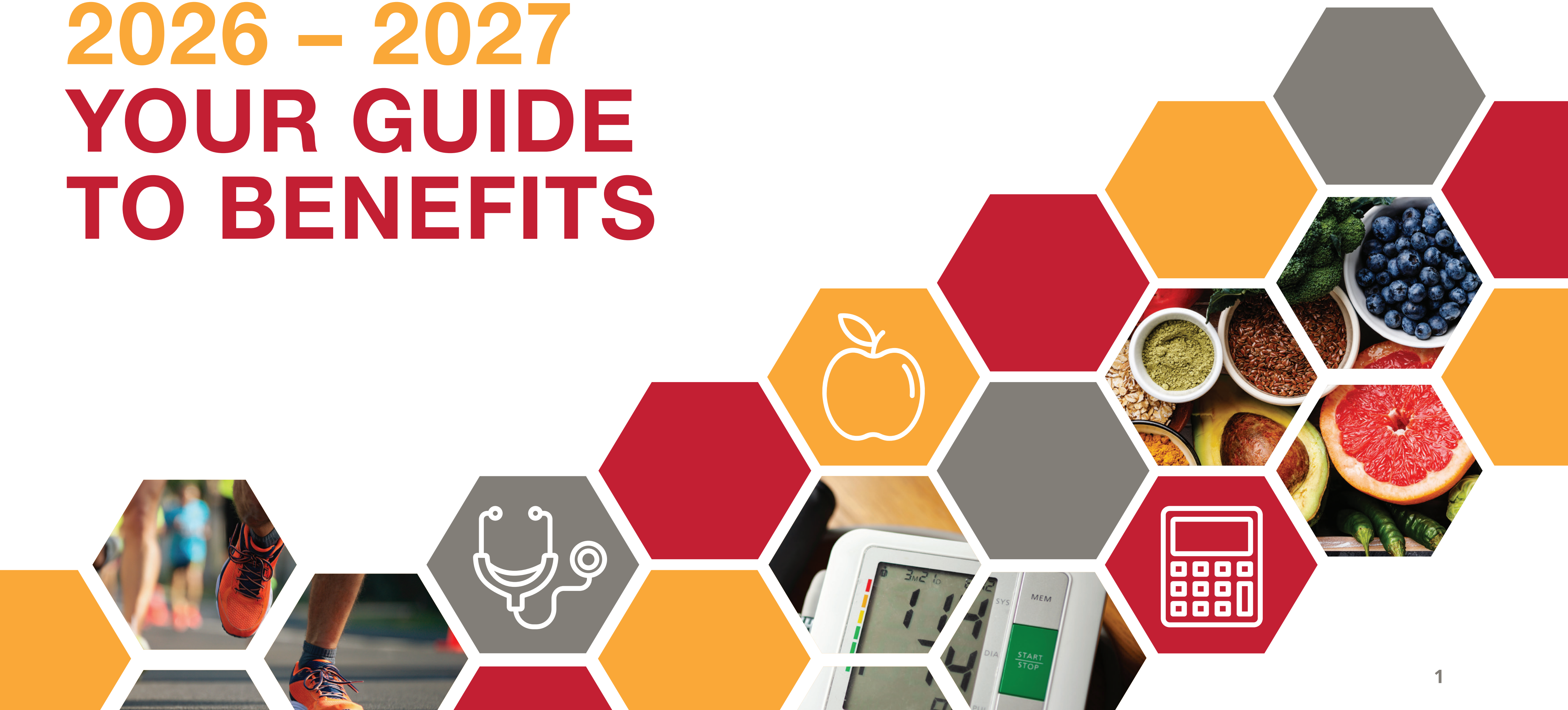
2026 – 2027
YOUR GUIDE TO BENEFITS



Aldine ISD Benefits Program

What's Inside?

We understand the important role that benefits play in the lives of you and your family. As a new hire and then annually during open enrollment, you have an opportunity to make changes to your benefits package to ensure you and your family have the right coverage.

This benefits guide can help to familiarize you with Aldine ISD benefit options. It also provides useful tips, tools and resources to help you think through your options and make wise decisions.

As you prepare to enroll:

- Consider your benefit coverage needs for the upcoming plan year. For example, is your family financially protected if you can't work due to an accident or illness?
- Consider other available coverage.
- Gather information you'll need. Please note a Primary Care Physician (PCP) must be designated if enrolling in the TRS-ActiveCare Primary and Primary+ plans. If you are covering dependents, you will need their dates of birth and Social Security numbers. In addition, you may need to provide documentation verifying their eligibility – such as a marriage license or birth certificate.
- If you or a family member is approaching Medicare eligibility (age 65), schedule an appointment with Unitus Medicare Advisors at 713-347-1374.
- All employees must complete the enrollment process, even if you choose not to enroll. If you wish to waive coverage, please submit a declination for each benefit

Getting the most value from your benefits depends on how well you understand your plans and how you choose to use them. Be sure to read this entire guide for important information about your benefit options.

Eligibility

Who's eligible?

Employees

Aldine ISD employees working 10 or more hours per week are eligible to enroll in the 2026 – 2027 TRS-ActiveCare Health Insurance plans.

- **0-9 Hours Worked:** Not eligible for benefits
- **10-29 Hours Worked:** Part-time employees and rehired retirees are eligible for TRS-ActiveCare Health Insurance at full premium price, with no Aldine ISD contribution. Not eligible for any other benefit offerings.
- **30+ Hours Worked:** Full-time employees are eligible for TRS-ActiveCare Health Insurance with Aldine ISD contributions. Eligible for all other benefit offerings provided by Aldine ISD.

Dependents

In addition to yourself, eligible dependents include:

- Your legal spouse, and
- Your children under age 26, including stepchildren, adopted children, grandchildren, common law children, and children for whom you are the legal guardian or who are the subject of medical support order, and
- Your children who are certified as disabled over age 26.

When can you change your benefit elections?

Generally, you may only make or change your benefit elections as a new hire or during the annual open enrollment period. However, you may change your benefit elections during the year if you experience an event such as:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss or gain of other coverage by you or your dependent
- Eligibility for Medicare or Medicaid

You have 31 days from the qualified life event to make changes to your coverage.

- Depending on the type of event, you may need to provide proof of the event, such as a marriage license.

If you do not make the changes within 31 days of the qualified event, you will have to wait until the next open enrollment period to make changes (unless you experience another qualified life event).

Enrolling dependents? Items to have ready

When you add dependents to your coverage, you must provide the following information:

- Legal name
- Date of birth
- Social Security number
- Primary Care Physician
- Supporting documentation, such as marriage certificate, birth certificate, adoption papers

If you do not provide the required information for your dependents, they will not be enrolled in coverage. See Dependent Verification Process below.

Dependent Verification Process

Go to myaldinebenefits.com and log in using your username and password.

Visit your Message Center and respond to the "Submit Documentation to Verify Eligibility" message. Upload your Document(s) directly to the message (PDF or JPEG).

We take your privacy and security seriously. Uploading your documentation to myaldinebenefits.com is the fastest and most secure method to verify eligibility.

For questions on this process, call **855.474.9494**.

Terms to Know

Here are some important terms to know as you review this guide:

Preventive Care

All TRS-ActiveCare plans cover preventive care at 100% when you stay in network. This includes annual physicals, well woman exams, vaccinations, and approved maintenance medications (blood pressure, cholesterol, etc.).

Primary Care Provider (PCP)

The provider you choose to be your first contact for medical care. TRS-ActiveCare Primary and Primary+ plans require PCP designation to coordinate all of your medical care, including hospital admissions and referrals to specialists.

Deductible

Amount you must pay before the plan begins to cover a portion of your healthcare costs.

Coinsurance

Once you have met your deductible, the plan begins to pay coinsurance (a percentage of covered expenses), up to your out-of-pocket maximum.

Copay

Fixed cost that you pay at the time of an appointment or to fill a prescription.

In-Network/Out-of-Network

The TRS-ActiveCare Primary and Primary+ plans offer coverage for in-network providers only. You will not be covered if you receive services outside of the provider network available. If you have dependents who live out of state, they may still be able to get coverage outside of Texas. You must complete an out-of-state dependent form that you can get at bcbstx.com/trsactivecare/tools-and-resources/forms. The TRS-ActiveCare HD and TRS-ActiveCare2 plans offer both in-network and out-of-network coverage. You will pay more if you see an out-of-network provider.

Out-of-Pocket Maximum

This is the maximum amount you will pay in a plan year. Once you have reached the out-of-pocket maximum, the plan will pay 100% for all eligible expenses for the rest of the plan year.

Medical Coverage – BlueCross BlueShield of Texas (BCBSTX)

Aldine ISD's four medical plans are offered through TRS-ActiveCare and administered by BCBSTX:

- TRS-ActiveCare Primary
- TRS-ActiveCare Primary+
- TRS-ActiveCare HD
- TRS-ActiveCare 2**

TRS-ActiveCare Primary and Primary+ plans require PCP designation to coordinate all of your medical care while the TRS-ActiveCare HD and TRS-ActiveCare 2 plans do not require PCP designation. For members with PCPs through Kelsey Seybold or Memorial Hermann - you may continue using these providers.

For more detailed information about these plans, including how to find and choose a PCP during annual enrollment, please visit bcbstx.com/trsactivecare or call **866.355.5999**.

Medical Plan Details	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD		TRS-ActiveCare 2** (closed to new enrollees)	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network Only	Out-of-Network
Annual Deductible (Individual/Family)	$2,500/$5,000	$1,200/$2,400	$3,400/$6,800	$6,800/$13,600	$1,000/$3,000	$2,000/$6,000
Out-of-Pocket Maximum (Includes Deductible)	$8,050/$16,100	$6,900/$13,800	$8,300/$16,600	$20,500/$41,000	$7,900/$15,800	$23,700/$47,400
Coinsurance	You pay 30%*	You pay 20%*	You pay 30%*	You pay 50%*	You pay 20%*	You pay 40%*
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Primary Care Office Visit	$30 copay	$15 copay	You pay 30%*	You pay 50%*	Tier 1: $20 copay Tier 2: $40 copay	You pay 40%*
Specialist Office Visit	$70 copay	$70 copay	You pay 30%*	You pay 50%*	Tier 1: $55 copay Tier 2: $85 copay	You pay 40%*
TRS Virtual Health - RediMD	$0 per consultation	$0 per consultation	$30 per consultation	$30 per consultation	$0 per consultation	$0 per consultation
TRS Virtual Health - Teledoc	$12 per consultation	$12 per consultation	$42 per consultation	$42 per consultation	$12 per consultation	$12 per consultation
Diagnostic Labs	You pay $0***	You pay $0***	You pay 30%*	You pay 50%*	You pay $0***	You pay 40%*
High-Tech Radiology	You pay 30%*	You pay 20%*	You pay 30%*	You pay 50%*	You pay 20%* + $100 copay per procedure	You pay 40%* + $100 copay per procedure
Inpatient Hospital Costs	Tier 1: 30% coinsurance* Tier 2: 40% coinsurance*	You pay 20%*	You pay 30%*	You pay 50%* ($500 facility per day maximum)	You pay 20%* ($150 facility copay per day)	You pay 40%* ($500 facility copay per incident)
Outpatient Hospital Costs	Tier 1: 30% coinsurance* Tier 2: 40% coinsurance*	You pay 20%*	You pay 30%*	You pay 50%*	You pay 20%* ($150 facility copay per day)	You pay 40%* ($150 facility copay per incident)
Urgent Care	$50 copay	$50 copay	You pay 30%*	You pay 50%*	$50 copay	You pay 40%*
Emergency Care	You pay 30%*	You pay 20%*	You pay 30%*	You pay 30%*	You pay a $250 copay plus 20%*	You pay a $250 copay plus 20%*

*After deductible
**This plan is closed and not accepting new enrollees. If you are currently enrolled in TRS-ActiveCare 2, you can remain in this plan.
***Office/Independent Lab is covered at 100%, for Outpatient Diagnostic Labs you pay coinsurance after deductible

Pharmacy Coverage – Express Scripts

If you enroll in one of the TRS-ActiveCare plans, pharmacy coverage is included and administered by Express Scripts.

For more detailed information about these plans, specific tools and resources, including how to obtain access to your digital member ID card, please visit express-scripts.com/trsactivecare or call **844.367.6108**.

Pharmacy Plan Details	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD	TRS-ActiveCare 2** (closed to new enrollees)
	In-Network Only	In-Network Only	In-Network Only	In-Network Only
Pharmacy Provisions				
Drug Deductible	Integrated with medical	$200 deductible per participant (brand drugs only)	Integrated with medical	$200 brand deductible
Generics (31-Day Supply/90-Day Supply)	$15/$45 copay; $0 copay for certain generics	$15/$45 copay	You pay 20%*; $0 coinsurance for certain generics	$20/$45 copay
Preferred (Max does not apply if brand is selected and generic is available)	You pay 30%*	You pay 25%* ($100 max)/ You pay 25%* ($265 max)	You pay 25%*	You pay 25%* ($40 min/$80 max)/ You pay 25%* ($105 min/$210 max)
Non-preferred	You pay 50%*	You pay 50%*	You pay 50%*	You pay 50%* ($100 min/$200 max)/ You pay 50%* ($215 min/$430 max)
Specialty (31-Day Max) Call **844-367-6108** to see if your specialty medication is covered by SaveOnSP.	$0 if SaveOnSP eligible; You pay 30%*	$0 if SaveOnSP eligible; You pay 20%* ($500 max)	You pay 20%*	$0 if SaveOnSP eligible; You pay 30%* ($200 min/$900 max)
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%*	$25 copay for 31-day supply; $75 for 61-90 day supply

*After deductible
**This plan is closed and not accepting new enrollees. If you are currently enrolled in TRS-ActiveCare 2, you can remain in this plan.

No-Cost Prescriptions

If you enroll in one of the TRS-ActiveCare plans, generic drugs for high blood pressure and cholesterol remain available at no cost to you. Women's generic contraceptives (as well as those that have no generic equivalents) are also covered at 100%. Visit express-scripts.com/trsactivecare to find and compare medication prices.

Please visit please visit express-scripts.com/trsactivecare or call **844.367.6108** for more detailed information regarding your pharmacy coverage.

Medical & Pharmacy Employee Contribution Rates

2026 – 2027 Full Time Employee Contribution Rates (Per Paycheck - 24 pay periods)

Coverage level	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD	TRS-ActiveCare 2* (closed to new enrollees)
Employee Only	$50.00	$100.00	$57.00	$333.50
Employee + Spouse	$527.00	$651.50	$553.00	$1,028.00
Employee + Child(ren)	$242.50	$350.50	$261.50	$580.50
Employee + Family	$726.00	$885.50	$757.00	$1,247.50

*This plan is closed and not accepting new enrollees. If you are currently enrolled in TRS-ActiveCare 2, you can remain in this plan.

2026 – 2027 Part Time Employee Contribution Rates (Per Paycheck - 24 pay periods)

Coverage level	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD	TRS-ActiveCare 2* (closed to new enrollees)
Employee Only	$284.50	$334.50	$291.50	$506.50
Employee + Spouse	$768.50	$870.00	$787.50	$1,201.00
Employee + Child(ren)	$484.00	$569.00	$496.00	$753.50
Employee + Family	$967.50	$1,104.00	$991.50	$1,420.50

*This plan is closed and not accepting new enrollees. If you are currently enrolled in TRS-ActiveCare 2, you can remain in this plan.

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information regarding your rates.

TRS-ActiveCare Resources

TRS-ActiveCare and BCBSTX provide a variety of resources to enable employees and dependents who participate in the medical and pharmacy plans to take charge of their health and develop their own personal wellness program.

Blue Access for Members

Register for a Blue Access for Members account to access your digital ID card, find care, use secure messaging, update account settings, view claims and coverage, and much more.

To get started, register by using the information on your ID card at bcbstx.com/trsactivecare or call **866.355.5999** to help you register.

24/7 Nurseline

- Call **833.968.1770** to speak with a registered nurse 24/7.
- The nurses can help you decide whether you or a family member should go to the emergency room or urgent care center or make a doctor's appointment.

TRS Virtual Health powered by RediMD

RediMD provides quality primary care medical service with live diagnoses and treatments, online or by phone. Your provider can even send prescriptions to your pharmacy if needed.

- TRS-ActiveCare Primary, Primary+ and TRS-ActiveCare 2 plans: $0 per consultation
- TRS-ActiveCare HD plan: $30 per consultation

For more information and to set up your account, visit redimd.com/trsactivecare or call **855.942.4900**.

If you're not covered under one of the TRS-ActiveCare plans, you can still use RediMD for $35 per consultation. Get started with RediMD at redimd.com and use the code **ALDINEISD35**. If you are insured use code **TRS-ActiveCare**.

TRS Virtual Health powered by Teledoc

Teledoc provides medical care for a variety of acute, non-urgent conditions. Confidential mental health services for participants 13 and older from a licensed therapist, psychologist, psychiatrist or certified drug and alcohol abuse counselor are also available.

- TRS-ActiveCare Primary, Primary+ and TRS-ActiveCare 2 plans: $12 per consultation
- TRS-ActiveCare HD plan: $42 per consultation

For more information and to set up your account, visit teladoc.com/trsactivecare or call **855.835.2362**.

Women's and Family Health

TRS-ActiveCare through BCBSTX has the tools and resources for women's health, pregnancy, parenting support, and menopause.

You can find an in-network obstetrician-gynecologist (OB-GYN) and schedule a well-woman visit, have access to Ovia Health apps, and connect with a Personal Health Guide for individualized needs.

Visit bcbstx.com/trsactivecare to access the Women's and Family Health page and get the support you need.

TRS-ActiveCare Resources (continued)

Well onTarget®

Learn how to manage health conditions, eat better, lose weight and more - all in one place. You can start a self-paced program or get one-on-one, personalized help with Wellness Coaching. You can also get rewarded with Blue Points when you:

- take a Health Assessment
- link a fitness device
- complete a self-directed course

Sign up for Well onTarget three ways:

- Log in to Blue Access for Members and click on the Wellness tab, then Well onTarget.
- Log in to Well onTarget and use your Blue Access for Members username and password.
- Download the AlwaysOn wellness app.

Please visit bcbstx.com/trsactivecare or call **866.355.5999** for more detailed information about the resources available to you and your family.

Health Advisors

After a significant health issue, you may need extra support. Health Advisors from BCBSTX are available to help you and your covered dependents at no additional cost.

Health Advisors are nurses and other medical professionals who help you stay as healthy as possible. BCBSTX may call to help you:

- Learn how to manage a chronic condition
- Get the care you need for serious illnesses or injuries
- Manage a high-risk pregnancy
- If you've been in the hospital or had a major surgery

A Health Advisor can also make appointments for you for things like follow-ups and physical therapy. If you see a call from BCBSTX, be sure to pick up or call back. They may be checking in to make sure you're healing well and understand your treatment plan or to see if you need details about your coverage.

To connect with Health Advisors:

- Call **866.355.5999** and choose option 2 between 7 a.m. and 6 p.m. Monday through Friday.
- Log in to your Blue Access for Members account to send a secure message or set a time for a call back.

Please visit bcbstx.com/trsactivecare or call **866.355.5999** for more detailed information about the resources available to you and your family.

TRS-ActiveCare Resources (continued)

Airrosti Remote Recovery

Get physical therapy services to fix muscle and joint pain fast – at no additional cost.*

Airrosti Remote Recovery focuses on chronic pain relief through a variety of at-home exercises and physical therapy led by an experienced provider. It's designed to help you get pain relief in the following areas:

- Arm
- Foot
- Hip
- Knee
- Lower back
- Neck
- Shoulder
- Wrist
- and more

To get started with Airrosti:

- visit the Airrosti website at airrosti.com/trs
- download the Airrosti app from the Apple App Store or Google Play Store

*No-cost after deductible is met if you have the TRS-ActiveCare HD plan.

Blue365® Discount Program

Save money with Blue365! It is free to join and offers savings on health and wellness products and services from top retailers that aren't covered by insurance. Sign up to have weekly featured deals emailed to you.

Get deals on:

- Hearing and vision
- Fitness memberships and devices
- Apparel and footwear
- Nutrition
- Pet products
- Oral and skin care products
- And more

Sign up at blue365deals.com/bcbstx to have weekly featured deals emailed to you.

Register on the BCBSTX TRS-ActiveCare Member Site

Register to access to both online and member tools with BCBSTX! You can use their apps to get instant access to your specific health plan benefits, as well as access your Digital Member ID card!

- Log in to bcbstx.com/trsactivecare
- Download the BCBSTX app in the Apple App Store or Google Play Store

Please visit bcbstx.com/trsactivecare or call **866.355.5999** for more detailed information about the resources available to you and your family.

Wellness

Aldine ISD is proud to offer discounted gym memberships for you and your family.

Fitness Connection

Aldine ISD provides discounted membership rates for any Fitness Connection location in the Greater Houston area. The rates are as follows:

- Employee only: $15/month
- Employee + Spouse: $25/month
- Employee + Spouse and Child(ren): $45/month

YMCA

Aldine ISD also offers discounted YMCA corporate memberships that include waived joining fees, city-wide membership, and discounted programs within the facilities. The rates are listed below.

Pay Period Cost (based on 24 pay periods per year)				
SALARY	EMPLOYEE ONLY	EMPLOYEE + KIDS	EMPLOYEE + 1 ADULT	EMPLOYEE + FAMILY
$60,000 and up	$26.50	$34.50	$36	$44
$50,000-$59,999	$23.50	$31	$32.50	$39.50
$40,000-$49,999	$21	$27.50	$29	$35
$0-$39,999	$18.50	$24	$25.50	$30.50

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the resources available to you and your family.

The Fitness Program through BCBSTX

The Fitness Program is available exclusively to you and your covered dependents! This program gives you access to a nationwide network of fitness locations at a discount. There are several different gym sizes and networks to choose from based on your preferences and budget. Sign-up today using the instructions below!

1. Log in to Blue Access for Members at bcbstx.com/trsactivecare.
2. Select the My Health tab, then Wellness on the top navigation bar of the Dashboard page. Then scroll down to the Fitness Program section and click on Learn More.
3. Complete registration form.
4. Verify your personal information, method of payment and enter a promo code, if you have one. Print or download your Fitness Program membership ID card. You may also request to receive the ID card in the mail.
5. Visit a fitness location today!

If you have any questions or prefer to enroll over the phone, call **888.762.2583** Monday through Friday, between 7 a.m. and 7 p.m., CT.

Savings and Spending Accounts

Health Savings Account (HSA)

Available to those enrolled in the TRS-ActiveCare HD plan as long as you are not enrolled in any other health coverage or Medicare or claimed as a dependent on someone else's tax return.

Health Care FSA

Your options depend on your medical plan enrollment:

- If you are enrolled in any medical plan other than the TRS-ActiveCare HD, you can use this account for medical, pharmacy, dental and vision expenses.
- **Limited Purpose FSA** – If you are enrolled in the TRS-ActiveCare HD plan, you can use this account to pay for dental and vision expenses only.

Dependent Care FSA

Use for eligible childcare expenses for dependents under age 13 or elder care.

Aldine ISD offers several accounts that enable you to pay for eligible expenses tax-free. The IRS provides a list of eligible expenses for each type of account at irs.gov.

Comparison of Accounts	HSA	FSA
Can I contribute my own savings?	✓	✓
Is there an IRS maximum annual contribution?	✓ 2026: Employee: 4,400/Family: $8,750 2027: Employee: TBD/Family: TBD Those 55 and older can contribute an additional $1,000 annually	! Healthcare and Limited Purpose FSA elections are based on the 9/1 - 8/31 plan year: $3,400 maximum Dependent Care FSA elections are based on the 1/1 - 12/31 calendar year: $7,500 maximum
Will my savings roll over each year?	✓ Unlimited	! 2 1/2 Month Grace Period: You may continue to incur claims and use up all amounts remining in your FSA accounts until the end of the Grace Period following each plan year.
Will I earn interest on my savings?	✓	✗
Are the savings tax-free?	✓	✓
Do I keep the money if I leave the company?	✓	✗
Can I also have a Flexible Spending Account (FSA)?	! Limited Purpose and Dependent Care FSAs only	N/A

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the resources available to you and your family.

Health Savings Account (HSA) – Gulf Coast Educators Federal Credit Union

An HSA is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pretax dollars — now or in the future. The HSA is administered by Gulf Coast Educators Federal Credit Union.

How a Health Savings Account (HSA) works
Eligibility You must be enrolled in the TRS-ActiveCare HD plan.
Your Contributions You contribute on a pretax basis and can change how much you contribute from each paycheck up to the IRS maximum: 2026: Employee: 4,400/Family: $8,750 2027: Employee: TBD/Family: TBD Those 55 and older can contribute an additional $1,000 annually..
Eligible Expenses Medical, dental, vision and prescription drug expenses incurred by you and your eligible family members.
Using Your Account Use the debit card linked to your HSA to cover eligible expenses or pay for expenses out of your own pocket and save your HSA money for future healthcare expenses.
Remaining Funds Money left in your HSA at the end of the year will roll over to the next year — you'll never lose your HSA dollars. This means your HSA can be used as another retirement savings tool. If you leave Aldine ISD or retire, you can take your HSA with you and continue to pay and save for future eligible healthcare expenses.

Your HSA is always yours — No matter what!

One of the best features of an HSA is that any money left in your HSA account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave Aldine ISD or retire, your HSA goes with you.

The triple tax advantage

1. You can use your HSA funds to cover qualified medical expenses, plus dental and vision expenses too — or retire — tax free.
2. Unused funds grow and can earn interest over time — tax free.
3. You can save your HSA funds to use for your healthcare when you leave Aldine ISD or retire — tax free.

Please visit aldinebenefits.org or call **855.474.9494** for more detailed information about the resources available to you and your family.

Flexible Spending Account (FSA) – HSA Bank

Health Care FSA

You are eligible to contribute to a Health Care FSA if you are enrolled in the TRS-ActiveCare Primary and Primary+ plans. You can contribute pretax dollars from your paycheck, up to the IRS limit of $3,400. Your full contribution is available at the start of the plan year to help pay for the following expenses:

- Medical and pharmacy expenses such as copays, coinsurance and deductibles
- Dental and Vision expenses

Dependent Care FSA

- You can contribute pretax dollars from your paycheck, up to $7,500. Funds are for your dependent(s) age 12 or younger or a spouse or dependent incapable of self-care.
- This FSA pays for eligible child and adult care expenses, such as day care, preschool and nursery school, in-home aid, and more.
- IRS “use it or lose it” rule applies, and you cannot be reimbursed for any expense that is also covered by a tax credit on your federal tax return.
- You are eligible to contribute to a Dependent Care FSA if you are enrolled in any of the TRS-ActiveCare medical plans.

Limited Purpose FSA

If you’re enrolled in the TRS-ActiveCare plan, you may choose to elect the Limited Purpose FSA in addition to the Health Savings Account. This allows you to use pretax dollars to help pay for dental and vision expenses:

- Consider electing this savings plan if you have elected to participate in an HSA but wish to utilize other funds for dental and vision expenses.
- You can contribute pretax dollars from your paycheck, up to the IRS limit of $3,400.
- Your full contribution is available at the start of the plan year.
- Works with the HSA as you may use the HSA for medical and pharmacy expenses, while using the Limited Purpose FSA for dental and vision expenses.

How can I access my FSA funds?

- Online account access and claim submissions: hsabank.com
- Automatic direct deposit into your checking or savings account
- Help center at **877.851.5275** 24 hours a day, 7 days a week
- HSA Bank mobile app available to help manage you account, view alerts, and snap a photo of your receipts for claim submission

For more information, visit HSA Bank at hsabank.com for a full list of eligible expenses.

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the FSA resources available to you and your family.

Dental PPO Plans – MetLife

Your dental health is an important part of your overall wellness. Dental insurance gives you a reason to smile – it's affordable and covers preventive care (including regular checkups) as well as fillings, bridges, crowns and other dental services.

Prior to enrolling in either DPPO plan with MetLife, it is important to verify if your preferred dentist is within the in-network benefits. If you enroll in either DPPO plan, administered by MetLife, you may visit any dentist you choose, but in-network providers offer large discounts and can file your claims for you. If you prefer to see an out-of-network provider, keep in mind, since they are not under contract, they may charge you for any amount billed in excess of the negotiated discounted rate.

Dental PPO Plan Details	Low Plan	High Plan
	In-Network	In-Network
Annual Deductible (Individual/Family)	$75/$225	$50/$150
Calendar Year Maximum	$1,500 per person	$2,000 per person
Diagnostic and Preventive Services (e.g., x-rays, cleanings, exams)	Covered at 100%	Covered at 100%
Basic and Restorative Services (e.g., fillings)	80%*	80%*
Major Services (e.g., dentures, crowns, bridges)	50%*	50%*
Orthodontia (Adults and Children)	50%*, up to a lifetime maximum of $1,500 per individual	50%*, up to a lifetime maximum of $2,000 per individual

*After deductible

2026 – 2027 Employee Contribution Rates (Per Paycheck - 24 pay periods)

Coverage Level	Per Paycheck Dental Rates	
	Low Plan	High Plan
Employee Only	$18.84	$25.82
Employee + Spouse	$35.65	$48.86
Employee + Child(ren)	$37.24	$51.05
Family	$58.24	$79.83

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the Dental PPO plans available to you and your family.

Dental Maintenance Organization Plan (DMO) – MetLife

Aldine ISD also offers a DMO plan through MetLife. Please note that the DMO Plan does not have any deductibles or maximums. Instead, when you receive a dental service, you pay a fixed dollar amount for the treatment (copay).

- Enrollees must select a Primary Care Dentist (PCD) prior to seeking services.
- Family members can choose their own primary care dentist.
- You can change your PCD once a month on your member website or by calling **800.438.6388**. Switch by the 15th day of the month for the change to take effect the first day of the following month.
- Pay a fixed dollar amount (copay) when you receive service at your assigned PCD.
- See your PCD for regular exams and to get referrals if you need specialty care.
- When you visit an orthodontist, who participates in the DMO network, you won't need a referral.
- Reference the DMO Plan summary at aldinebenefits.org, for more detailed Plan Descriptions, Limitations and Exclusions.

What to consider for this plan

Dental pre-authorizations are required before receiving services from a participating specialist (oral surgeon, endodontist, or periodontist). The member must first obtain a referral from their Primary Care Dentist before making an appointment with a specialist. This applies to all specialties except for Orthodontics, members will have direct access for participating orthodontists.

How to find a DMO provider

Register for member access at mybenefits.metlife.com to find additional information on your benefits and search for in-network providers.

- When searching, please use "Dental HMO/Managed Care" for your network and "MET245" for your plan.

Coverage Level	2026 – 2027 Employee Contributions
	Employee Contributions
Employee Only	$6.28
Employee + Spouse	$11.93
Employee + Child(ren)	$12.56
Family	$19.47

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the Dental DMO plan available to you and your family.

Vision Plan – MetLife

You may elect vision care coverage, which provides affordable, quality vision care for you and your family. Although vision care services and supplies are covered in- and out-of-network, your benefits are generally greater when you utilize in-network providers. Your costs are based on the family members you choose to cover. The vision plan is administered by MetLife.

Vision Plan Details	MetLife Superior Network	
	In-Network	Out-of-Network
Exam	$0 copay	$45 reimbursement
Frames	$0 copay; $150 allowance then 20% off balance over allowance	$70 reimbursement
Lenses • Single vision • Bifocal • Trifocal • Lenticular	$10 copay	 $30 reimbursement $50 reimbursement $65 reimbursement $65 reimbursement
Contact Lenses (Medically necessary)	Covered in full	$210 reimbursement
Elective Contact Lenses (in lieu of glasses)	$0 copay; $125 allowance then 20% off balance over allowance	$105 reimbursement
Frequency - Exam, Lenses, Frames, Contact lenses	Once every 12 months	

2026 – 2027 Employee Contribution Rates (Per Paycheck - 24 pay periods)

Coverage Level	Per Paycheck Vision Rates
	Vision Plan
Employee Only	$3.20
Employee + Spouse	$6.34
Employee + Child(ren)	$6.66
Family	$10.21

How to Find a Vision Provider

You can find a participating provider by using the “Find a Vision Provider” at metlife.com through MyBenefits. Choose “Superior Vision” as the network, complete the information requested and hit the “Search Now” button.

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the Vision Plan available to you and your family.

Life & Accidental Death & Dismemberment (AD&D) – Securian Financial

Life and AD&D insurance

Aldine ISD provides basic life and AD&D insurance for employees and offers supplemental insurance options for employees and their dependents through Securian Financial.

Basic life and AD&D insurance

- Life insurance is an important part of your financial wellbeing, especially if others depend on you for support.
- The district provides basic life and accidental death and dismemberment insurance through Securian to all eligible employees at no cost equal to $10,000.
- Coverage is automatic; you do not need to enroll.
- You will need to add a beneficiary.

Supplemental life and AD&D insurance

- You may choose to purchase additional life and AD&D coverage for yourself and your dependents at affordable group rates.
- Rates are based on age and the coverage level chosen. Visit myaldinebenefits.com to view your supplemental life & AD&D rates.

Voluntary Life and AD&D Insurance For You

Employee

- Purchase coverage up to 1x to 7x your annual earnings to a maximum of $700,000.
- Medical underwriting is not required for amounts up to the lesser of $350,000 or 5x your annual earnings, when first eligible.
- If you choose to enroll after you are first eligible or are increasing the amount after you are first eligible, you will be required to complete Evidence of Insurability (EOI) documentation for any amount elected.

Voluntary Life and AD&D Insurance For Your Dependents

Spouse

- You can elect life insurance in increments of $10,000 to a maximum of $300,000 for your spouse.
- You must purchase coverage for yourself in order to purchase coverage for your spouse.
- Coverage for your spouse must not exceed 100% of the coverage amount you purchase for yourself.
- Medical underwriting is not required for amounts up $50,000 for your spouse, when first eligible.
- If you choose to enroll your spouse after you are first eligible or are increasing the amount after you are first eligible, you will be required to complete Evidence of Insurability (EOI) documentation for any amount elected.

Child(ren)

- You can elect life insurance in increments of $5,000, $10,000, $15,000 or $20,000 for your eligible children.
- Coverage for your children must not exceed 100% of the coverage amount you purchase for yourself.
- One policy covers all of your dependent children until their 26th birthday.

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the Life and AD&D insurance options available to you and your family.

Universal Life – Trustmark Benefits

Benefits for Your Unique Needs

Aldine's Universal Life insurance, underwritten by Trustmark, combines life insurance protection and long-term care (LTC) benefits in one plan. It helps protect your family's financial future while also providing living benefits you can use if you ever need care due to illness, injury, or aging.

Key Benefits

Life Insurance Protection

- Provides a higher death benefit during your working years—when your family needs protection most.
- After age 70 (or 15 years after your policy starts, whichever is later), the death benefit adjusts to one-third of its original amount.
- Long-Term Care (LTC) Benefit: This benefit remains level throughout your life—even after age 70. You have LTC access up to 4% of your policy's death benefit per month for up to 25 months to help pay for care such as:
  - Home health care
  - Adult day care
  - Assisted living
  - Nursing home care
- Double Benefit Protection: If you use the LTC benefit, your full death benefit remains available to your beneficiaries. This feature can effectively double your policy's total value.
- Portable Coverage: You own your policy—you can keep it even if you retire or change jobs, as long as premiums are paid.
- Family Coverage Options: You can apply for coverage for your spouse, children, and grandchildren.
- No Medical Exams: Simple application —just answer a few health questions.

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the Universal Life options available to you and your family.

Why it Matters

- 70% of people over age 65 will need some form of long-term care.
- Care can cost $200–$300 per day or more.
- Without planning, these costs can quickly deplete savings or create financial hardship for families.
- This plan helps ensure that if you ever need care—or when you're gone—your loved ones are protected.

Example:

If you purchase a $100,000 Universal LifeEvents policy:

- You could receive $4,000 per month (4%) for up to 25 months for long-term care services.
- Your beneficiaries would still receive the full $100,000 death benefit even if you've received LTC benefits.

Eligibility

The chart below gives the ages at which you and family members may apply, but all Universal Life policies can be maintained up to age 100.

	Age Limits	Benefit
Employee	Ages 18 through 70	$20,000 to $150,000 benefit, in increments of $10,000
Spouse	Ages 18 through 70	$25,000 benefit
Child Term Rider	Ages 15 days through age 22	$5,000 or $10,000 benefit

Pricing

Premium amounts are available on the Benefits Enrollment portal during Open Enrollment season.

Disability Insurance – New York Life

Educator Long Term Disability Insurance is offered through New York Life and provides income replacement should you become disabled and unable to work. Employees can choose their Monthly Benefit Amount in $100 increments up to $8,000 (not to exceed 66.66% of the Employee's monthly earnings). Employees can choose from among six accident/sickness benefit waiting periods (period of time in which you must be continuously disabled before you are eligible for benefits).

Benefit Waiting Period		
Option	**Accident**	**Sickness**
1	0 days	7 days
2	14 days	14 days
3	30 days	30 days
4	60 days	60 days
5	90 days	90 days
6	180 days	180 days

*This is based on a percentage of a predetermined amount of your predisability earnings, reduced by deductible income.

Special annual enrollment opportunity: each year during open enrollment, employees can increase their chosen benefit to the net higher benefit option without providing evidence of insurability (EOI).

Educator Disability Coverage Per Paycheck Rates per $100 of Coverage	
Benefit Waiting Period	**2026 Rate (per paycheck)**
0/7	$1.73
14/14	$1.53
30/30	$1.30
60/60	$0.84
90/90	$0.73
180/180	$0.53

Rate Calculation Example

Monthly Benefit:

Monthly Benefit/$100 x Rate = Monthly Rate (i.e. $3,300/$100 x $1.73 = $57.09)

Per Paycheck Rate:

Monthly Rate x 12/24 paychecks = Per Paycheck Rate (i.e. $57.09 x 12/24 = $28.55)

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the Disability insurance options available to you and your family.

Accident Insurance – MetLife

Accident Insurance

Accident Insurance is administered by MetLife. Just as it sounds, Accident insurance can help you pay for costs you may incur after an accidental injury. This type of injury includes things such as a car accident, a fall while skiing or even a fall down the stairs at home. This benefit is paid regardless of any other insurance coverage you might have (including your medical coverage). The District offers a Low and High Plan - the more you pay in premiums, the higher the dollar amount you receive in coverage.

- **Emergency Room Visits**
- **Medical Exams – including major diagnostic exams**
- **Hospital Stays**
- **Physical Therapy**
- **Fractures and Dislocations**
- **Transportation and Lodging – if you are away from home when the accident happens**

Example: John's Accident Insurance Benefits (Low Plan) Paid a Total of $8,250

Ground Ambulance	**$300**	**MRI**	**$200**	**Dislocated Hip**	**$4,000**
Emergency Room	**$200**	**Hospital Stay - Admission**	**$1,050**	**Appliances**	**$100**
X-Ray	**$150**	**Hospital Stay - Daily (5 days)**	**$1,750**	**Physical Therapy (4 sessions)**	**$500**

How the plan works

Again, these benefits are in addition to any health insurance benefits you may receive. The benefit amount is paid directly to you. You can use this money in any way you like, including deductibles, child care, housecleaning, groceries, utilities, or any purpose that can help you meet your personal, financial or household needs.

On his way to work, John was in a car accident.

He was transported by ground ambulance to the emergency room and admitted to the hospital.

He had a dislocated hip and spent five days in the hospital.

He had several physical therapy sessions before returning to work.

John submitted his accident claim and received $8,250 from his accident insurance coverage.

He used it towards his deductible, copay and supplemental income for his missed work days.

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the Accident Insurance options available to you and your family.

Critical Illness Insurance – MetLife

Critical Illness Insurance

Critical illnesses can have a huge impact on your life. A critical illness can keep you from working and can make it difficult to do simple, everyday things. Critical Illness insurance, administered by MetLife, can help reduce your stress — financially and mentally — while you recover from your illness. **These illnesses can include, but are not limited to, the following:**

Heart Attack	**Alzheimer's Disease**
Multiple Sclerosis	**Parkinson's Disease**
Stroke	**Major Organ Failure**

Critical Illness Plan Details

	$10,000 Low Option	$25,000 High Option
Heart Attack, Stroke, Cancer (Internal or Invasive), Organ Transplant, Kidney Failure, Benign Brain Tumor, Coma, Severe Burns, Paralysis, Loss of Sight/Hearing/Speech	100% of benefit paid	100% of benefit paid
Coronary Artery Bypass Surgery	25% of benefit paid	25% of benefit paid
Wellness Benefit (annually)	$50	$50

How the plan works

Critical Illness insurance pays a fixed one-time benefit amount if you are diagnosed with a covered disease or illness after your coverage effective date. You can use this money for any purpose you like. It can help pay for expenses not covered by your health care plan (such as your deductible or copays), lost income, child care, travel to and from treatment, home health care costs or any of your regular household expenses.

Tom suffered a relatively small stroke.

He was hospitalized for five days.

He began rehab to get back to where he was physically before the stroke.

Tom submitted his claim and received a lump-sum payment of $25,000.

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the Critical Illness Insurance options available to you and your family.

Hospital Indemnity Insurance – MetLife

Hospital Indemnity Insurance

Hospital Indemnity insurance pays cash benefits directly to you if you are admitted to the hospital for a covered inpatient stay – no matter the reason. Hospital Indemnity Insurance is administered by MetLife.

- **Hospital Admission**
- **Surgical Care**
- **Hospital Confinement**
- **Medical Diagnostic and Imaging**
- **Hospital Intensive Care**
- **Hospital Intensive Care Transportation and Lodging**

Hospital Indemnity Plan Details

	High	Low
Hospital Admission (per full admission) Once per covered sickness or accidents	$500	$300
Hospital Confinement (per day) Maximum confinement period: 365 days per covered sickness or covered accident	$150	$75
Hospital Intensive Care (per day) Maximum confinement period: 365 days per covered sickness or covered accident	$300	$150

You can use the money to pay for everyday expenses or for health care expenses that aren't covered by your medical plan (for example, your deductible, copays and/or coinsurance). You can also use this payment to help with other expenses like transportation and meals for family members, help with child care, and other expenses you may have.

In April, Sarah unexpectedly needed back surgery.

Sarah was admitted to the hospital for surgery.

After surgery, she began physical therapy to increase her strength and flexibility.

Sarah submitted her claim and received a lump-sum payment of $1,000.

This example is for illustrative purposes and does not reflect events experienced by an actual participant.

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the Hospital Indemnity Insurance options available to you and your family.

Cancer Insurance – Guardian

Cancer Insurance

Guardian Cancer pays cash benefits directly to you, unless assigned, when you need them most. If you're ever diagnosed with a covered cancer, these benefits are more important than ever. Why? Because cancer is one of the most expensive chronic illnesses to treat.

Every year, more and more people are being diagnosed with cancer. Treatment of cancer can lead to unexpected expenses that create an additional financial burden. Cancer insurance helps fill in the gaps that medical insurance doesn't cover. Benefits are paid directly to the employee and may be used for any purpose—such as travel to treatment centers, medical copays, deductibles and experimental treatment, as well as everyday expenses like groceries, rent and ongoing household bills.

Cancer Screening/Wellness Benefit

Your Guardian wellness claim pays you money for staying on top of your health by getting yearly checkups and medical screenings.

No Lifetime Limit Low Plan: $50

High Plan:$100

Cancer Plan Details		
	High	**Low**
First Occurrence Benefit	$5,000	$1,500
Hospital Confinement	$400/day for first 30 days; $800/day for 31st day thereafter per confinement	$300/day for first 30 days; $600/day for 31st day thereafter per confinement
Second Surgical Opinion	$300	$200
Radiation and Chemotherapy	Up to $15,000 year maximum	Up to $10,000 year maximum
Experimental Treatment	$200/day up to $2,400/month	$100/day up to $1,000/month
Surgical Benefit	Schedule amount up to $5,500	Schedule amount up to $4,125
Skin Cancer Surgery	$100 - $600	
Bone Marrow Transplant	Up to $10,000	Up to $7,500
Ambulance Benefit	$2,000/trip (Air) $250/trip (Ground)	$1,500/trip (Air) $200/trip (Ground)
Family Member Lodging	$100/day, up to 90 days per year	$75/day, up to 90 days per year
Transportation Benefit	Up to $1,500	Up to $1,000
Home Health Care	$100 per day, up to 30 visits per year	$50 per day, up to 30 visits per year
Hospice	$100/day up to 100 days/lifetime	$50/day up to 100 days/lifetime
Cancer Screening Wellness Benefit	$100	$50
ICU Rider	$600/day for the first 30 days; $800/day for 31st day thereafter per confinement	$400/day for first 30 days; $600/day for 31st day thereafter per confinement

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the Cancer Insurance options available to you and your family.

2026 – 2027 Supplemental Medical Plans Rates

Accident Plan Rates	Per Paycheck Rates	
	Low Option	High Option
Employee Only	$3.06	$5.31
Employee + Spouse	$4.92	$8.41
Employee + Child(ren)	$5.96	$10.05
Employee + Family	$7.82	$13.16

Hospital Indemnity Plan Rates	Per Paycheck Rates	
	Low Option	High Option
Employee Only	$2.40	$4.56
Employee + Spouse	$4.49	$8.54
Employee + Child(ren)	$4.24	$7.92
Employee + Family	$6.33	$11.90

Cancer Plan Rates	Per Paycheck Rates	
	Low Option + ICU Rider	High Option + ICU Rider
Employee Only	$6.96	$12.57
Employee + Spouse	$13.25	$24.13
Employee + Child(ren)	$7.97	$14.55
Employee + Family	$14.25	$26.12

2026 – 2027 Supplemental Medical Plans Rates (continued)

Critical Illness Plan Rates	Per Paycheck Rates	
Age Bands	Low Option $10,000 Attained Age Rates	High Option $25,000 Attained Age Rates
Ages 18-24		
Employee Only	$0.90	$2.25
Employee + Spouse	$1.50	$3.75
Employee + Child(ren)	$0.90	$2.25
Employee + Family	$1.50	$3.75
Ages 25-29		
Employee Only	$1.30	$3.25
Employee + Spouse	$2.05	$5.13
Employee + Child(ren)	$1.30	$3.25
Employee + Family	$2.05	$5.13
Ages 30-34		
Employee Only	$1.45	$3.63
Employee + Spouse	$2.35	$5.88
Employee + Child(ren)	$1.45	$3.63
Employee + Family	$2.35	$5.88
Ages 35-39		
Employee Only	$2.30	$5.75
Employee + Spouse	$3.60	$9.00
Employee + Child(ren)	$2.30	$5.75
Employee + Family	$3.60	$9.00

Critical Illness Plan Rates	Per Paycheck Rates	
Age Bands	Low Option $10,000 Attained Age Rates	High Option $25,000 Attained Age Rates
Ages 40-44		
Employee Only	$3.25	$8.13
Employee + Spouse	$5.00	$12.50
Employee + Child(ren)	$3.25	$8.13
Employee + Family	$5.00	$12.50
Ages 45-49		
Employee Only	$4.90	$12.25
Employee + Spouse	$7.45	$18.63
Employee + Child(ren)	$4.90	$12.25
Employee + Family	$7.45	$18.63
Ages 50-54		
Employee Only	$5.40	$13.50
Employee + Spouse	$8.25	$20.63
Employee + Child(ren)	$5.40	$13.50
Employee + Family	$8.25	$20.63
Ages 55-59		
Employee Only	$10.55	$26.38
Employee + Spouse	$15.95	$39.88
Employee + Child(ren)	$10.55	$26.38
Employee + Family	$15.95	$39.88
Ages 60+		
Employee Only	$21.00	$52.50
Employee + Spouse	$31.65	$79.13
Employee + Child(ren)	$21.00	$52.50
Employee + Family	$31.65	$79.13

Additional Voluntary Benefits

Identity Theft Protection - MetLife

Protecting your personal information has become a major concern. Identity theft coverage through MetLife is designed to protect your identity and assets through identity, credit and social media monitoring. MetLife also extends coverage to any dependent who lives in the same household as you or who is financially dependent on you, with no age limit.

The plan includes:

- Annual credit report and monthly credit score tracking
- Digital wallet storage and monitoring
- Full-service identity restoration
- Identity and credit monitoring
- Social media reputation monitoring
- Personal computer/cyber security that includes:
  - Webcam protection
  - Firewall and antivirus protection
  - Phishing protection and web filtering
  - Password manager and network security
  - Device safety features for up to 5 mobile/desktop devices or up to 10 for the family

This plan is available at a low monthly group rate, which you can pay through automatic payroll deductions:

- **Individual Plan:** $3.23 (per paycheck)
- **Family Plan:** $5.48 (per paycheck)

For specific questions pertaining to this coverage, please call MetLife at **844.931.2872**.

Legal Plan - MetLife

Our Legal Plan provided by MetLife provides legal representation for you, your spouse, and your dependents at a price that won't break your budget. You can receive legal advice and fully covered legal services for a wide range of personal legal matters from a network-participating plan attorney.

Services provided through the plan include:

- Document review and preparation
- Debt collection defense
- Will preparation
- Family law
- Real estate matters
- Auto

Employee: $3.65 (per paycheck)
Family: $6.25 (per paycheck)

When you use a plan attorney for covered services, there is no waiting period, limits on usage, deductibles or copays.

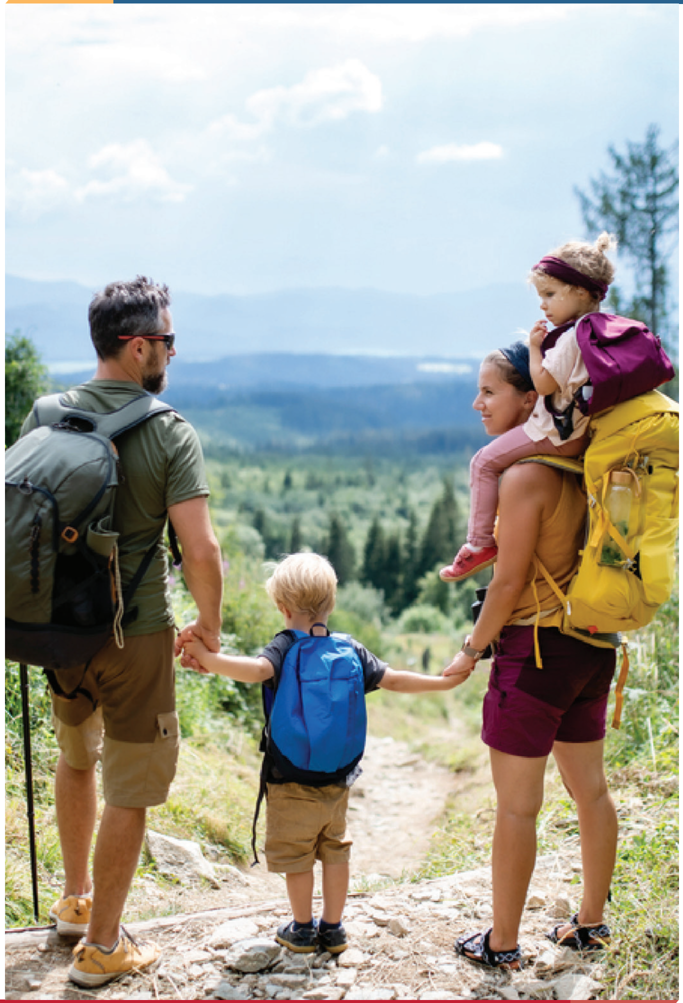
Pumpkin Pet Insurance

You can purchase pet insurance, administered by Pumpkin Pet Insurance, for your dog or cat. Like a regular health insurance plan, a pet insurance policy can help you plan for your pet's healthcare – and offset costs for routine care and unexpected illness or injury. There is a 90% reimbursement rate and you may choose any vet of your choice.

- To enroll and receive a quote for your pet, please visit pumpkin.care/teams and use the code: **aldine-isd**
- For any questions, please email help@pumpkin.care or call **866.ARF.MEOW (866.273.6369)**

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the additional voluntary benefit options available to you and your family.

Employee Assistance Program (EAP) – ComPsych



Employee Assistance Program

Life is filled with change and uncertainty. The responsibilities and demands on our time can be overwhelming. It happens to all of us. Whenever you or your immediate family members need help dealing with life's challenges, our Employee Assistance Program (EAP), administered by ComPsych, is here to help.

The EAP provides 24/7 confidential support, resources and information for you and your dependents.

Services include:

- **Childcare and eldercare assistance:** Needs assessment along with referrals to childcare and eldercare providers.
- **Daily living services:** Referrals to help with event planning, transportation services, pet services and more.
- **Financial services:** Budgeting, credit and financial guidance, retirement planning and assistance with tax issues.
- **Identity theft recovery services:** Information on identity theft prevention, an identity theft emergency response kit and help if you are victimized.
- **Legal services:** Consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more.
- **LGBTQ+ resources:** LGBTQ+ friendly therapists, support groups and educational materials for people of all ages.

Support on your schedule with TalkSpace

Sometime reaching out for emotional support can feel like one more thing to add to your to-do list. Work with a counselor anytime and just about anywhere. It's as easy as 1-2-3 to get started. Simply:

1. Complete a short online questionnaire.
2. You'll be matched with a therapist within 48 hours.
3. Connect with a counselor virtually with unlimited chat therapy and/or 5 free live sessions.

Work on the same kinds of issues you'd see a counselor face-to-face to talk about. Chat therapy and lives sessions can support you with stress management, work/life balance, anxiety, family issues, depression, grief/loss, substance misuse and more.

Confidential assistance is available at any time.

Call **844.206.1127** or visit guidanceresources.com and enter your employer Web ID "AldineISD".

Please visit aldinebenefits.org, or call **855.474.9494** for more detailed information about the EAP benefit available to you and your family.

Retirement

Whether retirement is way down the road or just around the corner, it's important to have savings goals and specific investment objectives. To help you meet your goals and objectives, we offer a variety of retirement options to support your needs.

401(a) Matching Plan for Retirement Savings

When you contribute to a tax-sheltered annuity, you may receive a matching contribution of up to 0.5% of your annual gross compensation. **PLEASE NOTE:** The 401(a) plan match has been frozen for the plan year that starts on September 1, 2026. No employer contributions will be made to the plan for the entirety of the 2026-2027 plan year.

403(b) Retirement Plan – Tax-Advantaged Savings

Our 403(b) plan, also known as a tax-sheltered annuity plan, is available to specific employee groups, including those in public schools, certain tax-exempt organizations, and designated ministers.

This plan allows for salary contributions and provides significant tax advantages, including pre-tax contributions and tax-deferred earnings until distribution.

457(b) Retirement Plan – Tailored for Public Servants

The 457(b) plan is a tax-advantaged retirement option primarily designed for civil servants, municipal employees, law enforcement officers, and public safety personnel.

529 Savings Plan for Education Expenses

Our 529 Savings Plan is a valuable tool for saving for education expenses, covering a wide range of educational needs, from college tuition to K-12 education, apprenticeship programs, and student loan repayments.

It's important to note that using a 529 plan to save for college typically has a minimal impact on your eligibility for financial aid.

Contacts

If you have any questions, start with the Call Center 855-474-9494. Additionally, feel free to contact any of our providers directly.

Benefit	Vendor	Group Number	Phone Number	Website
Aldine Benefits Call Center	Aldine ISD	N/A	855.474.9494	aldinebenefits.org
Medical	BCBSTX	TRS-ActiveCare Primary: 385003 TRS-ActiveCare Primary+: 385001 TRS-ActiveCare HD: 385000 TRS-ActiveCare 2*: 385002	866.355.5999	bcbstx.com/trsactivecare
Prescription Drugs	Express Scripts	BIN #: 003858	844.367.6108	express-scripts.com/trsactivecare
Dental	MetLife	148414	800.438.6388	mybenefits.metlife.com
Vision	MetLife	148414	833.393.5433	mybenefits.metlife.com
Life & AD&D	Securian Financial	34788	833-810-8260	securian.com/aldine-insurance
Universal Life	Trustmark Benefits	3000003982	800.918.8877	trustmarkvb.com
Disability	New York Life	SLH100038	800.362.4462	newyorklife.com/group-benefit-solutions/employees
Identity Theft	Aura (MetLife)	148414	844.931.2872	metlife.com/identity-and-fraud-protection
Legal Plans	MetLife	9909183	800.821.6400	legalplans.com
FSA	HSA Bank	AIS110	877.851.5275	hsabank.com
HSA	Gulf Coast Educators Federal Credit Union	N/A	281.487.9333	texaseducatorshsa.com
EAP	ComPsych	Web ID: AldineISD	844.206.1127	guidanceresources.com
Pet Insurance	Pumpkin	N/A	866.273.6369	help@pumpkin.care
Accident, Critical Illness, Hospital Indemnity	MetLife	148414	800.438.6388	mybenefits.metlife.com
Cancer Benefit	Guardian	00085685	800.541.7846	guardianlife.com
Retirement (403b)	Trusted Capital Group TCG	N/A	800.943.9179	tcgservices.com
Retirement (401a Matching Plan, 529 Savings Plan, 457b)	PARS, Public Agency Retirement Services	N/A	800.540.6369	pars.org

*This plan is closed and not accepting new enrollees. If you are currently enrolled in TRS-ActiveCare 2, you can remain in this plan.

About this Guide: This benefit summary provides selected highlights of the Aldine ISD benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Aldine ISD reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.