progressive (adult)	Your cost will be limited to a member out-of-pocket amount that MetLife has negotiated for you. These amounts may be viewed after enrollment at <a href="http://metlife.com/mybenefits">metlife.com/mybenefits</a> .	No benefit

## Additional Superior Vision Network Features

**Lens Enhancements:** Save an average 20-25% savings over retail on all lens enhancements not otherwise covered under the Superior Vision Insurance program.

**Additional Glasses:** 20% savings on additional pairs of prescription glasses and nonprescription sunglasses, including lens enhancements.

**Frame Discount:** Superior offers 20% off any amount above the retail allowance.

**Laser Vision Correction:** Savings of 20%-35% off the national average price of traditional LASIK are available at over 1,000 locations across our nationwide network of laser vision correction providers.

**Additional Savings on Contacts:** Conventional contacts: 20% off the amount that you pay over your allowance and on purchases of additional contact lenses.

**Disposable contacts:** 10% off the amount that you pay over your allowance and on purchases of additional contact lenses.

## We're Here to Help

Find a Superior Vision provider at [www.metlife.com/vision](http://www.metlife.com/vision) and select 'Superior Vision by MetLife'. For general questions at any time, call **833.393.543**. Once your coverage is effective, visit our member website at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

## Hearing Savings

A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Superior Vision members discounts on services, hearing aids and accessories. These discounts should be verified prior to service.

## Section 125

This plan is part of the Policyholder's Section 125 Plan. Employees have the option to participate or not. If an employee does not elect to participate when initially eligible, they may elect to participate at the next Annual Election Period.

This document provides a comprehensive overview of the additional features and services available under the vision benefits plan.

# Flexible Spending Accounts

Lively | [www.livelyme.com](http://www.livelyme.com) | 888.576.4837

## 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. Manor ISD has chosen the \$660 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$660 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$660 will be forfeited under the use-it-or-lose-it rule.

Your maximum contribution amount for 2025 is \$3,300.

### 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.

### 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.



## FSA Resources

### Benefits Card

The Lively Benefits Card is available to all employees that participate in a Medical FSA and/or a Dependent Care FSA. 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.

When paying with your Lively Visa Benefit Access debit card, some expenses may be automatically verified while others may require manual verification in the Lively dashboard. Lively will notify you if manual verification is required to substantiate your expense.

### View Your Account Details Online

Sign up to view your account balance, find claim forms and check claims status on our secure website. Log in at [www.livelyme.com](http://www.livelyme.com). After you log in, you may sign up to have reimbursements directly deposited to your bank account.

### Lively Mobile App

The Lively Benefits app brings the simplicity and signature user experience of the Lively platform to the palm of your hands. Easily manage your Lively benefits from anywhere through an easy to-use interface.

Download the “Lively Benefits” mobile app, available for iOS and Google Play app stores, to take your FSA on the go.

### FSA Qualified Expenses

You can use FSA funds on qualified healthcare expenses as defined by the IRS. The standard 213(d) list of eligible healthcare expenses has a comprehensive list of what qualifies, what does not, and what could potentially qualify based on certain circumstances.

Access the list of qualified expenses by visiting [livelyme.com/whats-eligible](http://livelyme.com/whats-eligible). Our comprehensive lists are always up-to-date with information from the IRS.

# Health Savings Accounts

Lively | [www.livelyme.com](http://www.livelyme.com) | 888.576.4837

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 copays and deductibles, prescriptions, vision expenses, dental care, therapy and medical supplies.

## 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.

	2025	2026
<b>HSA CONTRIBUTION LIMITS</b>		
Self Only	\$4,300	\$4,400
Family	\$8,550	\$8,750
<b>HEALTH INSURANCE DEDUCTIBLE LIMITS</b>		
Self Only	\$1,650	\$1,700
Family	\$3,300	\$3,400
<b>\$1,000 catch-up contributions (age 55 or older)</b>		



## HSA Resources

### **Benefits Card**

The Lively Benefits Card is available to all employees that participate in a 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.livelyme.com](http://www.livelyme.com). After you log in, you may sign up to have reimbursements directly deposited to your bank account.

### **Lively Mobile App**

The Lively Benefits app brings the simplicity and signature user experience of the Lively platform to the palm of your hands. Easily manage your Lively benefits from anywhere through an easy to-use interface.

Download the “Lively Benefits” mobile app, available for iOS and Google Play app stores, to take your HSA on the go.

### **HSA Qualified Expenses**

You can use your HSA funds on all qualified medical expenses as defined by the IRS. The IRS Publication 502 has the full list of things that are qualified, are not qualified, and could potentially be qualified based on certain circumstances.

# Term Life & AD&D Insurance

The Standard | [www.thestandard.com](http://www.thestandard.com)

## 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. Manor ISD provides all eligible employees \$20,000. The cost of this policy is paid for 100% by Manor ISD. 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 Manor ISD. 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.

Category	Employee	Spouse	Child
<b>Benefit Schedule</b>	Increments of \$10,000	Increments of \$5,000	Flat \$10,000
<b>Maximum Benefit</b>	\$500,000	\$250,000	N/A
<b>Minimum Benefit</b>	\$10,000	\$5,000	N/A
<b>Guarantee Issue</b>	\$200,000	\$50,000	Full Benefit
<b>AD&amp;D Benefit</b>	Matches Life Benefit	Matches Life Benefit	Matches Life Benefit
<b>Age Reduction Schedule</b>	To 50% at age 70	To 50% at age 70	None

Age Range	Rate per \$1,000 (Employee & Spouse)
<b>Below 25</b>	\$0.080
<b>25 – 29</b>	\$0.090
<b>30 – 34</b>	\$0.110
<b>35 – 39</b>	\$0.130
<b>40 – 44</b>	\$0.180
<b>45 – 49</b>	\$0.280
<b>50 – 54</b>	\$0.440
<b>55 – 59</b>	\$0.700
<b>60 – 64</b>	\$0.870
<b>65 – 69</b>	\$1.490
<b>70 – 74</b>	\$2.090
<b>75+</b>	\$2.090

	Rate per \$1,000 (Child)
<b>Child</b>	\$0.130

# Disability Insurance

The Standard | [www.thestandard.com](http://www.thestandard.com)

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?



# LegalShield



## Say goodbye to costly legal fees with LegalShield

direct access to a dedicated provider law firm

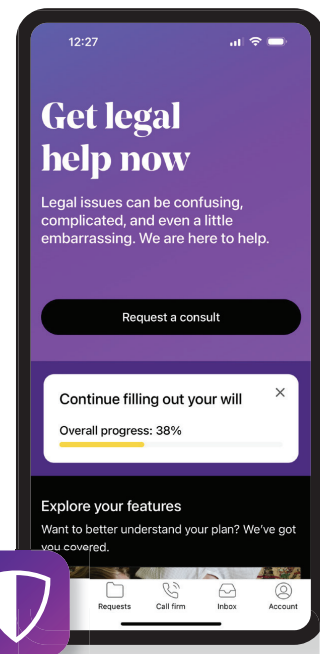
### LegalShield could help you save \$1,500\* a year on personal legal matters!

Don't get caught without legal protection, with LegalShield you can speak to a lawyer within four business hours or less.

### With LegalShield You Will Receive:

- ✓ Direct Access to your Own Dedicated Provider Law Firm
- ✓ Unlimited Advice and Consultation
- ✓ Document Review and Preparation
- ✓ Speeding Ticket Assistance
- ✓ Will Preparation
- ✓ Debt Collection Assistance
- ✓ And More!

Always Connected.  
Always Protected.



### Who is Covered?

**Family Plan:** The participant (employee), participant's spouse/domestic partner, dependent children up to the age of 26, and parents\*\*

\*\*Parents, including step-parents, of the participant and/or participant's spouse/domestic partner are also eligible for advice, consultation and document review for covered personal legal matters and can receive the services available to them through the Elder Care Services of this Plan. Services include preparation of a Will and a Physicians/Medical Directive.

Affordable Legal Protection

**\$16.95/monthly**

Family Plan

For more information, visit: [www.shieldbenefits.com/manorisd](http://www.shieldbenefits.com/manorisd)

\*A typical employee, on average, can save \$1,500 a year. The calculation is based on a \$300/per hour lawyer rate to provide a standard service such as consultation, will prep that includes health and financial Power of Attorney as well as a Living Will/Physicians Directive, minus the annual membership fee, for a cost saving estimate example. Average hourly rate amounts are based on LegalShield Provider Law Firm's average rates. Exact costs are determined by law firms.





# Plan Overview

LegalShield provides protection for today's legal needs from elder law matters, pet protection, and reproductive assistance to consumer disputes.

## The LegalShield Plan covers the following legal matters:

<b>FAMILY</b>	<ul style="list-style-type: none"> <li>• Administrative Hearing</li> <li>• Adoption</li> <li>• Bullying Protection</li> <li>• Civil and Social Discrimination</li> <li>• Conservatorship</li> <li>• Domestic Violence Protection</li> <li>• Elder Law Matter Coverage</li> </ul>	<ul style="list-style-type: none"> <li>• Gender Rights</li> <li>• Guardianship</li> <li>• Immigration Assistance</li> <li>• Incompetency Defense</li> <li>• Juvenile Court Proceedings</li> <li>• Juvenile Defense</li> <li>• Nursing Home Agreements</li> <li>• Paternity</li> </ul>	<ul style="list-style-type: none"> <li>• Pet Protection</li> <li>• Postnuptial/Domestic Partnership Agreements</li> <li>• Name Change</li> <li>• Prenuptial Agreements</li> <li>• Reproductive Assistance</li> <li>• School Hearings</li> </ul>
<b>HOME</b>	<ul style="list-style-type: none"> <li>• Boundary Title Disputes</li> <li>• Contractor Disputes</li> <li>• Deeds</li> <li>• Eviction and Tenant Issues</li> <li>• Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>• Home Equity Loans</li> <li>• Mortgages</li> <li>• Neighbor Disputes/ Easements</li> <li>• Property Tax Assessments</li> </ul>	<ul style="list-style-type: none"> <li>• Purchase/Sale of Home</li> <li>• Real Estate Contracts/ Financial Disputes</li> <li>• Refinancing</li> <li>• Zoning Applications</li> </ul>
<b>FINANCIAL</b>	<ul style="list-style-type: none"> <li>• Affidavits</li> <li>• Bankruptcy</li> <li>• Civil Litigation</li> <li>• Consumer Credit Services</li> <li>• Consumer Protection</li> <li>• Contracts/Financial Disputes</li> </ul>	<ul style="list-style-type: none"> <li>• Debt Collection</li> <li>• Habeas Corpus</li> <li>• Identity Theft</li> <li>• IRS Audit Protection</li> <li>• Medicaid/Medicare Disputes</li> </ul>	<ul style="list-style-type: none"> <li>• Personal Property Disputes</li> <li>• Promissory Notes</li> <li>• Rental Agreements</li> <li>• Small Claims Assistance</li> <li>• Tax Audit Protection</li> <li>• Veterans Benefit Disputes</li> </ul>
<b>ESTATE PLANNING</b>	<ul style="list-style-type: none"> <li>• Codicils</li> <li>• Executor Appointments</li> <li>• Living Wills/Wills</li> </ul>	<ul style="list-style-type: none"> <li>• Living Trusts/ Special Needs Trusts</li> <li>• Physician's Directive</li> </ul>	<ul style="list-style-type: none"> <li>• Power of Attorney</li> <li>• Probate</li> </ul>
<b>AUTO</b>	<ul style="list-style-type: none"> <li>• Driver's License Restoration</li> </ul>	<ul style="list-style-type: none"> <li>• Motor Vehicle Property Damage</li> </ul>	<ul style="list-style-type: none"> <li>• Moving Traffic Violations</li> <li>• Property Damage Claims</li> </ul>
<b>GENERAL</b>	<ul style="list-style-type: none"> <li>• 24/7 Emergency Legal Access</li> <li>• 25% Preferred Member Discount</li> </ul>	<ul style="list-style-type: none"> <li>• Demand Letters/ Phone Calls</li> <li>• Document Review</li> <li>• Legal Forms</li> </ul>	<ul style="list-style-type: none"> <li>• Mobile App</li> <li>• Office Consultation</li> <li>• Telephone Advice</li> </ul>

All legal services are provided by the Provider Law Firm and lawyers, not Pre-Paid Legal Services, Inc. ("PPLSI") nor any of its companies, officers, or employees. The following items are not included in the legal services plan: any matter or dispute between any Covered Person and PPLSI, a Provider Law Firm, or the Employer; any matter covered by any insurance policy or other legal service plan; employment; patent, trademark, or copyright matters; any matters related to Native or First American tribes or tribal governments; services outside the 50 states of the United States; business; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expense. See a legal plan overview for complete terms, coverage, and conditions.

US\_BU\_NP\_1S\_FS\_EN\_Enrollment\_Base24\_v1\_2025

# Norton Employee Benefits – Premier



## Are you worried about the health of your digital life?

### \$ We help protect your personal information and finances.

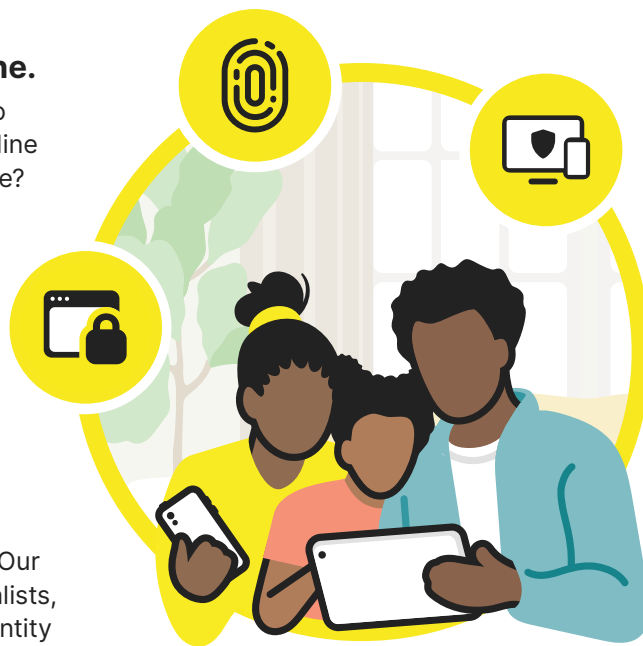
Your identity is valuable, regardless of what you own or how much money you make. We help protect your finances by monitoring your personal information for possible identity theft and financial fraud.

### 🛡️ We provide protection when you connect online.

Everybody is scrolling. How do you know if the ad you see online could take you to a harmful site? We block thousands of digital threats every minute - even before they can infect your computers, phones, and tablets.

### 🔧 We're here to help when you need it.

If your identity got stolen, would you know who to call? Or where to turn for support? Our U.S.-based Restoration Specialists, will personally handle your identity theft case until it's resolved.



### Has your personal info been exposed in a data breach?

Try our free [Threat Detector](#) tool to uncover potential threats to your identity.





## Your plan includes these features plus more, easily accessible in your member dashboard:



**Identity Alerts with Credit Monitoring<sup>1</sup>** alerts you if we find potentially fraudulent or suspicious activity surrounding your personal info including new account opening, credit card usage, and data breaches.



**Device Security** protects your mobile devices, tablets, and computers from hackers, viruses, malware, vulnerable websites, and other online threats.



**Norton™ Secure VPN** is a Virtual Private Network (VPN) that helps protect your sensitive information, browsing history, online activities, and webcam.



**Parental Control<sup>∇</sup>** makes it easy to monitor your child's online activities and view their search history so they stay safer online.



**Million Dollar Protection™ Package<sup>†††</sup>** reimburses stolen funds, personal expenses, and provides coverage for lawyers and experts up to \$1 million each.



**Dark Web Monitoring** patrols the Dark Web and notifies you if we find your information, such as your username, password, IP address, or gamer tag.

### Premier

## Enroll Now!

Benefit Plans are **60% less** than the retail equivalent.



**Many more features are included!** To learn more, visit: [www.Norton.com/BenefitPremier](http://www.Norton.com/BenefitPremier)

*Already a member?* Don't forget to cancel your existing membership just prior to your benefit effective date by calling **800-607-9174**.

No one can prevent all cybercrime or identity theft.

LifeLock does not monitor all transactions at all businesses.

<sup>1</sup> Credit features require setup, identity verification and sufficient credit history by TransUnion and/or Equifax. Credit monitoring features may take several days to activate after enrollment.

<sup>∇</sup> Norton Parental Control features are not supported on Mac.

<sup>†††</sup> Reimbursement and Expense Compensation, each with limits of up to \$1 million for Benefit Essential, Premier, and Premier Plus, and up to \$50,000 for LifeLock Benefit Junior (\$25,000 reimbursement coverage and \$25,000 fraudulent withdrawals). All plans include up to \$1 million in coverage for lawyers and experts. Cyber Crime Coverage, if applicable, covers up to \$50,000 for covered expenses per Plan. All benefits are issued and covered by third party partners. Policy terms, conditions, and exclusions at: [gendigital.com/legal](http://gendigital.com/legal).

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NEB19646FL

# Critical Illness Insurance

Administered by The Standard

When a major illness is diagnosed, there can be several expenses that aren't covered by major medical insurance. Critical Illness insurance pays a lump sum benefit when a covered illness is diagnosed. This benefit would be paid directly to you to help cover out-of-pocket expenses.

Choose a Benefit Amount		Covered Illnesses	Provisions
<b>\$5,000</b> <b>\$20,000</b> <b>\$10,000</b> <b>\$25,000</b> <b>\$15,000</b> <b>\$30,000</b>		<b>Invasive Cancer</b>	<b>Guarantee Issue</b> <b>No Pre-existing Condition Waiting period</b>
		<b>Heart Attack</b>	<b>Different Illness Diagnosis:</b> <i>0 month separation</i>
<b>Spouse coverage at 50%</b>  <b>Child(ren) coverage at 50%</b> <i>No additional premium</i>		<b>Stroke</b>	<b>Same Illness Diagnosis:</b> <i>6 month separation</i>
		<b>Major Organ Failure</b>	<b>Portable at same rate</b>
		<b>End Stage Renal Failure</b>	

## Health Screening Benefit

\$100 Payable once per person per calendar year

## Semi-Monthly Deductions (24 Pay Periods)

Attained Age	\$5,000 Spouse/Child(ren) benefit: \$2,500		\$10,000 Spouse/Child(ren) benefit: \$5,000	
	Employee Only	Employee + Spouse	Employee Only	Employee + Spouse
<b>18-29</b>	\$1.13	\$1.69	\$2.25	\$3.38
<b>30-39</b>	\$1.60	\$2.40	\$3.20	\$4.80
<b>40-49</b>	\$3.03	\$4.54	\$6.05	\$9.08
<b>50-59</b>	\$6.05	\$9.08	\$12.10	\$18.15
<b>60-69</b>	\$10.98	\$16.46	\$21.95	\$32.93
<b>70+</b>	\$27.58	\$41.36	\$55.15	\$82.73

*\*Spouse rates based on employee age  
Eligible child(ren) are automatically covered to the age of 26 with no premium charged*

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# Critical Illness Insurance (continued)

Administered by The Standard

Semi-Monthly Deductions (24 Pay Periods)				
	<b>\$15,000</b> Spouse/Child(ren) benefit: <b>\$7,500</b>		<b>\$20,000</b> Spouse/Child(ren) benefit: <b>\$10,000</b>	
Attained Age	Employee Only	Employee + Spouse	Employee Only	Employee + Spouse
18-29	\$3.38	\$5.06	\$4.50	\$6.75
30-39	\$4.80	\$7.20	\$6.40	\$9.60
40-49	\$9.08	\$13.61	\$12.10	\$18.15
50-59	\$18.15	\$27.23	\$24.20	\$36.30
60-69	\$32.93	\$49.39	\$43.90	\$65.85
70+	\$82.73	\$124.09	\$110.30	\$165.45

Semi-Monthly Deductions (24 Pay Periods)				
	<b>\$25,000</b> Spouse/Child(ren) benefit: <b>\$12,500</b>		<b>\$30,000</b> Spouse/Child(ren) benefit: <b>\$15,000</b>	
Attained Age	Employee Only	Employee + Spouse	Employee Only	Employee + Spouse
18-29	\$5.63	\$8.44	\$6.75	\$10.13
30-39	\$8.00	\$12.00	\$9.60	\$14.40
40-49	\$15.13	\$22.69	\$18.15	\$27.23
50-59	\$30.25	\$45.38	\$36.30	\$54.45
60-69	\$54.88	\$82.31	\$65.85	\$98.78
70+	\$137.88	\$206.81	\$165.45	\$248.18

*\*Spouse rates based on employee age  
Eligible child(ren) are automatically covered to the age of 26 with no premium charged*

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# Accident Insurance

Administered by The Standard

Accident insurance pairs well with those who have active lifestyles or children involved in sports/other extracurricular activities. This plan is designed to pay benefits directly to you based on treatment received and injuries sustained from a covered accident.

## Low Plan

Benefit and Amount				Provisions
Urgent Care	\$50	X-Ray	\$50	<b>24 hour coverage</b>  <b>Over 30 additional benefits</b>  <b>No limit on the number of accidents</b>  <b>25% Youth Organized Sports Benefit</b>  <b>Portable at the same rate</b>
Follow Up	\$50 (2)	Lacerations	Up to \$500	
Physical Therapy	\$50 (3)	Concussion	\$150	
Fractures	Up to \$8,000	Hospital Admission	\$1,000	
Dislocations	Up to \$5,000	Hospital Confinement	\$200 (365 days)	

Health Screening Benefit	
\$50 Payable once per person per calendar year	

*Fracture Schedule		*Dislocation Schedule	
Finger/Toe	\$100	Finger/Rib/Toe	\$150
Rib	\$400	Collar Bone (Acromioclavicular)/Spine	\$400
Bones of Face/Coccyx/Nose/Vertebrae	\$500		
Ankle/Arm/Collarbone/Elbow/Foot/Hand/Kneecap/Lower Jaw/Shoulder Blade/Sternum/Wrist	\$550	Ankle/Collarbone (Sternoclavicular)/Elbow/Foot/Hand/Lower Jaw/Shoulder/Wrist	\$800
Leg (knee to ankle)/Pelvis/Vertebral Column	\$1,200	Knee	\$900
Skull (Non-Depressed)	\$1,500	Hip	\$2,500
Leg (hip to knee)	\$2,000		
Hip	\$2,500		
Skull (Depressed)	\$4,000	*Open reduction fractures/dislocations will pay at 200% of the listed amount.	

Semi-Monthly Deductions (24 Pay Periods)			
Employee	Employee & Spouse	Employee & Children	Family
\$3.50	\$6.00	\$8.00	\$10.50

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# Accident Insurance (continued)

Administered by The Standard

Accident insurance pairs well with those who have active lifestyles or children involved in sports/other extracurricular activities. This plan is designed to pay benefits directly to you based on treatment received and injuries sustained from a covered accident.

## High Plan

Benefit and Amount				Provisions
Urgent Care	\$60	X-Ray	\$100	24 hour coverage
Follow Up	\$70 (3)	Lacerations	Up to \$800	Over 30 additional benefits
Physical Therapy	\$50 (4)	Concussion	\$200	No limit on the number of accidents
Fractures	Up to \$10,500	Hospital Admission	\$1,500	25% Youth Organized Sports Benefit
Dislocations	Up to \$7,000	Hospital Confinement	\$400 (365 days)	Portable at the same rate

### Health Screening Benefit

\$75 Payable once per person per calendar year

*Fracture Schedule		*Dislocation Schedule	
Finger/Toe	\$200	Finger/Rib/Toe	\$200
Rib	\$500	Collar Bone (Acromioclavicular)/Spine	\$500
Ankle/Arm/Collarbone/Elbow/Foot/Hand/Kneecap/Lower Jaw/Shoulder Blade/Sternum/Wrist	\$650	Ankle/Collarbone (Sternoclavicular)/Elbow/Foot/Hand/Lower Jaw/Knee/Shoulder/Wrist	\$1,000
Bones of Face/Coccyx/Nose/Vertebrae	\$750		
Leg (knee to ankle)/Pelvis/Vertebral Column	\$1,700	Hip	\$3,500
Skull (Non-Depressed)	\$2,000		
Leg (hip to knee), Hip	\$3,000		
Skull (Depressed)	\$5,250		

\*Open reduction fractures/dislocations will pay at 200% of the listed amount.

### Semi-Monthly Deductions (24 Pay Periods)

Employee	Employee & Spouse	Employee & Children	Family
\$6.25	\$11.00	\$13.00	\$17.75

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# Hospital Indemnity Insurance

Administered by The Standard

The cost of a hospital stay can be financially difficult if money is tight and you're not prepared. Having the right coverage in place before you experience an unexpected sickness or injury can help eliminate the stress of financial concerns and provide support when needed most.

## Low Plan

Benefit Name		Amount	
<b>Initial Hospital Admission</b> (24 hrs)		<b>\$1,000</b> (2 times per calendar year)	
<b>Daily Hospital Confinement</b>		<b>\$150</b> (up to 30 days)	
<b>Critical Care Unit (CCU) Admission</b> (pays in addition to initial hospital admission)		<b>\$1,000</b> (2 times per calendar year)	
<b>Daily Critical Care Unit (CCU) Confinement</b> (pays in addition to hospital confinement)		<b>\$300</b> (up to 10 days)	
Provisions			
<b>Guarantee Issue?</b>		Yes	
<b>Pre-existing Condition Waiting Period?</b>		No	
<b>Pre-existing pregnancy covered?</b>		Yes	
<b>Mental and Nervous Disorders covered?</b>		Yes	
<b>Drug and Alcohol Addiction covered?</b>		Yes	
<b>Portable?</b>		Yes	
Semi-Monthly Deductions (24 Pay Periods)			
<b>Employee</b>	<b>Employee &amp; Spouse</b>	<b>Employee &amp; Children</b>	<b>Family</b>
<b>\$8.15</b>	<b>\$13.78</b>	<b>\$11.47</b>	<b>\$20.47</b>

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# Hospital Indemnity Insurance (continued)

Administered by The Standard

The cost of a hospital stay can be financially difficult if money is tight and you're not prepared. Having the right coverage in place before you experience an unexpected sickness or injury can help eliminate the stress of financial concerns and provide support when needed most.

## High Plan

Benefit Name		Amount	
<b>Initial Hospital Admission</b> (24 hrs)		<b>\$2,500</b> (2 times per calendar year)	
<b>Daily Hospital Confinement</b>		<b>\$200</b> (up to 30 days)	
<b>Critical Care Unit (CCU) Admission</b> (pays in addition to initial hospital admission)		<b>\$2,500</b> (2 times per calendar year)	
<b>Daily Critical Care Unit (CCU) Confinement</b> (pays in addition to hospital confinement)		<b>\$400</b> (up to 10 days)	
Provisions			
<b>Guarantee Issue?</b>		Yes	
<b>Pre-existing Condition Waiting Period?</b>		No	
<b>Pre-existing pregnancy covered?</b>		Yes	
<b>Mental and Nervous Disorders covered?</b>		Yes	
<b>Drug and Alcohol Addiction covered?</b>		Yes	
<b>Portable?</b>		Yes	
Semi-Monthly Deductions (24 Pay Periods)			
<b>Employee</b>	<b>Employee &amp; Spouse</b>	<b>Employee &amp; Children</b>	<b>Family</b>
<b>\$15.42</b>	<b>\$26.15</b>	<b>\$21.42</b>	<b>\$38.44</b>

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# Cancer Insurance

Administered by Guardian

Expenses associated with a cancer diagnosis can be financially difficult if money is tight and you are not prepared. But having the right coverage in the right place before you experience cancer can help eliminate your financial concerns and provide support at a time when it is needed most.

Benefit Name	Plan 1	Plan 2
<b>Cancer Initial Diagnosis</b>	<b>\$2,500</b>	<b>\$5,000</b>
<b>Blood, Plasma &amp; Platelets</b>	<b>\$100/day</b> up to \$5,000 per year	<b>\$200/day</b> up to \$10,000 per year
<b>Surgery</b>	<b>Up to \$4,125</b>	<b>Up to \$5,500</b>
<b>Second Surgical Opinion</b>	<b>\$200</b> per surgical procedure	<b>\$300</b> per surgical procedure
<b>Radiation/Chemotherapy</b>	<b>Up to \$10,000</b> benefit year maximum	<b>Up to \$15,000</b> benefit year maximum
<b>Cancer Screening</b>	<b>\$75</b>	<b>\$75</b>
<b>Home Health Care</b>	<b>\$50/visit</b> up to 30 per year	<b>\$100/visit</b> up to 30 per year
<b>Hospital Confinement</b>	<b>\$300/day for first 30 days;</b> <b>\$600/day for 31st day thereafter</b> per confinement	<b>\$400/day for first 30 days;</b> <b>\$800/day for 31st day thereafter per</b> confinement
<b>Hospice Care</b>	<b>\$50/day</b> up to 100 days/lifetime	<b>\$100/day</b> up to 100 days/lifetime

## Provisions

**3/6 Pre-Existing Condition Limitation**

**30 Days Initial Diagnosis Waiting Period**

**Over 20 named benefits**

**Benefits pay regardless of major medical**

**Portability included**

## Semi-Monthly Deductions (24 Pay Periods)

	Plan 1	Plan 2
<b>Employee Only</b>	<b>\$7.95</b>	<b>\$12.99</b>
<b>Employee &amp; Spouse</b>	<b>\$15.24</b>	<b>\$24.89</b>
<b>Employee &amp; Child</b>	<b>\$9.39</b>	<b>\$14.92</b>
<b>Family</b>	<b>\$16.68</b>	<b>\$26.81</b>

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# Permanent Life Insurance

Administered by Chubb

Permanent Life insurance can provide you and your family with long term financial security. Permanent Life insurance provides coverage that will last a lifetime. This permanent life insurance plan also includes living benefits by providing financial protection in the event of a long-term care stay.

Provisions	Life Insurance	Long Term Care
<p><b>Guarantee Issue</b></p> <p>Rates based on employee age, spouse age, and tobacco status</p> <p><b>Tobacco Rates</b> Any tobacco use in the last 12 months</p> <p><b>Terminal Illness Benefit</b> After two years of coverage, 50% of the life benefit, up to \$100,000 is payable</p> <p><b>Portable at the same rate</b> even if you change jobs or retire</p>	<p><b>Employee Guaranteed Issue</b> up to \$150,000 Ages 19-70</p> <p><b>Spouse Modified Guaranteed Issue</b> Lesser of 50% of employee or \$25,000 Ages 19-60</p> <p><b>Child(ren) Guaranteed Issue</b> up to \$25,000 Ages 15 days-25 yrs</p>	<p><b>Licensed Care</b></p> <p><b>Benefit Trigger</b> 2 of 6 Activities of Daily Living Bathing Transferring Dressing Contenance Toileting Feeding</p> <p><b>90-Day Elimination Period</b> 4% of Life Insurance Volume payable for 25 months</p> <p><b>Extension Benefit</b> Caregiving Benefits are restored to the face amount after the initial benefit amount is depleted.</p> <p><b>Restoration Benefit</b> Restores 50% of the benefit amount accelerated under the LTC Benefit. (up to \$50,000 max)</p>

## Semi-Monthly Deductions (24 Pay Periods)

### Employee Non-Smoker Rate Sample

Issue Age	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
20	NA	NA	\$12.06	\$18.10	\$24.13	\$30.16	\$36.19
30	NA	\$7.86	\$15.71	\$23.56	\$31.42	\$39.27	\$47.13
40	NA	\$12.68	\$25.36	\$38.03	\$50.71	\$63.39	\$76.06
50	\$9.24	\$23.08	\$46.17	\$69.25	\$92.33	\$115.41	\$138.50
60	\$18.41	\$46.02	\$92.04	\$138.06	\$184.08	\$230.10	\$276.12
70	\$44.38	\$110.95	\$221.89	\$332.83	\$443.78	\$554.72	\$665.66

These rates reflect actual costs for the listed ages but represent only a small sample. Contact your benefits counselor for more details.

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# Voluntary Benefits

## Questions and Claims

The Standard Claims Website

<https://www.standard.com/individuals-families/file-claim>

Guardian Claims Website

<https://www.guardianlife.com/forms-and-claims>

Chubb Claims Email

[claims@gotoservice.chubb.com](mailto:claims@gotoservice.chubb.com)

Questions on Coverage or Assistance with Claims

**Micha Castro**

**210.757.4273**

[Michaela\\_Castro@ajg.com](mailto:Michaela_Castro@ajg.com)

# 403(b) Retirement Plans

First Financial Administrators, Inc. | [www.ffga.com](http://www.ffga.com) | 800.523.8422, option 2 | [retirement@ffga.com](mailto:retirement@ffga.com)

The 403(b) can be an excellent way to save money for retirement. It can serve as a supplement to a traditional pension plan or other retirement plan(s), or as a stand-alone plan. The 403(b) is a tax deferred retirement plan available to employees of educational institutions and certain non-profit organizations as determined by section 501(c)(3) of the Internal Revenue Code. Contributions and investment earnings in a 403(b) grow tax deferred until withdrawal (assumed to be retirement), at which time they are taxed as ordinary income. The 403(b) is named after the section of the IRS code governing it.

## How a 403(b) Works

Employees enroll and participate through their employer. Contributions to a 403(b) are made on a pre-tax basis through a Salary Reduction Agreement. This is an arrangement where the participating employee agrees to take a reduction in salary. The amount by which the salary is reduced is directed to investments offered through the employer and selected by the employee. These contributions are called elective deferrals and are excluded from the employee's taxable income. Contributions grow tax-deferred until the time of retirement when withdrawals are taxed as ordinary income.

## Benefits

- Tax deferred growth: no annual taxation on earnings
- Investment options: fixed annuities, variable annuities, or mutual funds
- Competitive interest rates
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan.
- Receive periodic account statements

Contribution Limits
2025
\$23,500
<b>Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional \$7,500.</b>

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



# 403(b) Frequently Asked Questions

Sometimes areas of the financial realm such as retirement savings can be confusing. So, we wanted to provide you the answers to some of the more frequent questions we are asked. You will find answers to questions ranging from opening an account to reaching retirement and withdrawing your funds.

## What is a 403(b) and why is it a good idea to contribute to one?

403(b) retirement plans are a great way to start saving for your retirement. 403(b) is a supplemental retirement plan, much like the public sector's 401(k), that allows you to save additional funds in conjunction with your state retirement. Each pay period, contributions are withheld from your paycheck (amount elected by you) and submitted into your 403(b) account. This allows your investment earnings to grow tax-deferred until withdrawal and also allows you to take advantage of a savings tax credit. You do not pay income tax on allowable contributions until you begin making withdrawals from the plan, usually after you retire or have reached a certain age to withdraw funds. Allowable contributions to a 403(b) plan are either excluded or deducted from your income.

## How do I open a 403(b) account?

Good news, you can enroll with a 403(b) year-round! The best way to start is by visiting our website at [www.ffga.com](http://www.ffga.com). From the homepage, click "View Employer Retirement Plans" then enter employer name. This will allow you to:

- View a list of available investment providers in your employer's plan and their phone numbers
- Search for 403(b) agents
- Locate the FFGA Salary Reduction Agreement (SRA) and other forms
- View employer plan options regarding transactions, contributions, contacts, etc.

## Steps to open an account and start contributions

1. **Decide what investment company from the list of authorized providers, you would like to contribute to.** Contact the company for instruction or if you are unsure, use the agent search tool on our website to find an agent that can help you decide.
2. **Establish an account with a provider** with the help of your agent.
3. **Complete the Salary Reduction Agreement**, once your account is established, and fax the form to [866.265.4594](tel:866.265.4594). This form allows your employer to withhold 403(b) contributions from your paycheck, which will be sent to the investment company of your choice.

**Please note: Completing a Salary Reduction Agreement does not open your retirement account; you must also contact the vendor to establish an account prior to completing a Salary Reduction Agreement.**

First Financial Administrators, as your employer's Third-Party Administrator, has Retirement Specialists that can help you at any point in your process, just give us a call at [800.523.8422](tel:800.523.8422) and we will be happy to help.

## How much may I contribute per year?

2025 contribution limits allow you to max out at \$23,500 if you are 49 years or younger. If you are age 50 and older, you are eligible to make "catchup contributions" making your maximum amount per calendar year \$31,000.

## May I rollover/transfer funds from an old employer's plan to my 403(b)?

Yes, if your employer's plan allows for rollovers and transfers into the plan. Check our website to see what your employer offers on the plan.

## May I rollover/transfer my funds to another account such as a 401(k), IRA, 457, etc.?

Yes, if your employer's plan allows for rollovers and transfers, and you have met a qualifying event, you may move your funds to another qualified plan. Check our website to see what your employer offers on the plan.

## May I stop or change my contributions?

In order to make changes to your contributions, you will need to fill out and submit a Salary Reduction Agreement (the same form used to start contributions). You may stop, increase, or decrease at any time during the year according to your employer's payroll schedule and the date changes are due for each pay date. You may give us a call at [800.523.8422](tel:800.523.8422) or visit our website at [www.ffga.com](http://www.ffga.com) to determine the due dates for your employer.

### May I withdraw money in the case of a financial hardship?

Hardship distributions allow you to withdraw funds from your 403(b) (if allowed in your employer's plan) if you have a financial need that cannot be met by other reasonably available resources for the following reasons:

- Medical Bills
- College Tuition for you or a qualified dependent
- Purchase of a Primary Residence
- Eviction/Foreclosure
- Funeral Expenses for spouse, child, dependent, or parents

**These expenses must be unpaid at the time of request in order to be approved for a Hardship Distribution. Your expenses cannot be reimbursed.**

### When may I receive a distribution?

Keep in mind that 403(b) plans are intended as a savings for retirement and should not be viewed as a simple savings account. For this reason, the IRS has certain "qualifying events" in order to withdraw your funds from a 403(b), like many other retirement accounts. However, if your employer's plan allows, you may take a loan or a hardship distribution (IRS guidelines apply), if the need arises. Please be sure to seek advice from your tax advisor before proceeding with any transaction.

### Qualifying Events

1. Severance from employment
2. Over age 59 ½
3. Disability
4. Death
5. Hardship (guidelines apply)

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Houston, TX 77060  
<https://ffga.com>  
PHONE: 800.523.8422  
FAX: 866.265.4594  
EMAIL: [retirement@ffga.com](mailto:retirement@ffga.com)



# Advantages of Opening a 403(b)

403(b) retirement plans are a great investment and great way to get a head start on saving for your retirement. A 403(b) is a supplemental retirement plan option that allows investment earnings to grow tax-deferred until withdrawal.

## Find 403(b) Information

You can visit our website to find lots of helpful tools and information! Simply go to [www.ffga.com](http://www.ffga.com) and click on “Login” from the top menu. This will direct you to a screen to enter your employer’s name to:

- View a list of available investment providers in your employer’s plan
- Search for 403(b) agents
- Locate the FFAI Salary Reduction Agreement (SRA) and other forms
- View employer plan options regarding transactions, contributions, contacts, etc.

## It’s Time To Enroll

You can enroll in a 403(b) year-round! Once you have selected a provider, you will then need to enroll directly with the authorized investment company of your choice. Upon your account being set up with your provider, you must make certain the SRA form is completed and returned to us. This form allows your employer to withhold 403(b) contributions from your paycheck, which will be sent to the investment company you choose. SRAs are completed to start new deductions as well as increase, decrease or stop deductions.

## Employer Plan Options

Keep in mind that not all plans allow the same options. The best way to see what your plan allows is by visiting our website.

## Qualifying Events

To be considered to receive a distribution of your funds, or move the funds from your current employer’s 403(b) plan, according to IRS guidelines, you must have a qualifying life event, such as:

- Severance from employment
- Over age 59 ½
- Disability
- Death
- Hardship (guidelines apply)

16945 Northchase Dr, Ste. 1800  
Houston, TX 77060

<https://ffga.com>

PHONE: 800.523.8422

FAX: 866.265.4594

EMAIL: [retirement@ffga.com](mailto:retirement@ffga.com)

## CONTRIBUTION LIMITS

Current contributions limits allow you to contribute up to \$23,500 if you are under the age of 50. Age 50 and up may contribute up to \$31,000.

With the ability to enroll year-round, the time to save is now!

# Annual 403(b) Plan Notice

## Start saving for retirement!

Your employer provides you with the opportunity to save for retirement with a 403(b) Plan. A 403(b) Plan is a supplemental retirement savings plan offered to public school employees through their school districts or open-enrollment charter schools. Like a 401(k) Plan, eligible employees may make contributions to a 403(b) Plan (up to the IRS limits) on either a pre-tax or Roth after-tax basis, depending on what your plan allows.

## Why contribute to a 403(b) Plan?

With cost of living increasing and above average life expectancies, many people find that their pension alone is not enough to sustain them during their retirement years. A voluntary 403(b) Plan gives you the opportunity to supplement your TRS, ERS or other state retirement system (if any).

## Eligibility

All employees who receive compensation reportable on an IRS Form W-2 from the Employer are eligible to participate.

## Enrollment

All eligible employees may enroll in the 403(b) Plan at any time during the year, not just during Open Enrollment. See "How to Enroll" on the next page.

## 403(b) Plan Limits

- Participants may contribute up to \$23,500 in 2025.
- Participants aged 50 and older at any time during the calendar year on or before 12/31/2025 may contribute \$31,000, which includes an additional \$7,500 in catch-up contributions.
- You can split your contributions between traditional pre-tax contributions and Roth after-tax contributions (if allowed), but you cannot go over the IRS limit.
- Unlike a Roth IRA, there are no income caps on Roth 403(b) contributions!
- Your 403(b) contributions must be aggregated for these plan types: 401(k), 403(b), SIMPLE Plans (SIMPLE IRA and SIMPLE 401(k) plans), and SARSEP. Please obtain advice from a tax professional if this applies to you and notify us.
- The 403(b) contribution limit is separate from the limit for a Traditional IRA, Roth IRA or 457(b) Plan.
- Please note that the combination of all employer contributions (if any) and employee contributions is limited to the lesser of \$66,000 or 100% of your compensation in 2025.

## 403(b) Plan Highlights

- Your employer's 403(b) third-party administrator (TPA) is First Financial Administrators, Inc. For assistance, please contact First Financial Administrators at [800.523.8422](tel:800.523.8422), option 2, by email at [retirement@ffga.com](mailto:retirement@ffga.com) or via our online form.
- You may change your 403(b) contribution amount at any time by calling First Financial for the 403(b) Salary Reduction Agreement (SRA) Form.
- Optional plan features, such as whether your plan allows Roth 403(b) after-tax contributions, are available on your employer's 403(b) Retirement Plan page. Go to [www.ffga.com](http://www.ffga.com). Hover over Login (top of the page next to Search). Select Retirement Plan Information. Enter your employer's name, select from the list, and click Submit. For Forms: select 403(b) Forms and Information (in the Related Resources box). Select 403(b) Salary Reduction Agreement.

## How To Enroll

### STEP 1: Review the list of 403(b) Plan Investment Providers available.

- Visit [www.ffga.com](http://www.ffga.com) and hover over Login at the top of the page next to Search. Select Retirement Plan Information. Enter your employer's name, select it from the list that appears and click Submit. Select Your Authorized Providers in the Related Resources box found in the top right corner.
- Before opening a 403(b)(1) annuity or 403(b)(7) custodial account, we strongly encourage you to thoroughly research the options available to you, including other plans available like an employer-sponsored 457(b) Plan. You may begin learning more about 403(b) Plans by viewing additional resources such as [www.403bwise.org](http://www.403bwise.org).
- Your employer and First Financial Administrators, Inc., do not offer advice or explicitly or implicitly endorse or approve any specific 403(b) Plan provider or agent. You may compare 403(b) fees for the 403(b) vendors available at your employer by visiting [www.403bcompare.com](http://www.403bcompare.com), and also research firms and agents at [www.investor.gov/CRS](http://www.investor.gov/CRS) (SEC).

### STEP 2: Set up your 403(b) account.

- Complete the 403(b) enrollment forms or enroll online with the 403(b) company you selected. If you have an existing 403(b) account at another district, you may be able to transfer to your new district. Please contact your 403(b) provider or First Financial Administrators, Inc., for assistance.
- If your 403(b) company does not allow you to self-enroll and requires an agent, you may call the company for an agent in your area or use our **403(b) Agent Search** tool online.

### STEP 3: Start 403(b) contributions.

- Once your 403(b) account is open, complete the 403(b) Salary Reduction Agreement (SRA) form and Uniform Disclosure Notice (all states except Texas) and either fax to First Financial Administrators, Inc. at [866.265.4594](tel:866.265.4594) or upload to <https://sftp-transfer.ffga.com>. For log-in credentials, please call us at [800.523.8422](tel:800.523.8422), option 2 or email us at [retirement@ffga.com](mailto:retirement@ffga.com).
- You're finished! If you wish to make 403(b) contribution adjustments, you will need to sign another 403(b) Salary Reduction Agreement (SRA) form. An agent signature is not required for contribution changes to an existing 403(b) account or for a new self-enroll 403(b). An agent signature is needed for a new 403(b) account that requires an agent to enroll.

### Additional 403(b) Resources

- **403(b) Plan Video**
- [SEC.gov](http://SEC.gov) | **Evaluating Your Retirement Options**
- **403(b) Forms and Plan Information:** Enter your employer's name to view details.
- **403(b) Rules for Solicitation:** Agents must follow these rules. If you are aware of any violations to this agreement, please contact either us or your administration office.



## FFInvest – 457(b) Retirement Plan

Trusted Capital Group | [www.tcgservices.com](http://www.tcgservices.com) | 800.943.9179

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: including Mutual Funds, Bonds and Money Market funds
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan
- Receive quarterly 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

Participants may contribute up to \$23,500 for year 2025. Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional \$7,500 in 2025, for a total of \$31,000.

### Enroll Online

- Go to [www.tcgservices.com/enroll](http://www.tcgservices.com/enroll)
- Type and click **Manor ISD** in the Employer box. Click Search.
- Click the orange Enroll box
- Complete the information and follow the prompts

# Employee Assistance Program

Alliance Work Partners | [www.awpnow.com](http://www.awpnow.com) | 800.343.3822

Life pulls us in many different directions. Between kids, personal relationships, extracurricular activities, and family time, it seems like we don't have enough time in day to fit it all in. When life gets you stressed, call the employee assistance line provided by your employer. It offers 24/7 access to professionals who can help you successfully face emotional issues.

An employee assistance program, or EAP, is a free, voluntary program offered by your employer. With one phone call, you will have access to short-term counseling and confidential assessments whenever you have a personal or work-related problem.

Employee assistance programs address a wide range of issues including mental and emotional well-being, substance abuse and grief. Counselors are held to the highest ethical standard and are trained to keep your situation confidential. They work with you to determine the best way to address your needs and move you in a positive direction.



# Telehealth

MDLive | [MDLIVE.com/bcbstx](http://MDLIVE.com/bcbstx) | 888.680.8646

With Virtual Visits from MDLive, the doctor is always in. This Blue Cross and Blue Shield of Texas benefit gives you access to 24/7 non-emergency care from a board-certified doctor or therapist by phone, online video or mobile app from almost anywhere. Services are available in both English and Spanish with translation services available in other languages.

MDLive can be accessed with or without enrolling in Manor ISD's Medical insurance coverage. The cost for each visit will be displayed before you schedule, and while it may be higher than an insurance copay, it could still be less expensive than in-person care options.



# COBRA

Lively | [www.livelyme.com](http://www.livelyme.com) | 888.576.4837

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.

## 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.
- Benefits will remain identical to what you had while employed. However, you will be responsible for paying the full premium, plus any applicable fees.

# Notes



*This benefits guide prepared by*



**Gallagher**

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