



2025 Employee Benefits

To enroll, access

www.warecountyschoolsbenefits.com

or call the Ware County Schools
Benefits Service Center at
(844) 703-1852.



benefits
service center

Introduction

Benefits Service Center

This guide provides a brief overview of your Ware County Schools benefits, the enrollment process, and your benefits resources. We encourage you to review this booklet prior to completing your elections.

Our extensive benefits package provides financial protection and peace of mind for you and your family. Ware County Schools provides a significant financial contribution towards your State Health Benefit Plan (SHBP) premiums. The employee contributions towards your benefits are conveniently deducted from your monthly paycheck.

The Benefits Service Center manages all aspects of your voluntary (non-medical) benefits; plans such as dental, vision, life insurance, disability, and more. The Benefits Service Center can help you with benefits questions, claims issues, qualifying life events, ID Cards, and life insurance beneficiary updates. The Benefits Service Center can also assist with general State Health Benefit Plan questions and we're here to support you all year long.

(844) 703-1852

benefits@warecountyschoolsbenefits.com

Your new employee benefit elections are valid for the entire 2025 plan year unless you have a Qualifying Life Event or change in family status, such as marriage, divorce, birth of a child, or loss/gain of other coverage (supporting documentation required).

Table of Contents

Enrollment	2
Medical	3-5
Dental	6
Vision	7
Dental & Vision Portal	8
Flexible Spending Accounts	9
Life Insurance	10
Whole Life Insurance	11
Short and Long Term Disability	12
Employee Assistance	13
Critical Illness	14
Accident	15
Retirement	16
Healthcare Terms	17
Important Contact Information	18

Your Benefits Resources



Benefits Website

Access plan documents, benefit summaries, forms, premium information, benefits presentations, links to carrier websites (including SHBP), and more:

www.warecountyschoolsbenefits.com



State Health Benefit Plan (SHBP)

Access the SHBP Decision Guide, premium information, wellness program details, links to the SHBP ADP enrollment portal and vendor websites, and more.

- <https://shbp.georgia.gov>

- Call (800) 610-1863

Understanding Retirement & Social Security Benefits

As a school system employee, it's important to know whether you're contributing to Social Security. For Ware County Schools, Social Security taxes are being withheld from your paycheck, and you are earning credits toward federal retirement, disability, or survivor benefits under Title II of the Social Security Act. To qualify for these benefits, most people need 40 credits (roughly 10 years of work).

You are also enrolled in a pension/retirement plan: either TRS, PSERS, or ERS. If you're unsure of your status, review your paycheck or reach out to your Payroll Department for more information. You can find more information about the retirement plans here:

- TRS: <https://www.trsga.com/>
- PSERS: <https://www.ers.ga.gov/public-school-employees-retirement-system>
- ERS: <https://www.ers.ga.gov/>

New Employee Eligibility

As a new Ware County Schools employee, you are eligible for benefits on the first day of the month following 30 days of employment. No benefit enrollment changes are allowed during the plan year unless you experience a Qualifying Life Event.

All of your Ware County Schools benefit premiums are conveniently deducted from your monthly paycheck. Your medical, dental, vision, and FSA plan premiums are pre-tax. The life insurance, disability, and critical illness plan premiums are post-tax.

Qualifying Life Events

Qualifying Life Events that could result in changes to your benefit coverage include, but are not limited to the following:

- Marriage or divorce
- Birth or adoption of a child
- Loss or gain of other group coverage
- Medicare entitlement

If you have a Qualifying Life Event, please contact the Benefits Service Center and SHBP to complete your new elections. You must also provide supporting documentation to the Benefits Service Center and SHBP within 31 days of the event. If you do not do so within 31 days, you must wait until the next open enrollment to make any benefit plan changes. It is also very important that you update your life insurance beneficiary information if you experience a Qualifying Life Event.

State Health Benefit Plan (SHBP) Enrollment

Access <https://myshbpga.adp.com/shbp> to review your health coverage options. Your registration code is "SHBP-GA".

If you wish to cover dependents, SHBP / ADP will provide instructions for submitting required documentation for the added dependents. Be sure to look for instructions and provide documentation in the format required by the deadline.

How to Reset Your SHBP Password

- Step 1: Go to www.myshbpga.adp.com and click "Forgot Your Password."
- Step 2: Enter your User ID.
- Step 3: Follow the instructions to answer security questions (contact SHBP if you are unable to answer the questions).
- Step 4: Create a new password and click "Continue."

Voluntary Benefit (Non-Medical) Enrollment

For your new hire voluntary benefits, which include dental, vision, FSA, life insurance, disability, and critical illness, you may complete your elections by either calling the Benefits Service Center or enrolling online at www.warecountyschoolsbenefits.com. You have 30 days from your date of hire to complete your employee benefit elections.

Telephonic Enrollment

Call the Benefits Service Center at (844) 703-1852 to speak with a trained Benefits Specialist who can assist you based on your family income, personal situation, and other factors that may impact your choices. Call center hours are Monday through Thursday from 8am to 6pm EST, and Friday from 8am to 5pm EST. English and Spanish Benefits Specialists are available.

Online Enrollment

Step 1: Access www.warecountyschoolsbenefits.com. Click on "Enroll Now."

Step 2: Click on "Get Started Now" to begin. You will be prompted to enter your e-mail address on file, the last four digits of your Social Security Number, and your Date of Birth. The system will identify you by these credentials and allow you to create a password.

Step 3: Once you have created your password, you will be able to complete your enrollment. Complete your benefit elections by clicking "Begin Enrollment" and following the prompts. For future logins, your User ID will be your district e-mail address.

After you have completed your benefit elections, a Confirmation Statement will be emailed to you. Please review your Confirmation Statement carefully and contact the Benefits Service Center if you have any questions.

Employee HR Service Portal: UKG Ready



All employees are required to set up their account on UKG Ready. Access the UKG Ready portal or mobile app for time and attendance information.

Portal Instructions

In order to access the portal for the first time, go to www.ware.k12.ga.us, then Menu, and Staff Tools. Select the HR Self Service Portal.

- Enter your username and password.
- Click Login.



Mobile App Instructions

The mobile app allows you to access the application with a mobile device such as a mobile phone or tablet. Below are the steps to access and log into the mobile app.

1. Go to your device's app store and search for UKG Ready. There are several Kronos apps, so make sure to download the correct one.
2. Select the **Region**: North America.
3. Enter the **Company Shortname**: 6145471.
4. Select **Continue**.
5. Enter your username and password.
6. Select **Login**.





Employee Payroll Self Service Portal

To access your payroll information, set up your account on Harris Solutions. The Harris Solutions portal allows you to view and print your paychecks and to obtain your W-2 forms.

Portal Instructions

In order to access the portal for the first time, go to www.ware.k12.ga.us, then Menu, and Staff Tools. Select the Employee Payroll Self Service Portal. **You must register before you can access the system for the first time.** You will need to complete the following information during your registration:

- **Username:** This can be whatever you would like, but it is suggested that you make it the same as your HR Self Service Portal username to make it easier to remember.
- **SSN**
- **Employee #:** This can be found on the top left corner of the display (by your name) in the HR Self Service Portal when logged in.
- **Email**
- **Password:** This can be whatever you would like, but it is suggested that you make it the same as your HR Self Service Portal password to make it easier to remember. You will have to confirm your password before continuing.

Once this is complete, you will receive an email titled: *Harris User Confirmation*. Click the link in the email and follow the directions to finalize the account setup. The next step is to log into your HR Self Service Portal (instructions on previous page). Links to the Benefits Portal & Pay Statement W-2's have been placed in the HR Self Service Portal for convenience. You will see 5 colored buttons at the middle of the screen once you are logged in to the HR Self Service Portal:

1. [My Information](#)
2. [My Forms](#)
3. [Company Documents](#)
4. [Benefits Portal \(this is a link to what is on our website about benefits\)](#)
5. [Pay Statements W2's \(this is a link to view your payroll information, commonly called ESS\)](#)

Click on the Pay statements W2's button and use the username and password created when you registered. This link will allow you to view your payroll information. If you forget your username and/or password for Pay Statements & W2's, click on the *Forgot Password or Username* to receive an email with a link.

Once you are logged into Pay Statements W2's (ESS), click on Personal, then Paychecks and enter a date range for review. If you want to see W2's, click on Employee Documents, then Document Type W-2.

Medical

Medical Coverage

State Health Benefit Plan (SHBP)

Ware County Schools participates in the State Health Benefit Plan. Refer to the Active Member Decision Guide for details.

SHBP Contribution

The district contributes a significant portion to your health insurance premiums. This financial contribution reduces your premium for a quality health plan at a competitive cost.

The below contributions are for July 1, 2024 through June 30, 2025.

Employee Class	Annual Employer Contribution
Certified Employees	\$21,120
Classified Employees	\$16,650

State Health Benefit Plan Overview

Preventive care is covered at 100% for all plan options.

Anthem	
HRA Gold HRA Silver HRA Bronze	The Gold, Silver, and Bronze HRA plans have different HRA credits, deductibles, coinsurance levels, and out-of-pocket limits. Most services are subject to a deductible. Then you pay coinsurance up to the out-of-pocket maximum. For prescription drugs, you pay a percentage of the retail cost. The HRA plans include a SHBP-funded Health Reimbursement Account (HRA) to provide first-dollar medical and pharmacy expenses. Unused HRA credits roll over to future years.
HMO	This plan has the lowest deductible and provides in-network coverage only. Some services, such as office visits, ER and prescription drugs, are covered at 100% after a copay. For most other services, you are responsible for a deductible and coinsurance until you meet your out-of-pocket maximum.
UnitedHealthcare	
HMO	Same benefits as the Anthem HMO, but utilizes the UnitedHealthcare provider network.
High Deductible Health Plan (HDHP)	Lowest premiums, highest deductible and out-of-pocket maximum. All services including pharmacy are subject to deductible and coinsurance. A Health Savings Account (HSA) is available with this plan.

Pharmacy Information

- CVS Caremark administers the pharmacy benefits for HRA, HMO, and HDHP members.
- You are not limited to CVS pharmacies for your retail prescription needs. The CVS Caremark pharmacy network is extensive, and participating pharmacy information is available (<https://info.caremark.com/oe/shbp>).
- For your convenience, you may purchase a 90-day supply via mail order or retail at participating in-network pharmacies.
- Certain drug costs are waived if SHBP is primary and you actively participate in one of the Disease Management programs for diabetes, hypertension, asthma, ALS, cystic fibrosis, Parkinson's Disease, or coronary artery disease.

Online Resources

Access the plan websites to locate participating providers.

Anthem

www.anthem.com/shbp

Select "Find Care" from the Main Menu and then follow instructions to find a doctor.

UnitedHealthcare

www.whyuhc.com/shbp

Select "Search for a Provider." Select "Choice HMO" or "HDHP with HSA" and follow search instructions.

Telemedicine Virtual Visits

The medical plans include telemedicine that allows you to speak to participating doctors from home or work through your smartphone, tablet, or computer 24 hours a day / 7 days a week. You must use in-network providers for coverage to apply. HMO members pay a copay and HRA members pay coinsurance for telemedicine. This benefit is subject to the deductible for High Deductible Health Plan members. Consider this convenient benefit for non-complex medical conditions. Download the LiveHealth Online (Anthem) or the Virtual Visits mobile app (UHC) today!

Dependent Documentation

- If you are covering a dependent(s), ADP will provide instructions for submitting required documentation for the added dependents. Be sure to provide documentation in the format required by the deadline provided by ADP. Your dependents will not have coverage until the documentation is received and approved.
- If you do not receive the request, contact SHBP at (800) 610-1863 to have the request sent to you. **Your dependents will not be covered until the documentation is received and approved.**

Medical Plan Designs and Premiums

	Anthem HRA						Anthem or UHC	UHC	
	Gold		Silver		Bronze		HMO	HDHP	
	In	Out	In	Out	In	Out	In	In	Out
Deductible									
You	\$1,500	\$3,000	\$2,000	\$4,000	\$2,500	\$5,000	\$1,300	\$3,500	\$7,000
You + Child(ren)/Spouse	\$2,250	\$4,500	\$3,000	\$6,000	\$3,750	\$7,500	\$1,950	\$7,000	\$14,000
You + Family	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000	\$2,600	\$7,000	\$14,000
Out-of-Pocket Max*									
You	\$4,000	\$8,000	\$5,000	\$10,000	\$6,000	\$12,000	\$4,000	\$6,450	\$12,900
You + Child(ren)/Spouse	\$6,000	\$12,000	\$7,500	\$15,000	\$9,000	\$18,000	\$6,500	\$12,900	\$25,800
You + Family	\$8,000	\$16,000	\$10,000	\$20,000	\$12,000	\$24,000	\$9,000	\$12,900	\$25,800
Coinsurance (Plan Pays)	85%	60%	80%	60%	75%	60%	80%	70%	50%
HRA									
You	\$400		\$200		\$100		N/A	N/A	
You + Child(ren)/Spouse	\$600		\$300		\$150		N/A	N/A	
You + Family	\$800		\$400		\$200		N/A	N/A	
Medical									
ER	Coinsurance after ded		Coinsurance after ded		Coinsurance after ded		\$200 copay	Coinsurance after ded	
Urgent Care	Coinsurance after ded		Coinsurance after ded		Coinsurance after ded		\$35 copay	Coinsurance after ded	
PCP Visit	Coinsurance after ded		Coinsurance after ded		Coinsurance after ded		\$35 copay	Coinsurance after ded	
Specialist Visit	Coinsurance after ded		Coinsurance after ded		Coinsurance after ded		\$45 copay	Coinsurance after ded	
Preventive Care	100%	None	100%	None	100%	None	100%	100%	None
Retail Pharmacy									
Tier 1	15%, Min \$20, Max \$50		15%, Min \$20, Max \$50		15%, Min \$20, Max \$50		\$20 copay	Coinsurance after deductible	
Tier 2	25%, Min \$50, Max \$80		25%, Min \$50, Max \$80		25%, Min \$50, Max \$80		\$50 copay	Coinsurance after deductible	
Tier 3	25%, Min \$80, Max \$125		25%, Min \$80, Max \$125		25%, Min \$80, Max \$125		\$90 copay	Coinsurance after deductible	
Mail Order Pharmacy									
Tier 1	15%, Min \$50, Max \$125		15%, Min \$50, Max \$125		15%, Min \$50, Max \$125		\$50 copay	Coinsurance after deductible	
Tier 2	25%, Min \$125, Max \$200		25%, Min \$125, Max \$200		25%, Min \$125, Max \$200		\$125 copay	Coinsurance after deductible	
Tier 3	25%, Min \$200, Max \$312.50		25%, Min \$200, Max \$312.50		25%, Min \$200, Max \$312.50		\$225 copay	Coinsurance after deductible	

Monthly Premiums	Anthem HRA			Anthem	UHC	UHC
	Gold	Silver	Bronze	HMO	HMO	HDHP
You	\$194.67	\$131.17	\$82.67	\$157.53	\$196.58	\$72.69
You + Child(ren)	\$355.26	\$247.31	\$164.86	\$292.12	\$358.50	\$147.89
You + Spouse	\$482.76	\$349.41	\$247.56	\$404.77	\$486.77	\$226.60
You + Family	\$643.35	\$465.55	\$329.75	\$539.36	\$648.69	\$301.80

*OOPM refers to the Out-of-Pocket Maximum. This amount is the most you will be expected to pay in a plan year for services.

Medical

Other Medical Plan Options

TRICARE

The TRICARE Supplement Plan is an alternative to the State Health Benefit Plan that is offered to members and dependents who are eligible for SHBP coverage and enrolled in TRICARE.



Who is eligible for the TRICARE Supplement Plan?

- Retired military receiving retired, retainer, or equivalent pay
- Retired Reservists between ages 60 and 65
- Retired Reservists under age 60 and enrolled in TRICARE Retired Reserve (TRR)
- Qualified National Guard and Reserve Members enrolled in TRICARE Reserve Select (TRS)
- Spouses/surviving spouses of any of the above

TRICARE Supplement Plan Premiums

You	\$60.50
You + Child(ren)	\$119.50
You + Spouse	\$119.50
You + Family	\$160.50

For information about eligibility and benefits, contact 866-637-9911 or visit <https://shbp.georgia.gov/tricare-supplement-plan>.



Attention Families – PeachCare

- Your dependents, up to age 19, may be eligible for PeachCare (instead of SHBP), offered through the state of Georgia
- Income and other qualifications must be met
- Visit www.peachcare.org for more info
- Not available through payroll deduction



SHBP Medical Wellness Program



Sharecare, your wellness program vendor, provides comprehensive well-being and incentive programs for SHBP members. As you complete wellness activities, you earn incentive points to help you pay for your medical expenses. HDHP members must meet a portion of the deductible before well-being points may be used.

You and your covered spouse are each eligible to receive up to 480 well-being incentive points (960 family total) when you complete the activities between January 1 and December 1. Enrolled members choose to redeem well-being incentive points in the Sharecare Redemption Center for either 1) 480 incentive points to apply towards eligible medical / pharmacy expenses or 2) a \$150 Sharecare Rewards Visa Prepaid Card.

Step 1	Complete the RealAge Test (online health questionnaire)	Earn 120 well-being incentive points
Step 2	Complete a Biometric Screening	Earn 120 well-being incentive points
Step 3	Complete one or a combination of: • Telephonic Coaching Pathway • Online Challenges Pathway	Earn up to 240 well-being incentive points
Note:	You can earn a total of 480 well-being incentive points for yourself and 480 well-being incentive points for your spouse, for a total of 960 well-being incentive points.	

Please refer to the State Health Benefit Plan Decision Guide or access www.bewellshbp.com for additional details. Download the Sharecare App today to complete activities or redeem well-being incentive points.



Dental Coverage

There are two dental plan options available, the Simple Standard Plan and the Simple Premium Plan, administered by 90 Degree Benefits. The Simple Dental plan options are unique and very easy to use and understand. You may visit any dentist, and the benefits are paid based on a schedule. The key features of your dental plan options are:

- All procedures are covered except for cosmetic procedures.
 - Cosmetic procedures include but are not limited to veneers, bleaching/whitening services.
- Orthodontia is excluded on the Standard Plan.
- There are no frequency limits for your services.

Benefit Summaries

Standard Plan
100% of the first \$250
Then 50% of the remaining \$3,000
Calendar Year Maximum: \$1,750
Excludes coverage for orthodontia

Premium Plan
100% of the first \$300
Then 50% of the remaining \$4,400
Calendar Year Maximum: \$2,500
Includes coverage for orthodontia for adults and children

The Importance of Preventive Dental Care

We encourage all employees to obtain regular oral exams and cleanings. Poor oral health can lead to conditions such as heart attacks and strokes. Preventive dental visits can help identify conditions like oral cancer, which is treatable when detected early.

Important Late Entrant Information

As a new employee, now is your opportunity to enroll in the dental plan with no coverage restrictions. If you choose to waive dental coverage at this time but elect it in the future, for example, as a result of a Qualifying Life Event or at Open Enrollment, your benefits will be reduced. Below are the benefits for Late Entrants.

Standard Plan Late Entrant Benefit
50% of the first \$1,500
Calendar Year Maximum: \$750

Premium Plan Late Entrant Benefit
50% of the first \$2,000
Calendar Year Maximum: \$1,000

Claims Administration

Many dentists file the claims with Simple for your convenience. Your provider should be familiar with Simple Dental Plans. However, if your provider is unable to file your dental claims, you may provide an itemized receipt to Simple for processing. Mail to Simple: 2810 Premiere Parkway, Suite 400, Duluth, GA 30097.

Monthly Premiums

Monthly Dental Premiums	Standard Plan	Premium Plan
Employee Only	\$30.16	\$49.90
Employee + 1	\$56.62	\$96.10
Family	\$84.37	\$144.50



Vision

Vision Coverage



Ware County Schools offers the Simple Vision Plan, administered by 90 Degree Benefits. The Simple Vision plan allows you to use any provider, and there are no limits on frequency or services. The plan covers an eye exam, refraction, frames, lenses, and contacts. The plan excludes LASIK vision correction surgery.

Benefit Summary

Vision Plan
100% of the first \$125
Then 50% of the next \$750
Calendar Year Maximum: \$500

The Importance of Preventive Vision Care

We encourage all employees to have an annual eye exam with a doctor of optometry, even if you have clear vision. When vision problems are not addressed in a timely manner, they can lead to larger health complications down the road. Eye exams can detect signs of serious health issues such as diabetes, heart disease, high blood pressure, and cancer. The American Optometric Association encourages children between the ages of 6 months and 5 years to receive an eye exam by a licensed pediatric optometrist to ensure their vision is properly developing in the early stages of life. It's particularly important for individuals over the age of 40 to receive annual eye exams when the risk of vision and other health problems increases.

Claims Administration

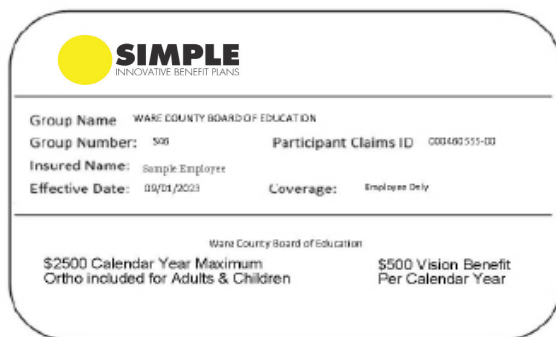
For most vision providers, you will be required to file the claim for reimbursement following your service and/or purchase. Please provide an itemized receipt to Simple for processing. Mail the receipt to Simple: 2810 Premiere Parkway, Suite 400, Duluth, GA 30097.

Monthly Premiums

Monthly Vision Premiums	Standard Plan
Employee Only	\$7.05
Employee + 1	\$12.40
Family	\$17.60

Dental and Vision Plan ID Cards

Following your enrollment, you will receive Dental ID Cards, Vision ID Cards or combined Dental and Vision ID Cards if you elect both plans. Please use these ID Cards when you obtain services from your dental and/or vision providers.



Dental and Vision Member Portal

As a Simple Dental and/or Simple Vision Plan member, you'll receive access to a member portal. As a reminder, the dental and vision plans are administered by 90 Degree Benefits. This means that 90 Degree Benefits manages the plan eligibility and claims. You can review your annual benefits, claims information, plan documents, and covered dependents on the portal, and a convenient mobile app is also available.

Access Instructions Member Portal

Stay Connected On the Go!

Registration

1. Visit your Member Portal at www.90degreebenefits.com
2. In the upper right corner go to Members then Login.
3. In the upper right corner of the Member Portal home screen, click the **Register Now** button.

Register Now

4. Fill out the Registration Form and click Submit. Your ID Number is printed on your Health Insurance ID Card or use your SS#.

Logging In

Once you have registered for the Member Portal, you may use your username and password to log in. Go to Benefits - ID Card.

Account Access

User Name* 

Enter User Name

Password*

Enter Password

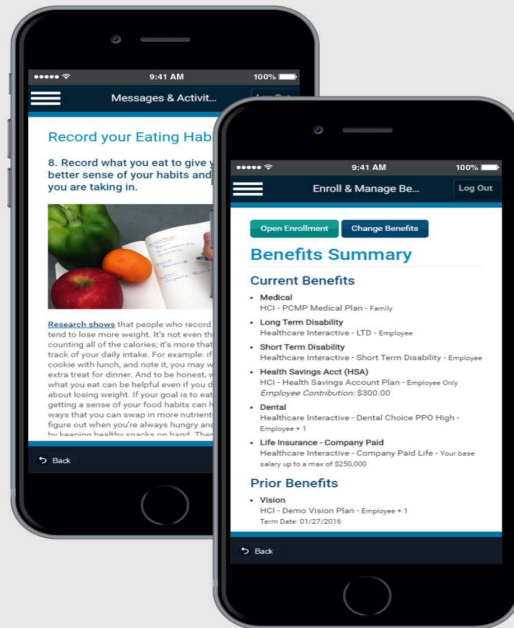
[Forgot password?](#)

Login



hciactive.my90db Mobile App

Use your mobile device to access the same great health plan and wellness features of your Member Portal!



**Log in to your Member Portal at
www.90degreebenefits.com**

Look for the **hciactive.my90db** mobile app in the Apple App Store and Google Play Store.

Flexible Spending Accounts

Flexible Spending Accounts (FSA)



There are two types of Flexible Spending Accounts (FSA's) available: **1) Healthcare FSA** for medical, dental, vision, pharmacy, and other related expenses and **2) Dependent Care FSA** primarily for dependent day care expenses. Consolidated Admin Services (CAS) is the administrator for your FSA plans. An FSA allows you to pay for these expenses with pre-tax dollars, saving you money. Your taxable income is reduced by your annual FSA contributions. Plus, the reimbursements are tax-free.

Healthcare Flexible Spending Account

You can contribute up to \$3,300 during 2025 into a Healthcare FSA (minimum contribution is \$300). Eligible Healthcare FSA expenses include deductibles, copays, coinsurance, prescription drugs, over-the-counter drugs and supplies (no prescription required), dental, and vision expenses.

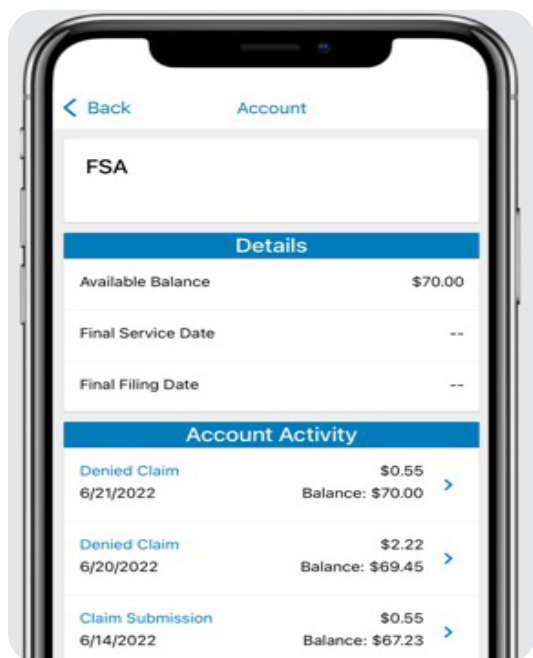
Dependent Care Flexible Spending Account

The Dependent Care FSA enables you to pay for certain dependent care expenses using before-tax dollars. You may contribute up to \$5,000 in a Dependent Care FSA for 2025 (minimum contribution is \$300). Eligible dependent care expenses include, but are not limited to, day care and before and after-school program fees for children up to age 13 and certain adult day care expenses for incapacitated adult dependents.

Secure FSA Member Portal and Mobile App

You'll receive access to a secure member portal to track your balance, view your claims, and submit claims for reimbursement. It's important for FSA members to manage your account using the member portal.

You can also access your FSA account details through your mobile device with the Consolidated Administrative Services app. You can easily access your account details on the app and submit claims and documentation using your phone.



Convenient Debit Card

FSA participants receive a CAS Visa debit card to make it easy to pay for eligible services and products. When you use the card, payments are automatically withdrawn from your account. Most expenses can be validated through the card transaction, but you may need to provide receipts for certain transactions. When the debit card is not accepted by physicians or pharmacies, you are required to pay for the expense and submit a claim for reimbursement.



Use It or Lose It

Before you enroll, you must first decide how much you would like to contribute to your accounts. It is important that you estimate your anticipated eligible expenses for the 2025 plan year at this time.

Claims must be incurred by December 31, 2025 to be eligible for reimbursement for the 2025 plan year. You have up to 90 days following the end of the plan year to submit FSA claims for processing. The IRS requires that any unused money in your account at the end of the plan year is retained by your employer and forfeited by the employee.

Retain Your Receipts

IRS regulations require appropriate documentation to ensure your claims are valid expenses. You will be asked to provide receipts as documentation for most expenses. Retain receipts and provide them promptly upon request.

Plan Year

The FSA plan year for 2025 is January 1 through December 31.

Important Termination and Retirement Information

Please note if you terminate employment or retire, eligible FSA claims must be incurred prior to your benefits-end date, regardless of your FSA balance.

Life Insurance



District-Paid Basic Life Insurance with Accidental Death and Dismemberment (AD&D)

Ware County Schools is pleased to provide district-paid basic life insurance with Accidental Death & Dismemberment (AD&D) in the amount of \$20,000 at no cost to you. This plan will pay a benefit to your beneficiary(ies) upon your passing.

Term Life Insurance with Accidental Death and Dismemberment (AD&D)

Ware County Schools offers term life insurance with Accidental Death & Dismemberment (AD&D) to supplement the Basic Life benefit. Life Insurance pays a benefit to your beneficiary(ies) should you die as a result of an illness or an accident. It pays an additional AD&D benefit in the event of death or loss of limbs, speech, hearing and more caused by a covered accident. You may elect group term life insurance for yourself and your dependents through convenient post-tax payroll deduction. Refer to the Certificate of Coverage for complete details.

Term Life with AD&D Insurance Options	
Employee	Up to the lesser of 5 times annual earnings or \$500,000 in \$10,000 increments
Spouse	Up to \$500,000, not to exceed 100% of the employee amount, in \$5,000 increments
Child(ren)	Up to \$10,000, not to exceed 100% of the employee amount, in \$2,000 increments

Beneficiary Information: Your beneficiary is the person(s) who will receive your life insurance benefits in the event of your death. Your beneficiary can be one person or multiple people, charitable institutions, or your estate. Once named, your beneficiary remains on file until you make a change. If your family situation changes, please review your beneficiary on file and make updates if needed. If you don't name a beneficiary, your life insurance benefits will automatically go to your estate. You are required to designate your beneficiary during your enrollment, but you can change it at any time.

As a new hire, you can elect coverage for yourself, your spouse, and your child(ren) with no health questions. If you waive coverage, all future elections will require health questions. **Now is the time to enroll!**

- Employee Guarantee Issue: Up to \$300,000
- Spouse Guarantee Issue: Up to \$50,000
- Child(ren) Guarantee Issue: Up to \$10,000

Should you elect an amount that exceeds the guarantee issue amounts, an Evidence of Insurability (EOI) will be required. You will not be deducted for the pending coverage amount unless you are approved by the carrier. Employees age 70+ who newly elect coverage have a maximum coverage amount of \$50,000.

Coverage Continuation Upon Employment Separation

The employer-paid basic life insurance benefit includes a conversion option, which would convert your coverage to an individual whole life policy in the event of employment separation. The voluntary term life insurance benefit includes portability in addition to conversion options. If certain conditions apply, you may port your term life insurance to an individual policy. For both conversion and portability, you must remit premiums directly to Unum, and you are required to apply for continued coverage within 30 days of your employment separation.

Employee Term Life with AD&D Monthly Premiums						
Age	\$10,000	\$50,000	\$100,000	\$150,000	\$250,000	\$350,000
25	\$0.68	\$3.40	\$6.80	\$10.20	\$17.00	\$23.80
35	\$1.39	\$6.95	\$13.90	\$20.85	\$34.75	\$48.65
45	\$2.24	\$11.20	\$22.40	\$33.60	\$56.00	\$78.40
55	\$5.79	\$28.95	\$57.90	\$86.85	\$144.75	\$202.65

Spouse Term Life with AD&D Monthly Premiums (based on spouse age)						
Age	\$10,000	\$50,000	\$100,000	\$150,000	\$250,000	\$350,000
25	\$1.39	\$6.95	\$13.90	\$20.85	\$34.75	\$48.65
35	\$1.95	\$9.75	\$19.50	\$29.25	\$48.75	\$68.25
45	\$3.37	\$16.85	\$33.70	\$50.55	\$84.25	\$117.95
55	\$9.75	\$48.75	\$97.50	\$146.25	\$243.75	\$341.25

Child Term Life with AD&D Monthly Premiums					
Age	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
0-26	\$0.44	\$0.88	\$1.31	\$1.75	\$2.19

Whole Life Insurance



Whole Life Insurance

Unum's portable Whole Life insurance addresses varying employee needs for permanent life insurance and peace of mind for a lifetime, since you can keep Whole Life Insurance as long as you want. Once you've bought coverage, your cost won't increase as you age. The benefit amount stays the same as well and doesn't decrease as you get older. That means you get protection during your working years and into retirement. Whole Life Insurance also builds cash value at a guaranteed rate. You can borrow from that cash value, or you can buy a smaller, paid-up policy with no more premiums due.

Living Benefit

You may request an early payout of your policy's death benefit (up to \$150,000 maximum) if you're diagnosed with a terminal illness and are expected to live 12 months or less. It can help cover costs while you're still alive. The payout would reduce the benefit paid upon death.

Why You Should Buy Coverage Now

- It's more affordable when you're younger. Once you've bought coverage, your cost stays the same as long as you keep it.
- The cost is conveniently deducted from your paycheck. If you leave employment, you can keep this coverage and be direct billed.
- Whole life gives you valuable protection in addition to any term life insurance you might have. It is available for spouses and children even if you don't purchase coverage for yourself.

Guarantee Issue Amounts

The Guarantee Issue for employee coverage is \$50,000 and the Guarantee Issue for spouse coverage is \$15,000.

Coverage Options

Employee	You can purchase \$15,000, \$30,000, \$40,000 or \$50,000 of coverage for yourself.
Spouse <i>Ages 17 - 80</i>	You can purchase \$10,000, \$15,000 or \$20,000 of coverage for your spouse.
Children	You can purchase a benefit amount of \$10,000 or \$15,000 of coverage for each child.

Monthly Premium Example - \$30,000

Age 45 Non-Smoker	Whole Life Paid-Up Age 120
Approximate Monthly Premium	\$59.24
Approximate Cash Value at age 65	\$8,393

Monthly Premium Example - \$50,000

Age 45 Non-Smoker	Whole Life Paid-Up Age 120
Approximate Monthly Premium	\$98.67
Approximate Cash Value at age 65	\$13,988

Enrollment Process

Enrollment can be completed on the Unum Whole Life enrollment portal. During your voluntary benefit enrollment, a benefit tile is available that includes a link to your customized enrollment. You will need your name, last four of you SSN, and date of birth to register.

Disability Insurance



Disability coverage provides an income replacement benefit in the event you are unable to work due to an accident or illness. When making a benefit election, it is recommended that you consider how long you would be able to pay your bills without a continuous income should you be unable to work. Short Term Disability provides an income replacement benefit for a short period of time (up to 11 weeks after a 14 day waiting period). If you remain disabled and unable to work upon Short Term Disability exhaustion, Long Term Disability would begin on the 91st day of disability and continue to age 65 should you remain disabled.

Disability Summary of Benefits		
	Short Term Disability	Long Term Disability
Benefit Amount	3 options: 40%, 50%, or 60% of weekly earnings	60% of monthly earnings
Benefit Start Date	15th day after accident or illness begins	91st day after accident or illness begins
Benefit Duration	11 weeks	Social Security Normal Retirement Age
Maximum Benefit	\$2,000 per week	\$5,500 per month

You may elect Short Term Disability and Long Term Disability at this time with no health questions. Your specific benefit options and premiums are available in the benefit enrollment system or by calling the Benefits Service Center.

Short Term Disability Monthly Premiums – \$20,000 Salary			
Age	40% Weekly Benefit: \$153	50% Weekly Benefit: \$192	60% Weekly Benefit: \$230
25	\$10.69	\$13.42	\$16.08
35	\$7.71	\$9.68	\$13.16
45	\$6.55	\$8.22	\$9.84
55	\$7.07	\$8.87	\$10.63
65	\$8.29	\$10.41	\$12.47

Short Term Disability Monthly Premiums – \$40,000 Salary			
Age	40% Weekly Benefit: \$307	50% Weekly Benefit: \$384	60% Weekly Benefit: \$461
25	\$21.46	\$26.84	\$32.22
35	\$15.47	\$19.35	\$23.23
45	\$13.14	\$16.44	\$19.73
55	\$14.18	\$17.74	\$21.30
65	\$16.64	\$20.81	\$24.99

Short Term Disability Monthly Premiums – \$60,000 Salary			
Age	40% Weekly Benefit: \$461	50% Weekly Benefit: \$576	60% Weekly Benefit: \$692
25	\$32.22	\$40.26	\$48.37
35	\$23.23	\$29.03	\$34.88
45	\$19.73	\$24.65	\$29.62
55	\$21.30	\$26.61	\$31.97
65	\$24.99	\$31.22	\$37.51

The premiums listed are sample premiums. Your exact premium amounts based on your salary and age will be available during enrollment.

Long Term Disability	
\$20,000 Salary \$1,000 Monthly Benefit	Monthly Premium
< age 50	\$5.85
Age 50+	\$14.25

\$40,000 Salary \$2,000 Monthly Benefit	
	Monthly Premium
< age 50	\$11.70
Age 50+	\$28.50

\$60,000 Salary \$3,000 Monthly Benefit	
	Monthly Premium
< age 50	\$17.55
Age 50+	\$42.75

Pre-Existing Conditions Exclusion

The Short Term Disability and Long Term Disability plans have a pre-existing conditions exclusion for disabilities that begin in the first 12 months of your coverage. A pre-existing condition is one for which you have received medical treatment, consultation, or services, including prescription drugs, in the 3 months prior to your effective date. Once you have been covered for 12 months, no limitation applies.

Employment Separation

Short Term Disability and Long Term Disability plans are portable for up to 12 months if certain requirements are met.

Employee Assistance Program

Employee Assistance Program (EAP)



The resources
you need to meet
life's challenges



*EmployeeConnect*SM offers professional, confidential services to help you and your loved ones improve your quality of life.



In-person guidance

Some matters are best resolved by meeting with a professional in person. With *EmployeeConnect*SM, you and your family get:

- In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year)
- In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and **25% off** subsequent meetings



Unlimited 24/7 assistance

You and your family can access the following services anytime – online, on the mobile app or with a toll-free call:

- Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning and more
- Legal information and referrals for family law, estate planning, consumer and civil law
- Financial guidance on household budgeting and short- and long-term planning



Online resources

*EmployeeConnect*SM offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit [GuidanceResources.com](https://www.GuidanceResources.com) or download the *GuidanceNow*SM mobile app. You'll find:

- Articles and tutorials
- Videos
- Interactive tools, including financial calculators, budgeting worksheets and more

*EmployeeConnect*SM

EMPLOYEE ASSISTANCE PROGRAM SERVICES

To find out more:

- Visit [GuidanceResources.com](https://www.GuidanceResources.com)
username: LFGSupport password: LFGSupport1
- Download the *GuidanceNow*SM mobile app
- Call 888-628-4824



Critical Illness



Ware County Schools offers a Critical Illness plan insured by Lincoln Financial Group. Critical Illness coverage provides a lump sum benefit in the event of a diagnosis of a covered illness. You may elect coverage for yourself and your spouse, and children are covered at 50% of the employee's benefit amount. The plan includes a health screening benefit for all insureds as well.

Covered Diagnoses and Conditions

Core Plan Benefits	
Heart attack	100%
Arterial / Vascular disease	50%
Mitral or aortic valve disease	50%
Stroke	100%
Major organ failure	100%
End stage renal (kidney) failure	100%
Invasive cancer	100%
Non-invasive cancer (in situ)	25%
Skin cancer (paid once/lifetime)	\$500
Supplemental Conditions	
AIDS	100%
Advanced Alzheimer's disease	100%
Advanced Parkinson's disease	100%
Advanced Lou Gehrig's disease (ALS)	100%
Advanced Multiple Sclerosis	25%
Advanced COPD	100%
Benign brain tumor	100%
Loss of speech, sight, hearing	100%
Accidental Injury Benefits	
Severe traumatic brain injury	100%
Severe burn	100%
Permanent paralysis	100%
Additional Childhood Conditions	
Cerebral palsy	100%
Cleft lip, cleft palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Muscular dystrophy	100%
Spina bifida	100%
Type 1 diabetes	100%

Wellness Benefit Included

The voluntary Critical Illness plan includes a wellness benefit of \$50 per covered member per calendar year. The benefit covers one test per insured per 12 months.

- Annual exams by a physician, including sports physicals
- Immunizations and other health screenings
- Cardiovascular, cholesterol, and diabetes screenings
- Imaging, including chest X-ray, mammography, and more

Benefit Options

Employees: \$10,000, \$15,000, \$20,000, or \$30,000

Spouses: \$5,000, \$7,500, \$10,000, or \$15,000, not to exceed 50% of the employee benefit amount

Children: 50% of employee benefit amount

Enroll now with no health questions required!

Employee & Spouse Monthly Premiums per \$1,000		
Age	Non-Tobacco	Tobacco
0 - 24	\$0.22	\$0.22
25 - 29	\$0.29	\$0.34
30 - 34	\$0.39	\$0.48
35 - 39	\$0.57	\$0.74
40 - 44	\$0.78	\$1.04
45 - 49	\$1.05	\$1.56
50 - 54	\$1.38	\$2.10
55 - 59	\$1.90	\$3.01
60 - 64	\$2.70	\$4.29
65 - 69	\$3.88	\$5.44
70 +	\$5.64	\$7.40

Spouse rates are based on spouse age.

Employee Premium Examples - Non-tobacco		
	\$10,000	\$20,000
Age 25	\$2.90	\$5.80
Age 35	\$5.70	\$11.40
Age 45	\$10.50	\$21.00
Age 55	\$19.00	\$38.00

Spouse Premium Examples - Non-tobacco		
	\$5,000	\$10,000
Age 25	\$1.45	\$2.90
Age 35	\$2.85	\$5.70
Age 45	\$5.25	\$10.50
Age 55	\$9.50	\$19.00

Accident

Accident



Accidents result in unexpected expenses, many of which are for medical care. To help, we offer an accident benefit, insured by Lincoln Financial Group. If you have an unexpected injury that results in medical treatment, the accident plan provides a benefit according to a schedule. The plan includes benefits for many kinds of medical treatment – such as hospital admission, office visits, therapy, and x-rays. The accident plan also pays a benefit depending on the specific type of injury, as well as an Accidental Death and Dismemberment benefit. If your child is injured as a result of an organized sporting activity, the plan pays an additional benefit.

Consider this benefit when completing your medical plan election for 2025. You may want to consider a higher deductible on your health plan if you have the accident benefit to provide financial protection from something unexpected.

Accident Benefits	
Hospital Care Benefits	
Per Admission Benefit	\$1,000 / Intensive Care: \$2,000
Daily Stay Benefit	\$200 / day up to 365 days
Surgery	\$200 – \$1,875
Medical Care Benefits	
Initial doctor visit	\$125
Emergency Room / Urgent care	\$250
Follow-up Physician Treatment	\$140 up to 2 visits
Ambulance	\$425
Physical / Occupational Therapy	\$65 up to 6 visits
Outpatient Surgery	\$450
X-Ray	\$225
Injury-Based Benefits	
Burns	\$100 to \$15,000
Concussions	\$300
Lacerations	\$75 – \$1,500
Dislocations	\$150 – \$3,000
Fractures	\$200 – \$3,250
Accidental Death & Dismemberment (AD&D)	
Employee	\$50,000
Spouse	\$25,000
Child(ren)	\$12,500
Child Sports Injury Benefit	
Covers accidents as a result of an organized sporting activity	Pays an additional 25% benefit

Accident Monthly Premiums	
Employee	\$10.18
Employee + Spouse	\$16.53
Employee + Child(ren)	\$17.74
Family	\$24.02

This is an abbreviated description of the accident plan benefits. Please refer to the complete Benefit Summary for details.

Sick Leave

Full-time benefits eligible employees earn sick leave at a rate of 1.25 days for every calendar month worked. Any unused sick leave can be carried over from one fiscal year to the next, up to a maximum of 45 days. With prior approval, up to three days of accumulated sick leave can be utilized for personal reasons. However, it's important to note that personal and professional leave may not be granted on system critical days.

Sick Leave Bank

The Ware County School District has a sick leave bank for members to utilize once their accumulated sick leave has been exhausted. Any full-time employee of the district who is entitled to sick leave may become a member of the sick leave bank by donating one day of the employee's accumulated sick leave. Sick Leave Bank enrollment is held during the district's annual open enrollment period. New employees of the district are eligible to participate in the Sick Leave Bank after their second year of employment.

Georgia Paid Parental Leave

Full time eligible employees can take advantage of Georgia Paid Parental Leave, which allows up to 240 hours of paid parental leave within a year of the birth of their child or within a year after adoption or taking in a minor through foster care.

Employees eligible for Georgia Paid Parental Leave can take up to 240 hours within a rolling 12-month period, regardless of the number of qualifying life events. This leave doesn't deduct from accrued leave and runs concurrently with federal laws like FMLA. Leave can be taken as needed in increments as small as two hours.

Eligibility criteria include full-time status in the district, participation in TRS or PSERS, six months of continuous employment for salaried employees, and 700 hours worked in the six months preceding the requested leave for hourly employees. Qualifying events include the birth of a child or the placement of a minor child for adoption or foster care.

For additional information, contact Human Resources using the contact information on page 21.



Retirement

Retirement

The Ware County Schools retirement program is comprised of either the Teachers Retirement System (TRS) or the Public School Employees Retirement System (PSERS), in addition to supplemental 457(b) and 403(b) plans.



Teachers Retirement System (TRS)

The following personnel are required to participate in TRS, a state retirement plan: certified teacher, administrator, clerical staff, paraprofessional, lead custodian, supervisor, and school nutrition manager. Your TRS account is funded by you and the district. Employees contribute 6% of earnings and the district contributes 21.91% of earnings to the account (effective July 1, 2025). Employees are vested after 10 years of service.



Public School Employees Retirement System (PSERS)

The following personnel are required to participate in PSERS, a state retirement plan: school nutrition, transportation, maintenance, and custodial staff. The employee contribution for employees hired before July 1, 2012 is \$4 per month for 9 months (\$36 per year). For employees hired on or after July 1, 2012, it is \$10 per month for 9 months (\$90 per year). Your retirement benefit will be \$17.00 per month multiplied by your number of years of service. Employees are vested after 10 years of service.

Supplemental Retirement Plans

Ware County Schools offers a variety of voluntary retirement plans to supplement the mandatory state-sponsored TRS and PSERS plans. We encourage all employees to consider participating in a voluntary retirement plan to help adequately financially prepare for retirement. To learn more and/or open an account, please contact one of our recommended retirement plan advisors. The contact information is available on page 20.

Retirement Plan Administrator

The 403(b) and 457(b) plans are administered by U.S. Omni & TSACG Compliance Services (<https://www.tsacg.com>). This organization assists with certain retirement plan actions such as loans and surrenders. However, for ongoing service items during the year, please work with your specific retirement plan advisor.

State Health Benefit Plan (SHBP) Retirement Note

In order to continue your SHBP coverage as a retiree, you and any dependents you wish to cover must be enrolled in the plan at the time you retire. If you are not enrolled in SHBP and wish to carry coverage as a retiree, you will need to enroll during Open Enrollment the year prior to your retirement. Please refer to the Retiree Decision Guide for additional information regarding your SHBP coverage and retiree options. More information is available here: <https://shbp.georgia.gov/>.



Important Contact Information

Medical

Anthem

(855) 641-4862
www.anthem.com/shbp

United Healthcare

(888) 364-6352
www.welcometouhc.com/shbp

Sharecare

(888) 616-6411
www.bewellshbp.com

CVS Caremark

(844) 345-3241
<http://info.caremark.com/shbp>

SHBP Eligibility

(800) 610-1863
www.dch.georgia.gov/shbp
www.myshbpga.adp.com

TRICARE Supplement

(866) 637-9911
https://info.selmanco.com/ga_shbp

Dental

Simple Dental

administered by 90 Degree Benefits
(800) 270-4158
www.90degreebenefits.com

Vision

Simple Dental

administered by 90 Degree Benefits
(800) 270-4158
www.90degreebenefits.com

Flexible Spending Accounts

Consolidated Admin Services (CAS)

(877) 941-5956
www.consolidatedadmin.com

Life Insurance

Lincoln Financial

(800) 423-2765
www.lincolffinancial.com

Whole Life Insurance

Unum

(800) 635-5597
www.unum.com

Short and Long Term Disability

Lincoln Financial

(800) 423-2765
www.lincolffinancial.com

Critical Illness

Lincoln Financial

(800) 423-2765
www.lincolffinancial.com

Accident

Lincoln Financial

(800) 423-2765
www.lincolffinancial.com

Employee Assistance Program

Lincoln Financial

Guidance Resources
(888) 628-4824
www.guidanceresources.com
Username: LFGSupport
Password: LFGSupport1

Ware County Schools Benefits Service Center

(844) 703-1852
Monday - Thursday 8am - 6pm
Friday 8am - 5pm
benefits@warecountyschoolsbenefits.com

Ware County Schools Payroll and Benefits Office

Eugenia Dixon

Payroll & Benefits Specialist
(912) 283-8656 x1115
eugenia.dixon@ware.k12.ga.us

Alicia Harkleroad

Payroll & Benefits Manager
(912) 283-8656 x1116
alicia.harkleroad@ware.k12.ga.us

Retirement Plans

- **Teachers Retirement System of Georgia (TRS)**
www.trsga.com • (800) 352-0650
- **Public School Employees' Retirement System of Georgia (PSERS)**
www.ers.ga.gov • (800) 805-4609

Supplemental Retirement

- **Aspire - 403b/Roth 403b**
Perry Swanson • (912) 381-2458,
bpswansonii@gmail.com
Client Support Services: (813) 874-0671
- **Orion (Voya) - 403b/Roth 403b/457**
Steve Schramm • (229) 896-3436
sschramm@youronesourcesolution.com
- **Corebridge Financial - 403b/Roth 403b/457**
Heather Bennett • (470) 562-3007
heather.bennett@corebridgefinancial.com
- **ValuTeachers - 403b/Roth 403b/457**
Stephanie Dubberly • (540) 376-1700
sdubberly@valuteachers.com
- **Horace Mann - 403b/Roth 403b/457**
Lawson Swan • (229) 256-1583
lawson.swan@horacemann.com



This guide is a general summary of your benefit options. For specific details, refer to each plan's Certificate or Summary Plan Description (SPD). SPDs for your health insurance can be found on the State Health Benefit Plan (SHBP) website at www.myshbpga.adp.com. All other plan documents can be found at www.warecountyschoolsbenefits.com. Every effort has been made to ensure that this document accurately represents the benefits being offered. However, if there are any discrepancies between the terms in this document and the terms of the plan documents, the plan documents will prevail.