



Employee Benefits Coverage Continuation Options at Separation

This document provides an overview of your options for continuing benefits coverage upon separation from Baldwin County Schools. 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>.



State Health Benefit Plan Medical 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 by the 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.



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 separation. 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 separation date. To obtain an application, contact Voya Financial at (800) 955-7736 or the Benefits Service Center.



MetLife Dental & Vision

Your MetLife 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 from Consolidated Admin Services, the COBRA Administrator, following your employment separation. This will be mailed directly to your home address on file. Please respond by the deadline if you wish to continue dental and/or vision coverage.

Questions? Contact CAS at (877) 941-5956



Voya Financial Critical Illness & Accident

You may continue this coverage upon separation by setting up direct premium payments. Premiums remain the same as the active employee rates, and you must elect portability prior to age 70. You must elect to continue this coverage within 31 days of your separation date. Contact Voya Financial at (877) 236-7564.





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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 separation 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.

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



Allstate Legal Plan

The Allstate legal plan can be ported and set up on a direct pay basis. Once you separation 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



Long Term Disability

If you've been insured for at least 12 months, you may continue coverage for up to 12 months with premium payments directly to Voya Financial. For information, contact Voya Financial at (855)955-7736.



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.



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>

