



Effingham County Schools Benefits

Coverage Continuation Options

This document outlines your coverage continuation options as an Effingham County Schools employee. Specific policy provisions and rules apply for continuation, but this is a helpful guideline for you. **Important: In order to continue coverage, you must take action including completing elections and premium payments by the deadlines for each benefit plan below.**

State Health Benefit Plan (SHBP) Health Insurance

You may continue your health insurance coverage for up to 18 months through the Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA election packets are mailed to your home address by the COBRA administrator about 7 to 10 days following your SHBP coverage end date. Please watch closely for this document, as it will contain important coverage options and payment information. Access <https://shbp.georgia.gov/cobra-0> for COBRA health insurance information and premiums.

MetLife Dental & Vision

Your dental and vision benefits are COBRA-eligible benefits, and you may elect to continue these coverages for up to 18 months. You will receive a COBRA election letter at the time of your employment termination. Please respond by the deadline if you wish to continue your dental and/or vision coverage.

Flexible Spending Account

The Healthcare Flexible Spending Account (FSA) is a COBRA-eligible benefit. You have the option to continue the FSA through the remainder of the calendar year of your termination by continuing to make contributions. You will receive a COBRA election letter from the Effingham County Schools Human Resources department at the time of your employment termination. This will be mailed directly to your address on file.

Trustmark Universal Life Insurance

The existing Trustmark permanent life insurance policy is an individual policy. Therefore, when you terminate, your policy will continue as long as premiums are made. Upon termination, you may elect to retain this coverage active by setting-up direct bill premium payments. You must contact Trustmark directly upon termination at **800-918-8877** should you wish to continue coverage with direct premium payments.

Unum Basic and Voluntary Term Life and AD&D Insurance

You may continue your basic life and voluntary term life insurance (if applicable) through portability or conversion. Both portability and conversion amend your coverage to an individual policy with direct premium billing, but there are differences between the two options.

What is portability? Portability means amending your coverage to an individual term life policy. Portability premiums are set by the insurance company. The premium rates are **not** the same as for active employees and are subject to change at any time.

What is conversion? Conversion means amending your coverage to an individual permanent life insurance policy which builds cash value. Conversion premiums are higher than active and ported coverage premiums.

You must apply for portability or conversion within **31 days** of your termination date. You are required to apply and remit premium within the deadline for coverage continuation.

Contact Unum at **800-445-0402** for more information.

Voya Financial Critical Illness, Accident, Hospital Indemnity

You may continue this coverage by paying Voya directly. Premiums remain the same as active employees. You must elect portability prior to age 70, and the first premium payment must be remitted within 31 days of your active employee coverage end date. Contact Voya Financial at **877-236-7564** or visit www.voya.com for more information.

If you have questions or if you would like additional details, please contact the Effingham County Schools Benefits Service Center.



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