



2027


**benefits
service center**

EMPLOYEE BENEFITS ENROLLMENT GUIDE

Benefits for the 2027 Plan Year

For information and enrollment, visit <http://www.tcjacketsbenefits.net> or call the Thomas County Schools Benefits Service Center at (866) 606-6865.



INTRODUCTION

Benefits Service Center

As an employee of Thomas County Schools, you have access to a comprehensive benefits package designed to support you and your family. This guide provides an overview of your options to help you make informed choices about your benefits. We encourage you to review this booklet and access <http://www.tcjacketsbenefits.net> prior to completing your benefits elections.

Our extensive benefits package provides financial protection and peace of mind for you and your family. Thomas County Schools provides a significant financial contribution towards your State Health Benefit Plan (SHBP) premiums and your dental plan premiums. The district also provides a no-cost Employee Assistance Program and \$10,000 in basic life insurance for all benefit-eligible employees. Your employee contributions for the employee-paid benefits are conveniently deducted from your monthly paycheck.

The Thomas County Schools Benefits Service Center is your benefits resource. The Benefits Service Center manages all aspects of your voluntary (non-medical) benefits and can also assist with general State Health Benefit Plan questions. We are here to support you during Open Enrollment and throughout the year.

Your benefit elections are valid for the entire plan year unless you have a Qualifying Life Event. A Qualifying Life Event is a change in status, such as marriage, divorce, birth of a child, or loss/gain of other coverage (supporting documentation required).

Connect with Us

Phone: (866) 606-6865

Website: <http://www.tcjacketsbenefits.net>

Monday - Thursday: 8am - 6pm EST

Friday: 8am - 5pm EST

Contact for assistance with:

- Benefits questions, including general SHBP questions
- Enrollment
- Finding a physician
- How to file a claim
- Understanding your benefits
- And more




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Understanding Social Security and Retirement

As a school system employee, it's important to know whether you're contributing to Social Security. For Thomas 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 or PSERS. 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>

How to Enroll

Voluntary Benefits (Non-Medical) Enrollment

You may complete your employee benefits elections online or by phone. Access at <http://www.tcjacketsbenefits.net> or call the Benefits Service Center at (866) 606-6865.

Telephonic Enrollment

Call the Benefits Service Center at (866) 606-6865 for personalized, one-on-one assistance from a trained Benefits Specialist. The Benefits Specialist will help you navigate your options based on your unique situation. Call center hours are Monday through Thursday from 8am to 6pm EST, and Friday from 8am to 5pm EST. English and Spanish Benefits Specialists are available. A Confirmation Statement will be provided via email upon completion of your enrollment.

Online Enrollment

Step 1: Access <http://www.tcjacketsbenefits.net>. Click on “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 logged in, you will be able to complete your enrollment. You can complete your benefit elections by clicking “Begin Enrollment” and following the prompts.

State Health Benefit Plan (SHBP) - ADP Portal

1. Access <https://www.myshbpga.adp.com/shbp> to review your health coverage elections. Your Registration Code is “SHBP-GA” for new users. Employees may also enroll by calling (800) 610-1863.
2. If you are covering a new dependent(s), ADP will provide instructions for submitting required documentation for the added dependents. Be sure to provide documentation in the format required by the deadline provided by ADP. Your dependents will not have coverage until the documentation is received and approved.

How to Reset Your SHBP Password

- **Step 1:** Go to <https://www.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 system using security code.

Employee Eligibility

Thomas 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.

Several of your benefit plan premiums are pre-tax. This means the amount of your taxable income is reduced by your annual cost of these benefits, reducing the net out-of-pocket costs for your benefits.

Qualifying Life Events

Qualifying Life Events that could result in changes to your benefit coverage include, but are not limited to, the following:

- Marriage or divorce
- Birth or adoption of a child
- Loss of a dependent or other group coverage
- Medicare entitlement
- Loss or gain of other coverage by a spouse

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

Duplicate Coverage

Reminder: If you and your spouse are both district employees, duplicate coverage is prohibited. During your enrollment, please update your dependent record if your spouse is also a district employee.



State Health Benefit Plan (SHBP) Options



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

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

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.

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.



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 plan option you choose during Open Enrollment. These points will be deposited in April of each 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

SHBP members and covered spouses may choose to redeem 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 Plans

There are two dental plan options administered by 90 Degree Benefits: the Simple **Standard Plan** and the Simple **Premium Plan**. 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:

- All procedures are covered except for cosmetic procedures.
 - Cosmetic procedures include but are not limited to veneers and bleaching/whitening services.
- The plan reimburses all procedures at the same percentages.

Dental Plan Benefit Summaries

Standard Plan
Preventive services coverage at 100% *
\$50 deductible (not applicable for preventive care)
Then, plan pays 40%
Annual Maximum: \$875 per person (excludes preventive services)
Does not include orthodontia coverage

Premium Plan
Preventive services coverage at 100% *
\$50 deductible (not applicable for preventive care)
Then, plan pays 60%
Annual Maximum: \$1,500 per person (excludes preventive services)
Includes orthodontia coverage

* Preventive services include 2 cleanings, 2 exams, and 4 bitewing x-rays per year. Also included are panoramic x-rays or full-mouth x-rays once every 24 months, and fluoride and sealants for children under 18 twice a year. Preventive and diagnostic services do not count towards the annual maximum benefit, providing you with a higher potential annual plan benefit.

Claims Administration

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

Employer-Paid Benefit

Thomas County Schools is contributing 100% of the cost of employee-only coverage for the Standard Plan. An enrollment election is required, and we encourage all employees to take advantage of this no-cost dental benefit and visit your dentist regularly.

Monthly Dental Plans		
Coverage Level	Standard Plan	Premium Plan
Employee Only	\$0 - district paid	\$19.50
Employee + One	\$25.00	\$61.66
Family	\$51.00	\$110.14



Mobile App

Administration is easy with the Simple mobile app. Review your benefits and Explanations of Benefits (EOBs) on the 90 Degree Benefits mobile app.

Registration is easy:

Visit <http://www.90degreebenefits.com> to log in and register once you are enrolled in the dental plan.

ID Cards

New dental plan members will receive ID Cards from 90 Degree Benefits by mail to your home address following your enrollment. Although your ID Card is not required, please present your card when visiting your dentist.

Dental Plan Member Portal



The dental plans are administered by 90 Degree Benefits. This means that 90 Degree Benefits manages the plan eligibility and claims. As a Simple Dental Plan member, you'll receive access to a member portal. You can review your annual benefits, claims information, plan documents, and covered dependents on the portal, and a convenient mobile app is also available.

Access Instruction Member Portal

Registration

- Visit your Member Portal Online at <http://www.90degreebenefits.com>
- In the upper right corner go to the Members Login.
- In the upper right corner of the Member Portal home screen, click the **Register Now** button.

Register Now

- Fill out the Registration Form and click submit. Your ID Number is printed on your 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.

Account Access

User Name*

Enter User Name

Password*

Enter Password

[Forgot password?](#)

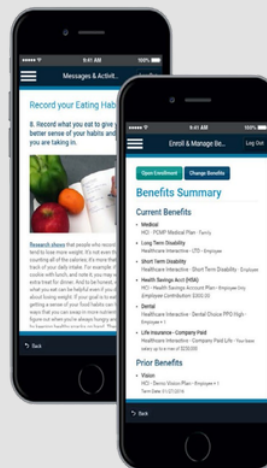
Login

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!



Vision Coverage

With the EyeMed vision plan, you are highly encouraged to use participating vision providers to maximize your vision benefits. Access <http://www.eyemedvisioncare.com> and click “Find an Eye Doctor.” Then, choose the **Select Network**. Services obtained at participating EyeMed vision providers have a significantly higher benefit, and you receive the benefit at the time of service. If you go out-of-network, you will need to pay at the time of service and file a claim for reimbursement. Out-of-network services have reduced benefits according to a reimbursement schedule, and the out-of-network benefits are significantly lower than the in-network benefits.

The EyeMed vision plan provides coverage for exams, frames, and lenses (either contacts or eyeglass lenses). If you see an in-network provider, you pay a copay for your eye exam and lenses, and the plan pays a benefit of up to \$130 for frames and \$120 for contact lenses. Additional copays apply for eyeglass lens options.

Frequency Limitations: The vision plan includes frequency limitations. The exam benefit and lens benefit are once every calendar year. The frame benefit is once every other year.

Vision Summary of Benefits	In-Network Coverage
Eye Exam	\$10 copay
Lenses	
Single	Covered in full after \$20 copay
Bifocal	
Trifocal	
Lenticular	
Contacts	
Fit and Follow-Up	\$40 copay
Elective Lenses	\$120 allowance
Medically Necessary	Covered in full
Frames	\$130 allowance

Vision Monthly Premiums	
Coverage	Premium
Employee Only	\$0.00
Employee + One	\$5.18
Family	\$10.31

District-Paid Benefit for Employee Only coverage: The district pays the full cost for employee only coverage, and the same amount towards the other tier levels, reducing your monthly payroll deductions for dependent vision coverage.

Important Vision Network Information

To locate participating EyeMed vision providers, access <http://www.eyemedvisioncare.com> and click “Find an Eye Doctor”, then choose the **Select Network**. Then, continue to follow search instructions.



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.

2027 Plan Year

The FSA plan year for 2027 is January 1 through December 31.

Healthcare Flexible Spending Account

You can contribute up to the current IRS maximum at the time of enrollment into a Healthcare FSA each year. Married employees can each contribute up to the maximum. Eligible Healthcare FSA expenses include deductibles, copays, coinsurance, prescription drugs, over-the-counter drugs and supplies (no prescription required), dental, and vision expenses. Annual contributions are loaded on your FSA card on January 1 and are immediately available.

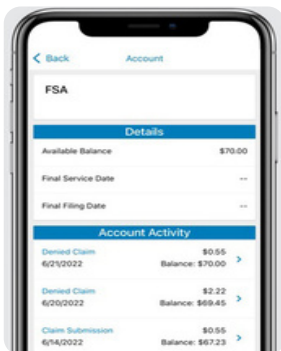
Dependent Care Flexible Spending Account

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. Eligible dependent care expenses include but are not limited to day care and before-school and after-school care for children up to age 13 and certain adult day care expenses for incapacitated adult dependents.

Secure FSA Member Portal and Mobile App

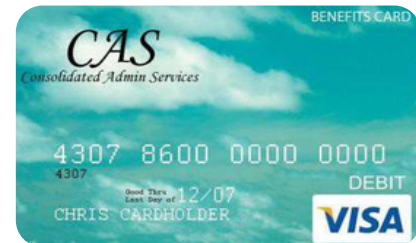
You'll receive access to a secure member portal to track your balance, view your claims, and submit claims for reimbursement. It's important for you to manage your account using the member portal.

You can also access your FSA account details through your mobile device with the Consolidated Admin 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.



Use It or Lose It Rule - Estimate Carefully

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 carefully prior to selecting your contribution amount.

Claims must be incurred by **December 31, 2027** to be eligible for reimbursement for the 2027 plan year. You have up to 60 days following the end of the plan year to submit FSA claims for processing. Should you not use all of your healthcare FSA funds during the plan year, you may roll over up to \$680 of unused funds into next year's healthcare FSA plan. This limit could be increased by the IRS for 2027. This rollover feature does not apply to the Dependent Care FSA.

According to IRS regulations, all unused Healthcare FSA funds in excess of the current rollover limit and all unused Dependent Care FSA funds will be forfeited.

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.

Important Separation 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.

Life Insurance



District-Paid Basic Life Insurance with AD&D

Thomas County Schools provides all eligible employees a \$10,000 life insurance and Accidental Death & Dismemberment (AD&D) insurance benefit at **no cost to you**. The AD&D benefit provides an additional payment in the event of a death or loss of limb(s), speech, hearing, and more caused by a covered accident.

Voluntary Term Life Insurance with AD&D

Voluntary term life insurance with Accidental Death & Dismemberment (AD&D) is insured by Lincoln. 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 voluntary term life insurance for yourself and your dependents through convenient post-tax payroll deduction. AD&D coverage does not apply to child life insurance coverage.

Voluntary Life and AD&D Insurance Options	
Employee	Up to 5x salary in \$10,000 increments, not to exceed \$500,000
Spouse	Up to 100% of employee amount in \$5,000 increments, not to exceed \$500,000
Child(ren) excludes AD&D coverage	\$20,000 (minimum of \$10,000 in employee coverage required)

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. Once named, your beneficiary remains on file until you make a change. **You are required to designate your beneficiary during your enrollment, but you can change it at any time.**

Special Enrollment Opportunity:

- **New Employees:** New employees are eligible to elect life insurance coverage up to the Guarantee Issue amounts below with no health questions. Should you elect coverage exceeding the Guarantee Issue amounts noted below, Evidence of Insurability will apply.
- **Currently Enrolled Employees:** If you are currently enrolled in at least the minimum amount of employee and spouse coverage, you may increase your employee and spouse coverage at this time up to the below Guarantee Issue amounts with no health questions. This offer does not apply to previously declined employees and spouses. You may also elect \$20,000 of child life coverage at this time with no health questions.

The Guarantee Issue amounts are \$200,000 for employees, \$50,000 for spouses, and \$20,000 for children.

Employee Life with AD&D Monthly Premiums						
Age	\$10,000	\$50,000	\$100,000	\$150,000	\$250,000	\$350,000
25	\$0.66	\$3.30	\$6.60	\$9.90	\$16.50	\$23.10
35	\$1.02	\$5.10	\$10.20	\$15.30	\$25.50	\$35.70
45	\$1.84	\$9.20	\$18.40	\$27.60	\$46.00	\$64.40
55	\$4.34	\$21.70	\$43.40	\$65.10	\$108.50	\$151.90
65	\$5.34	\$26.70	\$53.40	\$80.10	\$133.50	\$186.90

Child Term Life Monthly Premiums	
Age	\$20,000 Benefit
0-26	\$5.00

Spouse Life with AD&D Monthly Premiums (based on spouse age)						
Age	\$10,000	\$50,000	\$100,000	\$150,000	\$250,000	\$350,000
25	\$1.32	\$6.60	\$13.20	\$19.80	\$33.00	\$46.20
35	\$1.87	\$9.35	\$18.70	\$28.05	\$46.75	\$65.45
45	\$3.06	\$15.30	\$30.60	\$45.90	\$76.50	\$107.10
55	\$4.66	\$23.30	\$46.60	\$69.90	\$116.50	\$163.10
65	\$13.06	\$65.30	\$130.60	\$195.90	\$326.50	\$457.10

Employment Separation

The life insurance plan includes coverage continuation options if certain conditions are met, and the application is required within 30 days of your separation date. The employer-paid benefit includes the conversion option, which converts your coverage to an individual whole life policy. The voluntary employee-paid benefit includes portability or conversion. To be eligible for portability, you must have voluntary life insurance coverage for a minimum of 12 months. Coverage terminates at age 70 for the voluntary life insurance portability option.

- For employees age 70 and older, the maximum voluntary life insurance coverage available is \$50,000.

PERMANENT LIFE WITH LONG TERM CARE

Permanent Life Insurance with Long Term Care

CHUBB

Chubb's Permanent Life Insurance product provides permanent life insurance protection with a long term care benefit.

Guaranteed Life Insurance Protection with Death Benefits

This plan provides permanent life insurance and a death benefit for when it is needed most. The death coverage is 100% guaranteed through age 99.

After 10 years, paid-up benefits begin to accrue. Paid-up benefits are accumulated benefits that apply if the policy terminates for non-payment of premium. These values will pay out for either death of the insured or for long term care benefits. At any point thereafter, if you stop paying the premium, a reduced paid-up benefit is available and can never lapse. That means at retirement you can stop paying premiums and have a death benefit for the rest of your life - guaranteed.

Life insurance premiums will never increase and are guaranteed through age 100.

Benefits for Long Term Care (LTC)

Long Term Care is costly and averages \$8,821 per month for a semi-private room in a nursing home. The Chubb Permanent Life plan can pay death benefits in advance of death if you require long term care. You can use these benefits for home health care, assisted living, adult day care, and nursing home care. The long term care benefit is 4% of the death benefit for up to 25 months. Long term care benefits could reduce in the event of a life insurance benefit reduction.

How It Works

Age 45 employee elects a \$25,000 policy.

- Employee needs Long Term Care at age 57.
- Plan provides \$1,000 / month for Long Term Care for up to 25 months.
- Employee uses 13 months of the Long Term Care benefit for a total payment of \$13,000.
- Employee passes away at age 67. Death benefit amount is \$12,000.

Age 45 employee elects a \$100,000 policy.

- Employee needs Long Term Care at age 57.
- Plan provides \$4,000 / month for Long Term Care for up to 25 months.
- Employee uses 13 months of the Long Term Care benefit for a total payment of \$52,000.
- Employee passes away at age 67. Death benefit amount is \$48,000.

Coverage Options

Employee: Up to \$100,000

Spouse: Up to \$75,000

Child: Up to \$25,000

Restoration of Your Death Benefit

Ordinarily, using your life insurance coverage for Long Term Care benefits can reduce your death benefit to \$0. While in force, this benefit restores your life coverage to not less than 50% of the death benefit on which your Long Term Care benefits were based. This feature assures a death benefit is available for the insured at time of death.

Monthly Premium Example - \$50,000

Age 40 Non-Tobacco	
Approximate Monthly Premium	\$46.00
Death Benefit at Age 45	\$50,000
Death Benefit at Age 70	\$50,000
Long Term Care Benefit	\$2,000 per month for up to 25 months
Paid-up Value at Year 11	\$3,657

Enrollment and Health Questions

Employees may elect or increase coverage up to \$100,000 at this time with no health questions. All other elections and increases are subject to medical underwriting.

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 making a benefit election, 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. SSNRA is age 67 for employees born in 1960 or later. Sick leave can be used in conjunction with disability to equal 100% of your pay.

Disability Summary of Benefits		
	Short Term Disability	Long Term Disability
Benefit Amount	60% of monthly income, up to \$6,000 per month	60% of monthly income, up to \$6,000 per month
Benefit Start Date	After 14-day elimination period/waiting period	After 90-day elimination period/waiting period
Benefit Duration	up to 11 weeks	Social Security Normal Retirement Age
Maximum Benefit	\$1,385 per week	\$6,000 per month

You may elect Short Term Disability and Long Term Disability at this time with no health questions. This offer does not apply to employees previously declined. Your specific benefit options and premiums are available in the benefit enrollment system or by calling the Benefits Service Center.

Short Term Disability			
Age	\$20,000 Salary 60% Weekly Benefit	\$40,000 Salary 60% Weekly Benefit	\$60,000 Salary 60% Weekly Benefit
25	\$9.23	\$18.46	\$27.69
35	\$8.31	\$16.62	\$24.92
45	\$9.00	\$18.00	\$27.00
55	\$12.00	\$24.00	\$36.00
65	\$15.00	\$30.00	\$45.00

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.

Long Term Disability			
Age	\$20,000 Salary \$1,000 Monthly Benefit	\$40,000 Salary \$2,000 Monthly Benefit	\$60,000 Salary \$3,000 Monthly Benefit
25	\$1.22	\$2.43	\$3.65
35	\$3.85	\$7.70	\$11.55
45	\$8.37	\$16.73	\$25.10
55	\$13.77	\$27.53	\$41.30
65	\$17.35	\$34.70	\$52.05

Employment Separation

Short Term Disability and Long Term Disability plans are portable for up to 12 months if certain requirements are met. Prior to your separation, you must have been insured for a minimum of 12 months in order to be eligible for this option.

Employee Assistance Program (EAP)



Thomas County Schools is committed to supporting the wellness of all its teachers and staff by offering free and confidential short-term counseling services through the Employee Assistance Program (EAP).

In partnership with Archbold Memorial Hospital, Thomas County Schools provides free counseling services to all full-time employees. To access this benefit, employees can request a referral through their building supervisor or by contacting Dr. Brecca Pope, Assistant Superintendent of Administrative Services.

This service is **completely confidential**, and referrals are kept private between the employee and the medical provider. No records are shared with the school district, and all counseling records are maintained solely by Archbold Memorial Hospital.



**Speak with a highly trained
mental health professional for help with:**

- Stress
- Career and family conflict issues
- Anxiety
- And more



**This valuable short-term
counseling benefit is provided by
the district at no cost to you.**

Critical Illness

The Critical Illness plan is insured by Prudential and 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 automatically covered at 100% of the employee's benefit amount. This plan includes a health screening benefit for all insureds as well.

Benefit Options

Employees: \$10,000, \$20,000, or \$30,000

Spouses: \$10,000 increments, up to 100% of the employee benefit amount

Children: Automatic coverage at 100% of employee benefit amount

Enroll now with no health questions required!

Covered Diagnoses and Conditions

Critical Illnesses	
- Heart attack - Stroke - Major organ failure - End-stage kidney failure	- Coronary artery disease - Major (50%) coronary artery bypass graft or valve replacement - Minor (10%) balloon angioplasty or stent placement

Cancer Conditions
- Invasive cancer - all breast cancer is considered invasive - Non-invasive cancer (25%) - Skin cancer - \$500

Progressive Diseases	Supplemental Conditions
- Amyotrophic Lateral Sclerosis (ALS) - Dementia, including Alzheimer's disease - Multiple Sclerosis (MS) - Parkinson's disease - Functional loss	- Loss of sight, hearing, or speech - Benign brain tumor - Coma - Permanent Paralysis - Infectious Diseases (25%) - Third-degree burns - Lupus (25%) - TIA (25%)

Covered Conditions - Child	
- Cerebral Palsy - Cleft lip or palate - Cystic Fibrosis - Down Syndrome	- Sickle Cell Anemia - Spina Bifida - Congenital Heart Disease - Type 1 Diabetes

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 once per calendar year.

- 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

Sample Payroll Deductions

Monthly Costs			
Age	Employee \$10,000	Spouse \$10,000	Family \$10,000
under 25	\$3.58	\$3.58	\$7.15
25-29	\$4.52	\$4.52	\$9.04
30-34	\$5.62	\$5.62	\$11.24
35-39	\$7.42	\$7.42	\$14.84
40-44	\$9.72	\$9.72	\$19.44
45-49	\$12.52	\$12.52	\$25.04
50-54	\$15.72	\$15.72	\$31.44
55-59	\$21.12	\$21.12	\$42.24
60-64	\$29.12	\$29.12	\$58.24
65-69	\$42.72	\$42.72	\$85.44
70-74	\$67.02	\$67.02	\$134.04

All coverage options and premiums will be available at the time of your enrollment.

* Refer to the benefits summary for rates above age 74.

Accident



The Accident plan is insured by Prudential. Accidents result in unexpected expenses, many of which are for medical care. We offer this Accident coverage to help with these unpredictable expenses. If you have an unexpected injury that results in necessary 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, and also includes 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 plan when selecting your medical plan option. You may wish to consider a higher deductible on your health plan if you have the accident benefit, because of the additional financial protection it can provide.

Hospital Care Benefits	
Per Admission Benefit	\$1,000 / Intensive Care: \$2,000
Daily Stay Benefit	\$200/day - up to 365 days
Surgery	Up to \$2,000
Medical Care Benefits	
Emergency Room	\$150
Follow-up Physician Treatment	\$75 up to 2 visits
Ambulance	\$400 / Air Ambulance: \$1,500
Physical / Occupational / Speech Therapy	\$50 up to 10 visits
Outpatient Surgery	\$300
Medical Imaging Test	\$200
Coma	\$10,000
Injury-Based Benefits	
Burns	\$500 - \$10,000
Concussions	\$200
Lacerations	\$25 - \$600
Dislocations	\$150 - \$6,000
Fractures	\$75 - \$7,500
Accidental Death & Dismemberment (AD&D)	
Employee	\$50,000
Spouse	\$25,000
Child(ren)	\$12,500
Additional Benefit	
Organized Sports Activity Benefit (child coverage only)	Additional 25%

Wellness Benefit Included

The Accident 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 by a physician, including sports physicals
- Immunizations and other health screenings
- Cardiovascular, cholesterol, and diabetes screenings
- Imaging, including chest X-ray, mammography, and more

Accident Monthly Premiums	
Employee	\$14.66
Employee + Spouse	\$23.71
Employee + Child(ren)	\$27.37
Family	\$36.42



This is an abbreviated description of the accident plan benefits. Please refer to the complete Benefit Summary for details.

Hospital Indemnity



Thomas County Schools offers a Hospital Indemnity plan that pays a confinement benefit, plus daily benefits which are paid directly to you and can be used for any purpose. A summary of the benefits schedule is below. Please refer to the Summary of Benefits or certificate of coverage for complete details. Pregnancy is covered under this benefit with no pre-existing condition exclusion. This plan is portable when employment ends. You may continue by paying premiums directly to Prudential.

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.

Schedule of Benefits	
Hospital Admission Benefit	\$1,000
ICU Admission Benefit	\$2,000
Hospital Confinement Benefit	\$200/day, up to 30 days
ICU Confinement Benefit	\$400/day, up to 30 days
Hospital Observation Benefit	\$100
Mental Illness/Nervous Disorder Benefit	\$100
Substance Abuse	\$100/day, up to 30 days

Hospital Indemnity Monthly Premiums	
Coverage Level	Premium
Employee	\$19.18
Employee + Spouse	\$36.18
Employee + Child(ren)	\$37.59
Family	\$54.59

IMPORTANT: This is a fixed indemnity policy, not health insurance

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 isn't 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.



Sick Leave

Full-time benefits-eligible employees earn sick leave at a rate of 1.25 days for every calendar month worked. Any unused sick leave can be carried over from one fiscal year to the next, up to a maximum of 60 days. It is important to note that personal and professional leave may not be granted on system critical days.

Sick Leave Bank

Thomas County Schools offers a voluntary Sick Leave Bank to all full-time benefits-eligible employees. The Sick Leave Bank provides additional sick leave to members who have used all their personal and available leave and are unable to perform their job duties for an extended period due to a catastrophic illness.

A catastrophic illness is defined as a condition that prevents a member from performing their work duties for more than ten consecutive workdays or an illness affecting the member's child, spouse, or parent that requires their care and also results in an absence of more than ten consecutive workdays.

To join the Sick Leave Bank, you must complete an application either during your new hire election period or during the district's annual open enrollment. Membership requires transferring one day of your accumulated sick leave to the Sick Leave Bank account.

Georgia Paid Parental Leave

Paid Parental Leave

Paid Parental Leave is available for all eligible employees within a year of the birth, adoption, or placement of a minor through foster care, and provides **up to 240 hours** of paid parental leave. Leave can be taken as needed in increments of four hours.

This time is not charged against accrued leave and runs concurrently with any other federal leave, such as FMLA.

Maternal Birth Leave

All eligible employees who give birth can take an additional **120 hours** of paid Maternal Birth Leave.

The 120 hours of additional leave can only be taken by mothers immediately following the birth of their own child, and it is not charged against accrued leave. It also runs concurrently with any federal leave.

Important Notes

Employees must be eligible to be granted the leave(s).

- 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

For additional information, contact Miranda McInnis in Human Resources at (229) 584-9114 or via email at mmcinnis@tcjackets.net.



Retirement

The Thomas County Schools retirement program consists 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 teachers, administrators, clerical staff, paraprofessionals, department leads, and department managers. 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: maintenance, school nutrition, bus drivers and monitors, transportation, and warehouse 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 Plan

In addition to the mandatory Teachers Retirement System (TRS) and Public School Employees Retirement System (PSERS), Thomas County Schools offers voluntary 403(b) and 457(b) plans to help employees enhance their retirement savings.

You can contribute between 1% and 100% of your pay, up to the annual limits set each year and employees aged 50 or older can contribute an additional amount up to the set limit. Contributions can be made pre-tax, deferring taxes until retirement, or after-tax, with taxes applied to earnings upon withdrawal (if applicable).

Your contributions are immediately 100% vested. Contact information for local financial advisors is found on page 22 of the guide.

State Health Benefit Plan (SHBP) Retirement Note

In order to continue your SHBP coverage as a retiree, you and any dependents you wish to cover must be enrolled in the plan at the time you retire. If you are not enrolled in SHBP and wish to carry coverage as a retiree, you will need to enroll during Open Enrollment the year prior to your retirement. Please refer to the Retiree Decision Guide for additional information regarding your SHBP coverage and retiree options. More information is available here: <https://shbp.georgia.gov>.



Professional Association of Georgia Educators (PAGE)



PAGE is the state's largest and most respected association for educators, service teachers, paraprofessionals, support personnel, and students. We provide the best in membership, legislative, and legal support.

MEMBERSHIP TYPES

Professional

\$175 annually or \$14.58 Monthly*

All certified and professional staff in public schools and district offices, including social workers, nurses, SROs, counselors, media specialists, SLPs, long-term substitutes, and retired educators working at 49%.

Support

\$87.50 annually or \$7.29 Monthly*

Public school paraprofessionals, transportation, school nutrition, maintenance, clerical, substitutes, and other classified staff.

TRANSFERRING SYSTEMS?

Your membership does NOT automatically transfer. You MUST update your membership profile by paper application, online or by scanning the QR code below.

RECENT GRADUATE?

Student membership no longer covers you, even if it hasn't expired. Use the QR Code below, fill out a paper application, or go online to upgrade to Professional and enjoy your 50 percent discount!**

SCAN FOR INFO ABOUT

- PAGE membership
- Grants
- PAGE 1:1 coaching
- Scholarships
- Legal Protection



PAGE online:

<http://www.pageinc.org>

**Via payroll deduction or credit card payment*

***Half-price discount given to members who upgrade to Professional after being enrolled as a Student member or Support member.*



PAGE
Professional Association
of Georgia Educators

We've got you covered!

PAGE Is Your Shield. We Are Here To Protect You.

- \$1 million in liability coverage
- \$10,000 policy each for criminal defense, employment rights, and violations with the PSC
- All coverage is "win or lose" with no reimbursements, deductibles, or up-front costs
- Calls are not screened, and all members have direct and unlimited access to one-on-one confidential guidance from our expert legal team.

Coverage is limited to activities performed in a professional capacity and is subject to industry-standard exclusions

PAGE Amplifies Your Voice Through Legislative Advocacy.

- PAGE engages lawmakers at local, state and national levels on a variety of issues that affect educators and students throughout the year, especially during each session of the Georgia General Assembly.
- Advocacy focus areas include salary increases and pay supplements, school funding, teacher evaluation, assessment and accountability, Teachers Retirement System, school safety, and preventing the expansion of private school vouchers.

PAGE Empowers Your Professional Growth.

- Free 1:1 coaching and professional learning enables you to overcome professional challenges
- Educator Classroom Grants
- College Scholarships

PAGE Provides Opportunities For Your Students.

- STAR (Student Teacher Achievement Recognition), Georgia Academic Decathlon, and PAGE Academic Bowl for Middle Grades
- Future Georgia Educators initiatives support Georgia's teacher pipeline

PAGE Is An Unbeatable Value for Georgia Educators

- PAGE dues have not increased since 2013
- Dues support YOU. PAGE does not endorse or contribute to political campaigns
- Dues stay in Georgia and work for you

<http://www.pageinc.org>

Commonly Used Healthcare and Benefits Terms

Carrier – Insurance company insuring your benefits.

Coinsurance – Percentage of medical bills that the patient is responsible for; goes into effect after deductible has been met.

Copay – The per visit charge paid each time you see your doctor.

Deductible – The amount of medical costs you are financially responsible for before coinsurance applies.

Employee Assistance Program (EAP) – Program with services to assist with handling life's problems (stress, mental illness, addiction, workplace issues, etc.)

Explanation of Benefits (EOB) – Received from carrier summarizing charges for care received. It will spell out what was billed, how much your carrier paid, and how much you are responsible for.

In-Network – Providers that have contracted with your carrier. Going in-network will save you money.

Out-of-Network – Providers that have not contracted with your carrier. Going out-of-network will result in reduced coverage, or no coverage at all. Potential balance billing can occur when you go out-of-network.

Out-of-Pocket Maximum – The maximum amount you will pay, including deductibles and copays, for medical expenses before your plan will pay 100%.

Primary Care Provider (PCP) – Doctor that you typically visit first with health issues; they manage your overall care.

Participating Dental Provider (PDP) Fee – Amount dentist has agreed to accept as payment for services from carrier.

Premium – Amount deducted from your paycheck to pay your portion of your insurance.

Preventive care – Care obtained to prevent major health issues: annual physicals, mammograms, colonoscopies, etc.

Qualifying Life Event (QLE) – Event (e.g. marriage, birth of child, gain/loss of coverage), that allows you to make changes to coverage during the year within a specific timeframe, typically 31 days from date of event.

Summary Plan Description (SPD) – Overview of plan provisions, including coverage for specific procedures and legal language.

Plan Types

- **High Deductible Health Plan (HDHP)** – Typically has individual deductible of at least \$1,750. Many qualified HDHP plans do not have copays, and all care is subject to the deductible and coinsurance.
- **Health Maintenance Organization (HMO)** – Network plans do not include out-of-network coverage.

Medical Savings Account Types

- **Healthcare and Dependent Care Flexible Spending Accounts (FSA)** – Accounts in which pre-tax income is put aside to pay for IRS-qualified medical / dependent care expenses. The FSA is “use it or lose it”: funds must be used by end of plan year or be forfeited. However, the IRS allows Healthcare FSA plan members to roll over the IRS limit for unused funds for future use. The rollover option does not apply to the Dependent Care FSA.
- **Health Savings Account (HSA)** – A tax-advantaged savings account that allows employees to set aside money for qualified medical expenses. Contributions, earnings, and qualified withdrawals are generally tax-free, and unused funds roll over from year to year.



Definition of Dependent

- Legally married spouse
- Natural or legally adopted child(ren) or stepchild(ren)
- Children acquired through legal guardianship
- Children age 26 or older who are physically or mentally disabled prior to age 26 and who are primarily dependent on the enrolled member for support

IMPORTANT CONTACT INFORMATION

Medical

Anthem

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

UnitedHealthcare

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

Sharecare

Phone: (888) 616-6411
Website: www.bewellshbp.com

9amHealth

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

Express Scripts (Part of Evernorth Health)

Phone: (800) 809-8593
Website: <http://express-scripts.com/shbp>

SHBP Eligibility

Phone: (800) 610-1863
Websites: www.dch.georgia.gov/shbp
www.myshbpga.adp.com

TRICARE Supplement Plan

Phone: (866) 637-9911
Website: <https://shbp.georgia.gov/tricare-supplement-plan>

PeachCare for Kids

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

Dental

Simple Dental administered by
90 Degree Benefits
Phone: (800) 270-4158
Website: 90degreebenefits.com

Vision

EyeMed Vision Care

Phone: (866) 939-3633
Website: www.eyemed.com

Flexible Spending Accounts

Consolidated Admin Services (CAS)

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

Basic and Voluntary Term Life & AD&D Insurance

Lincoln Financial

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

Permanent Life Insurance

Chubb

Phone: (855) 241-9891
Email: claims@gotoservice.chubb.com

Short and Long Term Disability

Lincoln

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

Critical Illness, Hospital Indemnity, & Accident

Prudential

Phone: (844) 455-1002
Website: prudential.com

Employee Assistance Program

Archbold Memorial Hospital

Referral Request:
Dr. Brecca Pope, Assistant Superintendent
of Administrative Services
Email: bpope@tcjackets.net
Phone: (229) 584-9101

Thomas County Schools Benefits Service Center

Phone: (866) 606-6865
Email: help@tcjacketsbenefits.net
Hours:
Monday - Thursday 8am - 6pm
Friday 8am - 5pm

Retirement Plans

Teachers Retirement System of Georgia (TRS)

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

Public School Employees Retirement System of Georgia (PSERS)

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

Supplemental Retirement Plans

Von Hellens and Partners

Erik Von Hellens
Phone: (229) 413-0026
Email: erik@vonhellensandpartners.com

Melanie Cromartie
Phone: (229) 413-0026
Email: melanie@vonhellensandpartners.com

Thomas County Schools Finance

Brandi Norton, Benefits Coordinator
Phone: (229) 584-9120
Email: bnorton@tcjackets.net

Renee Anderson, Payroll Coordinator
Phone: (229) 584-9102
Email: randerson@tcjackets.net

Morgan Bass, Accounting Manager
Phone: (229) 584-9104
Email: mbass@tcjackets.net

Joey Holland, CFO
Phone: (229) 584-9112
Email: jholland@tcjackets.net

Human Resources
Miranda McInnis
Phone: (229) 584-9114
Email: mmcinnis@tcjackets.net






**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://dch.georgia.gov/shbp>. Review the website at <http://tcjacketsbenefits.net> for other benefit plan documents.

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.