



2027


**benefits
service center**

EMPLOYEE BENEFITS ENROLLMENT GUIDE

Benefits for the 2027 Plan Year

For information and enrollment, visit www.warecountyschoolsbenefits.com
or call the Ware County Schools Benefits Service Center at (844) 703-1852.



INTRODUCTION

Introduction

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.

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.

Your employee elections during enrollment are valid for the entire 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).

Your Benefits Resources

Benefits Service Center

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

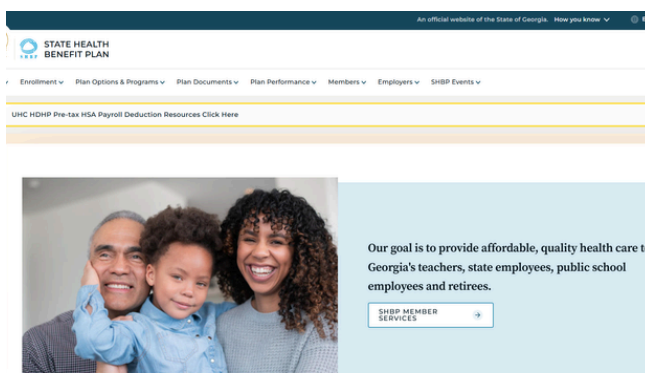


Ware County Schools Employee Benefits Website

Access complete benefit plan information and documents, as well as links to vendor websites and contact information at <https://www.warecountyschoolsbenefits.com>. You may also message the Benefits Service Center for help.

State Health Benefit Plan (SHBP) Website

Access the SHBP Decision Guide, premium information, wellness program details, links to the SHBP ADP enrollment portal and vendor websites, and more at <https://shbp.georgia.gov>. Or, call (800) 610-1863.



How to Enroll

Voluntary Benefits

Enrollment Online

Step 1: Visit Ware County Schools Benefits at <https://www.warecountyschoolsbenefits.com> and click “Enroll Now.”

Step 2: If you have previously accessed the system, click on “Login” to begin. You will be prompted to enter the email address on file for you and your password. If you cannot remember your password, click on “Forgot your password?” to reset it.

If you have not yet created an account, click on “Click Here to Begin” then “Get Started Now.” You will be prompted to enter your email address, 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.

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.

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 new dependents, 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 <https://myshbpga.adp.com/shbp> and click “Need help signing in?”
- **Step 2:** Enter the requested demographic information.
- **Step 3:** Follow the instructions to verify identity.
- **Step 4:** Reset password or access the system using the security code received.

Eligibility

New Hires: Ware County Schools employees are eligible for benefits on the first of the month following 30 days of employment and have 30 days to enroll from the date of hire. No enrollment changes to your benefits are allowed during the plan year unless you experience a Qualifying Life Event.

Open Enrollment information will be available in mid-October through early November of each year.

Qualifying Life Events: You are required to notify SHBP and the Benefits Service Center within 31 days of a Qualifying Life Event (QLE) resulting in a change in covered dependents. No enrollment changes are allowed to your benefits during the plan year, except in the case of a Qualifying Life Event. Qualifying Life Events include, but are not limited to, the following:

- Marriage or divorce | Birth or adoption of a child
- Gain or loss of other coverage
- Medicare entitlement
- A change in your spouse’s employment that affects benefits

If you have a Qualifying Life Event, please contact the Benefits Service Center to complete your new elections and update your life insurance beneficiary. You must also provide the necessary documentation to SHBP and/or the Benefits Service Center within 31 days of the change event. If you do not do so, you must wait until the next open enrollment to make any benefit plan changes.

Understanding Retirement and 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>

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 <https://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 <https://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-2s 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 W-2's (this is a link to view your payroll information, commonly called ESS)

Click on the Pay Statements W-2'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 & W-2's, click on the Forgot Password or Username to receive an email with a link.

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



State Health Benefit Plan (SHBP) Options



Ware County Schools participates in the State Health Benefit Plan. Refer to the 2027 Active Member Decision Guide for complete details at <https://warecountyschoolsbenefits.com/>.

SHBP Employer Contribution

The district funds **\$1,935 per month / \$23,220 per year** towards medical coverage for all eligible employees. This generous employer contribution helps you and your family access a high-quality health plan while keeping your employee costs competitive.

Locate In-Network Providers

Anthem

Visit <https://www.anthem.com/mcr/shbp>. Select "Care" then "Find Care." Follow search instructions.

UnitedHealthcare

Visit <https://www.whyuhc.com/shbp>. Select "Search for network providers" in the Health plans drop down and follow search instructions.



Health Reimbursement Account (HRA)

Gold, Silver, Bronze Options

- Offered by Anthem
- Most services subject to deductible and coinsurance
- No copays
- SHBP-funded HRA credits, available immediately, reduce your medical and pharmacy out-of-pocket costs
- Credits are used as you obtain services, with no action required
- You pay nothing until your HRA credits are used
- Unused credits roll over as long as you remain enrolled in SHBP

HMO Options

- Offered by Anthem and UnitedHealthcare (UHC)
- The main difference between the Anthem and UHC options is the provider network.
- Coverage for services from in-network providers only
- You are not required to select a Primary Care Physician, and referrals for specialist care are not required.
- Copays for services such as office visits, emergency room, urgent care, and prescription drugs
- Lowest deductible of all options

High Deductible Health Plan (HDHP) Option

- Offered by UHC
- In-network and out-of-network coverage
- Lowest payroll deduction cost
- Pay less through your paycheck, and pay more at the time you need medical services
- All services except preventive care subject to the deductible first, then coinsurance
- Optional Health Savings Account (HSA), allowing you to set aside money on a tax-advantaged basis for healthcare expenses

Why elect an HRA Plan?

- You're **comfortable without knowing your exact out-of-pocket cost** prior to receiving medical care
- You prefer to **choose the HRA option that works best for you**

Why elect an HMO Plan?

- **You like copays**, and you prefer to know your out-of-pocket cost for services such as office visits and prescription drugs prior to your appointment or purchase
- You prefer to **pay more through payroll deductions in exchange for lower costs at the time you need care**

Why elect the HDHP Plan?

- You prefer to **pay less through your paycheck and pay more at the time you need medical services**
- You value the ability to make **pre-tax contributions** to your HSA
- You understand that **all services are subject to deductible and coinsurance**

In-Network Benefits Summary



	Anthem			Anthem & UHC	UHC
	Gold HRA	Silver HRA	Bronze HRA	HMO	HDHP
Deductible (You Pay)					
You	\$1,500	\$2,000	\$2,500	\$1,300	\$3,500
You + Child(ren)/Spouse	\$2,250	\$3,000	\$3,750	\$1,950	\$7,000
You + Family	\$3,000	\$4,000	\$5,000	\$2,600	\$7,000
Coinsurance (Plan Pays)	85%	80%	75%	80%	70%
Out-of-Pocket Maximum (You Pay)					
You	\$4,000	\$5,000	\$6,000	\$4,000	\$6,450
You + Child(ren)/Spouse	\$6,000	\$7,500	\$9,000	\$6,500	\$12,900
You + Family	\$8,000	\$10,000	\$12,000	\$9,000	\$12,900
HRA Credits					
You	\$400	\$200	\$100	n/a	n/a
You + Child(ren)/Spouse	\$600	\$300	\$150		
You + Family	\$800	\$400	\$200		
Preventive Care	100%	100%	100%	100%	100%
PCP Visit & Urgent Care 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
Emergency Visit	Coins after ded	Coins after ded	Coins after ded	\$200 copay	Coins after ded
Outpatient Surgery (facility)	Coins after ded	Coins after ded	Coins after ded	Coins after ded	Coins after ded
Inpatient Hospitalization	Coins after ded	Coins after ded	Coins after ded	Coins after ded	Coins after ded
Outpatient Testing, Lab, X-Rays	Coins after ded	Coins after ded	Coins after ded	Coins after ded	Coins after ded
Telemedicine/Virtual Visit	Coins (no ded)	Coins (no ded)	Coins (no ded)	\$15 copay	Coins after ded
Routine Eye Exam (1/24 months)	100%	100%	100%	100%	100%
Maternity Care (non-routine, prenatal, delivery, postpartum)	Coins after ded	Coins after ded	Coins after ded	\$35 PCP or \$45 Specialist copay	Coins after ded

Monthly Premiums	Anthem HRA			Anthem	UHC	UHC
Coverage Level	Gold HRA	Silver HRA	Bronze HRA	HMO	HMO	HDHP
You	\$227.19	\$153.17	\$94.16	\$189.29	\$232.70	\$83.76
You + Child(ren)	\$415.51	\$289.67	\$189.35	\$351.08	\$424.87	\$171.67
You + Spouse	\$565.89	\$410.44	\$286.52	\$486.30	\$577.46	\$264.68
You + Family	\$754.21	\$546.94	\$381.71	\$648.09	\$769.63	\$352.59

About Your Employee Premiums and Deductions

- The total monthly employee premiums are noted above.
- Tobacco users are subject to a monthly tobacco surcharge in the amount of \$80.

Important Things to Know



Pharmacy Information

Express Scripts By EVERNORTH

- Express Scripts Pharmacy Benefit Services, part of Evernorth Health Services, administers the SHBP pharmacy benefits.
- Retail (up to 31 day supply), mail order (32-62 and 63+ day supply), and specialty pharmacy services are included. Eligible mail order medications have reduced out-of-pocket costs.
- Express Scripts has an extensive pharmacy network. Access the pharmacy locator at express-scripts.com/shbp.

Pharmacy Tier	Anthem			Anthem & UHC	UHC
	Gold HRA	Silver HRA	Bronze HRA	HMO	HDHP
Retail Tier 1	15% \$5 minimum / \$10 maximum			\$5 copay	Coins after deductible
Retail Tier 2	25% \$55 minimum / \$85 maximum			\$55 copay	Coins after deductible
Retail Tier 3	25% \$85 minimum / \$130 maximum			\$95 copay	Coins after deductible
Mail Order 63+ Days Tier 1	15% \$12.50 minimum / \$25 maximum			\$12.50 copay	Coins after deductible
Mail Order 63+ Days Tier 2	25% \$137.50 minimum / \$212.50 maximum			\$137.50 copay	Coins after deductible
Mail Order 63+ Days Tier 3	25% \$212.50 minimum / \$325 maximum			\$237.50 copay	Coins after deductible

Preventive Care

Approved preventive care services obtained from in-network providers are covered at 100% for all plan options.

9amHealth Weight Management Program

- This optional program is available for SHBP members age 18 or older to improve your health and help you achieve your weight loss goals.
- The program includes access to weight health experts through virtual appointments, prescription medications, lab tests, at-home devices, and nutrition and fitness coaching.
- 9amHealth providers include obesity medicine specialists, endocrinologists, pharmacists, dietitians, bariatric specialists, and more.
- To sign up, go to <https://join9am.com/shbp> or call/text: (888) 870-9542.



Copay/Coinsurance Waiver for Disease Management Participation

- Certain **drug costs are waived** if SHBP is primary and you enroll and actively participate in one of the Disease Management (DM) Programs for diabetes, asthma, coronary artery disease, or medication for addiction treatment.
- Call Anthem at **(866) 901-0746** or UHC at **(888) 364-6352** for program information.

PeachCare for Kids

- 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 <https://dch.georgia.gov/peachcare-kids> for more information.
- This benefit is not available through payroll deduction.

Newly Adding Dependent Spouse and/or Child(ren) to Your Coverage?

- If you are electing new coverage for a dependent spouse and/or child(ren), ADP will provide instructions for submitting the required documentation.
- Be sure to provide documentation in the format requested by the deadline provided by ADP.
- If you do not receive the documentation request, contact SHBP by phone at **(800) 610-1863**.
- Your dependents will not be covered unless documentation is received and approved by the deadline.**

TRICARE Supplement Plan for Military Members

- The TRICARE Supplement Plan is an alternative to SHBP for retired military.
- Contact (866) 637-9911 or <https://shbp.georgia.gov/plan-options-programs/tricare> for information.

Wellness Program



Sharecare, your wellness program vendor, provides a comprehensive well-being and incentive program for SHBP members. As you complete wellness activities, you earn **incentive points to help you pay for your medical and pharmacy expenses**.

1 point = 1 dollar



when redeemed
for medical and
pharmacy expenses

Complete activities and
submit documentation
by **November 30**

2027 Well-Being Incentives				
Plan Option	Anthem HRA	Anthem HMO	UnitedHealthcare HMO	UnitedHealthcare HDHP *
	Up to	Up to	Up to	Up to
Member	480	480	480	480
Covered Spouse	480	480	480	480
UHC Reward Card	n/a	n/a	\$250 for Employee \$250 for Spouse	\$250 for Employee \$250 for Spouse
Potential Total	960	960	1,460	1,460

* HDHP members must meet a portion of the deductible before well-being points may be used.

How to Earn Well-Being Incentive Points

If You Complete...	You Will Earn...
The RealAge Test Complete a confidential, online questionnaire	120 points
A Biometric Screening Complete your screening through your physician, at an SHBP-sponsored event, or at a Quest Diagnostics Patient Service Center (PSC)	120 points
Preventive Screening Exams Complete a preventive screening exam (colonoscopy, mammogram, pap smear, or prostate screening)	60 points for each exam, up to two times - Screenings should be completed by August 31, 2027 - For screenings completed in September through November, members can self-attest by November 30, 2027.
January 1 - May 31 Coaching Challenges	Coaching: 40 points each, 1 call/month Challenges: 30 points each 120 points maximum
June 1 - November 30 Coaching Challenges	Coaching: 40 points each, 1 call/month Challenges: 30 points each 120 points maximum

All unused well-being incentive credits earned in the current plan year will roll over to the new plan option you choose during Open Enrollment. These points will be deposited in April of the following plan year. If you remain in the same plan option for next year, the credits will be available immediately.

Access
<https://bewellshbp.com>
for complete details.

Download the
Sharecare app today
to complete activities and
earn incentive points.

Sharecare Redemption Center

You and your covered spouse may choose to redeem your incentive credits in the **Sharecare Redemption Center** for either 1) a \$150 Visa Prepaid Card (when redeeming 480 points) or 2) 480 credits towards medical and pharmacy expenses.

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.
- There is no late entrant penalty for not enrolling during the initial eligibility period.

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

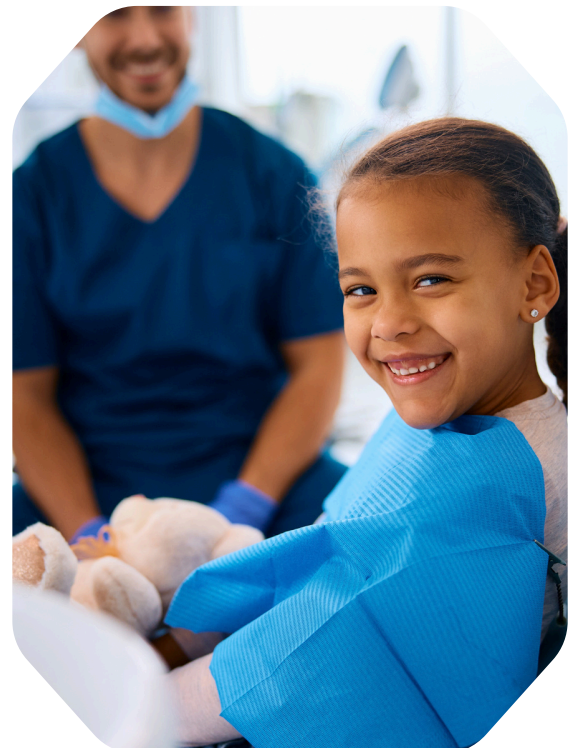
Premium Plan
100% of the first \$300
Then 50% of the remaining \$4,400
Calendar Year Maximum: \$2,500
Includes coverage for orthodontia for adults and children

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: P.O. Box 71120, Bossier City, LA 71171.

Monthly Premiums

Monthly Dental Premiums	Standard Plan	Premium Plan
Employee Only	\$32.15	\$52.15
Employee + 1	\$60.20	\$100.20
Family	\$89.61	\$150.53



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: P.O. Box 71120, Bossier City, LA 71171.

Monthly Premiums

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

Dental and Vision 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

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.

Instructions For the Member Portal

Registration

1. Visit your Member Portal Online at <http://www.90degreebenefits.com>
2. In the upper right corner go to the Members 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. Use the ID Number printed on your dental or vision ID Card, or use your SSN.

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.

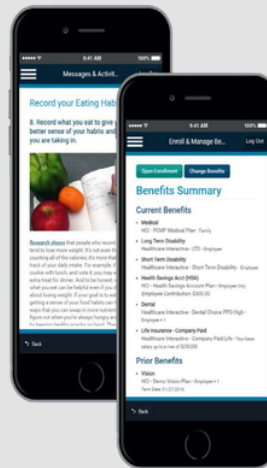
The screenshot shows a login form titled "Account Access". It has two input fields: "User Name*" with a help icon and "Password*" with an eye icon. Below the password field is a link "Forgot password?". At the bottom is a blue "Login" button.

Stay Connected On the Go!



hciactive.my90db Mobile App

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



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



Member Portal Quick Start Guide

Getting started is easy!



Log in to your Member Portal at
<http://www.90degreebenefits.com>

FLEXIBLE SPENDING ACCOUNTS (FSA)

Flexible Spending Accounts (FSA)



There are two types of Flexible Spending Accounts (FSAs) 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 the current IRS maximum at the time of enrollment into a Healthcare FSA each year (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.

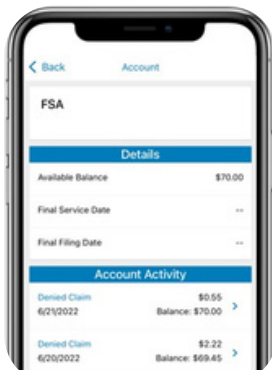
Dependent Care Flexible Spending Account

The Dependent Care FSA enables you to pay for certain dependent care expenses using before-tax dollars. You can contribute up to the current IRS maximum at the time of enrollment in a Dependent Care FSA each year. The minimum contribution is \$300. Eligible dependent care expenses include, but are not limited to, day care and before-school and after-school program fees for children under age 13 and certain adult day care expenses for incapacitated adult dependents.

Secure FSA Member Portal and Mobile App

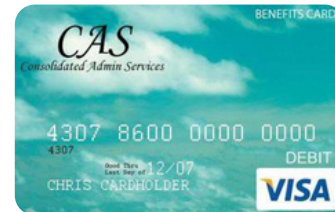
You'll receive access to a secure member portal to track your balance, view claims, and submit claims for reimbursement. It's important to manage your account using the member portal.

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 plan year at this time.

Claims must be incurred by **December 31, 2027** to be eligible for reimbursement for the 2027 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.

2027 Plan Year

The FSA plan year for 2027 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 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.

Special Enrollment Opportunity: *Newly eligible employees*

can enroll with no health questions, up to the Guarantee Issue amounts. Even if you elect the minimum amount of coverage as a new hire, you have the opportunity to increase up to the Guarantee Issue amounts at future Open Enrollments with no health questions.

Employees and spouses currently enrolled at an amount below the Guarantee Issue may increase their election **up to 2 increments** with no health questions. This includes from waive to enroll. This option does not apply to previously declined members.

- Employee Guarantee Issue: Up to \$300,000
- Spouse Guarantee Issue: Up to \$50,000

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 Voluntary Life Insurance

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.

Why You Should Buy Coverage as a New Employee

- 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

As a new employee, you may elect up to the Guarantee Issue with no medical questions. The Guarantee Issue for employee coverage is \$50,000 and the Guarantee Issue for spouse coverage is \$15,000.

Health questions apply if you are newly enrolling in whole life coverage during Open Enrollment. For currently enrolled employees, you may increase your coverage up to a total maximum coverage amount of \$50,000 with no health questions during Open Enrollment.

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

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 your SSN, and date of birth to register.

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

How does it work?

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, too – it 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 of 3.75%. You can borrow from that cash value, or you can buy a smaller, paid-up policy – with no more premiums due.

DISABILITY INSURANCE

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 Social Security Normal Retirement Age (SSNRA) 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	\$11.59
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 (EAP)

Employee Assistance Program (EAP)



The resources you
need to meet life's
challenges



EmployeeConnectSM 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 *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

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

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 <http://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

To find out more:

- Visit <http://guidanceresources.com>
username: LFGSupport password: LFGSupport1
- Download the *GuidanceNowSM* 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; 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 Insurance



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. 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	
Coverage	Premium
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

Hospital Indemnity



Ware County Schools is pleased to offer a Hospital Indemnity plan through Lincoln Financial 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 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	
Coverage	Premium
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 a 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.



How to Submit a Claim

1. Log in to <http://lincolfinancial.com>. First-time users need to register.
2. Select the supplemental health coverage (**accident, critical illness, or hospital indemnity**) for which you wish to file a claim.
3. Navigate the claims section of the portal and select **Submit a claim**.
4. Answer the questions that appear and upload requested supporting documentation.
5. Confirm your submission.
6. Check the status of your claim online anytime at <http://lincolfinancial.com>.

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 22.32% 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 prepare financially 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 22.

Retirement Plan Administrator

The 403(b) and 457(b) plans are administered by U.S. Omni & TSACG Compliance Services at <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 at <https://shbp.georgia.gov>.



Paid Parental Leave

Eligible full-time employees may receive up to 6 weeks (240 hours) of paid parental leave following the birth, adoption, or foster placement of a child. Paid parental leave must be used within 12 months of the qualifying event and is provided in accordance with Georgia law and Board policy. This leave does not count against accrued Sick Leave.

Plan Provisions

- Leave Allowance: Up to 240 hours of paid parental leave in a rolling 12-month period.
- Multiple Events: The 240 hours are available regardless of the number of qualifying life events within the 12-month period.
- Accrued Leave: This leave is not deducted from your accrued leave balances.
- Concurrent Leave: Paid Parental Leave runs concurrently with any applicable federal leave, such as the Family and Medical Leave Act (FMLA).
- Leave Increments: The smallest increment of parental leave that may be taken is four hours.
- Qualifying Life Events
 - The birth of the employee's child.
 - The placement of a minor child with the employee for adoption.
 - The placement of a minor child with the employee for foster care.

Eligibility

- Full-Time Salaried Employees: Must have completed six continuous months of employment with the district.
- Hourly Employees: Must have worked at least 700 hours in the six months immediately before the first requested paid parental leave date.

Maternal Birth Leave

Eligible full-time employees who give birth may receive an additional 3 weeks (120 hours) of paid maternal birth leave. This leave must be taken during the first three weeks immediately following childbirth and is available in addition to Georgia's Paid Parental Leave benefit for eligible employees. This leave also does not count against accrued Sick Leave.

Plan Provisions

- Leave Allowance: Up to 120 hours of paid maternal leave in a rolling 12-month period.
- Multiple Events: The hours are available regardless of the number of qualifying life events within the 12-month period.
- Accrued Leave: This leave is not deducted from your accrued leave balances.
- Concurrent Leave: Maternal Birth Leave runs concurrently with any applicable federal leave, such as the Family and Medical Leave Act (FMLA).
- Qualifying Life Events: The birth of a child to a mother employed by the district.

Eligibility

- Full-Time Salaried Employees: Must have completed six continuous months of employment with the district.
- Hourly Employees: Must have worked at least 700 hours in the six months immediately before the first requested maternal birth leave date.

IMPORTANT CONTACT INFORMATION

Medical

Anthem

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

UnitedHealthcare

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

Sharecare

(888) 616-6411
www.bewellshbp.com

Express Scripts by Evernorth

(800) 809-8593
express-scripts.com/shbp

9amHealth

(888) 870-9542
<https://join9am.com/shbp>

SHBP Eligibility & Enrollment

(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 for Kids

(877) 427-3224
<https://dch.georgia.gov/peachcare-kids>

Dental

Simple Dental

administered by 90 Degree Benefits
Phone: (855) 502-7223
Website: www.90degreebenefits.com

Vision

Simple Vision

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

Flexible Spending Accounts

Consolidated Admin Services (CAS)

Phone: (877) 941-5956
Website: www.consolidatedadmin.com

Term Life Insurance

Lincoln Financial

Phone: (800) 423-2765
Website: www.lincolnfinancial.com

Whole Life Insurance

Unum

Phone: (800) 635-5597
Website: www.unum.com

Short & Long Term Disability

Lincoln Financial

Phone: (800) 423-2765
Website: www.lincolnfinancial.com

Critical Illness, Accident, & Hospital Indemnity

Lincoln Financial

Phone: (800) 423-2765
Website: www.lincolnfinancial.com

Ware County Schools Payroll and Benefits Office

Eugenia Dixon

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

Alicia Harkleroad

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

Employee Assistance Program (EAP)

Lincoln Financial Guidance Resources

Phone: (888) 628-4824
Website: www.guidanceresources.com
Username: LFGSupport
Password: LFGSupport1

Retirement Plans

Teachers Retirement (TRS)

Website: www.trsga.com • Phone: (800) 352-0650

PSERS

Website: www.ers.ga.gov • Phone: (800) 805-4609

Supplemental Retirement

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

Steve Schramm | (229) 896-3436
s.schramm@youronesourcesolution.com

Corebridge Financial - 403(b)/Roth 403(b)/457(b)

Heather Bennett | (912) 800-3789
heather.bennett@corebridgefinancial.com

ValuTeachers - 403(b)/Roth 403(b)/457(b)

Stephanie Dubberly | (540) 376-1700
sdubberly@valuteachers.com

Horace Mann - 403(b)/Roth 403(b)/457(b)

Summer Brigmond | (912) 632-0078
summer.brigmond@horacemann.com

Ware County Schools Benefits Service Center

Phone: (844) 703-1852
Hours: Mon-Thurs 8am-6pm, Fri 8am-5pm
Email: benefits@warecountyschoolsbenefits.com





**WARE COUNTY
SCHOOLS**



**benefits
service center**

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 <http://myshbpga.adp.com>. All other plan documents can be found at <https://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.