

Weimar Independent School District



2025-2026 District Compensation Plan

WEIMAR INDEPENDENT SCHOOL DISTRICT

2025-2026 DISTRICT COMPENSATION PLAN

(Board Proposed 7-28-2025)

Weimar Independent School District's (the District) pay structure is the key management tool that guides pay actions to help the district acquire proper relationship to the marketplace, maintains equity among all employees, and achieves district pay increases.

Within the pay structure, the District has established two categories of employees:

- ☐ Professional teachers, nurses, and, counselors

- ☐ All other employees

For the professional teachers, nurses, and counselors, a scale system is used based on the minimum salary scale published by the Texas Education Agency (TEA).

The District has worked to adopt a pay structure for all other employees setting the rates of pay for each job family and ensuring that appropriate differences between jobs are established for pay equity. This value represents what different jobs are worth, on the average, to the district.

The Board of Trustees may adjust the compensation reflected in this plan retroactively as necessary to ensure compliance with any requirements from the 89th Texas Legislature: and any associated funding levels which were not known at the time this plan was initially adopted. The amounts reflected in this adopted compensation plan may be incorporated as part of satisfying new statutory requirements.

2025-2026 Recommendations:

Administration recommends the 2025-2026 Compensation Plan as presented. Classroom teaching assignments and district stipend assignments are determined by the campus principal and Superintendent and evaluated by the principal or director.

All at-will/hourly and Administrative salary increases are based on satisfactory yearly evaluations and may range from 0% - 5% of the midpoint for each job classification.

Salary increases for Administrative positions and at- will/hourly employees are not guaranteed by Board adoption of a compensation plan.

The Weimar ISD Compensation plan will be recommended for the 2025-2026 school year only. Each year the compensation plan may be adjusted and will be brought to the School Board for approval with any changes. This plan does not guarantee any future pay scales, salaries, stipends etc. Teacher salary increases by your step. Hourly staff and Administration increases will be determined in July of each year.

Weimar Independent School District

"A Standard of Excellence"

Vision Statement:

Weimar ISD: A Standard of Excellence Today to Build a Successful Tomorrow!

Mission Statement:

The Weimar Independent School District, in partnership with students, families, and the community, aims to inspire students to meet high expectations, become thriving citizens, and carry on the proud Wildcat Tradition of Excellence.

Weimar ISD offers:

- Great location on I-10 halfway between Houston and San Antonio.
- Rural school farming/ranching environment that values our employees and their families.
- A caring, servant-oriented staff and positive working environment.
- District of Innovation Designation for more "local" freedom and control.
- \$2,000 Mid-year Performance Stipend for all employees to be paid in November.
- \$1,500 Retention Bonus paid for all employees who are employed for the entirety of the year and are set to return for the following year to be paid in July.
- Teacher Incentive Allotment District
- \$426 paid toward employees enrolled in TRS Health Insurance plan.
- Exceptional "Student to Teacher" ratios for maximum learning potential with a focus on student "GROWTH".
- Supportive community and parents that allow teachers to create very high expectations and commit to homework, tutoring, parent nights, field trips, and summer learning.
- Our UIL Academics, OAP, Band, FFA, FCCLA, and Athletic programs excel due to the commitment of creating a well-rounded student.
- PK4 program to engage our young students at a developmentally appropriate age is available to all students. (Tuition or Tuition free)
- Board commitment to Technology resources, 1-1 devices at each campus.
- Board and Administration review Facility needs each year and establish immediate and yearly priorities.
- The Board and Administration review District Goals and Priorities each year to ensure clear expectations and continuity.
- Weimar ISD pays competitive stipends for Band programs, UIL Academic Programs, UIL Athletic Programs, and FFA etc.

Weimar ISD considers applicants for all positions without regard to race, color, national origin, age, religion, sex, marital status, veteran or military status, disability, or any other legally protected status.

Employment decisions are made based on each applicant's job qualifications, experiences and abilities.

2025-2026
New Hire Base -
Teacher, Nurse, and Counselor
Salary Schedule

<u>Step Schedule</u>	<u>New Hire Base Salary</u>
0	46,500
1	47,000
2	47,500
3	48,000
4	48,500
5	49,000
6	49,750
7	50,500
8	51,250
9	52,000
10	52,750
11	53,500
12	54,250
13	55,000
14	55,750
15	56,500
16	57,250
17	58,000
18	58,750
19	59,500
20	60,250
21	60,750
22	61,250
23	61,750
24	62,250
25	62,750
26	63,250
27	63,750
28	64,250
29	64,750
30	65,250

The Teacher Salary Scale will be recommended for the 25-26 school year only. Prior to each new school year, the Base Salary Scale may be adjusted and will be brought to the School Board for approval with any changes noted. This scale does not guarantee any future pay scales, salaries, stipends etc.

2025-2026

Classroom Teacher Salary Schedule

(reflects both unfunded increases along with increases by HB2 from the 89th Legislature)

<u>Step Schedule</u>	<u>New Hire Base Salary</u>	<u>Unfunded Increase</u>	<u>HB 2 - 89th Legislature</u>	<u>Total Compensation 2025-2026</u>
0	46,500	2,500	0	49,000
1	47,000	2,500	0	49,500
2	47,500	2,500	0	50,000
3	48,000	0	4,000	52,000
4	48,500	0	4,000	52,500
5	49,000	0	8,000	57,000
6	49,750	0	8,000	57,750
7	50,500	0	8,000	58,500
8	51,250	0	8,000	59,250
9	52,000	0	8,000	60,000
10	52,750	0	8,000	60,750
11	53,500	1,000	8,000	62,500
12	54,250	1,000	8,000	63,250
13	55,000	1,000	8,000	64,000
14	55,750	1,000	8,000	64,750
15	56,500	1,000	8,000	65,500
16	57,250	2,000	8,000	67,250
17	58,000	2,000	8,000	68,000
18	58,750	2,000	8,000	68,750
19	59,500	2,000	8,000	69,500
20	60,250	2,000	8,000	70,250
21	60,750	2,000	8,000	70,750
22	61,250	2,000	8,000	71,250
23	61,750	2,000	8,000	71,750
24	62,250	2,000	8,000	72,250
25	62,750	2,000	8,000	72,750
26	63,250	2,000	8,000	73,250
27	63,750	2,000	8,000	73,750
28	64,250	2,000	8,000	74,250
29	64,750	2,000	8,000	74,750
30	65,250	2,000	8,000	75,250

Non-Teacher Compensation Scale

Administrative Positions				
	Days	Minimum	Mid-Point	Maximum
High School Principal	214	\$82,000	\$91,000	\$100,000
Middle School Principal	214	\$76,000	\$85,500	\$95,000
Elementary Principal	214	\$70,000	\$80,000	\$90,000
Athletic Director	214	Teacher Compensation Scale + stipends		
Director of Technology	214	\$65,000	\$76,500	\$88,000
Business Manager	219	\$70,000	\$80,000	\$90,000
Director of Maintenance	240	\$70,000	\$80,000	\$90,000
Director of Special Education	205	\$65,000	\$76,000	\$86,000
Special Education Non-Teacher Positions				
Licensed Speech Pathologist	185	\$62,000	\$72,000	\$82,000
Speech Pathologist Assistant	185	\$60,000	\$70,000	\$80,000
Diagnostician	190	\$62,000	\$72,000	\$82,000
Nurses				
District Nurse (RN)	185	Base New Hire Scale + stipend		
Counselors				
Elementary Counselor	195	Base New Hire Scale + stipend		
Junior High Counselor	195	Base New Hire Scale + stipend		
High School Counselor	210	Base New Hire Scale + stipend		
Office Support Positions				
Accounts Payable/Superintendent's Secretary	219	\$20.25	\$23.50	\$26.75
Technology Technician	200	\$17.00	\$20.00	\$23.25
Campus Office Support	185-200	\$17.25	\$20.25	\$23.75
District PEIMS Coordinator	200	\$18.25	\$21.25	\$24.50
Paraprofessionals-Instructional Positions				
Instructional Aide	178	\$16.25	\$19.25	\$22.50
Manual Trade Positions				
Custodian	168-240	\$14.75	\$18.00	\$21.00
Cafeteria worker	168	\$14.75	\$18.00	\$21.00
Maintenance	240	\$19.75	\$23.00	\$26.00
Groundskeeper	240	\$17.75	\$21.00	\$24.00

Bus Driving

Daily Bus Route	\$25.00/hr, includes fueling bus and pre-trip
Bus Sub	1 time \$500 stipend/at least 10 routes to be paid at the end of the school year
Non-Coach/Sponsor After school Activity Bus Driver	\$25.00/hour drive time (trip mileage/55 miles = drive time) Plus \$7.25/hour for sit time (form and map must be turned in + coach/sponsor signature)
Coach/Sponsor After school Activity Bus Driver	\$10.00/hour drive time (trip mileage/55 miles = drive time) \$10.00 minimum (form and map must be turned in)

2025-2026 Performance Pay

Mid- Year Performance Stipend	\$2,000	All Employees who have been with the district from the start of school; will be paid out in November
End of Year Retention Bonus	\$1,500	All Employees who have been with the district from the start of school and who are returning for the following year; will be paid out in July
Teacher Incentive Allotment	Varies	Teachers who receive a designation through the TIA will be paid out yearly in August

Substitute Teacher

	Daily Rate	Long Term – begins after the sub worked for same teacher for 15 consecutive days
Non-Certified	\$100	\$110
Certified	\$120	\$130

Saturday School

Paraprofessional/Teacher	\$35/hour
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Summer School

Suburban/Bus Driver	\$25/hr
Paraprofessional/Teacher	\$35/hour

Tutoring

Teacher	\$35/hour
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Supplemental/Extra Duty Stipends

The teacher's annual salary plus any stipends/supplemental pay will create the total annual salary. Campus Administrators will determine extra duty stipends and any supplemental duties.

The non-teacher's annual salary will be created from their hourly rate for their number of days at 8 hours per day plus any extra duties performed beyond the weekly 40-hour work week. The extra duty pay will be paid at time and a half. These hours must have prior approval from Campus Administrator. Work done beyond the school day will receive a stipend for the extra duties.

The Weimar ISD work week runs from Saturday at 12:00am to Friday at 11:59pm.

Athletic Extra Duty Stipends

<u>Position</u>	<u># of</u>	<u>Amount</u>	<u>Extra Days</u>
Athletic Director	1	\$6,000	18 days
Head Coach: Football	1	\$9,000	16 days
Associate Head Football Coach	1	\$1,000	5 days
Football Coordinators (Off. And Def.)	2	\$1,000	5 days
Head Coach: Volleyball	1	\$4,500	11 days
Head Coach: Basketball	2	\$4,500	
Head Coach: Baseball	1	\$4,500	
Head Coach: Softball	1	\$4,500	
Head Coach: Powerlifting	1	\$3,000	
Head Coach: Cross Country	1	\$3,000	11 days
Head Coach: Track	2	\$3,500	
Head Coach: Golf	1	\$3,000	
Assistant Coach: Football	7	\$3,500	11 days
Assistant Coach: Volleyball	2	\$3,250	11 days
Assistant Coach: Basketball	2	\$3,250	
Assistant Coach: Powerlifting	1	\$1,500	
Junior High Coach: Volleyball	2	\$2,000	11 days
Junior High Coach: Basketball	4	\$2,000	
Assistant Coach: Baseball	2	\$3,250	
Assistant Coach: Softball	2	\$3,250	
Strength and Conditioning Coordinator	2	\$1,000	
Junior High Coordinator	2	\$1,000	
Athletic Field Facilitator	1	\$2,000	
Year Long Baseball/Softball Mowing/Maint.	3	\$1,500	
Summer Strength and Conditioning	-	\$25/hr	
Clock/Book/Gate/Ticket Taker at games	-	\$20/game	

Miscellaneous Extra Duty Stipends

<u>Position</u>	<u># of</u>	<u>Amount</u>	<u>Extra Days</u>
Nurse	1	\$4,000	5 days
Elementary Counselor	1	\$5,000	15 days
Junior High Counselor	1	\$7,000	15 days
High School Counselor	1	\$8,500	30 days
District PEIMS	1	\$5,000	
Campus PEIMS	3	\$1,000	
Federal Programs	1	\$4,000	5 days
District Testing Coordinator	1	\$4,000	
District GT Coordinator	1	\$1,500	
Yearbook	1	\$2,000	
HS FFA	3	\$4,000	39 days
HS OAP Director	1	\$3,000	
HS Cheerleading Sponsor	1	\$2,000	
HS Band Director	1	\$10,000	22 days
JH Band Director	1	\$6,000	15 days
Elem Music/HS Band Director	1	\$5,000	15 days
HS National Honor Society	1	\$1,000	
JV Cheerleading Sponsor	1	\$1,000	
JH Cheerleading Sponsor	1	\$1,000	
HS Student Council	2	\$500	
JH Student Council	2	\$500	
Elementary Student Council	1	\$500	
HS UIL Coordinators	1	\$1,500	
JH and Elementary UIL Coordinators	2	\$750	
UIL coach – per event	-	\$150	
HS Academic UIL – (+ \$100 per practice meet max 4, \$100 advancement to Reg/State)	-	\$200/event	
Interpreters	5	\$500	
High Demand Teaching field: High School Science, Elem SPED	3	\$2,000	
ARD Facilitator	1	\$2,000	
Elementary ESL Coordinator	1	\$500	
JH and HS ESL Coordinator	2	\$500	
504 Campus Coordinator		\$500	
District Translator	1	\$1,500	
Guardian Stipend		\$4,000	
Cell Phone Stipends	11	\$500	

Bodily Fluids - \$1/hr spent with PK students; \$2/hr spent with SPED students

Insurance and Benefits

Weimar ISD participates in the state TRS insurance Plan. Weimar ISD contributes \$426 per month towards the plan premium for each of the plans offered.

	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	\$516	\$426	\$90	\$606	\$426	\$180	\$529	\$426	\$103
Employee and Spouse	\$1,394	\$426	\$968	\$1,576	\$426	\$1,150	\$1,429	\$426	\$1,003
Employee and Children	\$878	\$426	\$452	\$1,031	\$426	\$605	\$900	\$426	\$474
Employee and Family	\$1,755	\$426	\$1,329	\$2,000	\$426	\$1,574	\$1,799	\$426	\$1,373

Plan Features				
Type of Coverage	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	

Weimar ISD's third party benefits provider is First Financial benefits. Please refer to the benefits booklet below for more information on benefits offered and pricing.

WEIMAR ISD 2025-2026 BENEFITS GUIDE



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Employee Benefits Center

A guide to your benefits!

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

There's no need to register for site access. Simply type the URL below into your browser and you will be directed to your Employee Benefits Center.



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

ffbenefits.ffga.com/weimarisd



How to Enroll

Benefits Enrollment

On-Site Enrollment

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

Online Enrollment

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

Enroll Now

Login & PIN

- Employee ID
 - The Employee ID is either your social security number or your Employee ID.
- PIN
 - Instructions to access your initial Personal Identification Number (PIN) will be provided to you prior to open enrollment.
 - Upon initial login, the PIN will be required to be changed.
 - Remember your PIN as you will use this to sign your enrollment confirmation form and to login in the future.

View Current Benefits

After logging in, you will arrive at the welcome screen. Your current benefits and premium deductions will be listed on this screen.

View/Add Dependents

Click next to view your dependents. It is very important to make sure the social security numbers and birth dates listed are correct. If you plan to add dependents, you will need to enter their legal name, social security numbers and birth dates.

Begin Elections

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

Enrollment Assistance Center Instructions

Call 855-765-4473 and follow the prompts to be connected to your local FFGA branch office. Hours of operation are 8 a.m. to 5 p.m. (local time) Monday through Friday. There is an option to leave a voice message for a representative to call you back. Phone calls will be returned as soon as possible or the next business day if it is after hours.

Benefit Eligibility & Coverage

Employee Coverage

Eligibility

Eligible employees must be actively at work on the plan effective date for new benefits to be effective.

New Employees

You have 31 days from your actively-at-work date to make benefit elections. Insurance coverage becomes effective on the first day of the month that follows a waiting period of 30 calendar days.

Existing Employees

When it's time to enroll in your benefits, your FFGA Account Representative will be available to assist you with making your elections. Your elections can be made anytime during annual enrollment online from your work or home computer. Before enrollment, take time to educate yourself on the available benefits and what options would work best for you and your family by visiting the Employee Benefits Center.

Mid-year Benefit Changes

You may add or cancel coverage during the plan year if you have a change in family status. You must notify the benefits department within 31 days of the change.

Qualifying Life Events Include:

- Changes in household, including marriage, divorce, legal separation, annulment, death of a spouse, birth, adoption, placement for adoption or death of a dependent child
- Loss of health coverage, attributable to your spouse's employment, losing existing health coverage including job-based, individual and student plans, losing eligibility for Medicare, Medicaid, or CHIP, turning 26 and losing coverage through a parent's plan

Declining Coverage

If you are eligible for benefits, but wish to DECLINE coverage, please complete the online enrollment either on your work or home computer. Under each option, you will need to select "waive." **You must still complete the beneficiary information.**

Section 125 Plans

Section 125 Plan Information & Rules

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

Here’s How It Works

A Section 125 Plan reduces your taxes and increases your spendable income by allowing you to deduct the cost of eligible benefits from your earnings before tax. Plus, the plan is available to you at no cost, and you’re already eligible – all you must do is enroll.

Is It Right For Me?

The savings you may experience with a Section 125 Plan are outlined in the example below. For instance, you could potentially take home about \$70 more each month if you participated in your employer’s Section 125 Plan – that’s a savings of \$840 a year!

You cannot change your benefit elections for the plan year unless the benefits office receives notification in writing within 31 days of the status change. If the benefits office is not notified within 31 days of the status change, no benefit change can be made until the next annual open enrollment.

- IRS specified changes in family status include:
- Change in legal married status
 - Change in number of dependents
 - Termination or commencement of employment
 - Dependent satisfies or ceases to satisfy dependent eligibility requirements
 - Change in residence or worksite that affects eligibility for coverage

Section 125 Plan Sample Paycheck		
	Without S125	With S125
Monthly Salary	\$2,000	\$2,000
Less Medical Deductions	-N/A	-\$250
Tax Gross Income	\$2,000	\$1,750
Less Taxes (Fed/State at 20%)	-\$400	-\$350
Less Estimated FICA (7.65%)	-\$153	-\$133
Less Medical Deductions	-\$250	-N/A
Take Home Pay	\$1,197	\$1,267

You could save \$70 per month in taxes by paying for your benefits on a pre-tax basis!

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

Medical Coverage

TRS-ActiveCare



Your medical plans are offered through TRS. From in- and out-of-network options to comprehensive prescription drug coverage and special health and wellness programs, TRS-ActiveCare has been designed to flexibly meet the needs of nearly half a million public education employees.

Blue Cross Blue Shield of Texas | <https://www.bcbstx.com/trsactivecare/> | 1.866.355.5999

TRS-ActiveCare Primary

- Copays for doctor visits and generic prescriptions before you meet deductible
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ActiveCare HD

- Must meet deductible before plan pays for non-preventive care
- In-network and out-of-network benefits – separate out-of-network deductible/out-of-pocket maximum
- Nationwide network
- Deductible applies to medical and pharmacy
- No requirement for PCP or referrals
- Compatible with health savings account (HSA)
- Employee will receive two (2) ID cards (BCBS & Express Scripts)

TRS-ActiveCare Primary +

- Copays for many services and drugs
- Statewide Network
- Participants must select a primary care provider who will make referrals to specialists
- No out-of-network coverage
- Employee will receive 2 ID cards (BCBS & Express Scripts)

TRS-ActiveCare 2 - Closed to New Enrollees

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

TRS-ActiveCare Plan Prescription Benefits

Express Scripts | <https://info.express-scripts.com/trsactivecare/> | 1.844.367.6108

When you enroll in a BCBSTX Plan, you automatically receive prescription drug coverage through Express Scripts which gives you access to a large, national network of retail pharmacies.

TRS ActiveCare Medical Premiums

Medical Monthly Premiums				
	Primary	Primary+	HD	AC2
Employee Only	\$90	\$180	\$103	\$587
Employee + Spouse	\$968	\$1,150	\$1,003	\$1,976
Employee + Children	\$452	\$605	\$474	\$1,081
Employee + Family	\$1,329	\$1,574	\$1,373	\$2,415

Monthly Premiums shown above include the Employer contribution of **\$426.00**

For more information, please refer to the TRS-ActiveCare website.



Dental Insurance

Plan Choices



Ameritas | www.ameritas.com | 800.487.5553

Taking care of your oral health is not a luxury, it is a necessity to long-term optimal health. Dental insurance can greatly reduce your costs when it comes to preventative, restorative, and emergency procedures. Review the plan benefits to see which option is best for you and your family’s dental needs. A range of procedures may be covered, such as:

- Comprehensive Exams
 - Cleanings
 - X-Rays
- Fillings
 - Tooth Extractions
 - General Anesthesia
- Crown
 - Root Canals

Dental Monthly Premiums		
	Low	High
Employee Only	\$31.24	\$58.08
Employee + Spouse	\$62.04	\$110.28
Employee + Children	\$67.92	\$113.24
Employee + Family	\$99.40	\$159.64

Vision Insurance

EyeMed | www.eyemed.com | 866.939.3633

Proper vision care is essential to your overall well-being. Regular eye exams at any age will help prevent eye disease and keep your vision strong for years to come.

Your employer provides you with a vision plan to take care of you and your family’s needs. You must enroll in the vision plan each plan year and premiums are typically paid through payroll deduction. Here are just a few of the areas where you will save money with your plan:

- Eye Exams
- Eyeglasses
- Contact lenses
- Eye surgeries
- Vision correction

Vision Monthly Premium	
Employee Only	\$6.23
Employee + Spouse	\$12.34
Employee + Child(ren)	\$11.98
Employee + Family	\$18.33



Flexible Spending Accounts

First Financial Administrators, Inc. | www.ffga.com
1.866.853.3539 P.O. Box 161968 | Altamonte Springs, FL 32716

Medical FSA

A Medical Flexible Spending Account (Medical FSA) is an IRS-approved program to help you save taxes and reimburse yourself for out-of-pocket medical expenses not covered under your medical plan. Your employer has chosen the \$640 carryover option for your Medical FSA plan. This option allows you the opportunity to carry over up to \$640 of unclaimed Medical FSA funds into the following plan year. Keep in mind that balances more than \$640 will be forfeited under the use-it-or-lose-it rule.

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

Medical FSA Highlights

- Contributions are automatically deducted from your paycheck on a pre-tax basis, which helps reduce your taxable income and increase your spendable income.
- Your full election will be available to you at the beginning of the plan year.
- Be conservative – any money left in your account at the end of the plan year will be forfeited.
- Use your benefits card to pay for qualified expenses upfront without spending money out of pocket.
- Keep all receipts in case you need to substantiate a claim for tax purposes.

NOTE: The IRS requires proof that all expenses are eligible. Keep all receipts in case you need to substantiate a claim for tax purposes. Your receipt must include the date of purchase or service, amount you were required to pay after insurance, description of the product or service, merchant or provider name, and the patient's name.

Dependent Care FSA

With a Dependent Care Flexible Spending Account, you can set aside part of your pay on a pre-tax basis to pay for eligible dependent care expenses like childcare, babysitters, and adult day care.

You may allocate up to \$5,000 per tax year for reimbursement of dependent care services.

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

Dependent Care FSA Highlights

- Eligible dependents must be claimed as an exemption on your tax return.
- Eligible dependents must be children under age 13 or an adult dependent incapable of self-care.
- Funds become available as contributions are made to your account.
- Keep all receipts in case you need to substantiate a claim for tax purposes.
- Balances will be forfeited at the end of the runoff or grace period.

Health Savings Account

First Financial Administrators, Inc. | www.ffga.com | 1.866.853.3539
P.O. Box 161968 | Altamonte Springs, FL 32716

A Health Savings Account (HSA) is a great way to help you control your healthcare costs. It works in conjunction with a qualified High Deductible Health Plan (HDHP) to combine tax-free savings earmarked for qualified medical expenses. An HSA allows you to set aside money to pay for higher deductibles associated with a lower monthly premium HDHP. The money you save in monthly insurance premiums is reserved for eligible medical expenses you incur in the future. Eligible expenses include things like co-pays and deductibles, prescriptions, vision expenses, dental care, therapy and medical supplies.

Health Savings Account Highlights

- Balances roll over from year to year and earn interest along the way.
- Portable – you keep it even after you leave employment.
- Tax advantages – invest money in mutual funds to grow your tax savings for either future healthcare costs or retirement.
- Pay for expenses with a benefits debit card that gives you immediate access to your money at the time of purchase.
- Expenses also can be reimbursed through our online portal, online bill pay directly to your provider or submitting a distribution request form.
- Receipts are not required for reimbursement but be sure to save them for tax purposes.

Who Can Participate in an HSA?

- You must be enrolled in a qualified High Deductible Health Plan (HDHP).
- You cannot be enrolled in Tricare or Medicare or covered under your spouse’s traditional (non-HDHP) health care plan.
- You cannot participate in a general purpose Flexible Spending Account (FSA) or Health Reimbursement Arrangement.
- Limited Purpose Flexible Spending Accounts are permitted (dental and vision expenses only).
- You cannot participate if your spouse has a general purpose FSA or HRA at their place of employment.
- You cannot participate if you are being claimed as a dependent on another person’s tax return.

	2025	2026
HSA Contribution Limits	<ul style="list-style-type: none">• Self Only: \$4,300• Family: \$8,550	<ul style="list-style-type: none">• Self Only: \$4,400• Family: \$8,750
Health Insurance Deductible Limits	<ul style="list-style-type: none">• Self Only: \$1,650• Family: \$3,300	<ul style="list-style-type: none">• Self Only: \$1,700• Family: \$3,400
\$1,000 catch-up contributions (age 55 or older)		

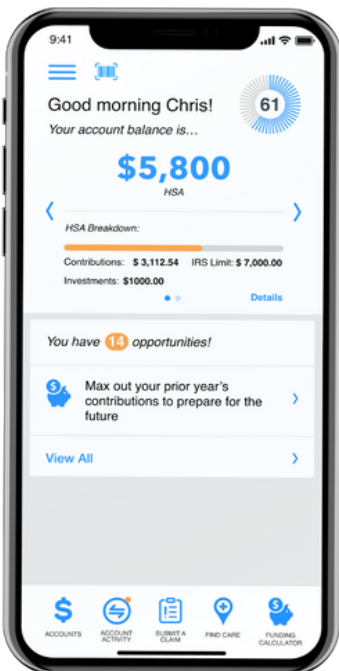
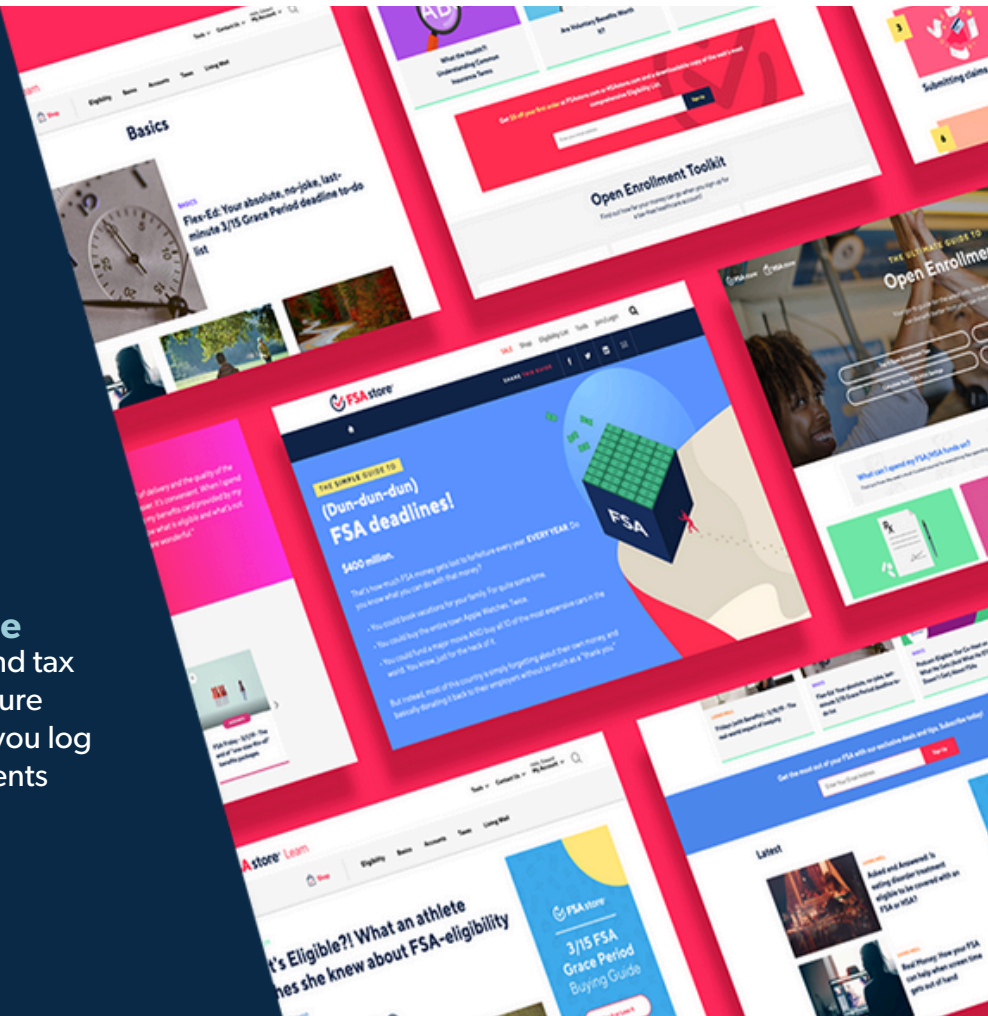
FSA & HSA Resources

Benefits Card

The FFGA Benefits Card is available to all employees that participate in a Flexible Spending Account or Health Savings Account. The Benefits Card gives you immediate access to your money at the point of purchase. Cards are available for participating employees, their spouse and any eligible dependents who are at least 18 years old.

View Your Account Details Online

Sign up to view your account balance, find tax forms and check claims status on our secure website. Log in at www.ffga.com. After you log in, you may sign up to have reimbursements directly deposited to your bank account.



FF Mobile Account App

With the FF Mobile Account App, you can submit claims, view account balance and history, check claims status, view alerts, upload receipts and documentation and more! The FF Mobile Account App is available for Apple® and Android™ devices on either the App Store or Google Play Store.

FSA/HSA Store

FFGA has partnered with the FSA Store and HSA Store to bring you easy-to-use online stores to better understand and manage your account. You can shop for eligible medical items like bandages and contact solution, browse for products and services using the Eligibility List and visit the Learning Center to find answers to commonly asked questions. Visit the stores at <http://www.ffga.com/individuals/#stores> for more details and special deals.



Term Life & AD&D

The Standard | www.standard.com | 800.628.8600

Voluntary Term Life Insurance

Voluntary life insurance is term life coverage you can purchase in addition to the basic life plan provided by your employer. It will cover you for a specific period of time while you are employed. Plan amounts are offered in tiers so you can choose the amount of coverage that works best for you and your family. Because it's a group plan, premiums are typically lower, so it's more affordable to gain the peace of mind that life insurance provides. Limitations apply, please see policy for details. Visit the Employee Benefits Center for more details.



Texas Life

Permanent Life



Texas Life | www.texaslife.com | 800.283.9233

Texas Life Insurance - Permanent, Portable Life Insurance

The peace of mind voluntary, permanent life insurance provides is unmatched. It is a solid companion to your group life insurance plan. Texas Life provides life insurance that you can keep for a lifetime. The plan is easy to purchase, pay for, and keep through the convenience of payroll deduction. Coverage is affordable and dependable. Plus, Texas Life has over a century of experience protecting families and giving the peace of mind only permanent life insurance can provide.

Texas Life - Permanent Life Highlights

- You own the policy, even if you change jobs or retire.
- The policy remains in force until you die or up to age 121 if you pay the necessary premium on time.
- It is a permanent, universal life policy which means you can rest easy knowing your loved ones will be well taken care of when you're gone.

Disability Insurance

Unum | www.unum.com | 800.275.8686

Why Do I Need Disability Insurance?

Have you ever wondered what would happen to your income if you had an accidental injury, sickness, or pregnancy? That is why you need disability coverage. It replaces a portion of income for the period you are unable to work due to those reasons. You can choose the benefit amount, which is the amount of your income to replace, and the waiting period that you begin receiving payments.

How do you decide if you need disability insurance? Consider these questions when making your decision:

- How much employer leave do you have?
- Do you have savings?
- Do you have other income you can rely on, such as from your spouse or from child support?
- How close are you to retirement?
- Could you go on Social Security Disability or take a Disability Retirement?
- What are your other sources of income?



Cancer Insurance

Plan Options



American Fidelity | www.americanfidelity.com | 800.662.1113

Thousands of Americans are diagnosed with cancer each day. No doubt, the news is devastating, both personally and financially. It’s impossible to anticipate a cancer diagnosis, but it is possible to prepare for it with a cancer insurance plan.

It is likely that your major medical coverage will not cover all the costs associated with a cancer diagnosis. Supplementing your major medical with cancer insurance may help you pay for related expenses, such as copays and deductibles, specialists, experimental treatment, specialty hospitals, travel expenses, in-home care and more.

Premiums are paid through convenient payroll deduction to ensure your policy remains in force if you should need it. Benefits are paid directly to you, so you can choose how to spend the money. Visit the Employee Benefits Center and view policy for more details.

Cancer Insurance		
Monthly Premium	Basic	Enhanced Plus
Employee	\$15.80	\$31.62
Employee + Family	\$26.86	\$53.80

Critical Illness Insurance



Aflac | www.aflac.com | 800.433.3036

Prepare For the Unexpected

If you've heard of heart attacks, strokes, organ transplants or paralysis, then you're familiar with critical illness. It's likely you or someone you know has experienced one of these life-altering events. Often times, a critical illness has a powerful impact on people's lives, affecting their livelihood and finances.

A critical illness plan can help with the treatment costs of covered illnesses. Benefits are paid directly to you, unless otherwise assigned, giving you the choice of how to spend the money. Plus, there are plans available to provide coverage for you, your spouse and dependent children.

Prepare now for the unexpected with a critical illness insurance plan. The plan helps you focus on getting well rather than worrying about finances. Visit the Employee Benefits Center and view policy for more details.



Accident Insurance

The Standard | www.standard.com | 866.851.2429

The costs associated with an injury can add up. Between hospital visits, exams and treatment, out-of-pocket costs could put you in a financial hardship. An accident plan pays benefits directly to you so you can determine where to spend the money. It’s comforting to know that an accident insurance policy can be there through all stages of your care, from initial treatment to follow-up care. Accident coverage is available to you through payroll deduction and may provide a benefit for costs associated with:

- Concussions
- Lacerations
- Broken teeth
- Emergency room visits
- Ambulance, ground or air
- Intensive care unit

Accident Monthly Premiums		
	Enhanced	Premier
Employee	\$11.57	\$16.46
Employee + Spouse	\$19.33	\$26.79
Employee + Child(ren)	\$21.26	\$30.53
Employee + Family	\$33.64	\$48.06



Identity Theft Protection

iLock360 | www.ilock360.com | 855.287.8888

Millions of Americans report having their identity stolen each year. People are online and mobile more than any time in history, so it’s no surprise that identity theft is on the rise. And it goes far beyond simply having your credit card number stolen. While credit card fraud is one of the highest reported types of identity theft, it also includes bank, loan, phone and tax-related fraud.

Identity theft insurance won’t prevent your identity from being stolen. But it will be there to alert you if any suspicious activity is noticed under your name. The plan includes credit bureau monitoring, social security number usage and lost wallet protection. Accounts are monitored daily so you can rest easy knowing your identity is being protected even while you sleep. The sooner you can take action to close your accounts, the quicker you can recover your identity.

It takes years to establish a good reputation with credit lenders and employers. Make sure it remains yours by taking advantage of the identity theft insurance offered through your employer.

ID Theft Protection Monthly Premiums		
	Plus	Premium
Employee	\$8.00	\$15.00
Employee + Family	\$20.00	\$27.00



Medical Transport

MASA Medical Transport | www.masamts.com | 800.643.9023

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

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

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

ID Theft Protection Monthly Premiums	
	Employee/Family
Emergent Plus	\$14.00
Platinum	\$39.00



403(b) Retirement Plans

First Financial Administrators, Inc. | www.ffga.com |
800-523-8422, option 2 | 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	2026
\$23,500	TBD
Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional \$7,500.	

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

457(b) Retirement Plans



First Financial Administrators, Inc. | www.ffga.com |
800-523-8422, option 2 | retirement@ffga.com

A 457(b) plan is a Tax Deferred Retirement Plan available to employees of state and local governmental agencies, including public school employees. They are similar to 401(k) plans because they allow you to place a percentage of your salary into an employer-sponsored plan that helps you save for retirement. You will not have to pay taxes on what you contribute or your earnings made until you withdraw the money.

Benefits

- Investment options: fixed annuities, variable annuities, or mutual funds
- Flexibility: start, stop, and adjust your contributions as allowed by your employer's plan
- Receive periodic account statements
- No 10% federal penalty on interest or earnings for early withdrawal
- No current federal income taxes on the money you put into the plan until it is time to take withdrawals

Contribution Limits	
2025	2026
\$23,500	TBD
Participants aged 50 and older at any time during the calendar year are permitted to contribute an additional \$7,500.	

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



457(b) RETIREMENT PLAN



The FFinvest Retirement Plan is a comprehensive plan, funded by Net Asset Value Mutual Funds. It is a competitive & simple, yet flexible plan with a 401(k) type of approach.

PLAN HIGHLIGHTS

Multiple Investment Options

- The plan provides 30+ different investment options , for savers and investors of all risk tolerances

ROTH (After-Tax) Option

Loan availability (subject to balance)

Rollovers/Transfers

- Rollovers and Transfers are accepted into the plan from other retirement plans

No Front-End or Deferred Sales Charges



ENROLL ONLINE

Go to www.tcgservices.com

- Click Enroll (upper right-hand corner)
- Search for your Employer
- Click Enroll in the 457(b) Savings Plan

If you have questions, please contact
TCG Administrators at [\(800\) 943-9179](tel:8009439179)
Monday - Friday, 8:00 a.m. - 7:00 p.m.

24/7, 365 ONLINE ACCESS VIA WEB OR MOBILE APP

Vast Learning Center located at
www.tcgservices.com

- Video Library
- Retirement Rundown & Market Commentary
- Financial Calculators

Service from your FFGA Account Rep
Dedicated email address: FFInvest@ffga.com

TeleHealth



Recuro Health | <https://recurohealth.com> | 855.6RECURO

Studies show that more than 50 percent of doctor's office visits can be handled over the phone. With the Telehealth program, you can get a diagnosis quicker and spend less time in the waiting room.

Board Certified physicians will diagnose your illness, recommend treatment, and prescribe medication via telephone or video. You can contact them from anywhere – home, work, school, even while on vacation. They can treat common health issues like acid reflux, allergies, asthma, cold and flu, sinus infections, rashes, sore throat and more.

It's like having a doctor on call whenever you need medical advice. Access is only a call or click away!

Hospital Indemnity Insurance

Aetna | www.aetna.com | 800.607.3366

Hospital stays are costly. If you or a family member find yourself in the hospital due to a sudden accident or illness, you may struggle financially, even if you have a good medical plan. With a hospital indemnity plan, you can rest assured those extra expenses won't be a financial burden.

Unlike medical plans, there are no deductibles to meet with a hospital indemnity plan. As soon as you incur a qualified event, you can file a claim and start receiving benefits.

The plan pays a lump sum benefit in a previously specified amount. The money can be used for medical costs, insurance deductibles, groceries, transportation, childcare – the choice is up to you!

Hospital Indemnity Monthly Premiums		
	Low	High
Employee	\$17.21	\$32.98
Employee + Spouse	\$36.37	\$69.85
Employee + Child(ren)	\$23.73	\$45.12
Employee + Family	\$38.99	\$73.91



COBRA

First Financial Administrators, Inc. | www.ffga.com | 800-523-8422, option 4

Life is full of unexpected events that may impact your health insurance coverage. Under the Consolidated Omnibus Budget Reconciliation Act, better known as COBRA, you have the right to continue your group health coverage such as medical, dental, vision insurance and flexible spending accounts for a limited period of time.

COBRA Highlights

- Temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work, divorce, death or a child no longer qualifying as a dependent. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.
- Either you or your family member are responsible for notifying your employer of a divorce, legal separation or child losing dependent status within 60 days of the event. In the case of termination, death or reduction in hours, your employer will be responsible for letting the provider know that you have the right to continue coverage under COBRA.
- Benefits will remain identical to what you had while employed. However, you will be responsible for paying the full premium, plus any applicable fees.

First Financial Administrators, Inc. provides COBRA administration services for the following plans:
Dental, Vision, FSA



Medicare & Age 65



FFMS | <https://www.ffga.com/medicare-solutions> | 800-523-8422

Questions to Consider Before Retiring

- Do I **plan** to Retire?
- Am I **eligible** to Enroll?
- **When** can I enroll?
- Do I really **want** to enroll?
- **Should** I enroll now or wait?
- What happens if I **don't** enroll when I'm eligible?

Robert Dawson
FFMS Coordinator
Cell: 281-889-9382

Whether or not you intend to retire yet, these questions and more may occur as you approach age 65.

Planning for your future is important, and you don't have to do it alone.

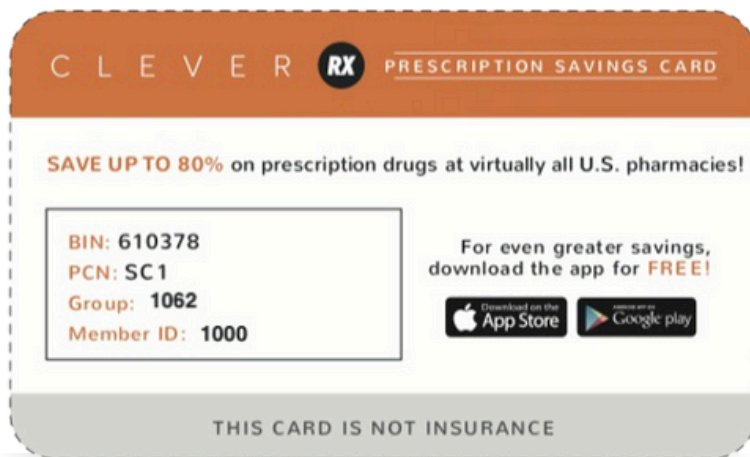
Let the experts at First Financial assist you through this process.

Clever RX

Clever RX | <https://partner.cleverrx.com/ffga> | 800-873-1195

Clever RX helps you save money by using a prescription drug savings card. They partner with the healthcare community to bring state-of-the-art, money-savings tools to participants. It helps you save up to 80% off prescriptions drugs and often beats the average copay. Plus, it's completely free. Thanks to Clever RX, you will never overpay for prescriptions again!

Use Clever RX every time you pay for a medication for instant savings!



Download the app or visit the site to price a drug: <https://partner.cleverrx.com/ffga>.

Clever RX Highlights

- 100% FREE to use.
- Unlock discounts on thousands of medications.
- Save up to 80% on prescription medication – Often beats your copay!
- Download the Clever RX app by using the information on your card to unlock exclusive savings at over 60,000 pharmacies nationwide.
- Available to use now!

Contact Information

Product	Carrier	Website	Phone
Medical	Blue Cross Blue Shield of Texas	www.bcbstx.com/trsactivecare	866.355.5999
Prescription Benefits	Express Scripts	www.express-scripts.com	844.367.6108
Flexible Spending Accounts	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Health Savings Accounts	First Financial Administrators, Inc.	www.ffga.com	866.853.3539
Dental	Ameritas	www.ameritas.com	800.487.5553
Vision	EyeMed	www.eyemed.com	866.939.3633
Disability Insurance	Unum	www.unum.com	800.275.8686
Cancer	American Fidelity	www.americanfidelity.com	800.662.1113
Accident	The Standard	www.standard.com	866.851.2429
Critical Illness	AFLAC	www.aflac.com	800.433.3036
Hospital Indemnity	Aetna	www.aetna.com	800.607.3366
Group Term Life	The Standard	www.standard.com	800.628.8600
Permanent Life	Texas Life	www.texaslife.com	800.283.9233
Telemedicine	Recuro Health	recurohealth.com	855.6RECURO
Identity Theft Protection	iLock360	www.ilock360.com	855.287.8888
Medical Transport	MASA	www.masamts.com	800.643.9023
403(b)/457(b) Retirement	First Financial Administrators, Inc.	retirement@ffga.com	800.523.8422
COBRA	First Financial Administrators, Inc.	www.cobrapoint.benaissance.com	800.523.8422