



2027


**benefits
service center**

EMPLOYEE BENEFITS ENROLLMENT GUIDE

Benefits for the 2027 Plan Year

For information and enrollment, access the benefits website at
www.effinghamschoolsbenefits.com or
call the Benefits Service Center at (844) 249-ECSD (3273).



INTRODUCTION



Benefits Service Center

This guide provides a brief overview of your Effingham County Schools benefits and the enrollment process. We encourage you to review this booklet carefully prior to completing your elections. Benefit plan documents contain complete plan details and can be requested through the Benefits Service Center or located on the benefits website: www.effinghamschoolsbenefits.com.

Our extensive benefits package provides financial protection and peace of mind for you and your family. Effingham County Schools provides a significant financial contribution towards your State Health Benefit Plan (SHBP) premiums. The district also provides basic life insurance coverage for you, your spouse, and your child(ren) at no cost. For the plans in which you have a contribution, your contribution will be payroll deducted.

Your employee elections are valid for the entire 2027 plan year unless you have a qualifying life event or change in family status.

Your Benefits Resources



Benefits Service Center

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

Phone: **(844) 249-ECSD (3273)**

Hours:

Monday through Thursday: 8am - 6pm

Friday: 8am - 5pm

Benefits Website

Access plan documents, benefit summaries, forms, premium information, benefits presentations and guides, links to carrier websites (including SHBP), and more online at the benefits website at www.effinghamschoolsbenefits.com.

State Health Benefit Plan (SHBP)

- Access the Decision Guide, premium information, wellness program information, links to the enrollment portal and vendor websites, and more at SHBP's website at <https://shbp.georgia.gov> or calling **(800) 610-1863**.



How to Enroll

Voluntary Benefits - Online or By Phone

Enrollment Online

Step 1: Visit the benefits website at www.effinghamschoolsbenefits.com, review the plan options, and then click “Enroll Now!”

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

If you have not yet created an account, click on “Click Here to Begin” then “Get Started Now.” You will be prompted to enter your email address, last four digits of your Social Security Number, and date of birth. The system will identify you by these credentials and allow you to create a password.

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

Enrollment by Phone

Call the Effingham County Schools Benefits Service Center at **(844) 249-ECSD (3273)** to complete your voluntary benefits enrollment by phone. The Benefits Specialist will confirm your personal information, review your plan options, and complete your elections.

For both online and phone enrollment, you will receive a Confirmation Statement via your email address on file following your enrollment.

State Health Benefit Plan (SHBP) - ADP Portal

1. Access SHBP’s website at <https://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://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.

Note: If you have difficulty completing your enrollment, please contact the Effingham County Schools Benefits Service Center at (844) 249-ECSD (3273), Monday – Thursday from 8am to 6pm and Friday from 8am to 5pm EST. You can also email help@effinghamschoolsbenefits.com.

Employee Eligibility

Effingham 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
- Spouse loss or gain of other coverage

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



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

Employer Contribution for SHBP Coverage

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 Option

- Offered by Anthem and UnitedHealthcare (UHC)
- The only 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 an additional monthly tobacco surcharge in the amount of \$80.

Important Things to Know



Pharmacy Information

- 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.
- Caremark has an extensive pharmacy network. Access the pharmacy locator at express-scripts.com/shbp.

Express Scripts
By EVERNORTH

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.

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.

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 2027 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 and Challenges	Coaching: 40 points each, 1 call/month Challenges: 30 points each 120 points maximum
June 1 - November 30 Coaching and Challenges	Coaching: 40 points each, 1 call/month Challenges: 30 points each 120 points maximum

All unused well-being incentive credits earned in the current plan year will roll over to the new plan option you choose during Open Enrollment. These points will be deposited in April of the following 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 three dental PPO plan options: Base Plan, Core Plan, and Buy-Up Plan. All options include preventive care at 100% with no deductible and two cleanings every 12 months.

The Base Plan

- Lowest premiums and lowest annual maximum benefit
- Only includes coverage for preventive and basic services

The Core Plan

- Higher premiums and a higher annual maximum
- No orthodontia coverage

The Buy-Up Plan

- Richest plan option with the highest annual maximum
- Only plan option to include orthodontia coverage



Importance of Using In-Network Providers

To reduce your out-of-pocket costs and prevent balance billing, you are encouraged to use in-network Elite Plus United Concordia dentists. Now is a great time to review the new provider network with United Concordia. Access the UCCI website at www.unitedconcordia.com and select the **Elite Plus** network under “Find a Dentist” to locate in-network providers near you. You can also download the secure mobile app to find a provider.

Dental Summary of Benefits	Base Plan	Core Plan	Buy-Up Plan
Calendar Year Deductible	\$50 Individual / \$150 Family	\$75 Individual / \$225 Family	\$75 Individual / \$225 Family
Calendar Year Maximum	\$500	\$1,250	\$1,500
Orthodontia Lifetime Maximum	N/A	N/A	\$2,500
Type A Preventive Services (Preventive)	100%	100%	100%
Type B Services (Basic Restorative)	80% after deductible	80% after deductible	80% after deductible
Type C Services (Major Restorative)	Not Covered	50% after deductible	50% after deductible
Orthodontia Services (Below age 19)	Not Covered	Not Covered	50% after deductible

The above is a summary and does not provide a complete listing of services. All frequency limitations are not reflected in the above summary. Please reference the Certificate for additional details regarding descriptions of covered services, age restrictions, and frequency limitations. This is available to review at www.effinghamschoolsbenefits.com.

Monthly Deductions			
Coverage Level	Base Plan	Core Plan	Buy-Up Plan
Employee Only	\$34.20	\$50.36	\$64.31
Employee + Spouse	\$55.83	\$81.21	\$103.13
Employee + Child(ren)	\$41.75	\$60.70	\$90.73
Family	\$93.48	\$135.97	\$194.30

Vision Plan



The Effingham County Schools MetLife Vision plan provides coverage for eye exams, frames, eyeglass lenses, and contact lenses. Please refer to the benefit summary for complete details.

Network Information

Although the plan includes a minimal reimbursement for out-of-network services, we highly encourage you to visit in-network providers for your vision care. To locate in-network providers, access <http://www.metlife.com/vision> and select "Find a Vision Provider." Then, follow the search instructions. Please confirm the network status of your provider before your appointment, as *network participation is subject to change at any time*. Network participation may also vary based on the individual location, so be sure to call ahead to ensure the location you visit is in-network.

Member Experience

In-Network Services: Benefits are provided at the time of purchase. Although MetLife vision ID Cards will be provided, the ID Card is not required at the time of service to receive your benefit.

Out-of-Network Services: Member is required to pay in full at the time of service and file a claim with MetLife for reimbursement.

Frequency Limitations

The vision plans provide the following benefits:

- Exams – 1 per calendar year
- Standard corrective lenses – 1 per calendar year
- Frames – 1 per every 24 months
- Contact Lenses – 1 per calendar year

Either the eyeglass benefit or the contact lens benefit is payable per plan frequency.

Vision Summary of Benefits	In-Network
Eye Exam	\$20 copay
Retinal Imaging	Up to \$39 copay
Lenses (Single, Bifocal, Trifocal, Lenticular)	Covered in full after \$20 copay
Contacts	
Fit and Follow-up	Up to \$60 copay
Elective Lenses	\$130 allowance
Medically Necessary	Covered in full after \$20 copay
Frames	\$130 allowance after \$20 copay



Vision Monthly Premiums	
Coverage	Premium
Employee Only	\$10.14
Employee + Spouse	\$16.92
Employee + Child(ren)	\$17.71
Family	\$27.65

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. Medcom is the administrator for your FSA plans. An FSA allows you to pay for these expenses with pre-tax dollars, saving you money. Your taxable income is reduced by your annual FSA contributions. Plus, the reimbursements are tax-free.

Healthcare Flexible Spending Account

You can contribute up to the current IRS maximum at the time of enrollment into a Healthcare FSA each year.

Eligible Healthcare FSA expenses include deductibles, copays, coinsurance, prescription drugs, over-the-counter drugs and supplies (no prescription required), dental, and vision expenses.

A limited purpose FSA is also available for UnitedHealthcare HDHP participants. The limited purpose FSA can be used for dental and vision expenses for members with a Health Savings Account.

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 day care and after-school care for children up to age 13 and certain adult day care expenses for incapacitated adult dependents.

Child Daycare:

- Includes daycare facilities, babysitters inside or outside the household, before-school and after-school care, and more
- For children, stepchildren, and children eligible for a tax exemption on your federal tax return

Adult Daycare:

- Disabled children age 13+
- Spouses physically or mentally unable to care for him/herself
- Any adult you can claim as a dependent on your tax return who is physically or mentally unable to care for him/herself and lives in your home

Other Account Features

Participants in the FSAs receive a debit card so that many expenses can be paid at the time of service, eliminating the reimbursement process. The funds are debited from the account and paid to the doctor's office, pharmacy, or day care facility directly at the time of purchase. When the debit card is not accepted, you are required to pay for the expense and submit a claim for reimbursement. As a reminder, you only receive new debit cards upon card expiration.



Use It or Lose It

Claims must be incurred by December 31, 2027 to be eligible for reimbursement for the 2027 plan year. The IRS requires that any unused money in your account at the end of the plan year be retained by your employer and forfeited by the employee. However, the IRS allows **Healthcare FSA** plan members to roll over a certain portion of unused funds for future use. The rollover option does not apply to the Dependent Care FSA.

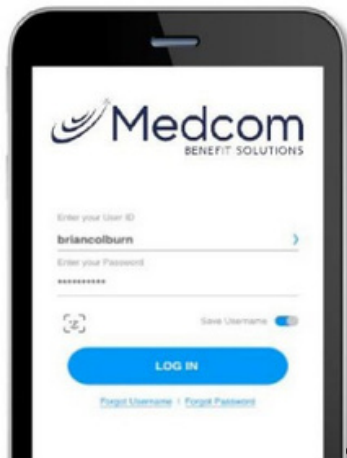
IRS regulations require appropriate documentation to ensure your claims are valid expenses. You will be asked to provide receipts as documentation for most expenses. Retain receipts and provide them promptly upon request.

2027 Plan Year

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

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.



Medcom offers a free mobile app for convenient account access.

Term Life Insurance



Basic Group Life and Accidental Death & Dismemberment (AD&D) Insurance

Effingham County Schools provides basic life and accidental death & dismemberment (AD&D) insurance in the amount of \$25,000 for you, \$10,000 for your spouse, and \$10,000 for your child(ren). Basic life & AD&D Insurance is provided at no cost to you and pays a benefit to your beneficiary(ies) should you die as a result of an illness or an accident. It also includes an additional AD&D benefit in the event of death or loss of limbs, speech, hearing and more caused by a covered accident.

Voluntary Group Life and Accidental Death & Dismemberment (AD&D) Insurance

You may elect voluntary life insurance for yourself and your dependents through payroll deduction to supplement the employer-paid basic benefit. Please refer to the Certificate of Coverage for complete policy details.

Voluntary Life and AD&D Insurance Options	
Employee	\$10,000 increments to \$100,000 \$25,000 increments from \$100,000 to \$200,000 \$50,000 increments from \$200,000 to \$500,000 - Not to exceed 10 times your annual earnings
Spouse <i>Premiums based on employee's age</i>	\$5,000 increments to \$50,000 \$25,000 increments from \$50,000 to \$200,000 \$50,000 increments from \$200,000 to \$500,000 - Not to exceed 100% of employee amount
Child(ren)	\$10,000 or \$20,000



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. If your family situation changes, please review your beneficiary on file and make updates if needed. If you don't name a beneficiary, your life insurance benefits will automatically go to your estate. You are required to designate your beneficiary during your enrollment, but you can change it at any time.

Special Enrollment Opportunity: *Newly eligible employees* can enroll with no health questions, up to the guarantee issue amounts.

Employees currently enrolled at an amount below the guarantee issue may increase their election up to the guarantee issue amounts during Open Enrollment with no health questions. This does not apply to employees not currently enrolled in voluntary life coverage or previously declined members.

The guarantee issue amounts are listed below.

- Employee Guarantee Issue: Up to \$350,000
- Spouse Guarantee Issue: Up to \$75,000
- Child(ren) Guarantee Issue: Up to \$10,000

Should you elect an amount that exceeds the guarantee issue amounts, an Evidence of Insurability (EOI) will be required. The EOI Form is available on the benefits website. You will not be deducted for the pending coverage amount unless you are approved by Unum.

Employee and Spouse Voluntary Life and AD&D Monthly Premiums						
Age	\$10,000	\$50,000	\$100,000	\$150,000	\$250,000	\$350,000
25	\$0.60	\$3.00	\$6.00	\$9.00	\$15.00	\$21.00
35	\$0.94	\$4.70	\$9.40	\$14.10	\$23.50	\$32.90
45	\$2.49	\$12.45	\$24.90	\$37.35	\$62.25	\$87.15
55	\$6.60	\$33.00	\$66.00	\$99.00	\$165.00	\$231.00
65	\$18.60	\$93.00	\$186.00	\$279.00	\$465.00	\$651.00

Child Voluntary Life and AD&D Monthly Premiums		
	\$10,000	\$20,000
To Age 26	\$1.90	\$3.80



Universal Life Insurance

Trustmark's portable Universal Life products address varying employee needs for permanent life insurance and peace of mind for a lifetime. Universal Life Insurance is a voluntary product that you may elect in addition to Voluntary Life & AD&D, which is a term product described on the prior page. You have two Universal Life insurance options from which to choose: Universal Life & Universal LifeEvents with Long Term Care. The following apply to both options:

- Convenient payroll deduction
- Flexibility to adjust the death benefit, premiums, and cash value as your needs change
- Ability to surrender coverage for the cash value or draw premiums from the cash value once accumulated
- Accelerated death benefit of 75% when life expectancy is 24 months or less
- Age 100 maturity date

Option 1: Universal Life Insurance

This option includes a death benefit that remains constant as long as premiums are paid, but it does not include a long term care benefit. Premiums are higher for this option because the death benefit does not reduce due to age. Cash value accumulation is also higher with this permanent life option.

Option 2: Universal LifeEvents Insurance with Long Term Care

This option provides a higher death benefit during working years when the need for life insurance is typically the highest. Option 2 also includes a long term care benefit for home care, assisted living, adult day care, and nursing home care. The monthly long term care benefit equals 4% of the face amount for up to 25 months. Today's population is more in need of long term care than ever before. Annually, more than 8.5 million people receive support for long term care services. A private room in a nursing home can cost \$225 per day or \$6,965 per month.

Item	1) Universal Life	2) Universal LifeEvents with Long Term Care
Life Level Insurance Benefit Regardless of Age	Yes	No Death benefit reduces to 1/3 at the latter of age 70 or the 15th policy anniversary.
Cash Value	Higher Cash Value	Lower Cash Value
Long Term Care Benefit	Not Included	Included
Premiums	Higher than Universal LifeEvents with LTC	Lower than Universal Life

Coverage Options

Employee and spouse coverage is available in \$10,000 increments, up to \$300,000. Child coverage is available up to \$35,000 (depending on child age). Employees are not able to elect both Universal Life and Universal LifeEvents with Long Term Care.

Issue Age Eligibility

	1) Universal Life	2) Universal LifeEvents with Long Term Care
Employee	Ages 18 to 75	Ages 18 to 64
Spouse	Ages 18 to 70	Ages 18 to 64
Children	To Age 23	

Universal Life Insurance



Monthly Premium Example - \$25,000

Female, Age 45 Non-Smoker	1) Universal Life	2) Universal LifeEvents with Long Term Care
Approximate Monthly Premium	\$37.53	\$27.39
Approximate Cash Value at age 65	\$5,380	\$1,745
Death Benefit at age 45	\$25,000	\$25,000
Death Benefit at age 75	\$25,000	\$8,333
Maximum Long Term Care Benefit	N/A	\$25,000

Monthly Premium Example - \$50,000

Female, Age 45 Non-Smoker	1) Universal Life	2) Universal LifeEvents with Long Term Care
Approximate Monthly Premium	\$71.50	\$51.13
Approximate Cash Value at age 65	\$11,370	\$4,086
Death Benefit at age 45	\$50,000	\$50,000
Death Benefit at age 75	\$50,000	\$16,667
Maximum Long Term Care Benefit	N/A	\$50,000

How are Trustmark's Permanent Universal Life Options Different from Traditional Whole Life?

- With Trustmark's permanent universal life policies, you may change your premiums and death benefit at any time. With traditional whole life insurance, premiums remain level, and entire premiums are required to keep the policy in force.
- Premiums are generally higher for traditional whole life than for Trustmark's permanent universal life options.
- Traditional whole life has higher guaranteed cash values than Trustmark's permanent universal life options.
- Because the Trustmark permanent universal life premiums are generally lower, you can purchase a higher death benefit with the same premium dollars.



Benefit amounts shown are samples and not a guarantee. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Benefits, availability, exclusions and limitations may vary by state and may be named differently. Pre-existing condition limitations may apply. Your policy/certificate will contain complete information. Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.

Sick Leave Bank

You accrue 1.25 days of sick leave per month for the number of months you work. You can bank up to 45 days of sick leave.

Sick Leave Donation to Help Employees in Need

You can donate one (1) sick leave day to help other employees in need. In the event an employee or dependent suffers a catastrophic illness and has exhausted personal sick leave, the bank is available for additional days. Catastrophic is defined as a disabling injury, illness, or surgery requiring a disability period of longer than 20 continuous work days. Sick leave bank eligibility begins at the end of the 20-day period. This is a one-time only donation unless the sick leave bank is depleted. At that time, another day may be requested for participating employees to replenish the bank.

Benefits-eligible employees may participate in the sick leave bank. You must be employed for at least 1 year, and have accrued at least 6 sick leave days at the time of membership. Requests to join are only accepted during Open Enrollment and if approved, would be effective on the first working day in January. Please refer to the Effingham County Schools Employee Handbook for details.

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). 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 should you remain disabled.

Pre-Existing Conditions Exclusion

Both Short Term Disability and Long Term Disability plans include a pre-existing conditions exclusion to manage future premiums.

Short Term Disability: You have a pre-existing condition if you received medical treatment, consultation, or services, including prescription drugs, in the 3 months just prior to your effective date of coverage; and the disability begins in the first 6 months after your effective date of coverage. Once you have been insured on the Short Term Disability plan for 6 months, no limitation applies.

Long Term Disability: You have a pre-existing condition if you received medical treatment, consultation, or services, including prescription drugs, in the 3 months just prior to your effective date of coverage; and the disability begins in the first 12 months after your effective date of coverage. Once you have been insured on the plan for 12 months, no limitation applies.

Disability Summary of Benefits		
	Short Term Disability	Long Term Disability
Benefit Amount	50% of weekly earnings	30%, 40% or 50% of monthly earnings
Benefit Start Date	15th day after accident or illness begins	91st day after accident or illness begins
Benefit Duration	11 weeks	Social Security Normal Retirement Age
Maximum Benefit	\$750 per week	\$6,000 per month

You may elect STD and LTD at this time with no health questions.
Your specific benefit options and premiums are available in the enrollment system or by calling the Benefits Service Center.

Short Term Disability	
Annual Salary / Weekly Benefit	Monthly Premium
\$10,000 / \$96.15	\$4.65
\$20,000 / \$192.31	\$9.31
\$40,000 / \$384.62	\$18.62
\$50,000 / \$480.77	\$23.27
\$70,000 / \$673.08	\$32.58

Long Term Disability - 50% Benefit				
Annual Salary / Monthly Benefit	Age 25	Age 35	Age 45	Age 55
\$10,000 / \$416.67	\$3.08	\$7.25	\$13.97	\$19.05
\$20,000 / \$833.33	\$6.17	\$14.50	\$27.93	\$38.10
\$40,000 / \$1,666.67	\$12.33	\$29.00	\$55.87	\$76.20
\$50,000 / \$2,083.33	\$15.42	\$36.25	\$69.83	\$95.25
\$70,000 / \$2,916.67	\$21.58	\$50.75	\$97.77	\$133.35



Critical Illness

Effingham County Schools offers voluntary Critical Illness coverage insured by Unum, which provides a lump sum benefit in the event of a diagnosis of a covered illness. The benefit is based on the amount of coverage in force, the specific illness diagnosed, and all other terms and provisions of the policy. You may elect coverage for yourself and your spouse. Children are automatically covered at 50% of the employee coverage amount.

Benefit Options

Employees: From \$5,000 to \$20,000 in increments of \$5,000

Spouses: 50% of the employee amount (employees must be enrolled in order to elect spouse coverage).

Children: 50% of employee coverage for all children (automatic)

You may elect up to the maximum amount of coverage for yourself and your spouse with no health questions. There are no age limits on electing coverage for yourself or your spouse.

Covered Diagnoses and Conditions

- End stage renal (kidney) failure
- Heart attack
- Major Organ Failure Requiring Transplant
- Stroke
- Sudden Cardiac Arrest
- Coronary Artery Disease: Major and Minor (limited benefit)
- Invasive Cancer (including all breast cancer)
- Non-invasive Cancer (25% benefit)
- Skin cancer (\$500)
- Benign brain tumor
- Coma
- Loss of hearing, sight, speech
- Occupational PTSD
- Permanent Paralysis
- Benefits covered at 25%
 - Bone marrow/stem cell transplant
 - Infectious Diseases
 - Pulmonary Embolism
 - Transient Ischemic Attack (TIA)
- Progressive Diseases
 - Addison's Disease, ALS, Dementia, Functional Loss, Huntington's Disease, Lupus, Multiple Sclerosis, Muscular Dystrophy, Myasthenia Gravis, Parkinson's Disease, Systemic Sclerosis
- Critical Illnesses for Children
 - Cerebral Palsy, cleft lip or palate, congenital heart disease, Cystic Fibrosis, Down Syndrome, Sickle Cell Anemia, Spina Bifida, Type 1 Diabetes

Be Well Benefit Included

To encourage healthy habits and preventive care, the plan includes a wellness screening benefit in the amount of \$50, once per person per calendar year. Screenings include but are not limited to:

- Cholesterol and diabetes screenings
- Cancer screenings
- Cardiovascular function screenings
- Imaging studies
- Annual examinations by a physician
- Immunizations

Please refer to the policy for a complete listing of eligible screenings.

Building Benefit

This plan includes a building benefit feature which provides additional benefits as you retain coverage with Unum. Please refer to the Benefit Summary for details.

Portability Upon Employment Separation

This plan is portable if you separate employment with the district by remitting premiums directly to Unum.

Employee Critical Illness Monthly Premiums				
Age	\$5,000	\$10,000	\$15,000	\$20,000
20 - 29	\$1.85	\$3.70	\$5.55	\$7.40
30 - 39	\$2.45	\$4.90	\$7.35	\$9.80
40 - 49	\$4.75	\$9.50	\$14.25	\$19.00
50 - 59	\$8.50	\$17.00	\$25.50	\$34.00
60 - 64	\$13.25	\$26.50	\$39.75	\$53.00
65 - 69	\$19.55	\$39.10	\$58.65	\$78.20
70 +	\$26.65	\$53.30	\$79.95	\$106.60

Spouse Critical Illness Monthly Premiums		
Age	\$5,000	\$10,000
20 - 29	\$2.15	\$4.30
30 - 39	\$2.75	\$5.50
40 - 49	\$5.05	\$10.10
50 - 59	\$8.80	\$17.60
60 - 64	\$13.55	\$27.10
65 - 69	\$19.85	\$39.70
70 +	\$26.95	\$53.90

Accident



Accident insurance is designed to help covered employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. Indemnity lump sum benefits are paid directly to the employee based on the amount of coverage listed in the schedule of benefits. The Unum accident plan is guarantee issue, so no health questions are required.

Accident Plan Summary of Benefits	
Hospital Care	
Per Admission Benefit	\$1,500
Daily Stay Benefit	\$350 / day up to 365 days
Surgery	\$1,000 (abdominal, thoracic, or cranial)
Medical Care Benefits (Non-hospital)	
Doctor visit	\$125
Emergency Room / Urgent care	\$250
Follow-up treatment	\$125 (max of 6)
Physical / Occupational Therapy	\$75 (max of 15)
Medical equipment	\$50 to \$200
Outpatient Surgery	\$200
Medical Imaging	\$100 to \$300
Ambulance: Air Ground	\$1,500 \$500
Injury-Based Benefits	
Burns	\$750 to \$15,000
Concussions	\$200
Lacerations	\$65 to \$800
Dislocations	\$200 to \$4,125
Fractures	\$275 to \$5,500
Accidental Death & Dismemberment (AD&D)	
Employee	\$75,000
Spouse	\$37,500
Child(ren)	\$18,750
See schedule for Dismemberment Details	
Organized Sports Benefit	
Covers accidents as a result of an organized sporting activity	Pays an additional 25% for injury and treatment categories



Portability Upon Employment Separation

This plan is portable if you separate employment with the district by remitting premiums directly to Unum.

Accident Monthly Premiums	
Employee Only	\$8.63
Employee + Spouse	\$14.75
Employee + Child(ren)	\$17.73
Family	\$23.85

Hospital Indemnity



The Unum Hospital Indemnity plan is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization and in some cases, for treatment received for an accident or sickness. Employees can use the benefit to meet the out-of-pocket expenses and extra bills that can occur. Lump sum benefits are paid directly to the employee based on the amount of coverage listed in the schedule of benefits. There are no pre-existing conditions, and pregnancy is covered like any other medical condition.

Hospital Indemnity Plan Schedule of Benefits

Admission (4 days per year)	\$1,000
Admission - Hospital ICU (4 days per year) (additive to Admission)	\$1,000
Daily Stay	\$100 / day up to 30 days
Daily Stay - Hospital ICU (additive to Daily Stay)	\$100 / day up to 15 days

Be Well Benefit Included

To encourage healthy habits and preventive care, the plan includes a wellness screening benefit in the amount of \$50, once per person per calendar year. Screenings include but are not limited to:

- Cholesterol and diabetes screenings
- Cancer screenings
- Cardiovascular function screenings
- Imaging studies
- Annual examinations by a physician
- Immunizations

Please refer to the policy for a complete listing of eligible screenings.

Portability Upon Employment Separation

This plan is portable if you separate employment with the district by remitting premiums directly to Unum.

Hospital Indemnity Monthly Premiums

Employee Only	\$21.92
Employee + Spouse	\$38.71
Employee + Child(ren)	\$33.02
Family	\$49.81



Group Legal Plan



The ARAG legal plan helps cover the costs of legal expenses associated with a variety of needs, and includes office and telephonic advice with an attorney for personal legal problems.

The ARAG legal plan includes coverage for divorce in both contested and uncontested proceedings, and allows members to go directly to a participating attorney for services with 100% coverage for certain services. Emergency service with an attorney is available 24 hours a day / 7 days a week.

Telephonic and office consultations are available on a variety of matters, including:

- Family law
- Estate planning and wills
- Real estate
- Tax Matters
- Divorce (contested: up to 30 hours and uncontested: no limit)
- Financial issues
- Traffic offenses
- Document preparation and review
- Juvenile matters
- And more

Legal Plan Monthly Premium
\$18.25

We encourage you to take the time to evaluate your current needs and learn more about the ARAG legal plan. Complete plan information is located on the Effingham County Schools benefits website.

Legal Resources for All Employees

- How-To Resources: caregiving, debt collection, estate planning, hiring / working with a contractor, managing legal / financial responsibilities surrounding the death of a loved one, tenant’s guidebook to renting property
- Law guide: collection of articles on legal topics
- LawExpresso Newsletter, Legal Glossary, Legal Links, and Personal Information Organizer



Identity Theft

Pro + Cyber Plan



Your identity includes more than your Social Security Number and bank accounts. The Allstate Identity Protection Pro + Cyber Plan does more than monitor your credit reports and scores. It safeguards your personal information and the data you share.

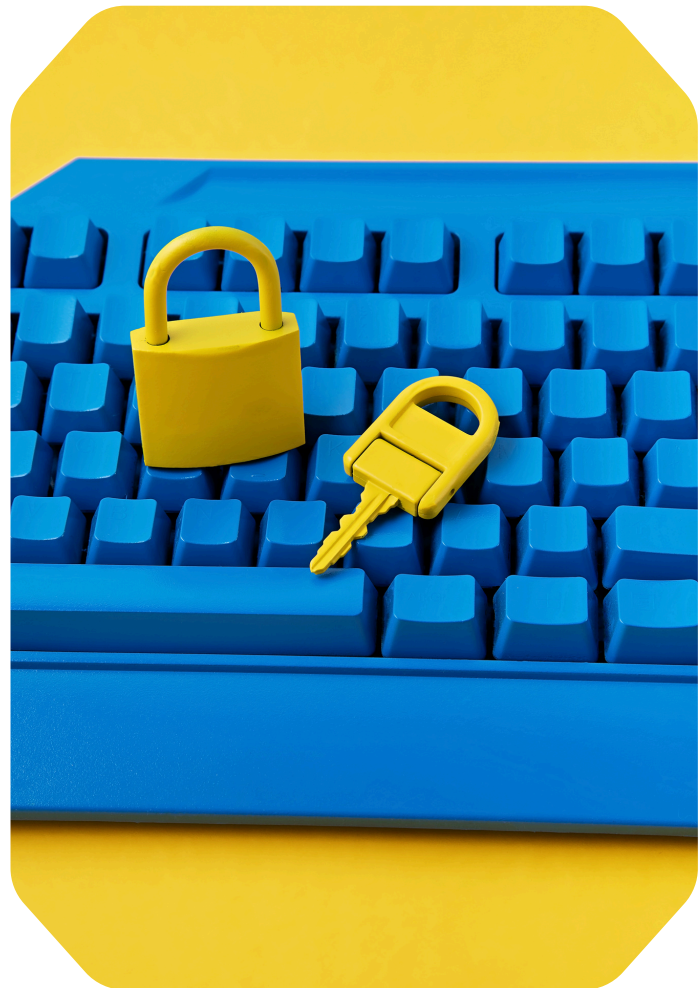
Allstate Identity Protection gives you the tools and protection to monitor activity, stop identity theft early, and resolve it quickly. Most victims only discover they have a problem when they are denied credit or receive bills for items never ordered. We encourage you to consider this benefit as a proactive step to help protect your personal information.

The Allstate Identity Protection plan provides extensive protection for you and your family. Please refer to the benefits summary for complete details. Below are some of the key features of the plan.

- 100% Fully Managed Resolution up to **\$5M**
- Proactive Credit Monitoring
- Credit Score Tracking
- Social Media & Dark Web Monitoring
- Student Loan Activity Alerts
- Lost Wallet Protection
- Data Breach Notifications
- Credit Freeze & Dispute Assistance
- Stolen Fund Reimbursement
- IP Address Monitoring
- Deceased Dependent Protection
- 24 / 7 Remediation Support

Cyber Crime Benefits Included

- SMS and phone scam education, alerts, and blocking
- \$100k cyberbullying coverage
- \$50k coverage for:
 - Scams, digital crimes & social engineering
 - Cryptocurrency funds reimbursement
 - Ransomware payment coverage, and more



Coverage Level	ID Theft Monthly Premiums
Employee Only	\$9.95
Family	\$17.95

Retirement

Teachers Retirement System (TRS)



The following personnel are required to participate in TRS, a state retirement plan: certified teacher, administrator, clerical staff, paraprofessional, lead custodian, supervisor, and school nutrition manager. Your TRS account is funded by you and the district. Employees contribute 6% of earnings and the district contributes 22.32% of earnings. Employees are vested after 10 years of service.

Public School Employees Retirement System (PSERS)



The following personnel are required to participate in PSERS, a state retirement plan: school nutrition, transportation, maintenance, and custodial staff. The employee contribution for employees hired before July 1, 2012 is \$4 per month for 9 months (\$36 per year). For employees hired on or after July 1, 2012, it is \$10 per month for 9 months (\$90 per year). Your retirement benefit will be \$17.00 per month multiplied by your number of years of service. Employees are vested after 10 years of service.

The Effingham County Board of Education offers a 403(b) plan through Corebridge Financial in addition to the state's retirement plan. It matches 50% of your contributions up to 6%. More information is available by calling Corebridge at (800) 448-2542.

State Health Benefit Plan (SHBP)



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 on the State Health Benefit Plan website at <https://shbp.georgia.gov/>.

Third Party Administrator for Supplemental Retirement Plan

Arista Consulting Group is our Third Party Administrator for the Supplemental Retirement Plan. We have three preferred vendors that offer 403b / 457 plans, and Arista is available to assist with retirement and financial planning education, inquiries, and transactions. Contact information for Arista Consulting Group and the preferred retirement vendors is available on page 21.



Employee Assistance Program



We've all experienced some type of personal problem, concern, or emotional crisis at one time or another. Unum's EAP + Work / Life program gives you access to counselors and services for help with personal, family, and work issues.

With your Employee Assistance Program and Work / Life Balance services, confidential assistance is as close as your phone or computer.

Unum's Employee Assistance Program is designed to help employees lead happier and more productive lives at home and at work. When issues arise, you can work with Licensed Counselors to define the problem and obtain appropriate assistance. The Licensed Professional Counselor will either address concerns during a few initial sessions or refer you to other appropriate counselors or community resources for long-term help.

Through the Employee Assistance Program, you can get help with personal, family, and work issues, such as:

- Stress
- Depression
- Anxiety
- Relationship Issues
- Divorce
- Job stress / work conflicts
- Family and parenting problems
- Anger
- Grief and loss
- Addiction
- Eating Disorders
- Mental Illness

Who is Covered?

Unum's EAP services are available to you, your spouse, your children, and your parents and parents-in-law.

Work / Life Balance Services

Employees can also reach out to Unum's Work / Life Specialists for help with balancing the demands of home, family, and the workplace. The Specialists can answer questions, as well as put you in touch with outside resources for things such as childcare services, eldercare services, financial services, and legal services.

Additional Features

- 24/7 access to master's-level staff clinicians for information, assessment, short-term problem resolution, and referrals.
- Up to 3 face-to-face counseling sessions. Sessions are conducted by a network of qualified EAP consultants.
- In lieu of face-to-face sessions, HIPAA compliant video counseling sessions are available for those in rural communities, those with transportation concerns, or those who may prefer the use of technology to receive the service.
- Access to a national network of over 60,000 licensed EAP affiliates. All EAP providers have a master's degree or higher with state licensure.
- Medical Bill Saver service that can help negotiate out-of-pocket medical and dental expenses over \$400.

Always By Your Side

Help is easy to access:

Online / phone support: Unlimited, confidential, 24/7

Phone: **1-800-854-1446** | Website: www.unum.com/lifebalance

In-person: You can get up to 3 visits with a Licensed Professional Counselor at no cost to you. Your counselor may refer you to resources in your community for ongoing support.



IMPORTANT CONTACT INFO

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

Website: <https://dch.georgia.gov/peachcare-kids>

Dental

United Concordia

Phone: (800) 332-0366

Website: www.unitedconcordia.com

Vision

MetLife

Phone: (855) 638-3931

Website: www.metlife.com/vision

Flexible Spending Accounts

Medcom

Phone: (800) 523-7542

Website: www.medcombenefits.com

Email: medcomreceipts@medcombenefits.com

Term Life

Unum

Phone: (800) 445-0402

Website: www.unum.com

Universal Life

Trustmark

Phone: (800) 918-8877

Website: www.trustmarksolutions.com

Short & Long Term Disability

Unum

Phone: (800) 858-6843

Website: www.unum.com

Critical Illness

Unum

Phone: (800) 635-5597

Website: www.unum.com

Accident

Unum

Phone: (800) 635-5597

Website: www.unum.com

Hospital Indemnity

Unum

Phone: (800) 635-5597

Website: www.unum.com

Legal Plan

ARAG

Phone: (800) 247-4184

Website: www.araglegal.com

ID Theft

Allstate Identity Protection

Phone: (800) 789-2720

Website: www.allstateidentityprotection.com

Employee Assistance Program (EAP)

Unum

Phone: (800) 854-1446

Website: www.unum.com/lifebalance

Retirement Plans

Teachers Retirement (TRS)

Phone: (800) 352-0650

Website: www.trsga.com

PSERS

Phone: (800) 805-4609

Website: www.ers.ga.gov

Arista Consulting Group Supplemental Retirement Administrator

Phone: (877) 434-7786

Email: first@aristacg.com

Horace Mann (403b)

Joe Brannen | Phone: (912) 354-0280

Email: joe.brannen@horacemann.com

Corebridge Financial (457 & 403b)

Dan Silva | Phone: (912) 660-5641

Email: dan.silva@corebridgefinancial.com

Vision Financial (457 & 403b)

Talbert Edenfield | Phone: (912) 295-2222

Email: talbert@vision-ga.com

Effingham County Schools Payroll and Benefits Office

Vonda McDonald

Phone: (912) 754-5618

Email: vmcdonald@effingham.k12.ga.us

Taylor Hill

Phone: (912) 754-5619

Email: thill@effingham.k12.ga.us

Mark Rahn

Phone: (912) 754-2512

Email: srahn@effingham.k12.ga.us

Effingham County Schools Benefits Service Center

Phone: (844) 249-ECSD(3273)

Hours: Mon-Thurs 8am-6pm, Friday 8am - 5pm

Email: help@effinghamschoolsbenefits.com

Carrier – Insurance company insuring your benefits.

Coinsurance – Percentage of medical bills that 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 pay for medical expenses before your plan pays 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 provisions of plan, including coverage for specific procedures and applicable legal language.

Plan Types

- **High Deductible Health Plan (HDHP)** – Typically has individual deductible of at least \$1,750. Most qualified HDHP plans do not have copays, and all care is subject to the deductible and coinsurance.
- **Health Maintenance Organization (HMO)** – Network plans that often require a PCP to manage the patient care. There is no out-of-network coverage, and HMOs sometimes have more plan restrictions.
- **Health Reimbursement Arrangement (HRA)** – An employer-funded health plan that reimburses employees for qualified medical expenses. Reimbursement dollars received by employees are generally tax-free.

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 up to a specified amount of unused funds for future use. The rollover option does not apply to the Dependent Care FSA.

Definition of Dependent

- Legally married spouse
- Natural or legally adopted child(ren) or stepchild(ren), under age 26
- Child(ren) due to Legal Guardianship
- Natural or legally adopted child(ren) or stepchild(ren) 26 or older who are physically or mentally disabled prior to age 26, and who are primarily dependent on the enrolled member for support





benefits service center

This guide is a general summary of your benefit options. For specific details, you may refer to each plan's Certificates or Summary Plan Description (SPD). SPDs for health can be found on the State Health Benefit Plan (SHBP) website at www.myshbpga.adp.com. All other plan documents can be found at www.effinghamschoolsbenefits.com. Every effort has been made to ensure that this document accurately represents the benefits being offered. However, if there are any discrepancies between the terms in this document and the terms of the plan documents, the plan documents will prevail.