



Coverage Continuation Options at Separation

This document outlines your coverage continuation options as a Ware County Schools employee. Specific policy provisions and rules apply for continuation, but this is a general guideline for you. **Important: To continue coverage, you must take action, including completing elections and premium payments by the deadlines for each benefit plan below.**



SHBP Medical

You may continue your health insurance coverage for up to 18 months through the Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA election packets are mailed to your home by the administrator about 7 to 10 days following your SHBP coverage end date. Please watch closely for this document, as it will contain important coverage options and payment information. Access <https://shbp.georgia.gov/cobra-0> for COBRA health insurance information and premiums.



Simple Dental & Vision

Your dental and vision benefits are COBRA-eligible benefits, and you may elect to continue these coverages for up to 18 months. You will receive a COBRA election letter from Consolidated Admin Services, the COBRA Administrator, following your employment separation. This will be mailed directly to your home address on file. Please respond by the deadline if you wish to continue dental and/or vision coverage. Consolidated Admin Services may be reached at info@consolidatedadmin.com or (877) 941-5956.



Healthcare Flexible Spending Account (FSA)

The Healthcare Flexible Spending Account (FSA) is COBRA-eligible. You can continue it through the calendar year of termination by maintaining contributions. A COBRA election letter will be mailed to your address on file upon termination. Consolidated Admin Services may be reached at info@consolidatedadmin.com or (877) 941-5956.



Lincoln Financial Term Life Insurance with AD&D

You can continue your basic and voluntary term life insurance (if applicable) through portability or conversion if certain conditions are met, both of which transition your coverage to an individual policy with direct premium billing.

- **Portability:** Amends your coverage to an individual term life policy. You cannot port coverage for anyone who has an injury or sickness which has a material effect on life expectancy. Your rate is based on your age at the time your coverage ends or is reduced. Coverage continues until Social Security Normal Retirement Age as long as premiums continue to be remitted.
- **Conversion:** Amends your coverage to an individual whole life insurance policy. Conversion rates have higher rates than active or ported coverage. When your group coverage terminates, you can apply for any amount of life insurance up to, but not exceeding the amount you had under your group plan.

You must apply and remit premiums within 31 days of your separation date to continue coverage. Your group coverage end date is the end of the month following the month of your separation date. For details, contact Lincoln Financial at (800) 423-2765.



Lincoln Financial Disability

Your disability plan under Lincoln will end on the last day of the month following the month of your separation date from employment with Ware County Schools. Short-Term Disability and Long-Term Disability are portable for up to 12 months if certain requirements are met. Contact Lincoln Financial at (800) 423-2765.



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Lincoln Financial Critical Illness, Accident & Hospital Indemnity

You may continue this coverage upon employment separation by setting up direct premium payments. The premium is based on the portability rates in effect on the date you apply for coverage. You must elect portability and remit the first premium payment within 31 days of your active employee coverage end date. Contact Lincoln Financial at (800) 423-2765 or visit www.lincolnfinancial.com for more information.



Teacher's Retirement System (TRS)

If you have completed 10 years of creditable service, you have a vested right to a monthly retirement benefit under TRS at age 60.

For those who haven't vested in TRS, your account will remain active for a maximum of 4 years without requiring any member contributions. During this time, your account will also accrue interest. You have the option to either withdraw your funds or leave them in your TRS account. There are no penalty fees, and your funds will remain intact if you choose to leave them in your TRS account.

For more comprehensive information about retirement benefits, please refer to the following resources:

- Visit <https://www.trsga.com>
- Contact (404) 352-6500



Public School Employee Retirement System (PSERS)

If you have completed 10 years of creditable service under PSERS, you have a vested right to a monthly retirement benefit at age 65. If you're not vested in PSERS, you're able to leave your funds in your PSERS account or apply for a refund of contributions.

For more information concerning your PSERS retirement benefits, please refer to the following resources:

- Visit <https://www.ers.ga.gov>
- Contact (404) 350-6300



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