



Coverage Continuation Options at Retirement

This document provides an overview of your options for continuing coverage as an Effingham County Schools retiree. While specific policy provisions and rules govern continuation, this serves as a helpful guide.

Important: To maintain coverage, you must take action within 30 days of your coverage ending through the district. This includes completing your elections and making premium payments. For questions or additional information, please contact the Effingham County Schools Benefits Service Center. Further details can also be found on the Resources page of the Effingham County Schools Benefits website at <https://www.effinghamschoolsbenefits.com/resources>.



SHBP Medical

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

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



United Concordia Dental

Your dental benefits are retiree-eligible, and you may elect to continue your dental coverage for as long as you continue to make payments. You will receive an election letter once your active coverage ends. Please respond by the deadline to continue your coverage.



MetLife Vision

Your vision benefits are retiree-eligible, and you may elect to continue your coverage for as long as you continue to make payments. Once your active coverage ends, you will receive an election letter. Respond by the stated deadline to maintain your coverage.



Medcom Flexible Spending Accounts

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



Trustmark Universal Life Insurance

Your Trustmark permanent life insurance is an individual policy and can remain active after termination, provided premiums are paid. To maintain coverage, you can set up direct bill premium payments by contacting Trustmark at 800-918-8877. Be sure to reach out directly upon termination to arrange payment.



Unum Basic & Voluntary Term Life & AD&D Insurance

You can continue your basic and voluntary term life insurance (if applicable) through portability or conversion if certain conditions are met, both of which transition your coverage to an individual policy with direct premium billing.

- **Portability:** Converts your coverage to an individual term life policy. Premiums are set by the insurer, differ from active employee rates, and may change.
- **Conversion:** Converts your coverage to an individual permanent life policy that builds cash value. Premiums are higher than active and ported coverage rates.

You must apply and remit premiums within 31 days of your termination date to continue coverage. For details, contact Unum at (800) 445-0402.





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Unum Critical Illness, Accident, Hospital Indemnity

You may continue your Unum coverage by applying for coverage continuation and paying premiums directly to Unum. Once approved, you will arrange a direct billing plan with Unum. For any questions about coverage continuation, contact Unum at (800) 635-5567. Continuation forms are located on the benefits website under Resources.



Identity Theft Protection

You may continue your participation in the Allstate Identity Theft Protection Plan upon retirement. You must activate your plan on a direct bill basis by calling (800) 789-2720. Pricing may differ from your active employee deduction.



Supplemental Retirement

Arista Consulting Group is the Third Party Administrator for Effingham County Schools supplemental retirement plan. Contact Arista for assistance with supplemental retirement questions and transactions. Email first@aristacg.com or call (877) 434-7786.

The individual supplemental retirement vendors for the district are listed below:

Horace Mann (403b)

- (800) 524-4015 press option 4 for support

Corebridge Financial (457 & 403b)

- Dan Silva | (912) 660-5641
dan.silva@corebridgefinancial.com

Vision Financial (457 & 403b)

- Talbert Edenfield | (912) 295-2222
talbert@vision-ga.com



Legal Plan

You may continue your ARAG Legal Plan upon retirement. You must contact ARAG within 90 days upon leaving Effingham County Schools to convert to an ARAG conversion legal plan. Plan design and pricing may differ from the district plan. Premiums are paid directly to ARAG.



Social Security and Retirement Plan Notes

As a reminder, as an active Effingham County Schools employee, Social Security taxes were withheld from your paycheck, and you earned credits towards federal retirement, disability, or survivor benefits under Title II of the Social Security Act. To qualify for these benefits, most individuals need 40 credits (approximately 10 years of work).

As an Effingham County Schools employee, you were also enrolled in a pension/retirement plan. Additional retirement plan information is located here:

TRS: <https://www.trsga.com/>

PSERS: <https://www.ers.ga.gov/public-schoolemployees-retirement-system>

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