



2026 Employee Benefits

2026 Benefits

Voluntary Benefits

Benefits Service Center (BSC)

- Dental
- Vision
- Employee Assistance Program
- Flexible Spending Accounts (FSA)
- Term Life Insurance
- AD&D Insurance
- Disability
- Critical Illness
- Accident
- Hospital Indemnity
- Group Legal
- Identity Theft



State Health Benefit Plan

- Medical / Pharmacy (SHBP) State Health Benefit Plan
- Anthem HRAs and HMO
- United Healthcare HDHP and HMO

Retirement

- Mandatory TRS and PSERS Plans
- Voluntary Supplemental Retirement Plans

New Employee Enrollment

New Hire Elections Through 12/31/2026

- Enroll within 30 days of your hire date.
- **Coverage is effective the first day of the month following 30 days of employment.**
- No health questions for new employees
- No changes until Open Enrollment without a Qualifying Life Event
- Monthly payroll deductions

2026 Annual Open Enrollment Effective 1/1/2027

- Enrollment begins in **mid-October**
- New life insurance and disability coverage as well as modifications to existing plans requires Evidence of Insurability at open enrollment.
- **Benefits plan year = calendar year**

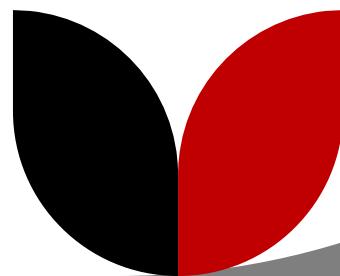
Benefits are deducted
the month prior to coverage.
Ex. September deductions
for October coverage

Dependent Eligibility

- Health Insurance – Children are covered until **age 26**
- Dental and Life Insurance – Children are covered until **age 26**
- Children may remain on the plans through the end of the month in which they turn 26

Is your spouse a Baldwin County Schools employee?

- Review your dependent information during New Hire Enrollment
 - Call the Benefits Service Center at (877) 395-4741 << or >>
 - Log onto the voluntary benefits portal
- Duplicate dental, spouse life, and child life insurance coverage is prohibited



BENEFITS RESOURCES

Benefits Website



www.baldwincountyschoolsbenefits.com

Enrollment Guides

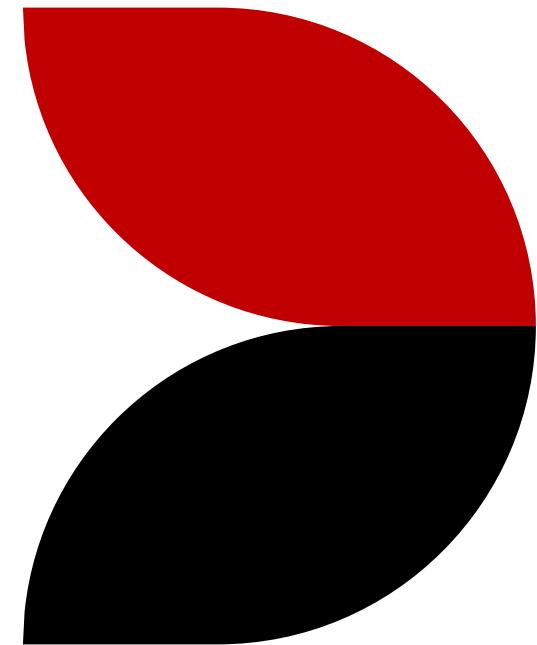


Benefits Service Center



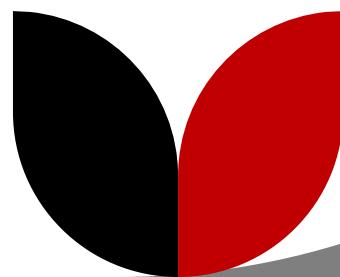
Call (877) 395-4741 or email
benefits@baldwincountyschoolsbenefits.com
Benefits questions,
voluntary plan enrollments,
general SHBP questions

State Health Benefit Plan (SHBP)



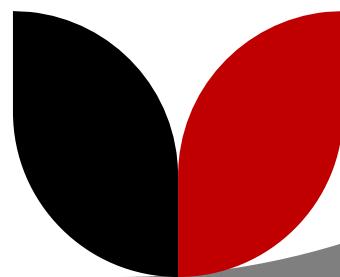
Health Insurance Enrollment

- Benefits BEGIN on the first day of the month following 30 days of employment.
 - You will be able to enroll on the day following your official start date.
- Transfers from another GA district or state agency will continue their current medical coverage through 2026 unless they have a qualifying life event.



Tobacco Surcharge and Dependent Documentation

- Tobacco users (employee and dependents)
 - \$80 monthly surcharge added to your premium
- Adding dependents to medical coverage?
 - Supporting documentation for any dependents must be submitted to SHBP via ADP
 - Online or form
 - Marriage license for spouse
 - Birth certificates for children



SHBP Plan Options

Anthem
anthem.com/SHBP

HRA

- Gold, Silver, and Bronze
- No Copays

HMO

- Lower deductible
- Copays
- In-Network coverage **only**

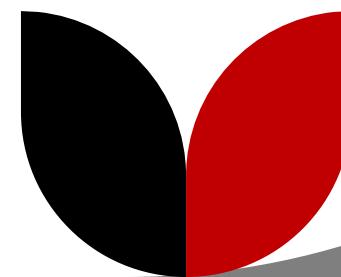
 **UnitedHealthcare**
whyuhc.com/shbp

High Deductible Health Plan (HDHP)

- Lowest premiums
- Highest deductible and out-of-pocket expense

HMO

- Lower deductible
- Copays
- In-Network coverage **only**



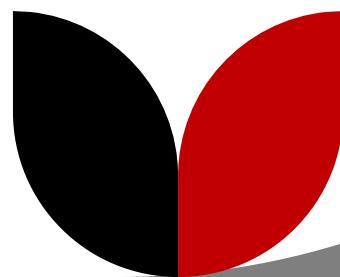
Anthem HRA Plans

- SHBP-funded Health Reimbursement Account (HRA)
 - Credits used for deductible, out-of-pocket maximum, Rx coinsurance
 - Credits based on the option and coverage level, pro-rated
 - Unused credits roll over to next year if remain enrolled in SHBP plan
- After you meet your deductible, you pay coinsurance
- No copays
- No selection of PCP, no referrals
- Separate in and out of network deductibles
- Pharmacy not subject to deductible
- Certain drug costs are waived if you actively participate in one of the Disease Management Programs for the treatment of diabetes, asthma, coronary artery disease, and/or medications for addiction treatment

Anthem[®]

Three HRA Plan Options

- 1) Gold HRA
- 2) Silver HRA
- 3) Bronze HRA



Anthem HRA Plans

Example:

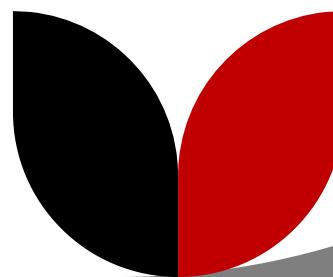
Employee + Spouse Coverage
HRA Gold Plan
Deductible: \$2,250
HRA Funding: \$600

The HRA reduces your medical plan out-of-pocket

How it Works

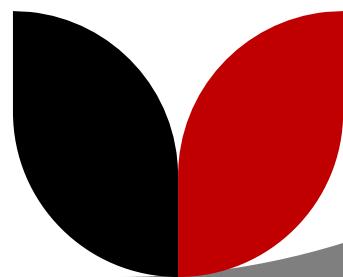
- Example: Non-preventive care doctor visit; \$200 charge subject to the deductible
 - Member pays \$0
 - \$200 is automatically deducted from HRA
- Example: Tier 2 prescription; \$50
 - Member pays \$0
 - \$50 is automatically deducted from HRA
- HRA includes \$350 funds remaining for future use

Anthem[®]



Anthem and UHC HMO Plans

- **Includes Copays for some services**
 - Pay less at time of service and know what you owe in advance for some services
 - Physician Office Visits, Urgent Care, ER, & Rx
 - Accumulates towards the out-of-pocket maximum
- Many services subject to a deductible and coinsurance
- Lowest deductible of all SHBP options
- No cost pharmacy benefit if you participate in Disease Management
- **In-Network coverage only**



UHC HDHP Plans

- In and out-of-network coverage
- All services including pharmacy expenses are subject to deductible
- Once you meet your deductible, you pay coinsurance until you meet the out-of-pocket maximum, including medical and pharmacy
- **Lowest premiums; Highest out-of-pocket cost**
- **Pay less through your paycheck; Pay more at the time of service**
- Health Savings Account (HSA) option



Telemedicine Benefit

- 24/7 access to physicians through smartphone, tablet, or computer
- <https://livehealthonline.com/> (Anthem) or <https://member.uhc.com> (UHC)
- See and talk to a participating doctor while at home, work or on the go



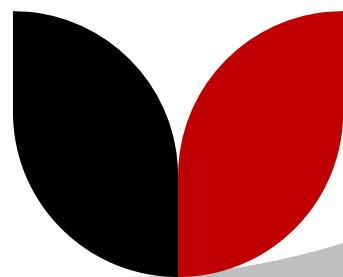
- In-network coverage only
- Copay for HMO
- Coinsurance for HRA
- Deductible for HDHP

SHBP Pharmacy Benefits

- CVS Caremark administers the pharmacy benefits
- Retail, mail order, home delivery, and specialty pharmacy services
 - Mail order and “Retail 90” savings for a 90-day supply
- Check out the formulary online and try Tier 1 medications
- If your doctor requests a brand where a generic is available, you pay the brand coins + the difference in cost between brand and generic.
- Extensive retail network
 - Local retail and chain pharmacies included – not limited to CVS
 - No cost pharmacy benefit
 - For participants in Disease Management Programs for diabetes, asthma, coronary artery disease, and/or medications for addiction treatment

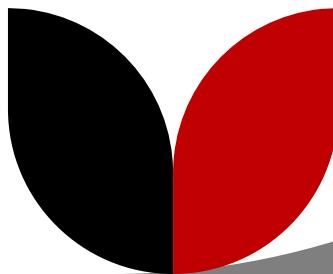
Save \$ with
Mail Order
and Retail 90

You pay more
for brand drugs
when a generic
is available



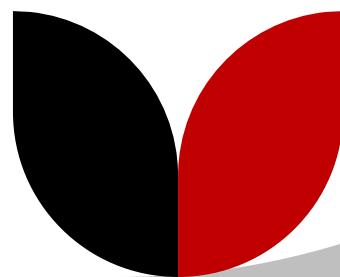
SHBP Pharmacy Benefits

Pharmacy Tier	Anthem Gold, Silver, & Bronze HRA Plans	Anthem & UHC HMO Plans
Tier 1	15% (\$5 Min/\$10 Max)	\$5 copay
Tier 2	25% (\$55 Min/\$85 Max)	\$55 copay
Tier 3	25% (\$85 Min/\$130 Max)	\$95 copay



Benefit Summary

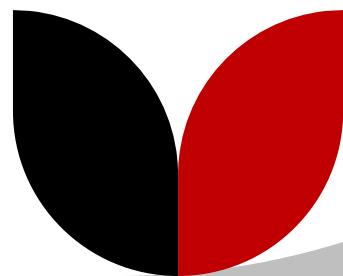
PLAN ITEM	ANTHEM GOLD HRA	ANTHEM SILVER HRA	ANTHEM BRONZE HRA	UHC & ANTHEM HMO	UHC HDHP
Deductible					
You	\$1,500	\$2,000	\$2,500	\$1,300	\$3,500
You + Child(ren)/Spouse	\$2,250	\$3,000	\$3,750	\$1,950	\$7,000
You + Family	\$3,000	\$4,000	\$5,000	\$2,600	\$7,000
Medical Out-Of-Pocket Max					
You	\$4,000	\$5,000	\$6,000	\$4,000	\$6,450
You + Child(ren)/Spouse	\$6,000	\$7,500	\$9,000	\$6,500	\$12,900
You + Family	\$8,000	\$10,000	\$12,000	\$9,000	\$12,900
Coinsurance (Plan Pays)	85%	80%	75%	80%	70%
PCP/Specialist Visit	Coinsurance after deductible	Coinsurance after deductible	Coinsurance after deductible	\$35/\$45 Copay	Coinsurance after deductible



SHBP Monthly Premiums

PLAN OPTIONS	YOU	YOU + CHILD(REN)	YOU + SPOUSE	YOU + FAMILY
ANTHEM HRA GOLD	\$213.71	\$390.68	\$531.82	\$708.79
ANTHEM HRA SILVER	\$146.11	\$275.76	\$389.86	\$519.51
ANTHEM HRA BRONZE	\$92.12	\$183.97	\$276.48	\$368.33
ANTHEM HMO	\$177.21	\$328.63	\$455.17	\$606.59
UHC HMO	\$217.19	\$396.59	\$539.13	\$718.53
UHC HDHP	\$81.11	\$165.26	\$253.36	\$337.51

Baldwin County Schools contributes a significant financial premium towards your medical coverage

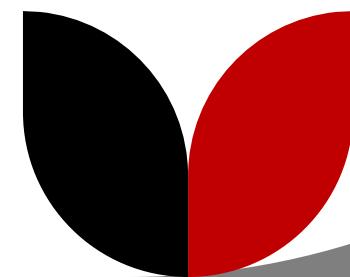


SHBP Wellness Program

- Included with all plan options
- Support and tools to help improve your health
- Access to well-being coaches
- Personalized health recommendations
- Well-being incentive points
- Webinars, challenges, and health library
- www.bewellshbp.com

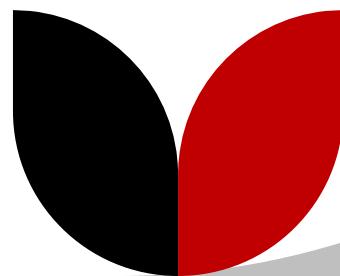


 sharecare



Sharecare Well-Being Incentive

If You or Your Spouse Complete...	You Will Earn...
The RealAge Test (required first for point redemption) Quick confidential online questionnaire	120 points
A Biometric Screening Three options: Through your physician, at an SHBP screening event, or at Quest	120 points
Well-being Coaching, Online Challenges, or Preventive Screening Exams Well-being Coaching Actively engage with a Sharecare Coach Online Challenges In Sharecare app or online platform Preventive Screening Exams Examples: Colonoscopy, mammogram, pap, and prostate screenings	Up to 240 points total Coaching Earn 40 points/call/calendar month. Maximum 1 call/month Online Challenges Earn 40 points up to 6 times Preventive Exams 60 points/exam up to 2 times



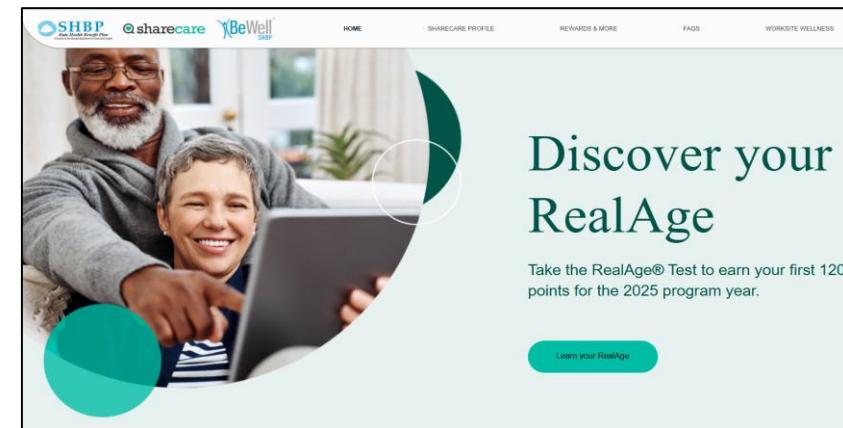
Incentive Point Redemption

- Use up to 480 points for \$480 towards medical and pharmacy expenses
- Save points for future use
 - Unused points roll over
- Redeem points for a \$150 Visa gift card

- Points are saved in the Sharecare Redemption Center until redeemed
- You must complete the RealAge Test to receive points for other actions

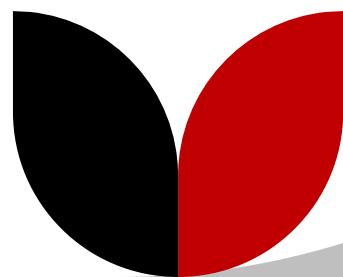
Example: Easy way to earn points!

- 1) RealAge online questionnaire
- 2) Online Challenges
- 3) \$150 Visa Gift Card or points towards medical and pharmacy expenses



UHC members and spouses

Eligible to receive a \$250 UHC Reward Card upon completing tasks and redeeming points



Incentive Credits for HDHP Members

**UHC High
Deductible Health
Plan (HDHP)
Members**



Deductible required before
redeeming well-being incentive credits

You: \$1,650

You + Child(ren): \$3,300

You + Spouse: \$3,300

Family: \$3,300

What's the Best Plan for You?

Review physician networks and use the online SHBP enrollment comparison tool before making your health plan decision

www.anthem.com/shbp

www.whyuhc.com/shbp

SHBP Comparison Tools

Health Coverage

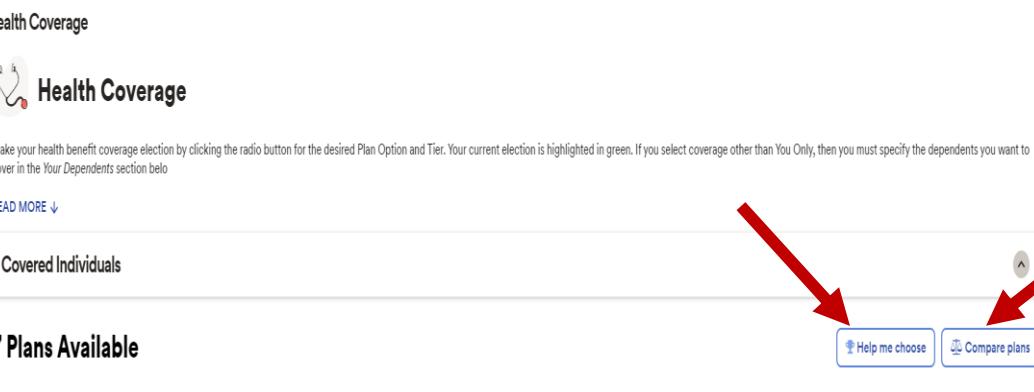
 **Health Coverage**

Make your health benefit coverage election by clicking the radio button for the desired Plan Option and Tier. Your current election is highlighted in green. If you select coverage other than You Only, then you must specify the dependents you want to cover in the Your Dependents section below.

[READ MORE ↓](#)

Covered Individuals

7 Plans Available

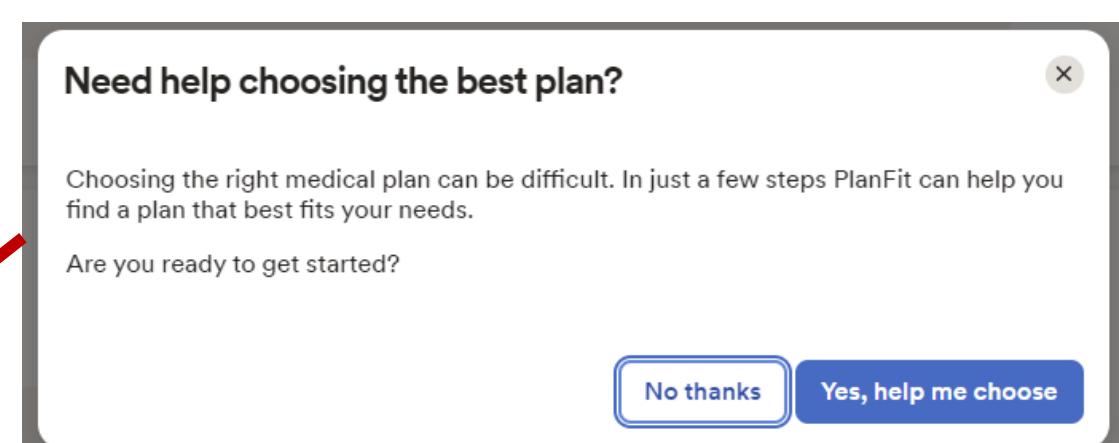


Need help choosing the best plan?

Choosing the right medical plan can be difficult. In just a few steps PlanFit can help you find a plan that best fits your needs.

Are you ready to get started?

[No thanks](#) [Yes, help me choose](#)

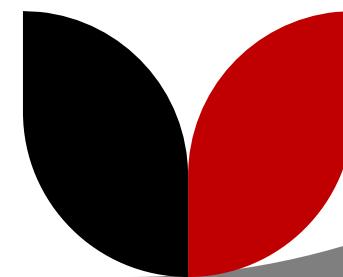


PeachCare for Kids

- Your children may be eligible for PeachCare
- Low cost health insurance
- Access dch.Georgia.gov/peachcare-kids
 - Eligibility information
 - Benefits and cost information



A screenshot of the Georgia Department of Community Health website. The header includes the Georgia seal, the text "GEORGIA DEPARTMENT of COMMUNITY HEALTH", and links for "About Us", "Divisions/Offices", "Programs", "Providers", "How Do I", "Budget & Performance", "Meetings & Notices", and "Comprehensive Health Coverage Commission". The "Programs" link is currently selected. The main content area features a banner with five smiling children and the text "PeachCare for Kids® is a comprehensive healthcare program for uninsured children living in Georgia." Below the banner, a sidebar shows a dropdown menu for "Programs" with "PeachCare for Kids®" selected, and a section titled "Background Information" with a brief history of the program.

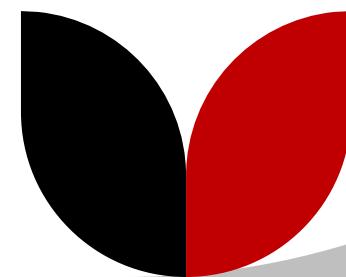


TRICARE Supplement Plan

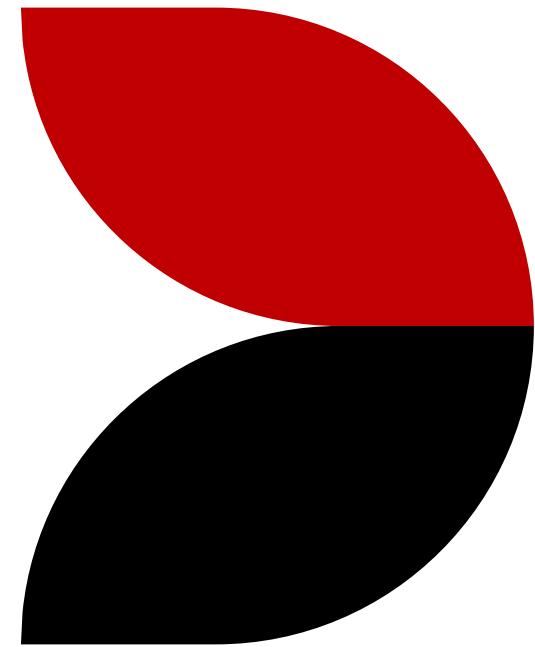
- For retired military and reservists
- An alternative to SHBP and a supplement to TRICARE
- Sponsored by Government Employees Association (GEA)
- Contact info.selmanco.com/ga_shbp for benefits information



Coverage Level	TRICARE Supplement Premiums
You	\$60.50
You + Child(ren) or Spouse	\$119.50
You + Family	\$160.50



Voluntary Benefits (Non-Medical)



Voluntary Benefit Plans

Pre-Tax Benefits

- Dental
- Vision
- Flexible Spending Accounts (FSA)

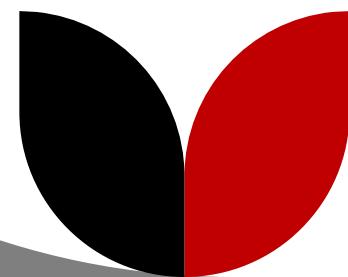
Employer-Paid Benefits

- Employee Assistance Program (EAP)

Post-Tax Benefits

- Voluntary Term Life and ADD&D Insurance
- Short Term Disability
- Long Term Disability
- Critical Illness
- Accident
- Hospital Indemnity
- Group Legal
- Identity Theft

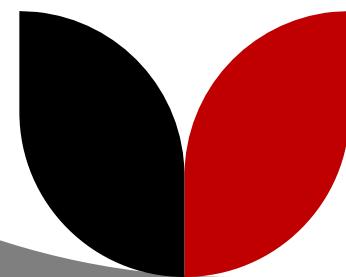
To elect coverage, you must call the Benefits Service Center or enroll online within 31 days of hire.



Benefit Changes

- No changes during the year unless you experience a Qualifying Life Event
- If you experience a life change (qualifying event) that impacts your benefit elections, please contact HR
- Examples of life events:
 - Birth or adoption of a child
 - Marriage/divorce
 - Gain or loss of other coverage for you or dependents

Important: Changes must be made within 31 days of the event



Dental Plan Coverage

BENEFIT HIGHLIGHTS

Type of Service	Standard Plan In-Network	Premium Plan In-Network
Preventive - Cleanings, exams, x-rays, & more	100%, no deductible	100%, no deductible
Basic Services – Fillings, sealants, non-surgical periodontics, simple extractions	80%, after deductible	80%, after deductible
Major Services –Crowns, dentures, implants, periodontal surgery	50%, after deductible	50%, after deductible
Orthodontia	Not Covered	50%, after deductible

PLAN DEDUCTIBLE & MAXIMUMS

	Standard Plan (In-network)	Premium Plan (In-network)
Deductible	Individual: \$75/Family \$225	Individual: \$50/Family \$150
Annual Maximum	\$1,000 per person	\$2,000 per person
Ortho Maximum	Not Covered	50% to \$2,000 per person



Dental Plan Coverage

Use in-network providers to maximize your benefit and avoid balance billing.

What is balance billing?

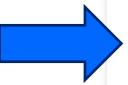
It's when a dentist who isn't in your plan's network charges more than what your plan pays.

How to Locate Dental Providers

- Access www.metlife.com/dental
- Choose the [**PDP Plus dental network**](#)

Find a Dentist

Our network of dentists and specialists offers the choices you need. To receive in-network benefits, services must be performed at a provider's address below.



Your Network

ZIP code

Dentist or Practice Name (optional)

[Need help finding your network?](#) [Use Current Location](#)



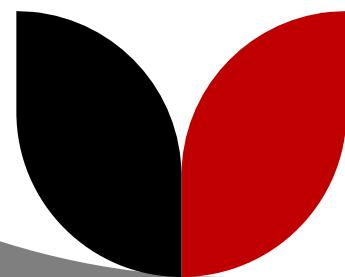
Dental Premiums

Dental Coverage	Standard Plan	Premium Plan
Employee Only	\$32.62	\$52.34
Employee + Spouse	\$63.58	\$102.49
Employee + Child(ren)	\$66.66	\$107.49
Family	\$93.42	\$150.86



Vision Plan Coverage

BENEFIT HIGHLIGHTS		
Vision Summary of Benefits	Superior Network	VSP Choice Network
Eye Exam	\$20 copay	\$20 copay
Retinal Imaging	Up to \$39 copay	Up to \$39 copay
Lenses: Single, Bifocal, Trifocal, Lenticular	Covered in full after \$25 copay	Covered in full after \$25 copay
Contacts Fit and Follow-Up Elective Lenses Medically Necessary	\$30 copay <u>\$200 allowance</u> Covered in full	Up to \$60 copay <u>\$200 allowance</u> Covered in full
Frames	<u>\$200 allowance</u>	<u>\$200 allowance</u>
<u>Frequency:</u> Coverage for exams, frames, or lenses every 12 months		



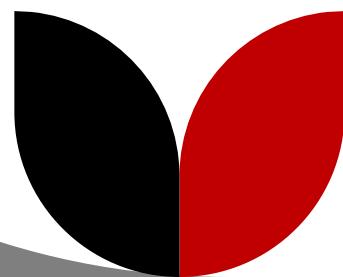
Vision Plan Coverage

In-Network Services

- Receive the benefit at time of service
- No claim filing for reimbursement
- Significantly higher benefit amount
- ID Cards not needed

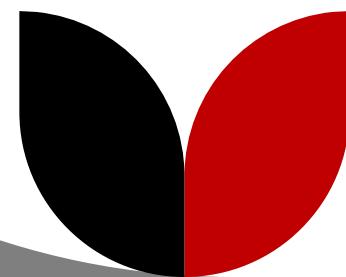
To Find a Participating Provider

- <https://mymetlifevision.com/>
- **Find a Vision Provider**
- Choose the **Superior Vision or VSP Choice**
- ID cards are not needed



Vision Premiums

Vision Coverage	Superior Network	VSP Choice Network
Employee Only	\$9.31	\$11.13
Employee + Spouse	\$20.45	\$24.45
Employee + Child(ren)	\$21.40	\$25.60
Family	\$29.17	\$34.89



Flexible Spending Accounts (FSA)

- Pre-tax contributions reduce your taxable income
- Lower net costs for medical, dental, and vision expenses
- A convenient way to save through payroll deduction for large and unpredictable expenses
- Two account choices
 - **Healthcare FSA** for medical, dental, vision, and over-the-counter expenses
 - **Dependent Care FSA** primarily for child daycare
- You don't have to be enrolled in medical plans to participate
- Expenses for all dependents claimed on taxes



Flexible Spending Accounts (FSA)

The IRS requires all funds to be used during the plan or they are forfeited.
Estimate carefully.

Grace period: Claims for 2026 must be incurred by March 15, 2027.

HEALTHCARE FSA

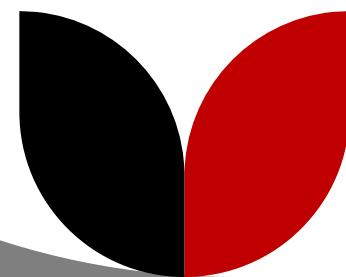
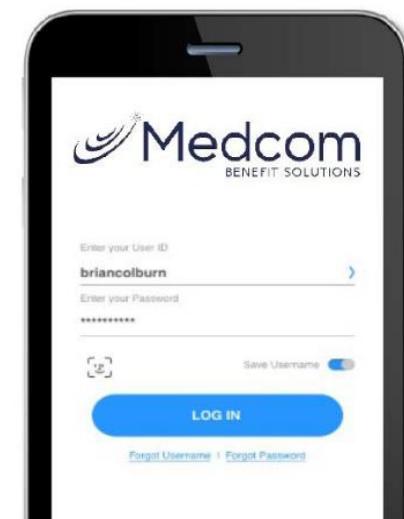
- Maximum election: \$3,400
- Eligible for reimbursement: medical, dental, vision, and pharmacy out-of-pocket expenses
- Expenses for you and your dependents – regardless of participation in SHBP / other benefits
- Entire annual contribution is available at time of claim

DEPENDENT CARE FSA

- Maximum election if married and filing jointly: \$7,500. If married and filing separately: \$3,750
- Eligible day care, after-school care, day camps, nanny care for children, and certain adult care expenses

FSA Administration

- Election is for the remainder of 2026
- \$3.50 post-tax deduction per month (one fee for one or both FSA plans)
- Debit card and portal with mobile app included for your convenience
- Retain receipts for all purchases
- ***Claims must be incurred within 2½ months following the last day of the plan year by March 15, 2027***
- **Use it or Lose it! Must use entire FSA or forfeit unused funds**
- Claims must be submitted by April 30, 2027 to be considered for reimbursement



Life and ADD&D Insurance

Employee	1 to 5 times annual earnings to a maximum of \$500,000
Spouse	\$10,000 increments up to \$250,000, not to exceed 100% of the employee's amount
Child(ren)	\$10,000 or \$20,000

**Life Insurance
Beneficiary
Information is
Required**



Elect Now with No Health Questions!

As a new employee, elect up to 3 x earnings with no health questions.
Elections exceeding require an Evidence of Insurability (EOI) Form.

You may elect up to \$50,000 spouse coverage with no health questions.
No health questions apply for AD&D or child life insurance.

Life and ADD&D Insurance

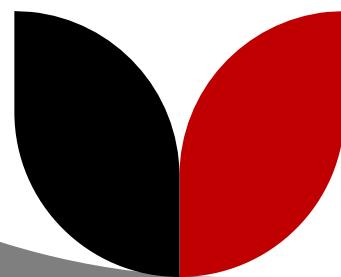
Employee Monthly Payroll Deductions					
Benefit Amount	Age 25	Age 35	Age 45	Age 55	Age 65
\$30,000	\$1.20	\$2.10	\$3.90	\$9.60	\$25.20
\$50,000	\$2.00	\$3.50	\$6.50	\$16.00	\$42.00
\$100,000	\$4.00	\$7.00	\$13.00	\$32.00	\$84.00
\$250,000	\$10.00	\$17.50	\$32.50	\$80.00	\$210.00

EE & Spouse ADD&D Monthly Payroll Deductions				
Benefit Amount	\$50,000	100,000	150,000	250,000
All Ages	\$0.75	\$1.50	\$2.25	\$3.75

Child Monthly Payroll Deductions	
\$10,000 Benefit	\$1.40
\$20,000 Benefit	\$2.80

All enrollment options available on the enrollment portal or by calling the Benefits Service Center

No duplicate coverage allowed for spouses who are both Baldwin County Schools employees.



Sick Leave & Disability

You accumulate sick leave which pays your salary if you are ill or injured and unable to work.

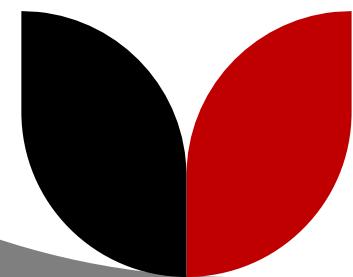
Voluntary Disability Coverage: The disability plan pays an income replacement benefit when your accumulated sick leave days are exhausted.

You may elect Short Term Disability, Long Term Disability, or both

Short Term Disability

Benefit Item	Option 1 7 Day Wait	Option 2 30 Day Wait
Benefit Amount	60% of earnings up to a maximum of \$1,000 per week	
Benefit Start Date	Day 8 for illness or accident	Day 31 for illness or accident
Benefit Duration <i>*including elimination period</i>	26 weeks	26 weeks

- Sick leave **must** be exhausted before STD pays a benefit
- Benefit is coordinated with Other Deductible Income including work comp, disability benefits, and retirement to replace 60% of your annual earnings.
- **Enroll as a new hire with no health questions!**
- Pre-existing conditions exclusion for the first 12 months of coverage, 3 month look back window



Short Term Disability

Monthly Premium Examples

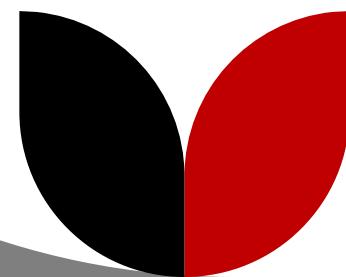
Monthly premium is based on your age, annual earnings, and the option selected

\$30,000 Annual Salary

Age	7 Day Wait	30 Day Wait
25	\$19.73	\$10.73
35	\$19.73	\$10.73
45	\$22.85	\$11.77
55	\$29.08	\$14.54
65	\$39.81	\$19.38

\$50,000 Annual Salary

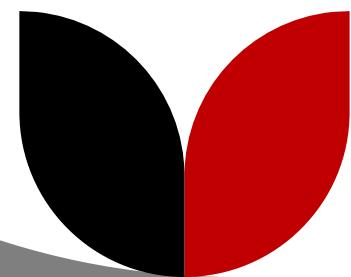
Age	7 Day Wait	30 Day Wait
25	\$32.88	\$17.88
35	\$32.88	\$17.88
45	\$38.08	\$19.62
55	\$48.46	\$24.23
65	\$66.35	\$32.31



Long Term Disability

Summary of Benefits	
Monthly Benefit Amount	60% of earnings, up to a maximum of \$5,000 per month
Elimination Period	180 Days
Benefit Duration	To age 65 or Social Security Normal Retirement Age

- Income replacement benefit to age 65 or Social Security Normal Retirement Age
- Coordinates with other deductible income to replace 60% of your annual earnings
- Elect coverage with no health questions
- Future elections require Evidence of Insurability
- Pre-existing conditions exclusion for the first 12 months of coverage, 6 month look back window



Long Term Disability

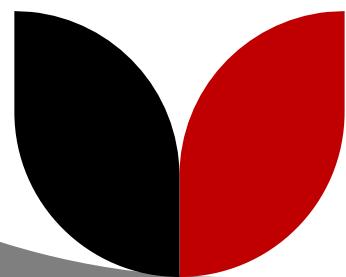
\$30,000 Annual Salary

Age	Monthly Premium
25	\$4.43
35	\$6.25
45	\$8.50
55	\$16.10
65	\$31.78

\$50,000 Annual Salary

Age	Monthly Premium
25	\$7.38
35	\$10.42
45	\$14.17
55	\$26.83
65	\$52.96

Monthly premium is based on your age, annual earnings, and the option selected



Employee Assistance Program (EAP)

- Employer Provided Benefit at no cost to you
- Available to all employees, including their spouse, children, parents, and parents-in-laws



(877) 533-2363



guidanceresources.com

Web ID: My5848i
Group Number: 752665

Financial Connect

- Retirement
- Tax Planning
- Mortgages
- Budgeting
- Debt
- Bankruptcy

Legal Connect

- Free 30-minute consultation per legal issue, then 25% off standard legal fees
- Personal, family, custody, and elder law
- Real Estate
- Wills and Estate Planning
- Identity Theft

Counseling Services

- Up to 3 in-person counseling sessions at no cost
- 24/7 unlimited, confidential online and phone support at no cost
- Bi-lingual capability (English and Spanish)

Help with issues such as:

- Job pressures
- Relationship/marital conflicts
- Stress, anxiety and depression
- Work/school disagreements
- Substance abuse

Employee Assistance Program (EAP)

- Employer Provided Benefit at no cost to you
- Available to all employees, including their spouse, children, parents, and parents-in-laws



(877) 533-2363



guidanceresources.com

Web ID: My5848i
Group Number: 752665

Worldwide Travel Assistance

Medical Transportation:

- Dispatch Physician
- Emergency medical evacuation
- Medical Repatriation
- Return of dependent, travel companion, or vehicle

Medical Assistance:

- Outpatient & Inpatient Care
- Interpretation Services
- Medical Monitoring
- Prescription replacements, transfers, and referrals

Travel Assistance:

- Consulate and Embassy Location
- Emergency Cash Transfer
- ID Theft Assistance
- Legal Referrals
- Lost luggage and/or documentation Assistance

Worldwide Travel Assistance

Travel Assistance (cont.):

- Pet housing and return
- Pre-Trip Informational Services

Security Assistance:

- Emergency Political Evacuation/Repatriation
- Location Intelligence App
- Natural Disaster Evacuation

Family Connect

Resources to locate:

- Child Care
- Elder Care
- Moving Services
- Home Repair Services
- Planning Event
- Locating Pet Care
- And more

Georgia Paid Parental Leave

Effective July 1, 2024, eligible employees can take up to 240 hours of paid parental leave within a year of the birth of their child or within a year after adoption or taking in a minor through foster care.

Overview

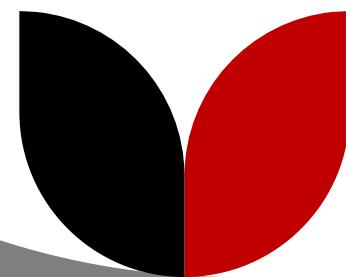
- Up to 240 hours in a rolling 12-month period, regardless of the number of qualifying life events that occur during the period.
- Not charged against accrued leave; runs concurrently with federal leave (i.e. FMLA).
- Parental leave may be taken as needed and in increments of less than eight hours.
 - The smallest increment of parental leave that may be taken is half a workday.

Eligibility

- The employee is classified as full-time and eligible to participate in TRS or PSERS.
- Full-time salaried employees must have six continuous months of employment.
- Full-time hourly employees must have worked 700 hours in the six months immediately preceding the first requested paid parental leave date.

Qualifying Events

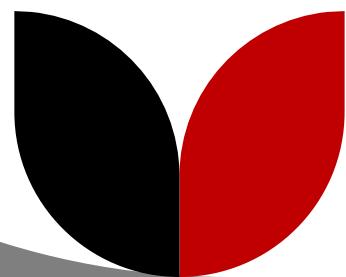
- Birth of employee's child
- Placement of a minor child for adoption or foster care



Critical Illness

- Lump sum benefit for diagnosis of covered illnesses
- Funds may be used for any purpose
- Annual \$50 health screening benefit for employees, spouses, and children

Employee	\$10,000 to \$40,000
Spouse <i>Employee must be enrolled</i>	50% of the employee amount
Child(ren) <i>Employee must be enrolled</i>	50% of the employee amount



Critical Illness

Covered Diagnoses and Conditions

- Cancer
 - Invasive: 100% plus additional 25%
 - Non-invasive/ in site: 50%
 - Skin Cancer: 10% -1/year; 10/lifetime
 - Bone marrow and stem cell transplants
- Benign brain tumor
- Coronary Artery Bypass: 75%
- Open heart surgery to replace or repair valuve: 25%
- Heart attack
- Sudden cardiac arrest
- Coma
- Infectious diseases: 25%
- Progressive diseases such as ALS, Alzheimer's, & MS
- Muscular dystrophy
- Huntington's disease
- Systemic lupus erythematosus: 50%
- Myasthenia gravis:50%
- Severe burns
- Stroke
- Childhood diseases such as Type 1 Diabetes and Down Syndrome
- Major organ transplants
- Permanent paralysis
- Loss of sight, hearing, or speech
- And more...



Critical Illness Monthly Premiums

Employee Monthly Premiums

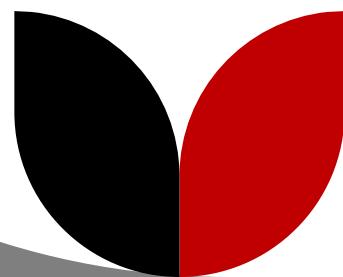
Age	\$10,000	\$20,000	\$30,000	\$40,000
25	\$5.10	\$10.20	\$15.30	\$20.40
35	\$7.80	\$15.60	\$23.40	\$31.20
45	\$14.10	\$28.20	\$42.30	\$56.40
55	\$23.40	\$46.80	\$70.20	\$93.60
65	\$40.70	\$81.40	\$122.10	\$162.80

Spouse Monthly Premiums

Age	\$10,000	\$20,000	\$30,000	\$40,000
25	\$1.50	\$3.00	\$4.50	\$6.00
35	\$2.20	\$4.40	\$6.60	\$8.80
45	\$3.70	\$7.40	\$11.10	\$14.80
55	\$6.95	\$13.90	\$20.85	\$27.80
65	\$12.80	\$25.60	\$38.40	\$51.20

All options are available on the enrollment portal or
by calling the Benefits Service Center.

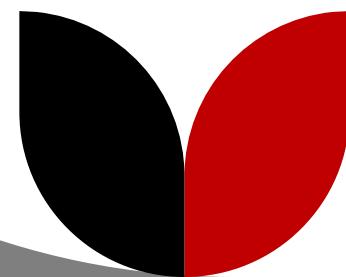
No health questions



Accident

Benefit Type	Standard Plan	Premium Plan
Hospital Benefits	Admission: \$1,100 Confinement: \$250 / day to 365 days Inpatient Rehab: \$175	Admission: \$1,600 Confinement: \$325 / day to 365 days Inpatient Rehab: \$225
Medical Treatment Benefits	ER: \$200 Office Visit: \$75 Medical Testing: \$200 Therapy: \$40 Outpatient Surgery: \$300 Inpatient Surgery: \$1,500	ER: \$325 Office Visit: \$125 Medical Testing: \$300 Therapy: \$60 Outpatient Surgery: \$350 Inpatient Surgery: \$2,000
Injury-Based Benefits	Lacerations: From \$25 to \$400 Dislocations: From \$250 to \$8,000 Fractures: From \$200 to \$8,000	Lacerations: From \$50 to \$750 Dislocations: From \$300 to \$10,000 Fractures: From \$300 to \$10,000

- For unexpected injuries
- Funds may be used for any purpose
- Includes Organized Sporting benefit: Injuries resulting from an accident while playing organized sports have an additional 25% up to \$1,000
- **\$50 annual wellness benefit per insured**

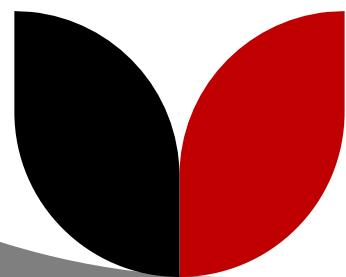


Accident

Monthly Premium Examples

Coverage	Standard Plan	Premium Plan
Employee Only	\$6.93	\$9.99
Employee + Spouse	\$13.69	\$19.60
Employee + Child(ren)	\$16.51	\$23.54
Family	\$19.68	\$28.09

No health
questions

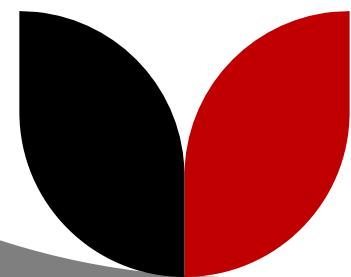


Hospital Indemnity

Schedule of Benefits	
Initial Hospital Confinement	\$1,000
Initial Hospital ICU Confinement	\$1,000
Daily Hospital Confinement	\$100 a day up to 30 days
Daily Hospital ICU Confinement	\$200 a day up to 30 days
Inpatient Rehabilitation Facility <small>Includes substance abuse and mental health facilities</small>	\$100 a day up to 30 days

	Employee	Employee+ Spouse	Employee + child(ren)	Family
Premium	\$14.69	\$29.39	\$31.60	\$46.30

- Fixed indemnity policy for planned and unplanned hospital stays
- No pre-existing conditions exclusion, including pregnancy
- **\$50 annual wellness benefit per insured**



Legal Plan

Available under both plans:

- Civil litigation
 - Name changes, civil injunctions, landlord/tenant
- Family Law
 - Contested/uncontested divorce, spousal and child support/custody, adoption
- Traffic Violations
 - First DUI offense, license revocation and suspension
- Immigration Violations
 - Visa extension and naturalization
- Criminal Law
 - Misdemeanor and juvenile defense
- Document Preparation & Review
 - Personal contracts, agreements, bills of sale
- Real Estate Transactions and Disputes
 - Purchase Agreements, mortgages, refinancing
- Estate Planning
 - Living wills, wills, guardianships, and trusts. Powers of Attorney, estate administration, probate
- Financial Matters
 - Debt collection and foreclosure, credit harassment, Chapter 7 and 13 bankruptcy. IRS audit protection
- Value-add Services
 - Online legal library and mobile app, financial and tax coaching, do-it-yourself legal documents, 24/7 emergency line



Legal Plan

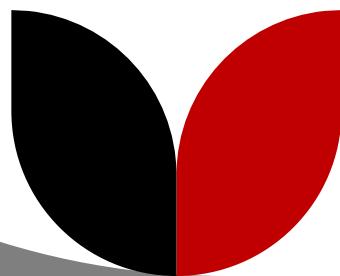
Family Defender Access:

- Up to 3 legal consultations at no cost per plan year, then 33% discount off the hourly rate for network attorneys
- No trial coverage
- No elder law matters

Family Defender Plan:

- Unlimited legal consultations at no cost for network attorney
- Trial coverage for civil litigation and criminal law up to \$15,000
- Elder law matters included

Coverage Level	Family Defender Access Plan	Family Defender Plan
Employee + Family	\$6.95	\$16.90



Identity Theft

Benefit	Essentials Plan	Platinum Plus Plan
Identity Theft Insurance Policy	Up to \$1m	Up to \$2m
Credit Report Services	1 bureau lock Scores 1 bureau/month	Multi-bureau locks Scores 1 bureau/day plus 3 bureau/year
Monitoring Services	Real-time included 1 bureau credit report	Real-time included 3 bureau credit reports
Miscellaneous	Lost wallet, 24/7 remediation, data breach notifications IP address monitoring, and credit freeze assistance VPN Password Manager	

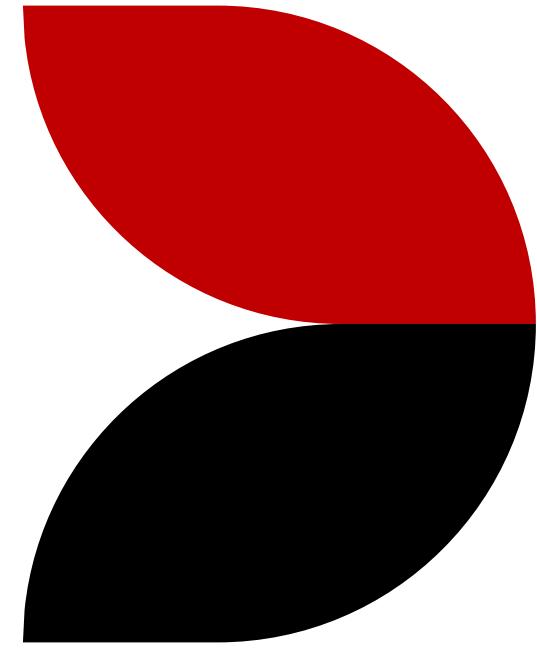
Platinum Plus Additional Benefits

- 401(k) reimbursement
- Home title fraud
- Cyber extortion
- Sub-prime loan block
- Device security

Monthly Premiums

Coverage	Essentials	Platinum Plus
Employee Only	\$6.90	\$8.90
Family	\$12.50	\$15.90

How to Enroll



Ready to Enroll: Medical Plan

- Enrollment instructions in Decision Guide
- Print your Confirmation Statement for your records
- New dependent documentation is required
- Registration code is SHBP-GA
- You will be able to enroll on the day following your official start date.

Online:

Employees may enroll by visiting www.myshbpga.adp.com.

Need Assistance or
Want to Enroll by Phone?

SHBP Member Services: 1-800-610-1863

STEP
1

Ready to Enroll: Voluntary Benefits

Online Enrollment

- Visit www.baldwincountyschoolsbenefits.com, then click “Enroll Now!”
- Click on “Click Here to Begin” then “Get Started Now”. You will be prompted to enter your e-mail address, last four digits of your SSN, and date of birth. You will then be able to create a password.
- Sign in. Click “Begin Enrollment” to get started.

Telephonic Support Available

- Call the Benefits Service Center at **877-395-4741**
- The Benefits Service Center is available during the year for benefits questions
- Monday – Thursday 8am to 6pm and Friday from 8am to 5pm

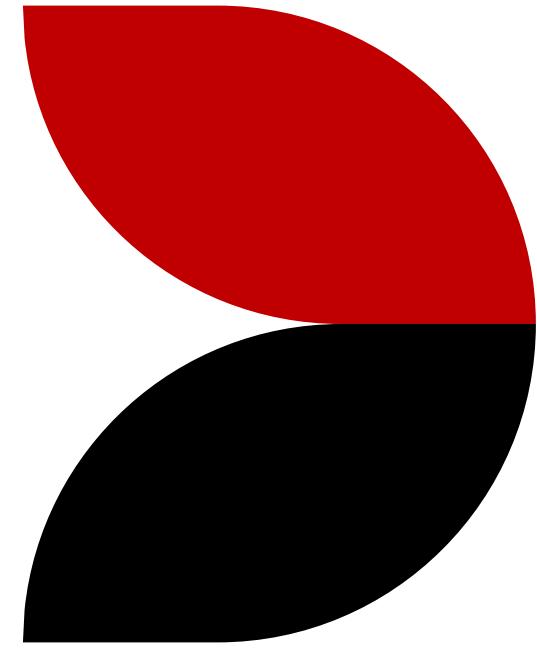
**STEP
2**

**Enroll in your voluntary benefits within 31 days of hire,
or your voluntary benefits will be waived.**

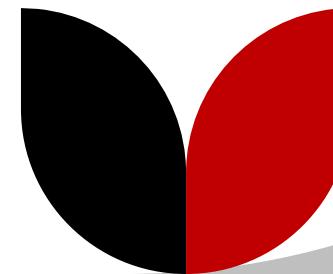
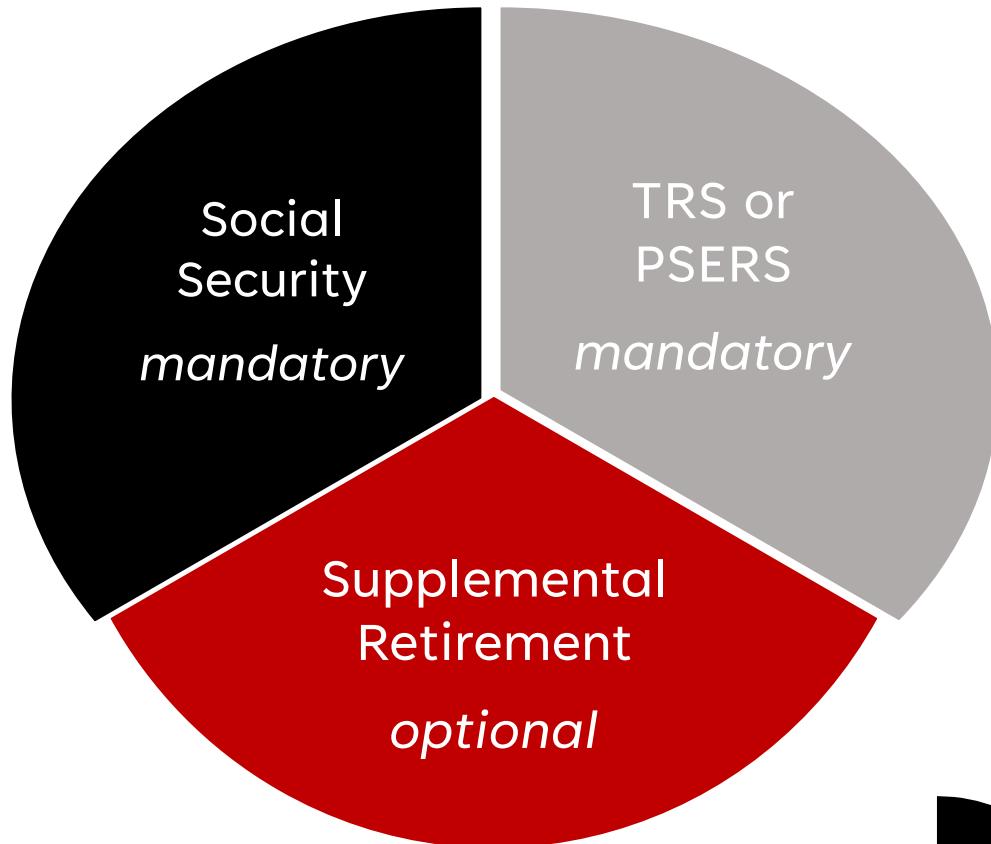
Confirmation Statements

- Your Confirmation Statement for voluntary benefits will not include medical coverage.
- You will receive a separate medical Confirmation Statement from State Health if you complete a health plan election. Reminder – if you're transferring from another GA School District or State Agency, your medical election will continue through 2025.
- Retain both Confirmation Statements for your records.

Retirement



Your Retirement Benefits



Teachers Retirement System (TRS)

- Mandatory program
- Certified Teachers, Administrators, Clerical staff, Parapros, Lead Custodians, & School Nutrition Managers
- Funded by you and the district
 - You contribute – 6% of pay
 - The district contributes – 21.91% of pay (effective July 1, 2025)
- Retirement eligibility (can draw a pension from state of Georgia)
 - After 30 years of service (no age requirement)
 - After 10 years of service at age 60
 - After 25 years of service and before age 60 with reduced benefits



Teachers Retirement System (TRS)

Benefit Example

Retirement Age: 55

Years of Service: 30

Retirement Salary: \$65,000

Monthly Benefit: \$3,250

Annual Benefit: \$39,000

Use Sick Leave Wisely

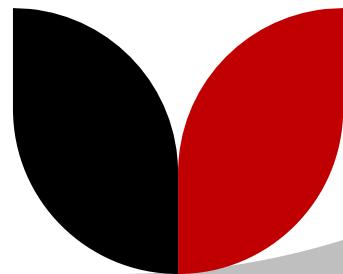
Sick leave counts towards years of service

170 sick leave days = 1 year of service credit

Unused sick leave at retirement allows you to retire earlier and receive a higher benefit!

Prior Service Counts!

If you leave the system and return later, all prior service counts towards retirement.



The Value of TRS

Defined Benefit: TRS

District Contributes: 21.91%

Teacher Contributes: 6%

Benefit: 2% x salary

TRS bears financial risk

Guaranteed benefit

Defined Contribution: 401(k) (Private Sector)

Employer Contributes: Approx. 3%

Employee Contributes: Approx. 6%

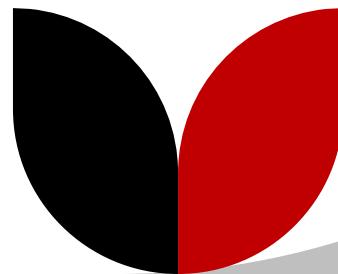
Benefit: Based on employee contributions
and market performance

The employee bears financial risk

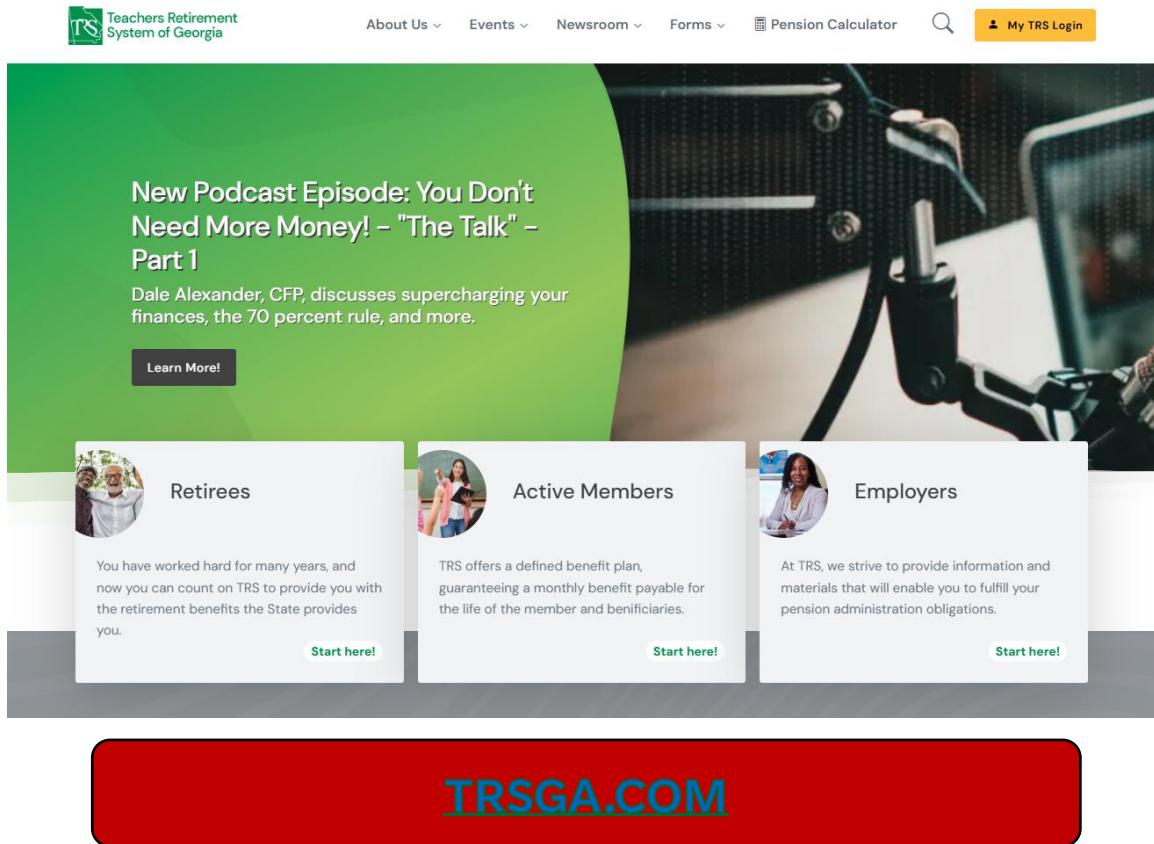
Unknown market performance

To receive a comparable benefit in the private sector:

The employee would need to contribute 25% of his/her salary over his/her career.



Teachers Retirement System (TRS)



The screenshot shows the homepage of the Teachers Retirement System of Georgia (TRS) website. At the top, there is a navigation bar with links for About Us, Events, Newsroom, Forms, a Pension Calculator, and a yellow 'My TRS Login' button. Below the navigation is a large green banner featuring a podcast episode announcement: 'New Podcast Episode: You Don't Need More Money! - "The Talk" - Part 1' by Dale Alexander, CFP, discussing supercharging your finances, the 70 percent rule, and more. A 'Learn More!' button is present. The main content area is divided into three sections: 'Retirees' (with a photo of an elderly couple), 'Active Members' (with a photo of a woman), and 'Employers' (with a photo of a woman). Each section has a brief description and a 'Start here!' button. At the bottom of the page is a large red button with the website address 'TRSGA.COM' in white text.

Teachers Retirement System of Georgia

About Us ▾ Events ▾ Newsroom ▾ Forms ▾ Pension Calculator   My TRS Login

New Podcast Episode: You Don't Need More Money! - "The Talk" - Part 1

Dale Alexander, CFP, discusses supercharging your finances, the 70 percent rule, and more.

Learn More!

 Retirees

You have worked hard for many years, and now you can count on TRS to provide you with the retirement benefits the State provides you.

[Start here!](#)

 Active Members

TRS offers a defined benefit plan, guaranteeing a monthly benefit payable for the life of the member and beneficiaries.

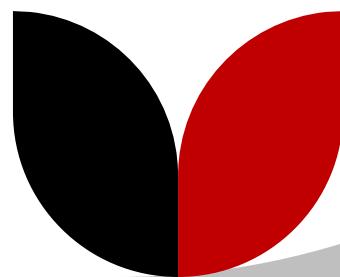
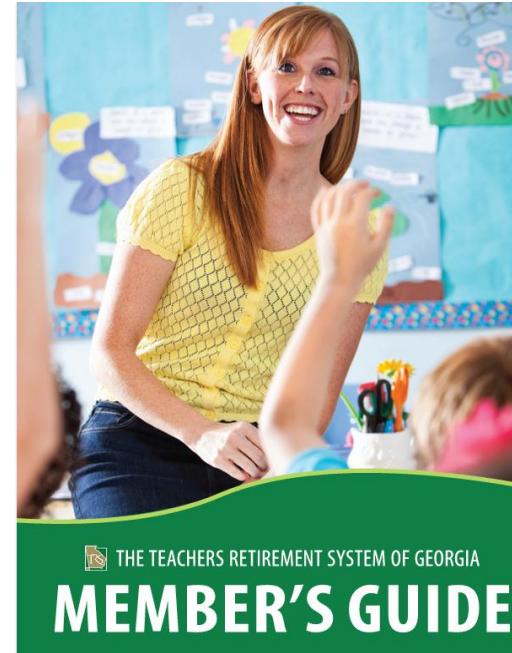
[Start here!](#)

 Employers

At TRS, we strive to provide information and materials that will enable you to fulfill your pension administration obligations.

[Start here!](#)

TRSGA.COM



Public School Employee Retirement System (PSERS)

Transportation, School Nutrition, Maintenance, & Custodial staff

Your Contribution

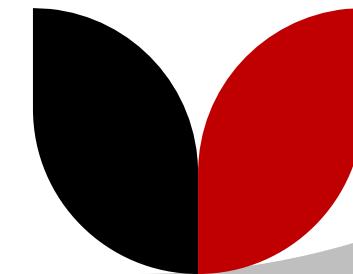
- \$10/month
- 9 months of the year

Your Vesting

- Eligible for benefits at 10 years of service
 - Age 65
 - Age 60 (reduced benefit)

Retirement Benefit

- Monthly benefit
- \$17 per year of service
- Ex: 25 years of service: \$425/month or \$5,100/year benefit



Public School Employee Retirement System (PSERS)



The screenshot shows the homepage of the PSERS website. At the top, there is a navigation bar with a logo for ERSGA (Employees' Retirement System of Georgia) featuring a colorful square icon. The navigation items include Home, Plans, Life Stages, Education Center, Forms, Publications, Employers, About, and a search icon. Below the navigation bar is a large banner with a blue and green gradient. On the left side, there is a sidebar with a 'Plans' section containing links for ERS Plans, Public School Employees Retirement System, Georgia Judicial Retirement System (JRS), Legislative Retirement System, Georgia Military Pension Fund, Georgia Defined Contribution Plan, Group Term Life Insurance, Peach State Reserves, and SGLI. The main content area features a large image of a yellow school bus with the text 'PSERS' on it. To the right of the bus is a video thumbnail titled 'Video – PSERS Overview' with a description of benefit multipliers, years of service, maximum plan benefit, monthly benefit, and additional retirement savings. At the bottom of the page is a red footer bar with the text 'Ers.ga.gov'.

PSERS Handbook

Updated July 30, 2024

1. Introduction

This Handbook summarizes the main provisions of laws that provide benefits to certain State of Georgia employees. Unless otherwise specifically indicated, the Handbook describes these laws as in effect on July 1, 2019.

It is important to remember that this Handbook is only a summary of the law, and therefore provides only general information. A summary cannot deal with every possible set of circumstances. Also, from time to time, the laws will be amended, and while we make every effort to update this Handbook in a timely fashion, there may be a period of time during which the Handbook does not reflect recent changes in the law. If something is not covered in detail in this summary, or if this summary can be read to be inconsistent with the governing laws, the law will control.

It is important that you read the entire Handbook. Reading only portions can be confusing and misleading.

1.1 About the Benefits Described in this Handbook

1.2 Contacting ERSGA

Beneficiary Designations for TRS and PSERS

- Be on the lookout for a letter from TRS/PSERS about a month after your first paycheck
- Access www.trsga.com or portal.ers.ga.gov to set-up your account
- Important: Please be sure you create your account and add your beneficiary information as soon as possible once you receive the letter

Thank you!

Thank you for being
a valued
Baldwin County Schools employee.

