Coverage Continuation Options at Retirement

This document provides an overview of your options for continuing coverage as a Thomas County Schools retiree. While specific policy provisions and rules govern continuation, this serves as a helpful guide. To maintain coverage, you must take action within 30 days of your coverage ending through the district. This includes completing your elections and making premium payments. For questions or additional information, please contact the Thomas County Schools Benefits Service Center. Further details can also be found on the Resources page of the Thomas County Schools Benefits website at https://www.tcjacketsbenefits.net/.

SHBP Medical

Your medical insurance under the State Health Benefit Plan will continue into retirement. The premium will be deducted from your TRS or PSERS retirement annuity provided your annuity is sufficient to cover the premium due. In instances where your retirement annuity is not sufficient to cover the premium due, you will be billed directly for the premium amount due to State Health. It is essential to refer to the State Health Benefit Plan information for retirees found at: https://shbp.georgia.gov/members/retirees.

Additionally, carefully review all communications you receive from State Health or their billing group, WEX, as you may be invoiced directly for your medical premium for a period after you retire. If you are placed on Direct Pay status and you fail to pay the Direct Pay premiums to State Health, your coverage will be terminated with no right to reinstatement unless you return to work in a benefits eligible position with a SHBP Employing Entity.

Simple Dental

Your dental benefits are COBRA-eligible, and you may elect to continue your dental coverage for up to 18 months. You will receive a COBRA election letter from CAS once your active coverage ends. Please respond by the deadline to continue your dental coverage.

EyeMed Vision

Your vision benefits are COBRA-eligible, allowing you to extend your coverage for up to 18 months. Once your active coverage ends, you will receive a COBRA election letter from CAS. Be sure to respond by the stated deadline to maintain your vision coverage.

CAS Flexible Spending Accounts

The Healthcare Flexible Spending Account (FSA) is COBRA-eligible. You can continue it through the calendar year of retirement by maintaining contributions. A COBRA election letter will be mailed to your address on file upon retirement.

Chubb Permanent Life Insurance with Long Term Care

Your Chubb permanent life insurance is an individual policy and can remain active after retirement, provided premiums are paid. To maintain coverage, you can set up direct bill premium payments by contacting Chubb at 855-241-9891. Be sure to reach out directly upon retirement to arrange payment.

Trustmark Universal Life Insurance

Your Trustmark permanent life insurance is an individual policy and can remain active after retirement, provided premiums are paid. To maintain coverage, you can set up direct bill premium payments by contacting Trustmark at 800-918-8877 or customercare@trustmarkbenefits.com.

Lincoln Life & AD&D Insurance

You have the option to continue your Basic and Voluntary life insurance if certain conditions are met. For Basic life coverage, conversion is your only continuation option. Both conversion and portability are available for Voluntary life coverage if certain conditions are met. Both options require direct premium billing.

- **Portability:** Converts to individual term life insurance as long as you've been insured for 12+ months as an active employee. Portability rates are the same as the active employee rates, but subject to change. Portability coverage is available until age 70.
- **Conversion:** Converts your coverage to an individual permanent life policy that builds cash value. Premiums are higher than active and ported rates.

You must apply and remit premiums within 30 days of your retirement date to continue coverage. For details, contact Lincoln Financial at 800-423-2765.

Coverage Continuation Options at Retirement

Prudential Critical Illness, Accident, Hospital Indemnity

You may continue this coverage upon retirement by setting up direct premium payments. The premiums remain the same as active employees for continuation of coverage options.

You must elect to continue your coverage and remit the first premium payment within 30 days from your coverage end, or 15 days of the date of letter, whichever is greater. Contact Prudential at 844-455-1002 or visit www.prudential.com/mybenefits for more information.

AFLAC

Your AFLAC plan is an individual policy. For questions regarding your plan, contact Charlotte Parker at blazer3485@yahoo.com or 229-630-5695.

Unum Whole Life Insurance

This policy is an individual policy and can remain active after retirement provided premiums are paid. To maintain coverage, you can set up direct bill premium payments by contacting Unum at 1-800-635-5597.

Professional Association of Georgia Educators (PAGE)

Your PAGE membership will end with your final paycheck. To continue your membership, contact Michelle Dechman at mdechman@pageinc.org or 229-403-8200.

Public School Employees Retirement System (PSERS)

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

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

Visit https://www.ERS.GA.GOV

Contact 800-805-4609

Teachers Retirement System (TRS)

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

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

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

Visit https://www.trsga.com
Contact 800-352-0650

Supplemental Retirement

All of your supplemental retirement funds are invested through Empower. Contact Von Hellens and Partners for assistance with your supplemental retirement plan.

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