



# Coverage Continuation Options

This document provides an overview of your options for continuing coverage once you separate from employment with Effingham County Schools. 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

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.



## United Concordia Dental

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



## MetLife Vision

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



## 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.



[help@effinghamschoolsbenefits.com](mailto:help@effinghamschoolsbenefits.com)



(844) 249-ECSD (3273)



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## Legal Plan

You may continue your ARAG Legal Plan upon separation. 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.



## Teachers Retirement System (TRS)

If you have completed 10 years of creditable service in a TRS covered position, you have a vested right to a monthly retirement benefit under TRS at age 60. For those who are not vested in TRS, your account will remain active for a maximum of 4 years without requiring any member contributions. During this time, your account will also accrue interest. You have the option to either withdraw your funds or leave them in your TRS account. There are no penalty fees, and your funds will remain intact if you choose to leave them in your TRS account.

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

Visit <https://www.trsga.com>  
Contact (800) 352-0650



## 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-school-employees-retirement-system>; ERS: <https://www.ers.ga.gov/>



## Identity Theft Protection

You may continue your participation in the Allstate Identity Theft Protection Plan upon separation. 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. Visit [first@aristacg.com](mailto:first@aristacg.com) or call 877-434-7786.

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

### Horace Mann (403b)

- 1-800-524-4015, press option 4 for support

### Corebridge Financial (457 & 403b)

- Dan Silva | (912) 660-5641  
[dan.silva@corebridgefinancial.com](mailto:dan.silva@corebridgefinancial.com)

### Vision Financial (457 & 403b)

- Talbert Edenfield | (912) 295-2222  
[talbert@vision-ga.com](mailto:talbert@vision-ga.com)



## Public School Employees Retirement System (PSERS)

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

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

Visit <https://www.ERS.GA.GOV>  
Contact 800-805-4609



[help@effinghamschoolsbenefits.com](mailto:help@effinghamschoolsbenefits.com)



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