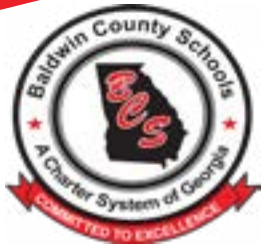


# Baldwin County Schools Benefits Coverage Continuation Options



This document outlines your coverage continuation options as a Baldwin County Schools employee. 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

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.

## MetLife Dental & Vision

Your 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.

## 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 separation. Should you elect continuation of FSA coverage, continuation of account contributions is required. You will receive a COBRA election letter from Consolidated Admin Services at the time of your employment separation. This will be mailed directly to your home address.

## 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. To be eligible to port coverage, you must be actively-at-work on the date employment ended and not retiring.*

*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 permanent 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 separation. To obtain an application, please contact MetLife at **(800) 438-6388** and provide the group number: 5398245.



# Baldwin County Schools Benefits Coverage Continuation Options

## MetLife Critical Illness and Accident

You may continue this coverage upon employment separation 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 separate from employment, 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 separation 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)

If you have completed 10 years of creditable service, you have a vested right to retirement benefits at age 60 for TRS and 65 for PSERS. For details regarding retirement, 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).