



Ware
County Schools

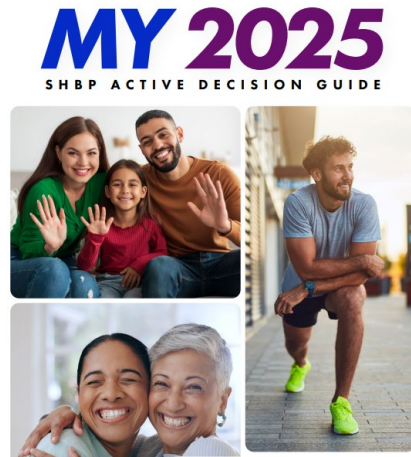
**NEW EMPLOYEE
ORIENTATION
2025 EMPLOYEE
BENEFITS**

2025 BENEFITS

State Health Benefit Plan

Enroll via ADP

- Medical / Pharmacy (SHBP) State Health Benefit Plan
- Anthem HRAs and HMO
- United Healthcare HDHP and HMO



Retirement

- TRS and PSERS Plans
- Supplemental Retirement Plans

Voluntary Benefits

Enroll via Benefits Service Center (BSC)

- Dental
- Vision
- Employee Assistance Program
- Flexible Spending Accounts (FSA)
- Term Life w/ AD&D Insurance
- Whole Life Insurance
- Short Term Disability
- Long Term Disability
- Critical Illness
- Accident

NEW EMPLOYEE ENROLLMENT

New Hire Elections *Through 12/31/2025*

- Enroll within 30 days of your hire date
- **Coverage is effective the first day of the month following 30 days of employment.**
- No health questions for new employees
- No changes until Open Enrollment without a Qualifying Life Event
- Monthly payroll deductions



Calendar year
benefit
plan year

2025 Annual Open Enrollment *Effective 1/1/2026*

- Enrollment begins in **mid-October**
- New enrollments in life insurance and disability require health questions
- **Benefits plan year = calendar year**

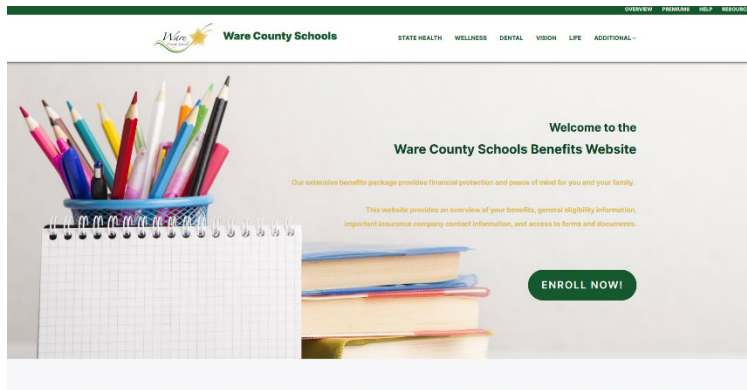
Benefits are deducted the month prior to coverage.
Example: September paycheck deductions
are for October coverage.

BENEFITS RESOURCES

Benefits Website

Enrollment Guides

Benefits Service Center



www.warecountyschoolsbenefits.com




**benefits
service center**

Call (844)703-1852 or email
benefits@warecountyschoolsbenefits.com

Benefits questions,
voluntary plan enrollments,
general SHBP questions

IMPORTANT NOTICES

Required Georgia Notices



COMPLIANCE



PAID PARENTAL LEAVE

Effective July 1, 2024, eligible employees can take up to **240 hours of paid parental leave** within a year of the birth of their child or within a year after adoption or taking in a minor through foster care.

Overview

- Up to 240 hours in a rolling 12-month period, regardless of the number of qualifying life events that occur during the period.
- Not charged against accrued leave
- Runs concurrently with any federal leave, such as FMLA.

Eligibility

- Full-time salaried employees: 6+ months of continuous employment
- Hourly employees: 700+ hours in the six months immediately preceding the first requested paid parental leave

Qualifying Events

- Birth of employee's child
- Placement of a minor child in adoption or foster care

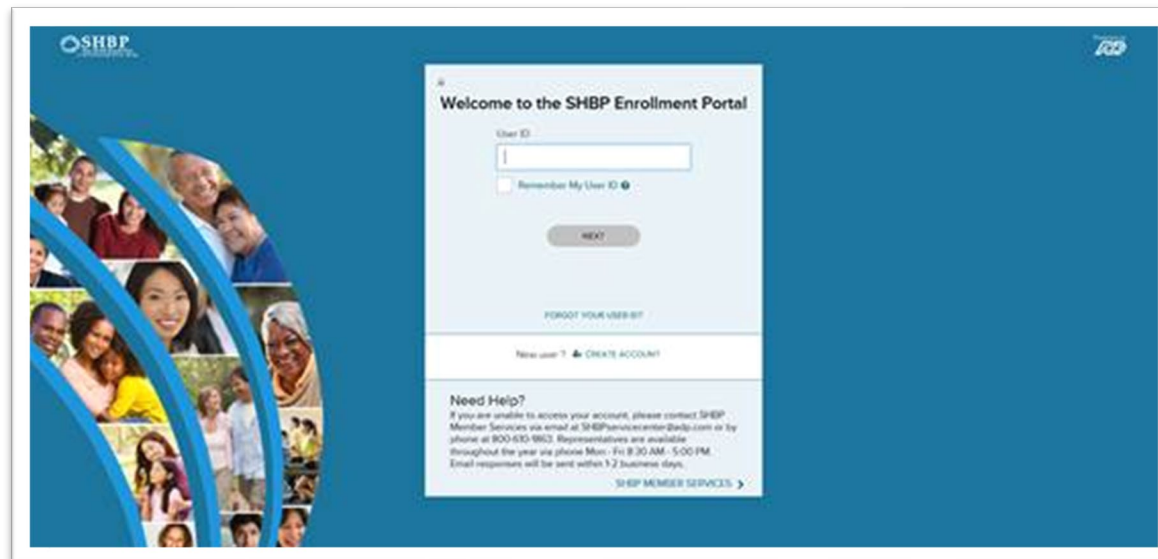
RETIREMENT & SOCIAL SECURITY BENEFITS

Social Security taxes are being withheld from your paycheck, and you earn 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.

Retirement Plan Information

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



State Health Benefit Plan (SHBP)

MEDICAL PLAN OPTIONS



HRA

- **Gold, Silver, and Bronze**
- **No Copays**

HMO

- **Lower deductible**
- **Copays**
- **In-Network coverage only**



High Deductible Health Plan (HDHP)

- **Lowest premiums**
- **Highest deductible and out-of-pocket expense**

HMO

- **Lower deductible**
- **Copays**
- **In-Network coverage only**

ANTHEM HRA PLANS

- SHBP-funded Health Reimbursement Account (HRA)
 - Credits used for deductible, out-of-pocket maximum, Rx coinsurance
 - Credits based on the option and coverage level, pro-rated
 - Unused credits roll over to next year if remain enrolled in SHBP plan
- After you meet your deductible, you pay coinsurance
- No copays
- No selection of PCP, no referrals
- Separate in and out of network deductibles
- Pharmacy not subject to deductible



Three HRA Plan Options

- 1) Gold HRA
- 2) Silver HRA
- 3) Bronze HRA

ANTHEM HRA PLANS



Example

Employee + Spouse Coverage
HRA Gold Plan
Deductible: \$2,250
HRA Funding: \$600

The HRA reduces your
medical plan out-of-pocket

How it Works

- Example: Non-preventive care doctor visit; \$200 charge subject to the deductible
 - Member pays \$0
 - \$200 is automatically deducted from HRA
- Example: Tier 2 prescription; \$50
 - Member pays \$0
 - \$50 is automatically deducted from HRA
- HRA includes \$350 funds remaining for future use

ANTHEM AND UHC HMO PLANS

- **Includes Copays for some services**
 - Pay less at time of service and know what you owe in advance for some services
 - Physician Office Visits, Urgent Care, ER, & Rx
 - Accumulates towards the out-of-pocket maximum
- Many services subject to a deductible and coinsurance
- Lowest deductible of all SHBP options
- **In-Network coverage only**



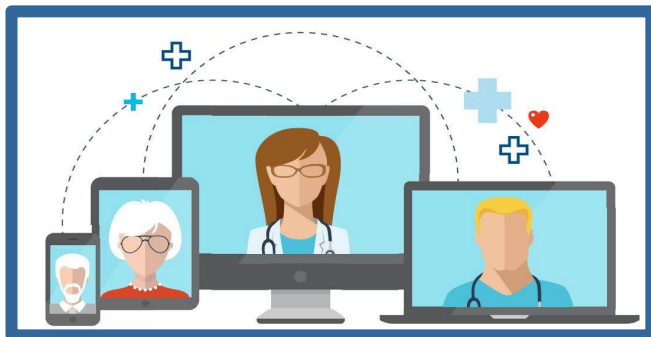
UHC HDHP PLANS



- In and out-of-network coverage
- All services including pharmacy expenses are subject to deductible
- Once you meet your deductible, you pay coinsurance until you meet the out-of-pocket maximum, including medical and pharmacy expenses
- **Lowest premiums; Highest out-of-pocket cost for medical services**
- **Pay less through your paycheck; pay more at the time of service**
- Health Savings Account (HSA) option

SHBP TELEMEDICINE BENEFIT

- Available to all SHBP members: 24/7 access to physicians through your smartphone, tablet, or computer with a webcam
- See and talk to a participating doctor while at home, work or on the go; can receive a consult, diagnosis, and prescriptions, as necessary
- Anthem members use the LiveHealth Online app and UHC members use the Virtual Visits mobile app for telemedicine visits.



- HMO Plan: Copay
- HRA Plan: Coinsurance
- HDHP: Deductible

SHBP PHARMACY BENEFITS

- CVS Caremark administers the pharmacy benefits for all SHBP plans
- Retail, mail order, home delivery, and specialty pharmacy services
 - Mail order and “Retail 90” savings for a 90-day supply
- Check out the formulary online and try Tier 1 medications
- If your doctor requests a brand drug where a generic is available, you pay the brand coinsurance plus the difference in cost between the brand and the generic.
- Extensive retail network
 - Local retail and chain pharmacies included – not limited to CVS
 - No cost pharmacy benefit if you participate in the Disease Management program for diabetes, hypertension, asthma, ALS, cystic fibrosis, Parkinson’s Disease, or coronary artery disease.



Save \$ with
Mail Order
and Retail 90

You pay more for
brand drugs
when a generic is
available

SHBP PHARMACY BENEFITS

Pharmacy Tier	Anthem Gold, Silver, & Bronze HRA Plans	Anthem & UHC HMO Plans	HDHP
Tier 1	15 % (\$20 Min/\$50 Max)	\$20 copay	Coinsurance after deductible
Tier 2	25 % (\$50 Min/\$80 Max)	\$50 copay	Coinsurance after deductible
Tier 3	25 % (\$80 Min/\$125 Max)	\$90 copay	Coinsurance after deductible

Save \$ with
Tier 1
Medications



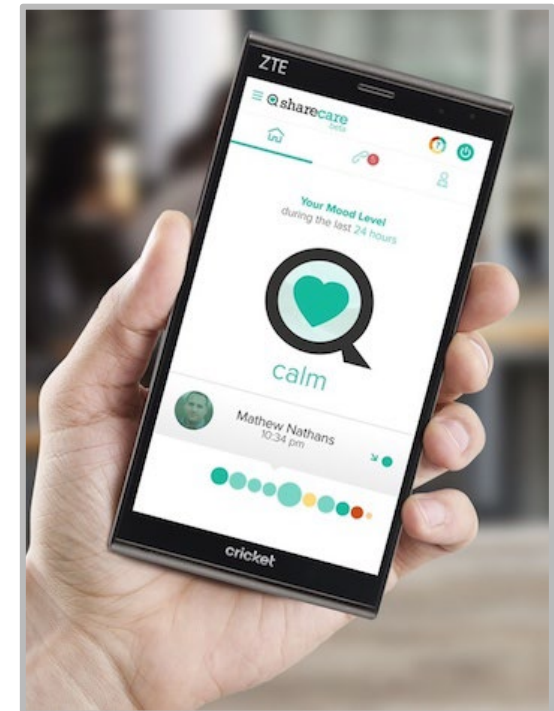
info.caremark.com/shbp

BENEFIT SUMMARY

PLAN ITEM	ANTHEM GOLD HRA	ANTHEM SILVER HRA	ANTHEM BRONZE HRA	UHC & ANTHEM HMO	UHC HDHP
Deductible					
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
Medical Out-Of-Pocket Max					
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
Coinsurance (Plan Pays)	85 %	80 %	75 %	80 %	70 %
PCP/Specialist Visit	Coinsurance after deductible	Coinsurance after deductible	Coinsurance after deductible	\$35/\$45 Copay	Coinsurance after deductible

SHARECARE WELLNESS PROGRAM

- A confidential voluntary program available at no cost
- Support, tools, and lifestyle management information to help improve your health
- Access to well-being coaches
- Personalized health recommendations
- Well-being and incentive programs for SHBP members
- Health-related webinars and challenges and access to health library
- www.bewellshbp.com



SHARECARE WELL-BEING INCENTIVE POINTS

If You or Your Spouse Complete...	You Will Earn...
The Real Age Test (required first for point redemption) Quick confidential online questionnaire	120 points
A Biometric Screening Three options: Through your physician, at an SHBP screening event, or at Quest	120 points
Well-being Coaching, Online Challenges, or Preventive Screening Exams <div> Well-being Coaching Actively engage with a Share Care Coach </div> <div> Online Challenges In Sharecare app or online platform </div> <div> Preventive Screening Exams Examples: Colonoscopy, mammogram, pap and prostate screenings </div>	Up to 240 points total <u>Coaching</u> Earn 40 points/ call/calendar month. Maximum 1 call/month <u>Online Challenges</u> Earn 40 points up to 6 times <u>Preventive Exams</u> 60 points/exam up to 2 times

**480 total points for employee
+ 480 total points for spouse
1 point = \$1 towards medical
and pharmacy expenses**

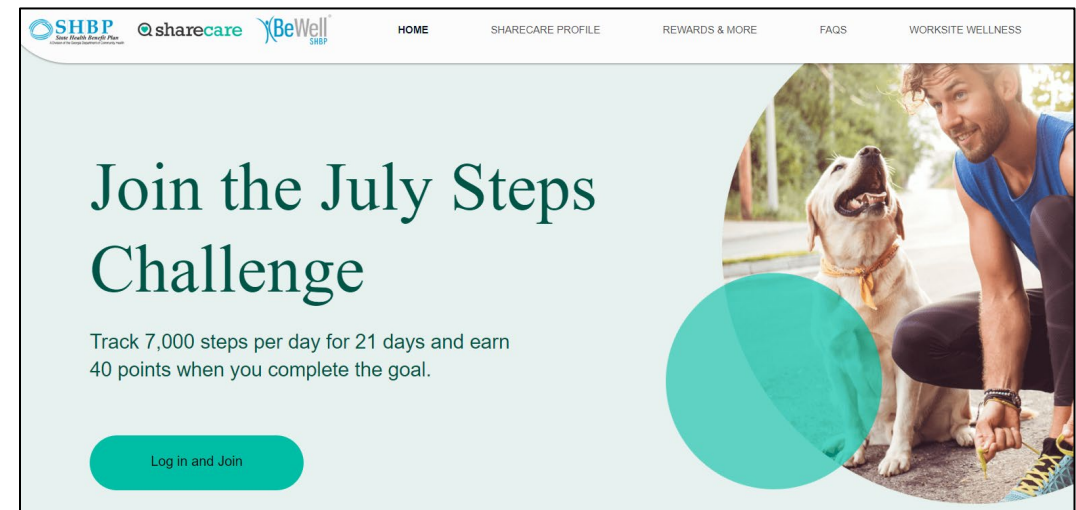
SHARECARE WELL-BEING INCENTIVE POINTS

- Use up to 480 points for \$480 towards medical and pharmacy expenses
- Save points for future use
 - Unused points roll over
- Redeem points for a \$150 Visa gift card

- Points are saved in the Sharecare Redemption Center until redeemed
- You must complete the Real Age Test to receive points for other actions

Example: Easy way to earn points!

- 1) Real Age online questionnaire
- 2) Online Challenges
- 3) \$150 Visa Gift Card or points towards medical and pharmacy expenses



UHC members and spouses

Eligible to receive a \$250 UHC Reward Card upon completing tasks and redeeming points

INCENTIVE CREDITS FOR HDHP MEMBERS

**UHC High
Deductible Health
Plan (HDHP)
Members**



Deductible required before
redeeming well-being incentive credits

**You: \$1,500
You + Child(ren): \$3,000
You + Spouse: \$3,000
Family: \$3,000**

WHAT PLAN IS BEST FOR YOU?

Review physician networks before making your health plan decision



www.anthem.com/shbp



www.welcometouhc.com/shbp

TRICARE SUPPLEMENT PLAN

- For retired military and reservists
- An alternative to SHBP and a supplement to TriCare
- Sponsored by Government Employees Association (GEA)
- Contact <https://shbp.georgia.gov/tricare-supplement-plan> for benefits information



Coverage Level	TriCare Supplement Premiums
You	\$60.50
You + Child(ren) or Spouse	\$119.50
You + Family	\$160.50

PEACHCARE FOR KIDS

- Your children may be eligible
- Low-cost health insurance alternative
- Access www.peachcare.org
 - Eligibility information
 - Benefits and cost information



The screenshot shows the Georgia Department of Community Health website. At the top is the department's logo and name. A search bar is in the top right. Below the header is a navigation menu with links: About Us, Divisions & Offices, Programs, Providers, Publications, Budget & Performance, and Meetings & Notices. The 'Programs' section is expanded, showing a list of programs: Medicaid, State Health Benefit Plan (SHBP), and PeachCare for Kids (which is selected). The PeachCare for Kids page content includes the program's name, the PeachCare for Kids logo, the Georgia Gateway logo, and a paragraph describing the program as a comprehensive health care program for uninsured children in Georgia, listing various services covered and mentioning the Georgia Families Care Management Organization (CMO) as the coordinator.



Voluntary Benefits

VOLUNTARY BENEFITS

Pre-Tax Benefits

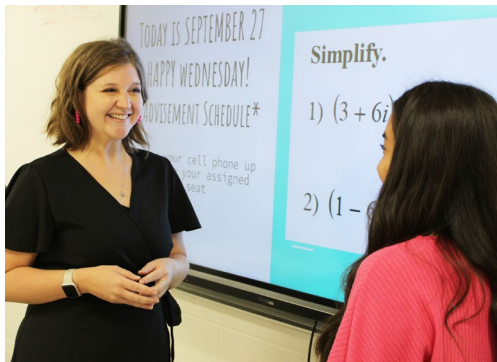
- Dental
- Vision
- Flexible Spending Accounts (FSA)

Employer-Paid Benefit

- Employee Assistance Program (EAP)

Post-Tax Benefits

- Voluntary Term Life with AD&D
- Whole Life Insurance
- Short Term Disability
- Long Term Disability
- Critical Illness
- Accident



DENTAL & VISION PLANS

- Unique and easy-to-use dental and vision plans
- No provider networks
- Simple benefit plan design
- Administered by 90 Degree Benefits
- No frequency or benefit limits based on type of service



A Turn For The Better

DENTAL PLAN OPTIONS

Simple Standard Dental Plan	Simple Premium Dental Plan
100% of the first \$250	100% of the first \$300
Then, 50% of the remaining \$3,000	Then, 50% of the remaining \$4,400
Calendar Year Maximum: \$1,750	Calendar Year Maximum: \$2,500
Excludes Orthodontia Coverage	Includes Orthodontia Coverage for adults and children

Cosmetic procedures, including but not limited to veneers and bleaching/whitening services are excluded.

Enroll Now
to Avoid Late Entrant Restrictions

Benefits are reduced if you don't enroll as a new hire but elect coverage as a result of a Qualifying Life Event or during Open Enrollment



VISION PLAN

Simple Vision Plan

100% of the first \$125

Then, 50% of the remaining \$750

Calendar Year Maximum: \$500


LASIK vision correction surgery is excluded.

What's Covered?

Exam, refraction, frames,
lenses, and contacts



DENTAL & VISION PLAN ID CARDS



Group Name: WARE COUNTY BOARD OF EDUCATION
Group Number: 546 Participant Claims ID: 003460555-00
Insured Name: Sample Employee
Effective Date: 09/01/2023 Coverage: Employee Only

Ware County Board of Education
\$2500 Calendar Year Maximum
Ortho included for Adults & Children
\$500 Vision Benefit
Per Calendar Year



Mail Claims To: Fax Claims To:
90 Degree Benefits 1-678-258-8299
2810 Premiere Pkwy Ste 400
Duluth, GA 30097
Electronic Payer ID: 58102

Coverage Verification: 1-800-270-4158
www.simple.us

- Dental ID Cards, Vision ID Cards, or Combined Dental and Vision ID Cards based on elections
 - 2 cards per family for family coverage
- Employee name is listed on the cards (no dependent names)

DENTAL AND VISION MEMBER PORTAL

Access Instructions Member Portal

Stay Connected On the Go!

Registration

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





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

- Eligibility and benefits information
- Claims information
- Plan documents
- Provider claims instructions



A Turn For The Better

FLEXIBLE SPENDING ACCOUNTS (FSA)

Healthcare FSA	Dependent Care FSA
Medical, dental, vision, pharmacy, and over-the counter expenses for you and your taxable dependents	Child and adult day care expenses
\$3,300 Annual Maximum	\$5,000 Annual Maximum: Single or married filing jointly
\$300 Minimum Election	\$2,500 annual maximum: filing separately

Elect Healthcare FSA, Dependent Care FSA, or both

- IRS-governed plan
- You choose your annual contribution
- You pay no tax on your FSA contributions
- Special rules apply
- Estimate carefully

FLEXIBLE SPENDING ACCOUNTS (FSA)

“Use it or Lose It” Rule

- Funds must be used by the end of the plan year, or they are forfeited, per IRS regulations
- Estimate your 2025 eligible expenses carefully



Other Plan Tips

- Check your FSA balance
- Keep your receipts
- Submit claims for reimbursement



Claims must be submitted **within 90 days** of the end of the plan year

FSA DEBIT CARD

- Convenient plan feature
- Avoid paying up front when accepted by providers and vendors
- Use your debit card to pay for doctor visits, prescriptions, dental and vision expenses, and dependent care expenses at the time of service
- Retain all FSA plan receipts



Documentation may be requested for debit card transactions



FSA ONLINE PORTAL AND APP

The screenshot shows the login page for the CAS FSA Online Portal. At the top, the CAS logo is displayed with the tagline "Consolidated Admin Services" and a link to "Visit FSA Store". Below the logo, the word "Login" is centered. The page is divided into two main sections: "Existing Users" and "New User?". The "Existing Users" section contains a "Username" input field, a "Forgot Username?" link, and a "Next" button. The "New User?" section contains the text "New users can create a new account to get started." and a "Get Started" button. At the bottom, there is contact information for customer service and a copyright notice for WEX Health Inc.

CAS
Consolidated Admin Services
[Visit FSA Store](#)

Login

Existing Users

Username [Forgot Username?](#)

[Next](#)

New User?

New users can create a new account to get started.

[Get Started](#)

Contact Us - Call Customer Service at (501) 941-5956, Toll Free at (877) 941-5956 or Email us at info@consolidatedadmin.com

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*Submit claims,
view your
account and
claims details,
provide
documentation
and more*

CAS
Consolidated Admin Services

The screenshot shows the mobile app interface for the CAS FSA. At the top, there are "Back" and "Account" navigation options. Below this, the "FSA" section is highlighted. The "Details" section shows the "Available Balance" as \$70.00, and "Final Service Date" and "Final Filing Date" as "--". The "Account Activity" section lists three transactions: a "Denied Claim" on 6/21/2022 for \$0.55, a "Denied Claim" on 6/20/2022 for \$2.22, and a "Claim Submission" on 6/14/2022 for \$0.55. Each transaction entry includes the date, the amount, and the balance after the transaction.

FSA	
Details	
Available Balance	\$70.00
Final Service Date	--
Final Filing Date	--
Account Activity	
Denied Claim	\$0.55
6/21/2022	Balance: \$70.00
Denied Claim	\$2.22
6/20/2022	Balance: \$69.45
Claim Submission	\$0.55
6/14/2022	Balance: \$67.23

BASIC LIFE INSURANCE

Employer-Paid Benefit

Conversion at Employment Termination

- Individual whole life policy
- Higher rates
- Apply within 30 days



**Life Insurance
Beneficiary
Required**

Includes Accidental Death
& Dismemberment
benefit

Basic Life Insurance &
AD&D benefit of \$20,000

Confirm your life
insurance beneficiary

VOLUNTARY LIFE INSURANCE W/AD&D

You choose the coverage
for yourself, your spouse,
and your child(ren)

Life Insurance
Beneficiary
Required

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



LIFE INSURANCE WITH AD&D

Enroll now with no health questions!

Medical Underwriting applies later if you don't elect life insurance as a new employee

If you separate from employment

- Portability option: Same as active rates
- Must be enrolled at least 12 months for portability
- Coverage ends at age 65 or Normal Retirement Age
- Apply within 30 days of separation

Guarantee Issue (no health questions)

Employee	Up to \$300,000
Spouse	Up to \$50,000
Child(ren)	Up to \$10,000

Should you elect an amount that exceeds the above guaranteed issue amounts, an Evidence of Insurability (EOI) will be required.



OPTIONAL LIFE INSURANCE WITH AD&D

Employee Term Life with AD&D Monthly Premiums

Age	\$10,000	\$50,000	\$150,000	\$250,000
25	\$.68	\$3.40	\$10.20	\$17.00
35	\$1.39	\$6.95	\$20.85	\$34.75
45	\$2.24	\$11.20	\$33.60	\$56.00
55	\$5.79	\$28.95	\$86.85	\$144.65

Spouse Term Life with AD&D Monthly Premiums

Age	\$10,000	\$50,000	\$100,000	\$150,000
25	\$1.39	\$6.95	\$13.90	\$20.85
35	\$1.95	\$9.75	\$19.50	\$29.25
45	\$3.37	\$16.85	\$33.70	\$50.55
55	\$9.75	\$48.75	\$97.50	\$146.25

*Spouse rates are based on employee age
Age 70+ = \$50,000 maximum*

Child Term Life with AD&D Monthly Premiums

Age	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
0-26	\$.44	\$.88	\$1.31	\$1.75	\$2.19

All benefit and premium options are available on the enrollment portal or Benefits Service Center

WHOLE LIFE INSURANCE

Permanent life insurance including cash value

- Convenient payroll deduction
- Can keep the coverage as long as you want, and the cost won't increase as you age
- Policy builds cash value at a rate of 3.75%, and you can borrow from the cash value
- Can purchase a smaller paid-up policy with no more premiums

Why Consider Coverage Now?

- It's more affordable when younger
- Once you purchase coverage, the cost remains the same
- Valuable protection in addition to term life



WHOLE LIFE INSURANCE

Who can get coverage?

Employee	\$15,000, \$30,000, \$40,000, or \$50,000
Spouse Ages 17-80	\$10,000, \$15,000, or \$20,000 Even if no employee coverage
Child(ren)	\$10,000 or \$15,000 per child Even if no employee coverage

Non-Tobacco Premium Example - \$15,000

Age	Monthly Premium
25	\$13.65
35	\$18.51
45	\$29.60
50	\$62.58

No Health Questions

You may enroll and elect up to \$50,000 with no health questions for yourself and \$15,000 for your spouse

Living Benefit

You may request an early payout of your policy's death benefit, up to \$150,000, if you're diagnosed with a terminal illness and are expected to live 12 months or less

SICK LEAVE & DISABILITY

You may accumulate 1.25 days per month to a maximum of 60 days.
Up to 45 days are eligible for rollover.



Sick leave provides 100% of your pay if you are ill or injured and unable to work.



Voluntary disability coverage: An income replacement benefit



Optional: Use or bank your sick leave in the event of disability

SHORT TERM DISABILITY (STD)

Short Term Disability Benefit Summary

Benefit Amount	3 options 40%, 50%, or 60% of weekly earnings
When does the benefit start?	The 15 th day after accident or illness
How long does the benefit last?	Up to 11 weeks
What is the maximum benefit amount?	\$2,000 per week

[Enroll Now](#) to avoid health questions

Transferring from
another district?

Consider your sick leave
balance when electing
short term disability

***up to 45 days can
transfer from another
GA school district**

SHORT TERM DISABILITY (STD)



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

All Short-Term Disability benefit options are located on the enrollment portal or by contacting the Benefits Service Center.
Deduction is post tax and benefit is tax-free

LONG TERM DISABILITY (LTD)

Long Term Disability Benefit Summary

Benefit Amount	60% of monthly earnings
When does the benefit start?	The 91 st day after accident or illness
How long does the benefit continue?	To age 65 or Social Security Normal Retirement Age
What is the maximum benefit amount?	\$5,500 per month



Enroll Now to avoid health questions
Future new elections will require medical underwriting

LONG TERM DISABILITY (LTD)

Monthly Premiums \$20,000 Salary \$1,000 Monthly Benefit	
< age 50	\$5.85
Age 50+	\$14.25

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

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



- The LTD benefit amount is 60% of earnings.
- The LTD deduction is post-tax.
- The LTD benefit is tax-free.

PRE-EXISTING CONDITIONS EXCLUSION

- Short Term Disability and Long Term Disability plan exclusion
- **For pre-existing conditions that begin in the first 12 months of 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 coverage effective date**
- Short Term Disability and Long Term Disability plans are portable for up to 12 months if certain requirements are met

No exclusion after coverage has been in effect for 12 months.

CRITICAL ILLNESS INSURANCE

Lump sum benefit for initial diagnosis of:

- Invasive cancer including breast cancer
- Skin cancer (\$500)
- Non-invasive cancer (25%)
- Heart attack
- Stroke
- Major organ failure
- End stage renal failure
- ALS, Parkinson's, Alzheimer's
- Advanced Multiple Sclerosis (MS – 25%)
- Loss of speech, sight, hearing
- Permanent Paralysis
- Arterial/Vascular disease
- And more



Additional Child Conditions Covered

- Cerebral palsy
- Cleft lip, palate
- Cystic fibrosis
- Down Syndrome
- Spina Bifida screenings
- Muscular dystrophy
- Type 1 diabetes

Wellness Benefit

- Annual \$50 screening benefit
- 1 per year per insured
- Extensive list of covered screenings

CRITICAL ILLNESS INSURANCE

COVERAGE OPTIONS

Employee	\$10,000, \$15,000, \$20,000, and \$30,000
Spouse <i>(rates based on employee age)</i>	\$5,000, \$7,500, \$10,000, or \$15,000 <i>Not to exceed 50% of the employee amount</i>
Children (to age 26)	50% of employee coverage amount (automatic)

- Benefits Service Center and portal include all coverage options
- Employee coverage required for spouse and child coverage

Employees may elect up to the maximum amount of coverage with **no health questions**.



ACCIDENT INSURANCE

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



Accident Monthly Premiums

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

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Key features:

•In-person guidance

- Up to 5 sessions with a counselor per issue per year, plus
- In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and 25% off subsequent sessions

•Unlimited 24/7 assistance

- Telephonic toll-free, online, and mobile app access to information and referrals on family matters, like child and elder care, pet care, vacation planning, moving, consumer purchases, college planning, and more
- Legal information and referrals for family law, estate planning, consumer, and civil law

•Online resources on guidanceresources.com or the GuidanceNow mobile app

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



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 EmployeeConnect SM , you and your family get: <ul style="list-style-type: none">• 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: <ul style="list-style-type: none">• 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	EmployeeConnect SM offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit GuidanceResources.com or download the GuidanceNow SM mobile app. You'll find: <ul style="list-style-type: none">• Articles and tutorials• Videos• Interactive tools, including financial calculators, budgeting worksheets and more



EmployeeConnectSM

EMPLOYEE ASSISTANCE PROGRAM SERVICES

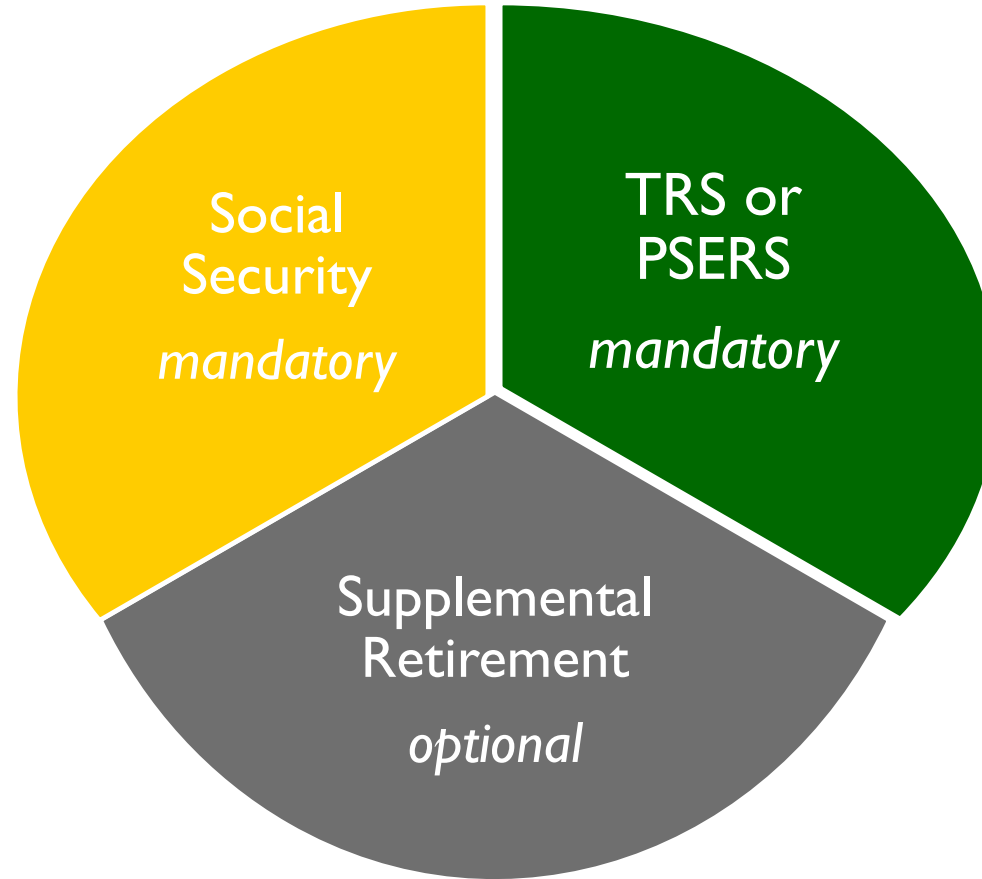
To find out more:

- Visit GuidanceResources.com
username: LFGSupport password: LFGSupport1
- Download the GuidanceNowSM mobile app
- Call 888-628-4824



Available for all
benefit-eligible
employees and
your dependents
at no cost

YOUR RETIREMENT BENEFITS



Teachers Retirement System (TRS)

- **Mandatory program**
- **Certified Teachers, Administrators, Clerical staff, Parapros, Lead Custodians, & School Nutrition Managers**
- Funded by you and the district
 - You contribute 6% of your salary/pay
 - The district contributes 21.91%
- Retirement eligibility (can draw a pension from state of Georgia)
 - After 30 years of service (no age requirement)
 - After 10 years of service at age 60
 - After 25 years of service and before age 60 with reduced benefits



Teachers Retirement System (TRS)

Benefit Example

Retirement Age: 55

Years of Service: 30

Retirement Salary: \$65,000

Monthly Benefit: \$3,250

Annual Benefit: \$39,000

Prior Service Counts!

If you leave the system
and return later,
all prior service counts
towards retirement.

Use Sick Leave Wisely

Sick leave counts towards years of service

170 sick leave days = 1 year of service credit

Unused sick leave at retirement allows you to
retire earlier and receive a higher benefit!

THE VALUE OF TRS

Defined Benefit: TRS

District Contributes: 20.78%
Teacher Contributes: 6%
Benefit: 2% x salary

TRS bears financial risk
Guaranteed benefit

Defined Contribution: 401(k)

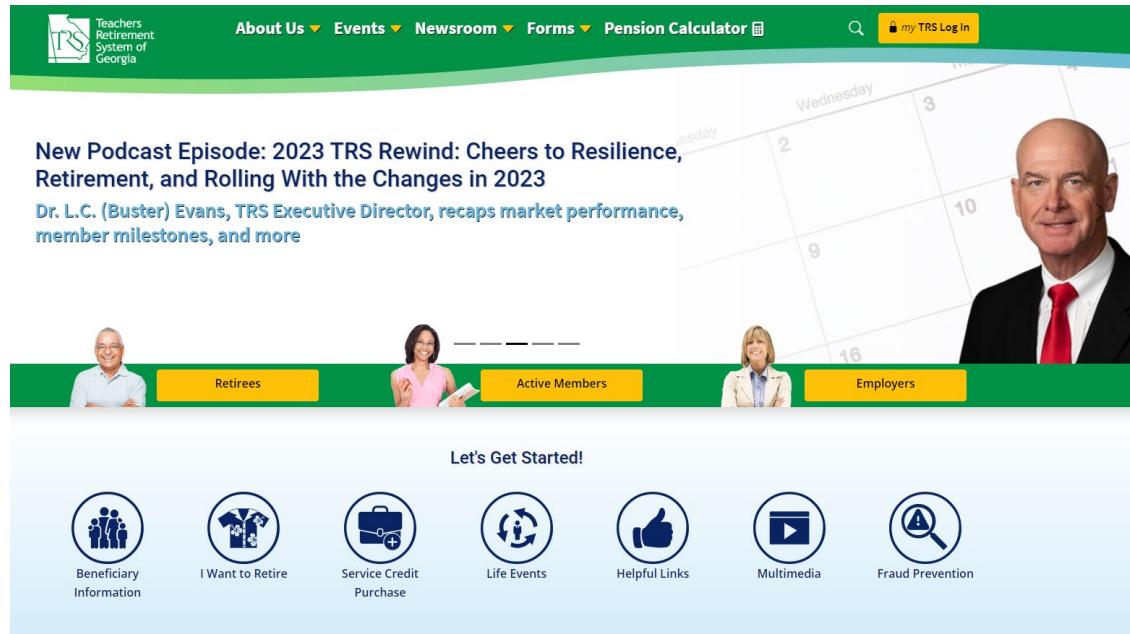
Employer Contributes: Approx. 3%
Employee Contributes: Approx. 6%
Benefit: Based on employee contributions and
market performance

The employee bears financial risk
Unknown market performance

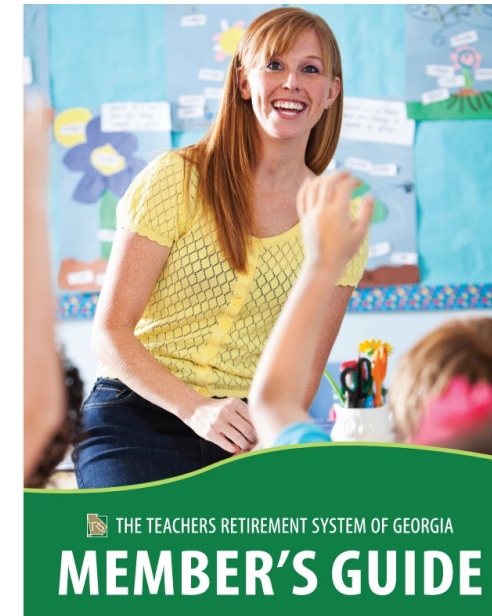
To receive a comparable benefit in the private sector:

The employee would need to contribute 25+% of his/her salary over his/her career.

TEACHERS RETIREMENT SYSTEM



TRSGA.COM



PUBLIC SCHOOL EMPLOYEES RETIREMENT SYSTEM(PSERS)

Transportation, School Nutrition, Maintenance, & Custodial staff

Your Contribution

- \$10/month
- 9 months of the year

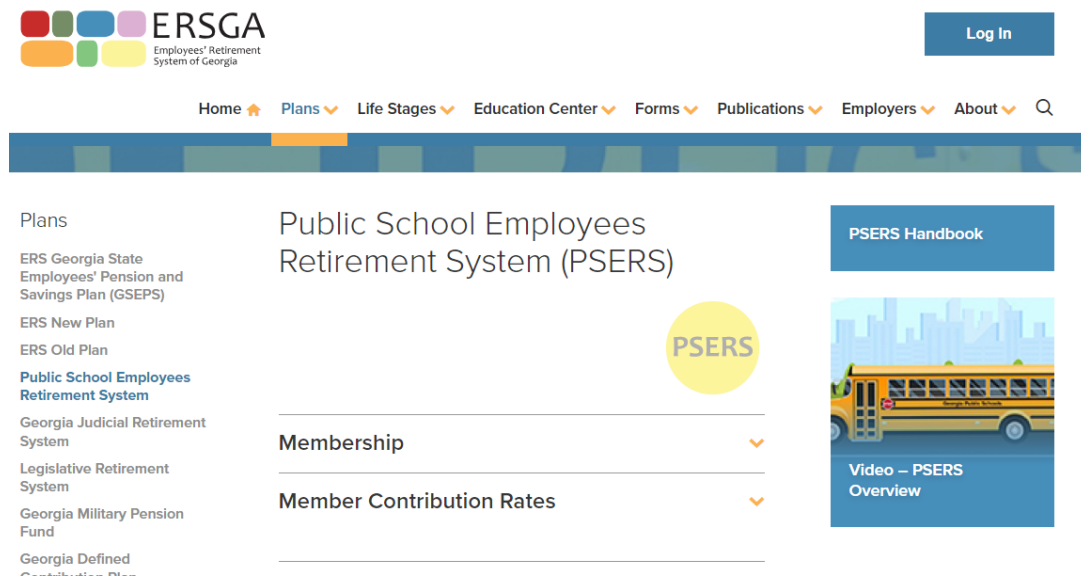
Your Vesting

- Eligible for benefits at 10 years of service
 - Age 65
 - Below age 65 (reduced benefit)

Retirement Benefit

- Monthly benefit
- \$17 per year of service
- Ex: 25 years of service: \$425/month or \$5,100/year benefit

PUBLIC SCHOOL EMPLOYEES RETIREMENT SYSTEM (PSERS)



Ers.ga.gov

PSERS Handbook

Effective July 1, 2023

1. Introduction

This Handbook summarizes the main provisions of laws that provide benefits to certain State of Georgia employees. Unless otherwise specifically indicated, the Handbook describes these laws as in effect on July 1, 2019.

It is important to remember that this Handbook is only a summary of the law, and therefore provides only general information. A summary cannot deal with every possible set of circumstances. Also, from time to time, the laws will be amended, and while we make every effort to update this Handbook in a timely fashion, there may be a period of time during which the Handbook does not reflect recent changes in the law. If something is not covered in detail in this summary, or if this summary can be read to be inconsistent with the governing laws, the law will control.

It is important that you read the entire Handbook. Reading only portions can be confusing and misleading.

- ↑ 1.1 About the Benefits Described in this Handbook ▼
- ↑ 1.2 Contacting ERSGA ▼

SUPPLEMENTAL RETIREMENT PLANS

- Voluntary retirement plans to supplement TRS and PSERS
- 403(b), 457(b), and Roth plans
- To learn more, contact a retirement plan advisor



Advisors:

- Aspire
- Orion (Voya)
- Corebridge Financial
- ValuTeachers
- Horace Mann



All information is located at warecountyschoolsbenefits.com



Benefits Resources & How To Enroll

BENEFITS SERVICE CENTER



benefits service center

Help with:

- WCBOE benefits questions
- Local benefits enrollment
- General SHBP benefits and enrollment questions
- Claims assistance

Email:

benefits@warecountyschoolsbenefits.com

Telephonic Support

(844) 703-1852

Monday-Thursday 8am to 6pm

Friday 8am to 5pm

BENEFITS WEBSITE

Warecountyschoolsbenefits.com

Benefits Website

- Benefit plan information, including SHBP
- “Help” feature for benefits questions
- Search feature
- Presentations and guides
- Forms and carrier contact information

Enrollment Portal

- Accessible on warecountyschoolsbenefits.com
- Review benefits mid-year
- Review / update your life insurance beneficiary
- Print Confirmation Statement



Additional questions? Contact the WCBOE Benefits & Payroll Department

MEDICAL ENROLLMENT

State Health Benefit Plan

- 2025 Active Employee Decision Guide
- Dependent documentation is required
 - **Follow ADP instructions to add dependents**
 - Submit documentation in the format required by the deadline
- Transfers from other Georgia systems
 - No SHBP changes permitted until next Open Enrollment unless you experience a qualifying life event



**Enroll by your
benefits enrollment
deadline**

VOLUNTARY BENEFITS ENROLLMENT

Call the Benefits Service Center (BSC): 1-844-703-1852
Monday – Thursday 8:00 am to 6:00 pm; Friday 8:00 am to 5:00 pm EST

OR

Access www.warecountyschoolsbenefits.com and click on “Enroll Now”.

- ✓ Step 1: Click on “Get Started Now”.
- ✓ Step 2: Click “Begin Enrollment” and following the prompts.
- ✓ For future logins, your User ID will be your school email address.



**Enroll by your
benefits enrollment
deadline**