

Coverage Continuation Options Upon 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.**

State Health Benefit Plan (SHBP) Health Insurance

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 a COBRA-eligible benefit. You have the option to continue the FSA and retain access to your remaining account balance through the remainder of the calendar year following your separation. Should you elect continuation of FSA coverage, continuation of account contributions is required. You will receive a COBRA election letter from Consolidated Admin Services. Questions? Contact (877)941-5956 or email info@consolidatedadmin.com.

Lincoln Financial Term Life Insurance with AD&D

If certain requirements are met, you may continue your basic life and voluntary term life insurance (if applicable) through portability or conversion. Both portability and conversion amend your coverage to an individual policy with direct premium billing, but there are differences between the two options and special policy rules apply.

What is portability? *Portability means amending 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.*

What is conversion? *Conversion means amending 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 complete an application and apply for these options within **31 days** of your coverage end date resulting from your separation. Your group coverage end date is the end of the month following the month of your separation date. To obtain an application, please 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

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.lincolffinancial.com for more information.

Lincoln Financial Accident

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.lincolffinancial.com for more information.

Teachers 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**



If you have questions or would like additional details regarding coverage continuation options, please contact the Ware County Schools Benefit Service Center at **(844) 703-1852** or via email at benefits@warecountyschoolsbenefits.com.