

2026 Employee Benefits Open Enrollment Guide



**Monday, October 20 through
Friday, November 7, 2025**

**benefits
service center**



To enroll, access www.warecountyschoolsbenefits.com or call the
Ware County Schools Benefits Service Center at (844) 703-1852.

INTRODUCTION

Benefits Service Center

Ware County Schools is pleased to partner with the Benefits Service Center as an extension of your Payroll and Benefits Department.

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.

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

For 2026 State Health Benefit Plan (SHBP) coverage, an active election is not required. However, we encourage all employees to complete an active election for your 2026 medical coverage and retain the SHBP Confirmation Statement for your records.

Although an election for your 2026 voluntary benefits is not required, you're strongly encouraged to complete an active enrollment election. This will provide the opportunity for you to review your existing benefits, dependent information, and life insurance beneficiary information and make changes. **If you take no action, your existing benefits will be continued to next year with the exception of the Flexible Spending Account (FSA) plan for which an active election is required every year.**



What's Changing for 2026...

MEDICAL BENEFITS

- The medical plan premiums will have an increase of approximately 10%.
- To help medical plan members save more by using Tier 1/Generic prescriptions, the Tier 1 copays will be reduced and the copays for Tiers 2 and 3 will have a slight increase for the HMO and HRA plans.

VOLUNTARY BENEFITS

- The 2026 Dependent Care Flexible Spending Account (FSA) maximum contribution will be \$7,500. As a reminder, this account is primarily used for child day care expenses.
- The 2026 Healthcare Flexible Spending Account (FSA) maximum contribution will be \$3,400.
- A new hospital indemnity benefit will be offered, providing financial protection in the event of an expected or unexpected hospital stay.

Enrollment Sessions

Benefits Service Center representatives will be available at the dates / times below.

Wednesday, October 29, 2025

- **Transportation Department**
1870 W. Wacona Drive
Presentation: 8:30 a.m. - 9:00 a.m.
Enrollment Session: 9:00 a.m. - 2:00 p.m.
- **Board of Education**
1301 Bailey St., Room 202
Enrollment: 2:30 p.m. - 5:30 p.m.

Thursday, October 30, 2025

- **Board of Education**
1301 Bailey St., Room 202
Enrollment: 8:00 a.m. - 5:00 p.m.

How to Enroll

Voluntary Benefits

Enrollment Online

Step 1: Visit www.warecountyschoolsbenefits.com and click “Enroll Now”.

Step 2: Click on “Get Started Now.” You will be prompted to enter your email address, the last four digits of your Social Security Number, and date of birth. The system will identify you by these credentials and allow you to create a password. If you have already created an account, click “Login” and enter your credentials to get started.

Step 3: Once you have created your password, you will be able to complete your enrollment. You can complete your benefit elections by clicking “Begin Enrollment” and following the prompts.

Enrollment by Phone

Call the Ware County Schools Benefits Service Center at **(844) 703-1852** to complete your voluntary benefits enrollment by phone. The Benefits Specialist will confirm your personal information, review your plan options, and confirm your elections for 2026.

Following your online or telephonic enrollment, you will receive a Confirmation Statement to your email address on file.

State Health Benefit Plan (SHBP) - ADP Portal

1. Access <https://myshbpga.adp.com/shbp> to review your health coverage elections. Your Registration Code is “SHBP-GA” for new users. you may also enroll by phone by calling **(800) 610-1863**.
2. If you are covering a new 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.

How to Reset Your SHBP Password

- **Step 1:** Go to www.myshbpga.adp.com and click “Need help signing in?”.
- **Step 2:** Enter the requested demographic information.
- **Step 3:** Follow the instructions to answer security questions. Please contact SHBP if you are unable to answer the questions.
- **Step 4:** Create a new password and click “Continue.”

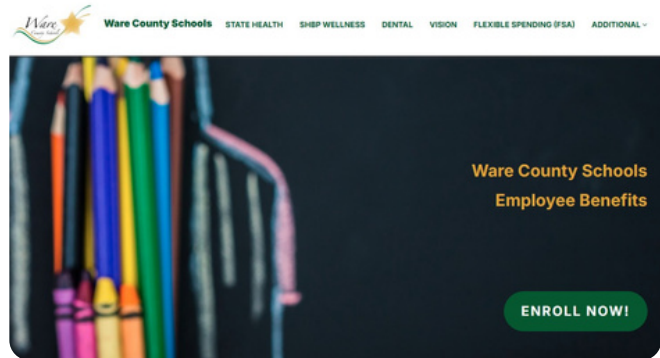
Important Enrollment Information

Open Enrollment is from **Monday, October 20 through Friday, November 7, 2025**. You are encouraged to complete an active enrollment election for your benefits for 2026. Your current elections will continue to 2026 if you do not complete an election, with the exception of the FSA plan, for which an active election is required each year. The first deductions for 2026 are taken in December 2025 for coverage, which is effective January 1, 2026.

Benefits Resources

Benefits Website

Access plan documents, benefit summaries, forms, premium information, benefits presentations and guides, links to insurance company and vendor websites (including SHBP), and more.
www.warecountyschoolsbenefits.com.



Benefits Service Center

Contact the Ware County Schools Benefits Service Center for benefits questions, claims inquiries, and general SHBP inquiries. The Benefits Service Center can also assist you with your voluntary benefits enrollment.



**benefits
service center**

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 complete details.

SHBP Employer Contribution

The district funds a significant portion of your 2026 health insurance premiums: **\$1,885 per month / \$22,620 per year**. This financial contribution allows you to receive quality medical plan coverage at a competitive cost.

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 the medical plan options.
- 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 retail at participating in-network pharmacies.
- Certain drug costs are waived if SHBP is primary and you actively participate in the Coronary Artery Disease (CAD), Diabetes, Asthma Disease Management Programs and/or Medication for Addiction Treatment Programs

Online Resources

Below are the plan websites and links to locate participating network providers.

Anthem

www.anthem.com/shbp

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

United Healthcare

www.whyuhc.com/shbp

Select "Search for network providers" in the Health plans drop down. Then select your plan and follow search instructions.

Telemedicine Virtual Visits

The medical plans include a telemedicine benefit that allows you to speak to a participating doctor from home or work through your mobile device, tablet, or computer. You must use participating telemedicine providers for coverage to apply. HMO members pay a copay and HRA members pay coinsurance for virtual visits. High Deductible Health Plan members can access this benefit subject to the health plan deductible. 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 new 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 & UHC	UHC	
	Gold		Silver		Bronze		HMO	HDHP	
	In	Out	In	Out	In	Out	In-Network Only	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
Medical Out-of-Pocket									
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	Coins after ded		Coins after ded		Coins after ded		\$200 copay	Coins after ded	
Urgent Care	Coins after ded		Coins after ded		Coins after ded		\$35 copay	Coins after ded	
PCP Visit	Coins after ded		Coins after ded		Coins after ded		\$35 copay	Coins after ded	
Specialist Visit	Coins after ded		Coins after ded		Coins after ded		\$45 copay	Coins after ded	
Preventive Care	100%	None	100%	None	100%	None	100%	100%	None
Retail Pharmacy									
Tier 1	15%, Min \$5, Max \$10		15%, Min \$5, Max \$10		15%, Min \$5, Max \$10		\$5 copay	Coinsurance after deductible	
Tier 2	25%, Min \$55, Max \$85		25%, Min \$55, Max \$85		25%, Min \$55, Max \$85		\$55 copay	Coinsurance after deductible	
Tier 3	25%, Min \$85, Max \$130		25%, Min \$85, Max \$130		25%, Min \$85, Max \$130		\$95 copay	Coinsurance after deductible	
Mail Order Pharmacy									
Tier 1	15%, Min \$12.50, Max \$25		15%, Min \$12.50, Max \$25		15%, Min \$12.50, Max \$25		\$12.50 copay	Coinsurance after deductible	
Tier 2	25%, Min \$137.50, Max \$212.50		25%, Min \$137.50, Max \$212.50		25%, Min \$137.50, Max \$212.50		\$137.50 copay	Coinsurance after deductible	
Tier 3	25%, Min \$212.50, Max \$325		25%, Min \$212.50, Max \$325		25%, Min \$212.50, Max \$325		\$237.50 copay	Coinsurance after deductible	

Monthly Premiums	Anthem HRA			Anthem	UHC	UHC
	Gold HRA	Silver HRA	Bronze HRA	HMO	HMO	HDHP
You	\$213.71	\$146.11	\$92.12	\$177.21	\$217.19	\$81.11
You + Child(ren)	\$390.68	\$275.76	\$183.97	\$328.63	\$396.59	\$165.26
You + Spouse	\$531.82	\$389.86	\$276.48	\$455.17	\$539.13	\$253.36
You + Family	\$708.79	\$519.51	\$368.33	\$606.59	\$718.53	\$337.51

2026 Plan Update: Tier 1/Generic copays for the HMO and HRA plans have a reduction, and Tiers 2 and 3 copays have a slight increase, saving you more money when using Tier 1/Generic medications.



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, up to a family total of 960 points per year. You may complete activities between January 1 and November 30 for 2026. Enrolled members may 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	Earn 120 in well-being incentive points
Step 2	Complete a biometric screening	Earn 120 in well-being incentive points
Step 3	Complete one of or a combination of: • Telephonic Coaching Pathway • Online Challenges Pathway	Earn up to 240 in well-being incentive points
Note:	You may 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.

Other Medical Plan Options

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

You	\$60.50
You + Spouse / Child(ren)	\$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 information
- Not available through payroll deduction



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 as follows:

- All procedures are covered except for cosmetic procedures.
 - Cosmetic procedures include but are not limited to veneers, bleaching/whitening services.
- Orthodontia services are included on the Premium 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

Important Late Entrant Information

If you are newly electing dental coverage at this time, your benefits will be reduced.

Below are the benefits for Late Entrants, which apply for the first 12 months of coverage.

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/90 Degree Benefits for your convenience. However, if your provider is unable to file your dental claims, you may provide an itemized receipt to 90 Degree Benefits for processing. 90 Degree Benefits: 1325 Barksdale Blvd., Suite 300, Bossier City, LA 71111.

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

New ID Cards

All dental plan members will receive new ID Cards for 2026. Please use the new ID Cards when you obtain services from your dental care providers.



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/90 Degree Benefits for processing. Mail the receipt to Simple/90 Degree Benefits: 1325 Barksdale Blvd., Suite 300, Bossier City, LA 71111.

Monthly Premiums

Coverage Level	Monthly Vision Premiums
Employee Only	\$7.05
Employee + 1	\$12.40
Family	\$17.70

New ID Cards

All vision plan enrollees will receive new ID Cards for 2026. Please use the new ID Cards when you obtain services from your vision care 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

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

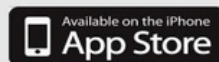
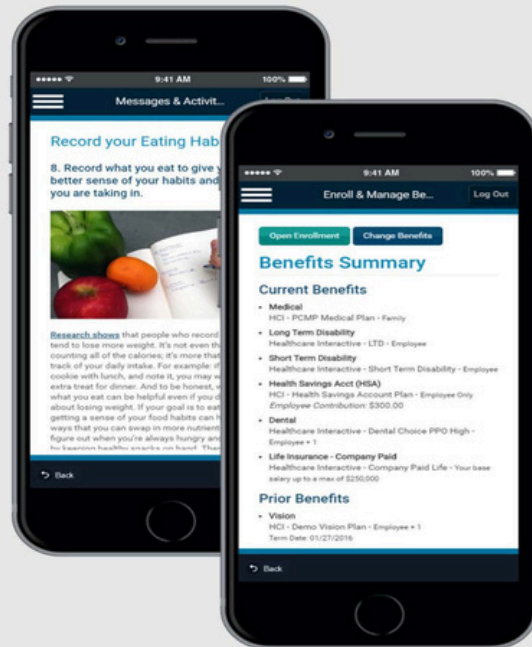
[Forgot password?](#)

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 (FSA)



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 \$3,400** during 2026 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.

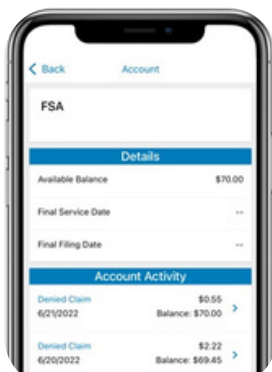
Dependent Care Flexible Spending Account

The Dependent Care FSA enables you to pay for certain dependent care expenses using before-tax dollars. Single individuals and married couples filing jointly may contribute **up to \$7,500** in a Dependent Care FSA for 2026. For married individuals filing separate tax returns, the **limit is \$3,750**. The 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

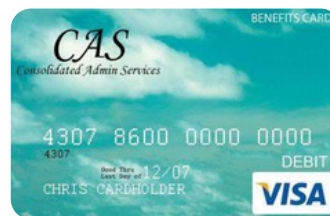
You'll receive access to a secure member portal to track your balance, view claims, and submit claims for reimbursement. It's important for FSA members to manage your account using the member portal.

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. You can also use your mobile wallet for secure payments from your FSA.



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.



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.

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 2026 plan year at this time.

Claims must be incurred by **December 31, 2026** to be eligible for reimbursement for the 2026 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.

2026 Plan Year

The FSA plan year for 2026 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.

TERM LIFE INSURANCE WITH AD&D

Employer-Paid Life Insurance with AD&D



Ware County Schools provides employer-paid life insurance with Accidental Death & Dismemberment (AD&D) for eligible employees in the amount of \$20,000 at no cost to you. During your enrollment, you will be required to review and confirm your life insurance beneficiary information.

Voluntary Term Life Insurance with AD&D

Ware County Schools offers term life insurance with Accidental Death & Dismemberment (AD&D) to supplement the employer-paid life insurance coverage. Voluntary Term 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 as noted below.

Voluntary Term Life with AD&D Insurance Options

Employee	Up to the lesser of 5 times annual earnings or \$500,000 in \$10,000 increments Employees age 70+ have a maximum coverage limit of \$50,000.
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. 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 go to your estate. You are required to designate your beneficiary during your enrollment, but you can change it at any time.

Open Enrollment Opportunity

You may increase coverage by 2 increments at this time with no health questions if you have not been previously declined based on medical underwriting.

Employee coverage: Increase up to \$20,000 not to exceed \$300,000 without health questions

Spouse coverage: Increase up to \$10,000 not to exceed \$50,000 without health questions

Child coverage: No health questions apply

Should you elect an amount that exceeds the above 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.

Portability of Coverage

If you separate employment, you may port your voluntary life insurance coverage and remit premiums directly to Lincoln Financial if certain conditions apply. It is important that you apply for portability 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
65	\$14.14	\$70.70	\$141.40	\$212.10	\$353.50	\$494.90

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
65	\$30.22	\$151.10	\$302.20	\$453.30	\$755.50	\$1,057.70

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



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.

Claims Administration

- 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.

New Elections and Coverage Increases

Health questions apply if you are newly enrolling in whole life coverage at this time.

For currently enrolled employees, you may increase your coverage up to a total maximum coverage amount of \$50,000 with no health questions at this time.

Coverage Options

Employee	\$15,000, \$30,000, \$40,000 or \$50,000
Spouse (Ages 17-80)	\$10,000, \$15,000 or \$20,000
Children	\$10,000 or \$15,000 per child



Monthly Premiums

Age 45 Non-Smoker - \$30,000	Whole Life Paid-Up Age 70
Approximate Monthly Premium	\$59.24
Approximate Cash Value at age 65	\$8,393

Age 45 Smoker - \$50,000	Whole Life Paid-Up Age 70
Approximate Monthly Premium	\$98.67
Approximate Cash Value at age 65	\$13,988

Disability Insurance



Disability coverage provides an income replacement benefit in the event you are unable to work due to an accident or illness. When reviewing your benefit options, 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

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

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

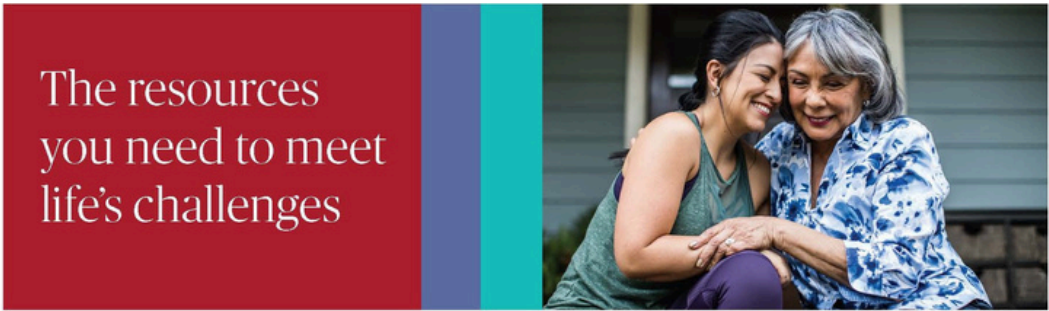
Pre-Existing Conditions Exclusion

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 (EAP)



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

 In-person guidance	 Unlimited 24/7 assistance	 Online resources
Some matters are best resolved by meeting with a professional in person. With EmployeeConnectSM, 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	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	EmployeeConnectSM 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 or download the GuidanceNowSM mobile app. You'll find: ▪ Articles and tutorials ▪ Videos ▪ Interactive tools, including financial calculators, budgeting worksheets and more

EmployeeConnectSM
EMPLOYEE ASSISTANCE PROGRAM SERVICES
Confidential help 24 hours a day, seven days a week for employees and their family members. Get help with:

- Family
- Parenting
- Addictions

- Emotional
- Legal
- Financial

- Relationships
- Stress

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; Cleft lip, cleft palate; Cystic fibrosis; Down syndrome; Muscular dystrophy; Spina bifida; 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 Rates 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		
Age	\$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		
Age	\$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



Accidents result in unexpected expenses, and often necessary 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 2026. 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.

Hospital Care Benefits Per Admission Daily Stay Benefit Surgery	\$1,000 Intensive Care: \$2,000 \$200 / day up to 365 days \$200 - \$1,875
Medical Care Benefits Initial doctor visit Emergency Room Urgent care Follow-up Physician Treatment Ambulance Physical / Occupational Therapy Outpatient Surgery X-ray	\$125 \$250 \$140 up to 2 visits \$425 \$65 up to 6 visits \$450 \$225
Injury-Based Benefits Burns Concussions Lacerations Dislocations Fractures	\$100 to \$15,000 \$300 \$75 - \$1,500 \$150 - \$3,000 \$200 - \$3,250
Accidental Death & Dismemberment (AD&D) Employee Spouse Child(ren)	\$50,000 \$25,000 \$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.

Hospital Indemnity



Ware County Schools is pleased to offer a new Hospital Indemnity plan that pays a confinement benefit plus daily hospital stay benefits for sickness and injuries. This indemnity policy pays the benefits directly to you according to the benefits schedule, and the funds can be used for any purpose. Please refer to the Summary of Benefits or certificate of coverage for complete details.

The new Hospital Indemnity plan covers planned or scheduled hospitalizations in addition to unexpected hospital stays. There are no pre-existing limitations with this plan, and pregnancy is covered like any other condition with no restrictions.

Schedule of Benefits	
Hospital Admission Benefit	\$1,000, up to 2 days per year
ICU Admission Benefit	\$2,000, 1 day per year
Hospital Confinement Benefit	\$100/day, up to 30 days per year
ICU Confinement Benefit	\$200/day, up to 30 days per year
Newborn Care	\$200, 1 day per calendar year

Hospital Indemnity Monthly Premiums	
Employee	\$17.60
Employee + Spouse	\$37.62
Employee + Child(ren)	\$27.10
Family	\$49.15

The above is a benefits overview. Please refer to the Summary of Benefits and certificate for complete details.

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy is a fixed indemnity policy and is not substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Wellness Benefit Included

The Hospital Indemnity plan includes a wellness benefit of \$50 per covered member per calendar year. The benefit covers one test per insured once per calendar year. Annual exams including sports physicals, immunizations, cardiovascular, cholesterol, and diabetes screenings, chest X-rays, mammograms, and more are covered screenings and eligible for the wellness benefit.

Portability Upon Employment Separation

If desired, you may retain this policy upon employment termination by remitting premiums directly to Lincoln Financial.



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. 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 18.

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/>.



Medical

Anthem

(855) 641-4862

www.anthem.com/shbp

UnitedHealthcare

(888) 364-6352

www.whyuhc.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 Plan

(866) 637-9911

<https://shbp.georgia.gov/tricare-supplement-plan>

Peachcare

www.peachcare.org

Dental

Simple Dental

administered by 90 Degree Benefits

(800) 270-4158

www.90degreebenefits.com

Vision

Simple Vision

administered by 90 Degree Benefits

(800) 270-4158

www.90degreebenefits.com

Flexible Spending Accounts

Consolidated Admin Services (CAS)

(877) 941-5956

www.consolidatedadmin.com

Term Life Insurance

Lincoln Financial

(800) 423-2765

www.lincolfinancial.com

Whole Life Insurance

Unum

(800) 635-5597

www.unum.com

Short & Long Term Disability

Lincoln Financial

(800) 423-2765

www.lincolfinancial.com

Critical Illness, Accident, & Hospital Indemnity

Lincoln Financial

(800) 423-2765

www.lincolfinancial.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

Employee Assistance Program (EAP)

Lincoln Financial Guidance Resources

(888) 628-4824

www.guidanceresources.com

Username: LFGSupport

Password: LFGSupport1

Retirement Plans

- Teachers Retirement (TRS)

- www.trsga.com • (800) 352-0650

- PSERS

- www.ers.ga.gov • (800) 805-4609

Supplemental Retirement

Orion (Voya) - 403b/Roth 403b/457

Steve Schramm | (229) 896-3436

s.schramm@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

Ware County Schools Benefits Service Center

(844) 703-1852

Mon-Thurs 8am-6pm, Fri 8am-5pm

benefits@warecountyschoolsbenefits.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.