Supplemental Benefits
Section 125 Cafeteria Plan
Supplemental Retirement

“world-class education...small school setting”

Plan Year: September 1, 2015 to August 31, 2016

Benefit Information Provided By:
First Financial Group of America
Joe Quijada, Account Manager
Cell Phone: 281-690-8198
Houston Branch Office
11811 North Freeway, Suite 900
Houston, TX 77060
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Benefit Overview

Stafford Municipal School District and First Financial Group of America would like to take this opportunity to present the benefit information for the upcoming plan year. This information is provided as a brief overview of your benefit choices and serves as a reference guide when questions may arise regarding your insurance benefits. Please take the time to look over the information contained in this booklet to familiarize yourself with the benefits that are provided to you as an employee with Stafford MSD.

Open enrollment to elect your voluntary benefits will be May 18 to May 28, 2015. Representatives from First Financial will be at your campus to review plan options and assist with making changes to your benefit elections under the Cafeteria Plan.

The Plan Year for Stafford MSD is September 1, 2015 through August 31, 2016. All costs are deducted through payroll and benefits are effective September 1, 2015.

This year, there will be some changes including NEW supplemental benefits, rate changes and plan changes. The new plans are Ameritas PPO Dental, Assurant DHMO Dental, Unum Disability, Unum Accident, Texas Life, AFA Gap, Unum Term Life and Unum Critical Illness.

The TRS Medical plan information and rates will not be released until June 15, 2015. At that time, information regarding your medical plan will be released to all employees of district.

Detailed plan information on all benefits offered in FFenroll at www.ffbenefits.com/staffordmsd

If you have any questions on the enrollment process or regarding the voluntary benefit plans, please contact your First Financial at 800.523.8422 or visit our benefits representative during May 18 – May 28, 2015.

This is an outline of benefits only. If there is a conflict between the terms of this outline of benefits and the contract, the terms of the contract will prevail.
Online Enrollment Instructions

How do I view my benefits?
Conveniently view your benefits for the upcoming plan year at work or at home through our secure, online website.

Where do I go to view my benefits?

Go to https://ffga.benselect.com/enroll

What is my login and PIN?
Your login is your social security number (123456789). Your pin is the last four digits of your social security number and the last two numbers of your birth year (678977).

Once you login you will see a Welcome presentation. Once finished Click “Next,” then
» Verify your personal information
» Verify all dependent information (ssn/date of birth) **Very Important**
» View employment information

You will then see a brief presentation on each benefit available. Notify the Benefits and Certification Specialist, Nancy Martinez at Ext. 9271 or nmartinez@staffordmsd.org of any discrepancies.

Useful Information to know
» You must enroll in Medical Reimbursement and Dependent Care Reimbursement and Health Savings Account every year.
  *(Flex plans do NOT automatically renew)*
» Write your PIN number down.
» Contact First Financial @ 800 523-8422 with any technical questions.
» No changes will be allowed until annual enrollment (unless you have an IRS Section 125 approved event).

Visit www.ffbenefits.com/staffordmsd for detailed plan information
Section 125 Cafeteria Plan

What is a Section 125 Cafeteria Plan?

A Cafeteria Plan (under IRS Code Section 125) is a benefit available when you choose an eligible health plan with your employer. It allows you to withhold a portion of your pretax salary to cover your insurance premiums and certain medical and child care expenses. This allows you to pay less taxes and increase your take home pay at the same time.

As a district employee, you are eligible to participate in a Section 125 Flexible Benefit Plan. Enrollment opportunities are limited to the plan year dates for your district.

You must make your election each plan year to continue your eligibility for cafeteria plan benefits.

You cannot change your elections during the plan year except for a qualifying Life Event. Such as:

- Marriage or divorce
- Death of a spouse/child
- Birth or adoption of a child
- Change in a spouse’s or dependent’s employment status
- Substantial increase in a benefit premium
- Becoming Medicare eligible
- Spousal Open Enrollment

You must notify your benefits office within 31 days of the qualifying event to make changes. Please contact the Stafford benefits office at 281.961.9271 for assistance with qualified changes throughout the plan year.

Visit www.ffbenefits.com/staffordmsd for detailed plan information.

This is an outline of benefits only. If there is a conflict between the terms of this outline of benefits and the contract, the terms of the contract will prevail.
Section 125 CAFETERIA PLAN FAQs

Frequently Asked Questions

Q. Can I use the tax credit for medical expense deduction on my income tax return?
A. No. Expenses reimbursed under this plan may not be used when calculating your medical expense deduction.

Q. What is the maximum monthly amount I can have deducted from my check (pre-tax) for medical reimbursement?
A. $208.33 per month is the maximum for medical reimbursement.

Q. If my spouse has a Health Saving account (HSA), can I enroll in a Flexible spending plan (FSA)?
A. No. Due to IRS regulations you would not be eligible to enroll in a Flexible Spending plan (FSA).

Q. What happens if I don’t incur enough expenses to get back the money deposited in my Reimbursement account?
A. Any expense dollars not used for expenses is forfeited. This is what is known as the “use it or lose it” provision of the Section 125. It is very important to be conservative and accurate in estimating your expenses for the plan year. You will be reminded periodically (based on activity) of the balance in your account. You also have up to 90 days to file for expenses incurred during the previous plan year or within 90 days after termination to file for expenses incurred prior to termination.

Visit www.benefits.com/staffordmsd for detailed information
Dental Plan

Dental PPO Insurance by Ameritas

The PPO dental plan requires you to pay a plan year deductible of $50 per covered person and then share a percentage of the dental costs. The maximum benefit for the PPO dental plan is $1,500. The plan allows for the freedom to choose any dentist or to select a PPO dentist from a list of providers and receive contracted lower pricing for procedures with no balance billing. This plan was designed specifically for the employees of Stafford MSD.

The deductible is waived for preventative and diagnostic care. Preventive and diagnostic care are paid at 100% (includes cleanings, x-rays, and exams). Basic restorative care is paid at 80% (which includes fillings, root canals, gum treatments, and oral surgery). Major restorative care is paid at 50% (includes crowns, bridges, and dentures) for you and your eligible dependents under age 25. Orthodontics coverage is paid at 50% with a lifetime benefit of $1,000 on the plan for eligible dependents under the age of 19.

Dental DHMO Insurance by Assurant

Because you are a valued employee, we are pleased to offer you the opportunity to enroll in a dental benefit plan provided by United Dental Care of Texas, Inc. and administered by Union Security Insurance Company. This prepaid dental plan offers benefits through a network of Plan Dentists. When you enroll for benefits, treatments you receive from your selected Plan Dentist will be provided at reduced fees called copayments.

To use the plan, you must select a dentist from the providers list. Upon your visit, you pay a predetermined reduced fee directly to the dentist. DHMO providers are listed at www.assurantemployeebenefits.com.

Vision Plan

Vision Insurance by EyeMed

This vision plan offers an economical way to purchase eye examinations, eyeglasses, and contact lenses from member doctors. At the time of your visit, you will pay a $10 co-payment for your examination and a $25 co-payment for your glasses or contact lenses. There is an allowance of $125 for frames in addition to 20% off any amount over the allowance or $150 for contact lenses in addition to 15% off any amount over the allowance. Additional services requested may result in additional charges.

Visit www.ffbenefits.com/staffordmsd for detailed plan information.

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Cancer Plan

Receiving a diagnosis of cancer or a specified disease can be difficult on anyone, both emotionally and financially. Having the right coverage to help when undergoing treatments for cancer or a specified disease is important. Our coverage can help provide added financial support when it is needed most. Our coverage helps offer peace of mind when a diagnosis of cancer or a specified disease occurs.

The plan pays the following benefits for the necessary treatment of cancer or a specified disease, and for any other conditions directly caused or aggravated by the cancer or specified disease.

The following benefits will be paid:

- Hospital and Related Benefits
- Radiation, Chemotherapy and Related Benefits
- Surgery and Related Benefits
- Inpatient Drugs and Medicine, Physicians Attendance, Transportation, Lodging and other additional benefits

Disability Plan

Disability Insurance by Unum

Unum Educator Select disability insurance can help protect a portion of your income — and your family’s financial security — when a sudden illness or injury disrupts your life. We understand the unique needs of those who work in education, and we have created Educator Select disability insurance to meet those requirements. You do not have to answer any health questions or have a medical exam when you apply for coverage.

You may purchase a monthly benefit in $100 units, starting at a minimum of $200, up to 66 2/3% of your monthly earnings. Coverage is available to you without answering any medical questions or providing evidence of insurability. Benefits are subject to the pre-existing condition exclusion. A pre-existing condition applies if you have received medical treatment or taken medicine three months prior to your effective date of coverage. Pre-existing conditions will not be covered until after twelve months of continuous coverage.

Visit [www.ffbenefits.com/staffordmsd](http://www.ffbenefits.com/staffordmsd) for detailed plan information.

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Accident Plan

Accident Insurance by Unum

You can’t always avoid accidents - but you can protect yourself from accident-related costs that can strain your budget. Accident insurance pays a benefit directly to you if you have a covered injury and need treatment. You can get coverage for your spouse and dependents, too. As medical costs continue to rise, accident insurance provides a necessary layer of financial protection.

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<th>Semi-Monthly Rates</th>
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<td>Employee and Child</td>
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<td>Employee, Spouse and Family</td>
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Group Term Life and AD&D Insurance

Term Life Insurance by Unum

Term life insurance provides affordable coverage for a specific amount of time. Most people buy it during their working years, so if they die, their death benefit can help loved ones manage their financial needs. Unum’s term life plans offer other important features, too — like guaranteed coverage, family options, additional payments for covered accident-related claims, and early payouts for terminal illness.

The District pays for $10,000 of group term life insurance for each eligible employee. This Group Term Life and AD&D Insurance allows employees to purchase additional amounts of group term life insurance on themselves and their family members. An employee must have voluntary coverage on themselves to obtain coverage on their dependents. Current employees may apply for any amount of Life insurance coverage up to $150,000 for yourself and any amount of coverage up to $50,000 for your spouse. Any Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability. If you and your eligible dependents do not enroll prior to 9/1/15, you can apply for coverage only during an annual enrollment period and will be required to furnish evidence of insurability for the entire amount of Life insurance coverage. AD&D coverage does not require evidence of insurability.

New employees and their dependents, within 31 days of hire, who apply for coverage are guaranteed five times their annual salary up to $150,000, $50,000 for a spouse, and $10,000 for all children in the family.

Visit www.ffbenefits.com/staffordmsd for detailed plan information.

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Individual Life Insurance

Individual Life Insurance by Texas Life
Voluntary permanent life insurance can be an ideal complement to the group term and optional term your employer might provide. Designed to be in force when you die, this voluntary universal life product is yours to keep, even when you change jobs or retire, as long as you pay the necessary premium. Group and voluntary term, on the other hand, typically are not portable if you change jobs and even if you can keep it after you retire, usually costs more and declines in death benefit.

You may apply for this permanent, portable coverage, not only for yourself, but also for your spouse, and minor children and grandchildren.

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<th>Highlights</th>
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<td>• Portable; rate locks at age you begin policy</td>
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<td>• Coverage to age 121</td>
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<td>• AD&amp;D Benefit Included for ages 17-59</td>
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<td>• Rider available for Children</td>
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MY NOTES TO ASK THE BENEFITS ADVISOR

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Visit [www.ffbenefits.com/staffordmsd](http://www.ffbenefits.com/staffordmsd) for detailed plan information.

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Critical Illness Insurance

Critical Insurance by Unum

Critical Illness insurance can pay a lump sum benefit at the diagnosis of a critical illness. This insurance helps protect you, your family and your assets in the event of a critical illness.

It offers valuable peace of mind from the rising costs of specialized healthcare, which are often not covered by ordinary group health insurance.

Covered Conditions:

- Heart Attack
- Coronary Artery Bypass Surgery (25%) Stroke
- End Stage Renal (Kidney) Failure
- Major Organ Failure
- Permanent Paralysis as the result of a Covered Accident
- Coma as the result of Severe Traumatic Brain Injury
- Occupational HIV

Gap Insurance

The In-Hospital Benefit is payable for the difference between the actual Hospital expenses a Covered Person incurs as an Inpatient and the amount payable by the primary medical plan for out-of-pocket Covered Charges up to the maximum In-Hospital Benefit selected per confinement.

The Outpatient Benefit is payable for the difference between the actual outpatient expenses a Covered Person incurs and the amount paid by the primary medical plan for out-of-pocket Covered Charges up to a maximum outpatient benefit of:

- $750 for outpatient surgery in a Hospital Outpatient Facility or a freestanding Outpatient Surgery Center;
- $250 for diagnostic testing in a Hospital Outpatient Facility or MRI facility
- $100 for outpatient treatment in a Hospital Emergency Room, without the Covered Person subsequently being considered an inpatient.

All benefits for the same or related conditions will be subject to the maximum outpatient benefit, unless such conditions are separated by 90 consecutive days, then a new maximum outpatient benefit will apply.

Visit www.ffbenefits.com/staffordmsd for detailed plan information.

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Flexible Spending Accounts

There are two types of Flexible Spending Accounts (FSAs): Unreimbursed Medical (URM) and Dependent Day Care (DDC). Your participation in an FSA program allows a portion of your salary to be redirected to provide reimbursement for these types of expenses on a tax-exempt basis. At the beginning of each plan year, you elect a specific dollar amount for each FSA you wish to participate. Money remaining in your FSA account(s) will not be returned to you at the end of the plan year. Any amount remaining after the end of the runoff or grace period, if your employer offers one, will be forfeited. Because of the use-it-or-lose-it rule, it is important for you to carefully estimate your out-of-pocket URM and DDC expenses for the upcoming plan year.

Plan year is September 1, 2015 to August 31, 2016

Unreimbursed Medical FSA

With the FSA, you can pay out-of-pocket health care expenses for yourself, your spouse and all of your eligible dependents for health, dental, and vision care expenses. The services must be incurred while you are actively participating in the FSA plan. The eligible expenses may be reimbursed regardless of whether you, your spouse or dependents are covered by your employer’s medical, dental, or health plan.

Due to Healthcare Reform, all URM Accounts will have an annual maximum of $2,550 starting January 1, 2015

The First Financial Administrators, Inc. Benefits Card is available for Medical Reimbursement Flexible Spending Accounts. Cards can be issued to spouses and dependent children (ages 18 to 26) for no additional fee. The initial cards are free, but if a replacement card is issued, the cost is $10.00 per card and will be deducted from your account balance. Cards are good for three years from the issue date as long as you participate each consecutive plan year.

Dependent Care FSA

The Dependent Care FSA allows you to pay for day care expenses for your qualified dependent/child with pre-tax dollars while you (and your spouse) are working, seeking employment, or attending school as a full-time student for at least 5 months during the year.

A maximum of $5,000 is allowed for reimbursement of dependent day care expenses per calendar year (the amount changes to $2,500 if you are married and file a separate tax return).

Note: Any money in the dependent care account that is not spent within the plan year will be forfeited. Claims for expenses incurred within the plan year must be submitted by the employee no later than ninety days after the end of the plan year or the money will be forfeited.

Visit www.ffbenefits.com/staffordmsd for detailed plan information.

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Health Savings Account

Health Savings Account (HSA) is an individually owned savings account that allows you to set aside money for health care tax-free whenever you select an HSA qualified High Deductible Health Plan (HDHP). Money left in the account can accumulate interest, tax-free and money used to pay for qualified medical expenses can be distributed tax-free. Through your employer’s Section 125 Plan, you can contribute pre-tax amounts up to the yearly maximum allowed.

SOME HIGHLIGHTS OF HSAs

- HSA contributions receive tax-favored treatment
- Earned interest may be tax-free
- You decide when and how to use your money
- No “use or lose” requirement meaning whatever deposits you make each year may be left on deposit to earn interest and be available to pay for medical expenses in future years.
- You may pay for qualified medical expenses for yourself, your spouse, and your tax dependents regardless of whether or not they are on your health plan.
- No matter where you go, your account follows you. Even if you change jobs, change medical coverage, become unemployed, move to another state, or change your marital status, your HSA goes with you. You own it!

CONTRIBUTIONS

If you are eligible to make contributions, you may contribute up to the annual maximum amount allowed by law in any given tax-year. The IRS establishes the maximum amounts on an annual basis. The 2015 maximum allowable is $3,350 for an individual or $6,650 for a family. If your HDHP is effective other than January 1 and you wish to make the maximum annual contribution, you must meet certain requirements. Go to www.afhsa.com for more information.

If you are age 55 or older, you are eligible to make an annual catch-up contribution of $1,000. HSAs are owned by one individual, so if you and your spouse are covered under the family HDHP and both of you are age 55 or older, only you as the owner of the account may make the catch-up contribution. Your spouse would be required to establish his or her own HSA to make catch-up contributions.

QUALIFIED MEDICAL EXPENSES

There are many expenses that qualify for tax-free distributions. For a listing, you can refer to the HSA Eligible Expenses listed on www.afhsa.com. If you use funds for any expenses that are not qualified medical expenses, then the funds distributed are subject to income tax and a 20% additional tax penalty. The distributions used for expenses that are not qualified medical expenses must be reported on your income tax return.

A Debit Card is available for Health Savings Accounts.

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Legal Shield

What is LegalShield? It’s total access. It’s total freedom. Everyone deserves legal protection. And now, with LegalShield, everyone can access it. No matter how traumatic. No matter how trivial. Whatever your situation is, we are here to help. From real estate to traffic tickets, identity theft and beyond, we have your rights covered.

Welcome to total peace of mind. Welcome to LegalShield!

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<th>Special Group Rates</th>
<th>(Convenient Monthly Payments)</th>
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<td>Legal &amp; ID Theft Shield</td>
<td>$28.90</td>
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<tr>
<td>Legal Shield Only</td>
<td>$18.95</td>
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<tr>
<td>Id Theft Shield Only</td>
<td>$14.95</td>
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What is Identity Theft Shield?
Everythign you expect with great identity theft protection PLUS expert restoration services by a licensed fraud investigator assigned to your case to do whatever it takes for as long as it takes.

- Credit Report
- Personal Credit Score with Analysis
- Continuous Monitoring with Activity Alerts
- Identity Restoration Services

LegalShield Plan Covers:

- The Member and Spouse
- Never-married dependent children under 26 living at home or FT college students
- Physically or mentally challenged child living at home for life

Identity Theft Shield Covers:

- The Member and Spouse
- Up to 8 dependent children under age 18

Visit [www.ffbenefits.com/staffordmsd](http://www.ffbenefits.com/staffordmsd) for detailed plan information.

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FFInvest 457(b) Retirement Plan

We are excited to announce the FFInvest Retirement Plan that is now available. The FFInvest 457(b) 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 21 different investment options to take advantage of changing investment market conditions, including American Funds, Vanguard, Harbor and T. Rowe Price. There are also Bond Funds and Target Date Retirement Funds to choose from.

- Roth (After-Tax) Deduction Option Available

- Rollovers/Transfers
  Rollovers/Transfers are accepted into the plan from other retirement plans, including IRA’s

- Retirement Savings Contributions Credit (Saver’s Credit)
  An individual may be able to take a tax credit of up to $1,000 ($2,000 if filing jointly) for making eligible contributions to an employer-sponsored retirement plan.

- NO IRS Penalty
  No 10% IRS penalty for withdrawals prior to age 59 ½

- NO Front-End Sales Charge
  There are NO sales charges taken from contributions. This means that 100% of all contributions are invested and start working for you.

- NO Deferred Sales Charge

- Client Friendly Technology & Communication
  - Quarterly Statement
  - Toll-free telephone number
  - Interactive website: www.my457account.com
  - Personalized benefit projections
  - Loan Option
  - Quarterly Newsletter

Contribution Limits for 2015:

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<th>Age Category</th>
<th>Contribution Limit</th>
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<tr>
<td>under age 50</td>
<td>$18,000</td>
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<tr>
<td>age 50 and over</td>
<td>$24,000</td>
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For Questions or Information on how to enroll in the new FFInvest 457(b) Retirement Plan, contact your First Financial Account Representative.

IT IS VERY IMPORTANT THAT YOU READ AND UNDERSTAND THE FOLLOWING: All investments involve some degree of risk. The funds are offered by prospectus, which contains more complete information regarding the investment objectives, risks, charges and expenses associated with an investment in the fund. Please be sure and review the prospectus before deciding to invest.

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403b Retirement Plan

A 403(b) plan is a Tax Deferred Retirement Plan offered by public schools and non-profit organizations. They are similar to 401k 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 earnings made until you withdraw the money. The plan is designed to withdraw at retirement so that you are in a lower tax bracket and will pay less taxes.

Benefits include:

- 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

There are different types of investments and a number of approved representatives who are available to assist you with establishing a 403b retirement plan. For a list of approved agents and vendors please contact our Retirement Services Department at 1.800.523.8422 or go online to www.ffga.com.
First Financial Administrators, Inc.
Supplemental and Retirement Benefits
P.O. Box 670329
Houston, TX 77267-0329
Joe Quida, Account Manager
Cell 281-690-8198
1-800-523-8422 Office • 281-847-8424 Fax

Flexible Spending Accounts
Medical Reimbursement and Dependent Care
1-866-853-3539 Office • 1-800-298-7785 Fax
www.ffga.com

American Fidelity
Gap / Hospital Indemnity
1-800-654-8489
www.afadvantage.com
Health Savings Account
1-866-326-2600
www.afhsa.com

Ameritas
Dental PPO
1-800-487-5553
www.ameritasgroup.com/member

Assurant
Dental DHMO
1-800-442-7742
www.assurant.com

Texas Life Insurance Company
Permanent Life Insurance
1-800-283-9233
www.texaslife.com

Unum
Disability, Accident,
Critical Illness and Term Life
1-800-275-8686
www.unum.com

Allstate
Cancer
1.822-521-3535
www.allstateatwork.com

EyeMed
Vision
1-866-939-3633
www.eyemedvisioncare.com

Legal Guard
Legal Plan
1-888-416-4313
www.thegalleguard.com

First Financial Group of America
First in Service and Expertise