Employee Benefits
Coverage Continuation Options
at Retirement

This document provides an overview of your options for continuing benefits coverage as a Baldwin 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, including completion of elections and premium payments, by the deadlines for each benefit plan. For questions or additional information, please contact the Baldwin County Schools Benefits Service Center. Further details can also be found at **https://www.baldwincountyschoolsbenefits.com**.

SHBP Medical

Your medical insurance under 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.

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 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.

MetLife Dental & Vision

Your MetLife dental and vision benefits are retiree-eligible if you have worked with the system for at least 1 year. You will receive a retiree election letter via mail to your home address from Consolidated Admin Services (CAS), the Retiree Administrator, following your retirement. Please respond by the deadline if you wish to continue dental and/or vision coverage. CAS manages the enrollment and billing for the retiree dental and vision plans.

Questions? Contact CAS at (877) 941-5956

Voya Financial Term Life Insurance

If certain requirements are met, you may continue your basic life and voluntary term life insurance (if applicable) through portability or conversion. These options convert your coverage to an individual policy with direct premium billing.

Portability means amending your coverage to an individual term life policy. Coverage must be elected prior to age 70, and coverage continues until age 80. Portability premiums are set by the insurance company and are based on your age at the time of retirement. Coverage may not be denied based on medical information, and preferred rates are available by answering health questions.

Conversion means amending your coverage to an individual whole life insurance policy. Conversion rates are higher than active employee and ported coverage.

You must complete an application and submit it to Voya Financial along with premium payment within 31 days of your retirement date. To obtain an application, contact Voya Financial at (800) 955-7736 or the Benefits Service Center.

Voya Financial Retiree Life Insurance

As a retiree, you may a $15,000 retiree life insurance benefit upon retirement. The annual premium for this coverage is $837.00, and the premium is paid to the district and due within 30 days of your retirement date.

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Voya Financial
Critical Illness and Accident

You may continue this coverage upon retirement by setting up direct premium payments. The premiums remain the same as the active employee rates. You must elect to continue this coverage within 31 days of your retirement date. Contact Voya Financial at (877) 236-7564.

Consolidated Admin Services
Flexible Spending Accounts

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

Note: Medcom is your FSA plan administrator, but CAS is the COBRA administrator to whom COBRA contributions are paid, should you wish to continue this coverage through COBRA.

Contact Consolidated Admin Services at (877) 941-5946.

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 TRS retirement benefit at age 60, penalty-free. If you have completed 30 years of service, you have a right to a monthly benefit, regardless of your age.

If you are not vested with TRS, you may apply for a refund of your contributions plus interest, but this refund will be subject to taxes and possible penalty taxes. You can request a direct rollover of funds to a qualified retirement plan and defer taxes.

For retirement benefits information, visit https://www.trsga.com or call (800) 352-0650.

Allstate
Legal Plan

The Allstate legal plan can be ported and set up on a direct pay basis. Once you retire from the district, Allstate will automatically send an email to you, including portability information.

You may port your coverage by contacting the Member Care Center at (800) 521-3535.

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.

More information can be found at https://www.ERS.GA.GOV or by calling (800) 805-4609.

Social Security and Retirement Plan Notes

As an active Baldwin 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).

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