

## CONTACTS

BENEFIT	VENDOR	PHONE	WEBSITE	DEPENDENT ELIGIBILITY AGE
NISD Benefits Office	N/A	817.215.0096	<a href="http://www.nisdtx.org">www.nisdtx.org</a>	N/A
Medical	Cigna/Allegiance	800.882.4462	<a href="http://www.askallegiance.com">www.askallegiance.com</a>	To age 26
Mail order prescriptions	Optum	855.505.8107	<a href="http://www.optumrx.com">www.optumrx.com</a>	To age 26
Dental (Discount)	QCD	800.229.0304	<a href="http://www.qcdofamerica.com">www.qcdofamerica.com</a>	To age 26
Dental (High and Low)	Cigna	800.244.6224	<a href="http://www.cigna.com">www.cigna.com</a>	To age 26
Vision Insurance	AlwaysCare	888.729.5433 x 2013	<a href="http://www.alwayscarebenefits.com">www.alwayscarebenefits.com</a>	To age 26
Vision Insurance	VSP	800.378.5234	<a href="http://www.vsp.com">www.vsp.com</a>	To age 26
Cancer Plan	Allstate	800.521.3535	<a href="http://www.allstateatwork.com/mybenefits/">www.allstateatwork.com/mybenefits/</a>	To age 26
Educator Disability	Unum	800.247.6875	<a href="http://www.unum.com">www.unum.com</a>	N/A
Accident Plan	MetLife	800.438.6388	<a href="http://www.metlife.com">www.metlife.com</a>	To age 26
Individual Life Insurance	Combined/Fidelity	800.635.4467	<a href="http://www.tcgbenefits.com">www.tcgbenefits.com</a>	To age 25 to apply— covers to age 26
Basic Term Life and AD&D	Sun Life	888.724.0525	<a href="http://www.sunlife.com">www.sunlife.com</a>	To age 26
Identity Theft Protection	iLOCK360	855.287.8888	<a href="http://www.iLOCK360.com">www.iLOCK360.com</a>	To age 18
457 Retirement Plan	Region 10 RAMS	800.943.9179	<a href="http://www.region10rams.org">www.region10rams.org</a>	N/A
403(b) Retirement Plan	Region 10 RAMS	800.943.9179	<a href="http://www.region10rams.org">www.region10rams.org</a>	N/A
Flexible Spending Accounts (FSAs)	Allegiance	877.424.3539	<a href="http://www.allegianceflexadvantage.com">www.allegianceflexadvantage.com</a>	N/A

## SECTION 125 CAFETERIA PLAN RULES

The Cafeteria Plan allows you to deduct certain benefit premiums from your gross earnings, before federal withholding taxes are calculated. The amount you elect to have deducted "pretax" lowers your taxable income.

### TWO IMPORTANT ISSUES TO KEEP IN MIND

- You must make an election each plan year to continue your eligibility for cafeteria plan benefits.
- A benefit cannot be changed during the plan year unless you have a qualified family status change. These changes include, but are not limited to:
  - Marriage or divorce
  - Birth, adoption, or death of a spouse or child
  - Change in a spouse's or dependent's employment status
  - Change in eligibility status of a dependent
  - Substantial increase in a benefit premium
  - Becoming Medicare eligible
  - Spousal Open Enrollment (not all plans allow this)



### ELIGIBLE BENEFITS UNDER SECTION 125

- ★ Accident Insurance
- ★ Cancer Insurance
- ★ Dental Insurance
- ★ Medical Insurance
- ★ Vision Insurance

