

25-26
Plan
year



FORNEY ISD

BENEFIT ENROLLMENT GUIDE



Gentry Financial Group
Employee Benefits/TPA Services

About this Guide



This Benefits Guide describes the highlights of your district's benefits program in non-technical language. Included in this benefits Guide is important information about each of the benefit plans offered to you and your family. It includes the benefits paid by the district as well as voluntary products which you can customize to meet your individual needs.

Please remember that these general descriptions are not intended to provide all the details of requirements of these benefits. The official Plan Documents will prevail if any inconsistencies are found between this Benefit Guide and the official Plan Documents. Any and all elements of the district's benefits program may be modified in the future, at any time, to meet the Internal Revenue Service rules or otherwise as decided by the district.

Eligibility

Employee's expected to work 20+hours per week or bus drivers/bus monitors, are eligible for all of the benefit programs described in this guide. In addition, these employees are eligible for the district's \$225 contribution towards the cost of TRS Medical premiums.

Part-Time employees working greater than 10, but less than 20 hours per week are eligible for medical insurance only. These employees are not eligible for the district's premium contribution of \$225 per month, and will pay the full cost of the TRS ActiveCare Medical plan premium.



Gentry Financial Group
Employee Benefits/TPA Services

Enrollment and Effective Dates



All new employees have thirty-one (31) days from their date of hire to enroll in insurance. After this new hire enrollment window, benefit elections are locked until the following Annual Enrollment period, unless the employee has a qualifying event (change in tax dependents or change in access to health insurance). The benefits plan year is September 1 - August 31. Open Enrollment occurs in the months of July and August. Open Enrollment dates are announced each summer and may differ from announced dates from TRS. Medical Insurance is effective either the first of the month following hire, or the employee's first day of work (employee's choice). All other insurances are effective the first of the month following hire.

Qualifying Events

The only time that employees are able to change benefits enrollment outside of the new hire or open enrollment window is if they experience a qualifying event. A qualifying event is any event that changes either your number of dependents or your access to healthcare. Examples of qualifying events include:

- Birth, adoption, death, or guardianship of a child
- A change in marital status (marriage, divorce, death)
- A dependent's loss of eligibility (attainment of a limiting age)
- Gain or loss of other coverage (i.e. a spouse starts or ends a new job and is eligible for or loses insurance coverage)



All employees have thirty-one (31) days from the qualifying event date to elect changes in coverage. You must notify HR, provide documentation of the qualifying event, and complete your amended enrollment changes to take effect. **Notifying HR of the intent to make changes only is not sufficient.**

Step 1: Go to www.forneyisd.net

Step 2: Click on Staff and Employee Benefits

Step 3: Select My Benefits HUB (Enrollment and Benefit Information Platform)

Step 4: Click log in button at the top right of the page.

Step 5: Complete the fields below:

THEbenefitsHUB Login

Test Employee

👁

Login

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Once you click log in, the HUB will check to ensure that you are listed as an active employee with your district.

Step 6: Select how you would like to verify your account and click Send Code.

Additional Security Verification

Please select which method you would like to receive your security code.

✓ Text Security Code

Email Security Code

Call me with Security Code

Ask Admin for Security Code

Send Code

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If you do not have a current email or phone number in TheHUB, you will need to select Ask Admin for Security Code.

The Ask Admin for Security Code option will give call instructions with a phone number and hours of operation listed. You will call this number to receive your code.

Step 7: Enter your code and select Verify.

Enter Security Code

Verify

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Once you press the VERIFY button to complete the verification process, you will be taken to your enrollment and are ready to use your account!

Life Insurance

Basic Life (\$10,000 provided by the district)

Basic Life Insurance is provided to you by your employer at no cost. This policy provides your beneficiary with a lump-sum benefit. This cash benefit will help soften the financial blow that comes along with losing a loved one. Your beneficiary can use this benefit to help pay final expenses, bills, and debt. \$10,000 employer paid provided death benefit will be reduced to \$5,000 upon attainment of age 70.



StanCorp Financial Group, Inc
www.standard.com

Voluntary Group Life *

Basic Life insurance provided by your employer is a good employee benefit, but the amount of coverage may not cover your obligations if you were to suddenly pass away. Voluntary Group Term Life insurance policy issues a cash benefit to your designated beneficiary in the event of your passing. This money can be used toward anything from final costs to paying off remaining debts; like your mortgage, car loans, or student loans. It is the most affordable form of life insurance and is typically available to you, your spouse, and dependent children.



StanCorp Financial Group, Inc
www.standard.com

- **New Hire Enrollment** - Guaranteed issue with no health questions
 - New Employees: 5 x Salary with a maximum of \$250,000
 - Spouse of New Employee: \$50,000 (employee must be enrolled in plan)
 - One premium covers each child for: \$10,000 (employee must be enrolled in plan)
- **Existing Employees**
 - Existing Employees may add or enroll in \$20,000 coverage with no health questions
 - Spouse may add or enroll in \$10,000 with no health questions (employee must be enrolled in plan)
 - One premium covers each child for \$10,000 (employee must be enrolled in plan)

*COST will be available for viewing during enrollment process.

Permanent Life *

Life insurance becomes necessary the moment someone else depends on you. It can be your spouse, children, or even your parents. If your death would affect the lifestyle of someone you love, it's time to enroll.

Permanent life provides a specified lump-sum benefit to your beneficiary at the time of your death. These policies do not expire, and the price of the premiums typically won't change from the date you enroll. And, even if you leave your employer the policy stays with you.

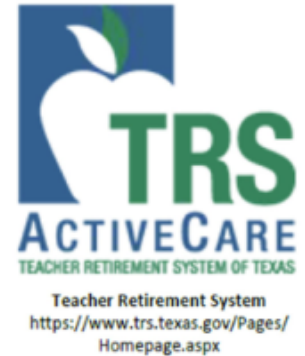
TEXASLIFE
INSURANCE COMPANY

Texas Life Insurance Company
Toll Free: (800) 283-9233
www.TexasLife.com

TRS Healthcare

Medical insurance, also known as health insurance, is coverage that helps you pay the high cost of medical and hospital expenses.

Depending on the coverage you choose, this insurance will help pay toward or completely cover annual physicals, doctor visits, hospitalization and emergency room visits. Many times you will be offered more than one plan to choose from, so please review the summary of benefits in detail to determine which plan is right for you.



This benefit may also be available to your spouse and children.

TRS Active Care Premiums

Forney ISD contributes \$225 toward your medical costs. Prices reflect your amount due after the \$225 contribution has been made.				
Coverage Tier	TRS Active Care Primary	TRS Active Care Primary +	TRS Active Care HD	TRS Active Care 2 (no new enrollment)
Employee Only	\$331	\$428	\$345	\$788
Employee + Spouse	\$1,277	\$1,473	\$1,314	\$2,177
Employee + Child (ren)	\$721	\$886	\$744	\$1,282
Employee + Family	\$1,666	\$1,930	\$1,713	\$2,616

Part Time employees working greater than 10, but less than 20 hours per week.				
Coverage Tier	TRS Active Care Primary	TRS Active Care Primary +	TRS Active Care HD	TRS Active Care 2 (no new enrollment)
Employee Only	\$556	\$653	\$570	\$1,013
Employee + Spouse	\$1,502	\$1,698	\$1,539	\$2,402
Employee + Child (ren)	\$946	\$1,111	\$969	\$1,507
Employee + Family	\$1,891	\$2,155	\$1,938	\$2,841

2025-26 TRS-ActiveCare Plan Highlights Sept. 1, 2025 – Aug. 31, 2026

All TRS-ActiveCare participants have **three plan options**. Each includes a wide range of wellness benefits.

	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD
Plan Summary	<ul style="list-style-type: none"> Lowest premium of all three plans Copays for doctor visits before you meet your deductible Statewide network Primary Care Provider referrals required to see specialists Not compatible with a Health Savings Account No out-of-network coverage 	<ul style="list-style-type: none"> Lower deductible than the HD and Primary plans Copays for many services and drugs Higher premium Statewide network Primary Care Provider referrals required to see specialists Not compatible with a Health Savings Account No out-of-network coverage 	<ul style="list-style-type: none"> Compatible with a Health Savings Account Nationwide network with out-of-network coverage No requirement for Primary Care Providers or referrals Must meet your deductible before plan pays for non-preventive care

Monthly Premiums	Total Premium	Employer Contribution	Your Premium	Total Premium	Employer Contribution	Your Premium	Total Premium	Employer Contribution	Your Premium
Employee Only	\$556			\$653			\$570		
Employee and Spouse	\$1,502			\$1,698			\$1,539		
Employee and Children	\$946			\$1,111			\$969		
Employee and Family	\$1,891			\$2,155			\$1,938		

Plan Features	In-Network Coverage Only	In-Network Coverage Only	In-Network	Out-of-Network
Individual/Family Deductible	\$2,500/\$5,000	\$1,200/\$2,400	\$3,300/\$6,600	\$6,600/\$13,200
Coinsurance	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	You pay 50% after deductible
Individual/Family Maximum Out of Pocket	\$8,050/\$16,100	\$6,900/\$13,800	\$8,300/\$16,600	\$20,500/\$41,000
Network	Statewide Network	Statewide Network	Nationwide Network	
PCP Required	Yes	Yes	No	

Doctor Visits				
Primary Care	\$30 copay	\$15 copay	You pay 30% after deductible	You pay 50% after deductible
Specialist	\$70 copay	\$70 copay	You pay 30% after deductible	You pay 50% after deductible

Immediate Care				
Urgent Care	\$50 copay	\$50 copay	You pay 30% after deductible	You pay 50% after deductible
Emergency Care	You pay 30% after deductible	You pay 20% after deductible	You pay 30% after deductible	
TRS Virtual Health-RediMD™	\$0 per medical consultation	\$0 per medical consultation	\$30 per medical consultation	
TRS Virtual Health-Teladoc®	\$12 per medical consultation	\$12 per medical consultation	\$42 per medical consultation	

Prescription Drugs			
Drug Deductible	Integrated with medical	\$200 deductible per participant (brand drugs only)	Integrated with medical
Generics (31-Day Supply/90-Day Supply)	\$15/\$45 copay; \$0 copay for certain generics	\$15/\$45 copay	You pay 20% after deductible; \$0 coinsurance for certain generics
Preferred (Max does not apply if brand is selected and generic is available)	You pay 30% after deductible	You pay 25% after deductible (\$100 max)/ You pay 25% after deductible (\$265 max)	You pay 25% after deductible
Non-preferred	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Specialty (31-Day Max)	\$0 if SaveOnSP eligible; You pay 30% after deductible	\$0 if SaveOnSP eligible; You pay 30% after deductible	You pay 20% after deductible
Insulin Out-of-Pocket Costs	\$25 copay for 31-day supply; \$75 for 61-90 day supply	\$25 copay for 31-day supply; \$75 for 61-90 day supply	You pay 25% after deductible

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.*

Telehealth - NEW PROVIDER

With telehealth, you can get the treatment you need for minor sicknesses without having to visit your doctor's office.

By enrolling in this benefit, you'll gain access to medical consultations through phone call, email, and video chat. Telehealth will typically have you talking to a doctor within 30 minutes of setting up the appointment.

You'll speak to a doctor who can diagnose your minor aches and illnesses, and they can even prescribe medication for the likes of common cold, flu, pink eye, and many other medical consultations.

This benefit is \$9.25 per month for you and your household.



Recuro Health

Phone: (855) 673-2876

<http://www.recurohealth.com>

Hospital Indemnity - NEW PROVIDER

Hospital Indemnity insurance is supplemental medical coverage that pays benefits if you are hospitalized. While health insurance pays for medical service after co-pays, co-insurance and deductibles are met, hospital indemnity insurance pays you if you are hospitalized, regardless of any other coverage you may have.

The plan will pay \$100/day of hospital confinement up to 15 days and \$2,500 when admitted. It also pays \$50 for well-checkups, including routine physicals.

Monthly Premiums:

Employee Only - \$19.28

Employee + Spouse - \$33.00

Employee + Child(ren) - \$26.54

Employee + Family - \$47.74



Dental - NEW PROVIDER

High Plan:

Participants have the freedom to go outside of the Metlife dental network with this plan. The high plan pays percentages of dental procedures based on Usual and Customary (U&C) charges. Usual and Customary is the amount paid for a dental service in a geographic area based on what providers in the area usually charge for the same or similar dental service. This plan pays based on the following the U&C schedule:

- Preventative dental care 100%
- Minor dental care 80%
- Major dental care 50%
- A \$50 calendar-year deductible applies to basic and major services. The maximum benefit for each person covered is \$2,000 per year.
- There is also a \$1,500 orthodontic benefit for adults and children under age 26 on this plan.

Low Plan:

Participants in the low plan can pay lower premiums and also benefit by using Metlife in-network dentists. By staying in-network, a fee schedule has been established with Metlife contracted dentists to help offset the cost the dentists charge for services rendered. If you choose out of network dentists, any balance over the established fee schedule is billed to the patient. This makes using network providers very important when using this plan.

- Preventative dental care 100% (when using in-network dentist)
- Minor dental care 80% (when using in-network dentist)
- Major dental care 50% (when using in-network dentist)
- A \$50 calendar-year deductible applies to basic and major services. The maximum benefit for each person covered is \$1,750 per year.
- There is also a \$1,000 orthodontic benefit for adults and children under age 26 on this plan.

Coverage is also available for dependent spouse and children. The maximum age for dependent children is 26.

Orthodontia Services are covered for dependent children only up to age 19.

Monthly Premiums:

Employee Only - HIGH: \$42.54 LOW: \$23.24

Employee + Spouse - HIGH: \$99.62 LOW: \$51.40

Employee + Child(ren) - HIGH: \$97.50 LOW: \$71.10

Employee + Family - HIGH: \$147.24 LOW: \$102.94



**Metropolitan Life Insurance
Company**

Phone: (800) 438-6388

www.metlife.com

Vision - NEW Enhanced Benefits

The value of vision insurance goes beyond saving money on new glasses and contact lenses every year. Illnesses like diabetes, thyroid disease, and cancer can all be detected by an ophthalmologist.



Phone: (800) 507-3800
www.supervision.com

This provides an eye exam and either glasses, or contact lenses every 12 months. There is a \$175 allowance for frames (increase from last year) and standard lenses are paid for in full.

Contact exams and lenses have a \$225 annual allowance (increase from last year) for contacts.

Monthly Premiums

Employee Only - \$9.86

Employee + Spouse - \$16.78

Employee + Child(ren) - \$17.74

Employee + Family - \$26.64

Disability

What would happen if you lost your ability to earn your paycheck? How long would you be able to continue paying off your bills and buying groceries before you ran out of money?

If you're like 69% of Americans who don't have as much as \$1,000 set aside in their savings account, disability insurance may be the perfect plan for you. Disability insurance is a safety net that keeps you from having to answer these questions.



Disability replaces a portion of your income when you are unable to work due to a covered illness or injury. Think of it as paycheck protection.

The monthly rate for Disability insurance is dependent upon elimination period and amount selected. The coverage includes both long term and a short term benefit. Rates will be available for viewing during your enrollment process based on your elections.

Critical Illness - NEW PROVIDER

Critical illness insurance is a policy that provides a lump-sum benefit when you are diagnosed with a covered critical illness like a heart-attack, stroke and other serious conditions. Please see the plan summary for a complete list of covered illnesses.

This money can be used for anything from minimizing out of pocket costs to other expenses like your mortgage, groceries, or what your medical plan doesn't cover.

It's hard to plan for sudden critical illnesses, but this policy makes dealing with them easier. Spouse coverage is available. Dependent children are automatically covered under the employee's plan at no additional cost. This plan also has a \$100 Wellness Reimbursement for covered employees and their covered spouse.

*COST will be available for viewing during enrollment process.



Cancer

Cancer insurance provides financial assistance in the form of a lump-sum benefit upon a positive diagnoses ensuring you can concentrate on your health instead of your finances. Costs rack up quickly in the fight against cancer. You can use your benefit to help pay toward costly medicine, medical bills, and co-pays. This affordable benefit also extends to your spouse and eligible dependents.



Monthly Premiums

Employee only - \$19.38

Employee + Spouse - \$41.82

Employee + Child(ren) - \$22.56

Employee + Family - \$44.96

Accident - NEW PROVIDER - LOWER PREMIUMS

Accident Insurance coverage pays cash benefits directly to you for medical expenses related to an accidental injury. The plan covers you 24/7 for on and off the job accidents and injuries for adults and even sporting events for covered children.

The health screening/wellness benefit pays for routine check-ups, blood work, mammogram, stress test, and even your eye or dental exam. **The benefit pays \$150 per participant per calendar year.** See plan summary for details.

Monthly Premiums

Employee Only - \$12.84

Employee + Spouse - \$20.50

Employee + Child(ren) - \$25.44

Employee + Family - \$33.10



Employee Assistance Plan (EAP)

Everyone in the workplace is balancing more than just their jobs and the stress of life can pull you in too many directions. Employee Assistance Plans provide you with professional help to get you through what might be affecting your mental or physical well-being. Most plans offer guidance that can help you with stress and anxiety at work, depression, substance dependency, grief, job pressures, and more. **This benefit is available at no cost to all district employees.**



Healthcare Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) is one of several tax-advantaged financial accounts that can be set up through a cafeteria plan adopted by your employer.

A medical FSA is the most common type of Flexible Spending Account, and allows you to set aside a portion of your earnings to pay for qualified expenses, most commonly for medical costs, such as doctors, dentists, and optometrist copays.

The maximum annual contribution is \$3,300.

It should be noted that funds not used by the end of the plan year are lost to the employee, known as the "use it or lose it" rule, unless your employer has rollover provision.



National Benefit Services, LLC
Toll Free: (855) 399-3035
www.nbsbenefits.com

Dependent Care (FSA)

A flexible spending account (FSA) is one of several tax-advantaged financial accounts that can be set up through a cafeteria plan of an employer.

A dependent care FSA can be used to help pay for your costly dependent care services such as daycare for your child or adult daycare for a senior citizen.

The maximum annual contribution is \$5,000 per household, or \$2,500 if married and filing separately on your tax return. The minimum monthly election amount is \$100.

It should be noted that funds not used by the end of the plan year are lost to the employee, known as the "use it or lose it" rule, unless your employer has rollover provision.



National Benefit Services, LLC
Toll Free: (855) 399-3035
www.nbsbenefits.com

Health Savings Account (HSA)

You must be enrolled in a High Deductible Health Plan (HDHP) such as TRS ActiveCare HD. Use pre-tax dollars to pay medical, dental, and prescription costs and save money. **The best part about this policy is that funds roll over from year to year, so you can save for future healthcare expenses.**



National Benefit Services, LLC
Toll Free: (855) 399-3035
www.nbsbenefits.com

The maximum annual HSA contributions are:

- Individuals - \$4,300
- Family - \$8,550

Student Debt Relief

This benefit allows college graduates that have student loan debt to get a free analysis of possible relief and forgiveness programs. With nearly 70 federal student loan repayment and forgiveness programs in place today, the options to reduce your student debt is exceptional.

GotZoom finds the best program options that suit your needs, confirms eligibility, and facilitates all the administration. There are special programs specifically designed to help educators. This benefit is available year-round, there is no reason to wait until open enrollment.



GotZoom
Phone: (866) 314-8888
<https://www.gotzoom.com/>

Financial Planning

403B

A 403(b) plan, also known as a tax-sheltered annuity, is a tax-advantaged retirement savings plan available for public education organizations. Contributions are made on a pre-tax basis and investment earnings grow tax deferred until withdrawal, assumed to be retirement.

457 Plan

A 457 plan is a retirement or pension plan that provides benefits to government employees as well as employees of tax exempt organizations. Employees participating in 457 plans are allowed to defer their compensation on a before-tax basis through regular payroll deductions. Money placed in these accounts grows on a federally tax-free basis until withdrawn.

Common Questions:

- I'm looking to retire in a few years, but I have no idea what to expect in retirement, where do I start?
- As a new employee, I have no idea how to take advantage of a 403b or 457 account, how do I enroll?
- I just transferred from a different employer, but I'm afraid I left behind my 403b/457 account. Can I transfer that account to my new employer?

Provided through TCG Services/Region 10 RAMS

Forney ISD offers both 457 and 403(b) retirement plans options. These voluntary retirement savings plans allow employees to save money for retirement. There are contribution limits for each type of plan.

Salary deductions can be elected at any time (not just as a new hire or during Annual Enrollment) at www.region10rams.org or by calling 800-943-9179.

Your Provider Contacts

Plan	Provider	Phone	Website
Medical	TRS / BlueCross BlueShield	866-355-5999	www.trs.texas.gov
Dental	MetLife	800-438-6388	www.metlife.com
Vision	Superior Vision	800-507-3800	www.superiorvision.com
Telehealth	Recuro	855-673-2876	www.recurohealth.com
Critical Illness	Hartford	866-294-7987	www.thehartford.com
Voluntary Group Term Life	Standard	866-851-5505	www.standard.com
Whole Life	Texas Life	800-283-9233	www.texaslife.com
Disability	The Hartford	866-294-7987	www.thehartford.com
Cancer	American Public Life	800-256-8606	www.ampublic.com
Accident/Wellness	Hartford	866-294-7987	www.thehartford.com
Hospital Indemnity	Hartford	866-294-7987	www.thehartford.com
Employee Assistance Plan	Standard	888-293-6948	www.healthadvocate.com/standard3
HSA	NBS	855-399-3035	www.nbsbenefits.com
FSA- Health	NBS	855-399-3035	www.nbsbenefits.com
FSA- Dependent	NBS	855-399-3035	www.nbsbenefits.com
Retirement Plans 403b/457	TCG	800-943-9179	www.region10rams.org



Gentry Financial Group
Employee Benefits/TPA Services

For more information please visit:

<http://www.mybenefitshub.com/forneyisd>

