



# Baldwin County Schools

## Benefits Coverage Continuation Options at Retirement

This document outlines your coverage continuation options as a Baldwin County Schools retiree. Specific policy provisions and rules apply for continuation, but this is a general 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

Your medical insurance under the 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. In instances where your retirement annuity is not sufficient to cover the premium due, you will be billed directly for the premium amount due to State Health. 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 you receive 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 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 from Consolidated Admin Services (CAS), the Retiree Administrator, following your retirement. 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. CAS manages the enrollment and billing for the retiree dental and vision plans.

### Consolidated Admin Services (CAS) Healthcare Flexible Spending Account (FSA)

The Healthcare Flexible Spending Account (FSA) is a COBRA-eligible benefit. You have the option to continue the FSA and retain access to your remaining account balance through the remainder of the calendar year following your retirement.

### MetLife 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. Both portability and conversion amend your coverage to an individual policy with direct premium billing, but there are differences between the two options and special policy rules apply.

**What is portability?** *Portability means amending your coverage to an individual term life policy.*

*Portability premiums are set by the insurance company and are based on your age at the time of retirement. Preferred rates are available by completing an Evidence of Insurability (EOI) application. Coverage cannot be denied; the EOI is used solely to determine if you are eligible for preferred rates.*

**What is conversion?** *Conversion means amending your coverage to an individual whole life insurance policy. Conversion rates have higher rates than active or ported coverage.*

You must complete an application and apply for these options within **31 days** of your coverage end date resulting from your retirement. To obtain an application, please contact MetLife at **(800) 438-6388** and provide the group number: 5398245.

### New York Life Term Life Insurance

Active employees currently enrolled under New York Life Insurance plan can move their coverage to the retiree class upon retirement. This option is only available to retirees who are grandfathered into the NY Life policy.



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### MetLife Critical Illness and Accident

You may continue this coverage upon retirement by setting up direct premium payments. The premiums remain the same as active employees for portability options. You must elect portability and remit the first premium payment within 31 days of your active employee coverage end date. Contact MetLife at **(800) 438-6388** or visit [www.mymetbenefits.com](http://www.mymetbenefits.com) for more information.

### 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**. The plan will have the same coverage and rate as the active employee plan, but there will be a \$2 transaction fee. Members on a direct bill basis can cancel at any time by contacting the Member Care Center.

### ID Watchdog Identity Theft Plan

You may continue your participation in the identity theft plan by contacting ID Watchdog upon your retirement at **(866) 513-1518**. Your rate will remain the same as the active employee rate but will be set up on autopay and be paid directly to ID Watchdog. Direct pay plans may be canceled at any time.

### Teachers Retirement System (TRS) and Public School Employee Retirement System (PSERS)

For details regarding retirement questions, please contact the designated retirement system.

- Teachers Retirement System (TRS) at [www.trsga.com](http://www.trsga.com) or **(800) 352-0650**
- Public Schools Retirement System (PSERS) at [www.ers.ga.gov](http://www.ers.ga.gov) or **(800) 805-4609**



If you have questions or would like additional details regarding coverage continuation options, please contact the Baldwin County Benefit Service Center at **(877) 395-4741** or via email at [benefits@baldwincountyschoolsbenefits.com](mailto:benefits@baldwincountyschoolsbenefits.com).