



2027



EMPLOYEE BENEFITS ENROLLMENT GUIDE

Benefits for the 2027 Plan Year

For complete benefits information and enrollment, access the benefits website at www.baldwincountyschoolsbenefits.com or call the Benefits Service Center at (877) 395-4741.



Benefits Service Center

Baldwin County Schools is pleased to partner with the Benefits Service Center as an extension of your Human Resources Department.

The Benefits Service Center manages all aspects of your voluntary (non-medical) benefits: plans such as dental, vision, life insurance, disability, and more. The Benefits Service Center can help you with benefit questions, claims issues, qualifying life events, ID Cards, and life insurance beneficiary updates. The Benefits Service Center can also assist with general State Health Benefit Plan questions, and we're here to support you all year long.

Call us at: **(877) 395-4741** | Visit us online at: www.baldwincountyschoolsbenefits.com

This guide provides an overview of your Baldwin County Schools benefits, the enrollment process, and your benefits resources. We encourage you to review this guide before completing your elections.

Our extensive benefits package provides financial protection and peace of mind for you and your family. Baldwin County Schools provides a significant financial contribution towards your State Health Benefit Plan (SHBP) premiums. For the plans in which you have a contribution, your contribution will be payroll deducted.

Your benefit elections are valid for the entire plan year unless you have a qualifying life event, such as marriage, divorce, birth of a child, etc. (supporting documentation required).

Understanding Retirement and Social Security Benefits

As a school system employee, it's important to know whether you're contributing to Social Security. For Baldwin County Schools, Social Security taxes are being withheld from your paycheck, and you are earning credits toward federal retirement, disability, or survivor benefits under Title II of the Social Security Act. To qualify for these benefits, most people need 40 credits (roughly 10 years of work).

You are also enrolled in a pension/retirement plan: either TRS, PSERS, or ERS. If you're unsure of your status, review your paycheck or reach out to your Payroll Department for more information. You can find more information about the retirement plans here:

- Visit TRS at: <https://www.trsga.com>
- Visit PSERS at: <https://www.ers.ga.gov/public-school-employees-retirement-system>
- Visit ERS at: <https://www.ers.ga.gov>

Benefits Resources

Benefits Website

Access plan documents, benefit summaries, forms, premium information, benefits presentations and guides, links to insurance company and vendor websites (including SHBP), and more on the benefits website at www.baldwincountyschoolsbenefits.com.

State Health Benefit Plan (SHBP)

Access the Decision Guide, premium information, wellness program information, links to the enrollment portal and vendor websites, and more at SHBP's website at <https://shbp.georgia.gov> or calling **(800) 610-1863**.

Benefits Service Center

Contact the Baldwin County Schools Benefits Service Center for benefits questions, claims inquiries, and general SHBP inquiries. The Benefits Service Center can also assist you with your voluntary benefits enrollment.

Phone: (877) 395-4741

Hours:

Monday through Thursday: 8am - 6pm

Friday: 8am - 5pm

How to Enroll

Voluntary Benefits - Online or By Phone

Enrollment Online

Step 1: Visit the benefits website at www.baldwincountyschoolsbenefits.com and click “Enroll Now”.

Step 2: If you have previously accessed the system, click on “Login” to begin. You will be prompted to enter the email address on file for you and your password. If you cannot remember your password, click on “Forgot your password?” to reset it.

If you have not yet created an account, click on “Click Here to Begin” then “Get Started Now.” You will be prompted to enter your email address, last four digits of your Social Security Number, and date of birth. The system will identify you by these credentials and allow you to create a password.

Step 3: Once you have created your password, you will be able to complete your enrollment. You can complete your benefit elections by clicking “Begin Enrollment” and following the prompts.

Enrollment by Phone

Call the Baldwin County Schools Benefits Service Center at **(877) 395-4741** to complete your voluntary benefits enrollment by phone. The Benefits Specialist will confirm your personal information, review your plan options, and confirm your elections.

Confirmation Statements

For both online and phone enrollment, you will receive a Confirmation Statement via email following your enrollment.

Employee Eligibility

Baldwin County Schools employees are eligible for benefits on the first of the month following 30 days of employment, and have 30 days to enroll from the date of hire. No enrollment changes to your benefits are allowed during the plan year unless you experience a qualifying life event.

Open Enrollment information will be available in mid-October through early November of each year.

Several of your benefit plan premiums are pre-tax. This means the amount of your taxable income is reduced by your annual cost of these benefits, reducing the net out-of-pocket costs for your benefits.

Qualifying Life Events

Qualifying life events that could result in changes to your benefit coverage include, but are not limited to, the following:

- Marriage or divorce
- Birth or adoption of a child
- Loss of a dependent or other group coverage
- Medicare entitlement
- Spouse loss or gain of other coverage

If you have a qualifying life event, please contact the Benefits Service Center and SHBP to complete your new elections and update your life insurance beneficiary(ies). You must also provide the supporting documentation to the Benefits Service Center and SHBP within 31 days of the change. If you do not do so within 31 days, you must wait until the next open enrollment to make any benefit plan changes.

Duplicate Coverage

Reminder: If you and your spouse are both district employees, duplicate coverage is prohibited. During your enrollment, please update your dependent record if your spouse is also a district employee.

State Health Benefit Plan (SHBP) - ADP Portal

1. Access the SHBP ADP portal at <https://myshbpga.adp.com/shbp> to review your health coverage elections. Your Registration Code is “SHBP-GA” for new users. Employees may also enroll by calling **(800) 610-1863**.
2. If you are covering a new dependent(s), ADP will provide instructions for submitting required documentation for the added dependents. Be sure to provide documentation in the format required by the deadline provided by ADP. Your dependents will not have coverage until the documentation is received and approved.

How to Reset Your SHBP Password

- **Step 1:** Go to www.myshbpga.adp.com and click “Need help signing in?”.
- **Step 2:** Enter the requested demographic information.
- **Step 3:** Follow the instructions to verify identity.
- **Step 4:** Reset password or access system using security code.



State Health Benefit Plan (SHBP) Options



Baldwin County Schools participates in the State Health Benefit Plan. Refer to the 2027 Active Member Decision Guide for complete details at <https://baldwincountyschoolsbenefits.com>.

Employer Contribution for SHBP Coverage

The district funds **\$1,935 per month / \$23,220 per year** towards medical coverage for all eligible employees. This generous employer contribution helps you and your family access a high-quality health plan while keeping your employee costs competitive.

Locate In-Network Providers

Anthem

Visit <https://www.anthem.com/mcr/shbp>. Select "Care" then "Find Care." Follow search instructions.

UnitedHealthcare

Visit <https://www.whyuhc.com/shbp>. Select "Search for network providers" in the Health plans drop down and follow search instructions.



Health Reimbursement Account (HRA)

Gold, Silver, & Bronze Options

- Offered by Anthem
- Most services subject to deductible and coinsurance
- No copays
- SHBP-funded HRA credits, available immediately, reduce your medical and pharmacy out-of-pocket costs
- Credits are used as you obtain services, with no action required
- You pay nothing until your HRA credits are used
- Unused credits roll over as long as you remain enrolled in SHBP

HMO Option

- Offered by Anthem and UnitedHealthcare (UHC)
- The only difference between the Anthem and UHC options is the provider network.
- Coverage for services from in-network providers only
- You are not required to select a Primary Care Physician, and referrals for specialist care are not required.
- Copays for services such as office visits, emergency room, urgent care, and prescription drugs
- Lowest deductible of all options

High Deductible Health Plan (HDHP) Option

- Offered by UHC
- In-network and out-of-network coverage
- Lowest payroll deduction cost
- Pay less through your paycheck, pay more when you need medical services
- All services except preventive care subject to the deductible first, then coinsurance
- Optional Health Savings Account (HSA), allowing you to set aside money on a tax-advantaged basis for healthcare expenses

Why elect an HRA Plan?

- You're **comfortable without knowing your exact out-of-pocket cost** prior to receiving medical care
- You prefer to **choose the HRA option that works best for you**

Why elect an HMO Plan?

- **You like copays**, and you prefer to know your out-of-pocket cost for services such as office visits and prescription drugs prior to your appointment or purchase
- You prefer to **pay more through payroll deductions in exchange for lower costs at the time you need care**

Why elect the HDHP Plan?

- You prefer to **pay less through your paycheck and pay more at the time you need medical services**
- You value the ability to make **pre-tax contributions** to your HSA
- You understand that **all services are subject to deductible and coinsurance**

In-Network Benefits Summary

	Anthem			Anthem & UHC	UHC
	Gold HRA	Silver HRA	Bronze HRA	HMO	HDHP
Deductible (You Pay)					
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
Coinsurance (Plan Pays)	85%	80%	75%	80%	70%
Out-of-Pocket Maximum (You Pay)					
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
HRA Credits					
You	\$400	\$200	\$100	n/a	n/a
You + Child(ren)/Spouse	\$600	\$300	\$150		
You + Family	\$800	\$400	\$200		
Preventive Care	100%	100%	100%	100%	100%
PCP Visit & Urgent Care Visit	Coins after ded	Coins after ded	Coins after ded	\$35 copay	Coins after ded
Specialist Visit	Coins after ded	Coins after ded	Coins after ded	\$45 copay	Coins after ded
Emergency Visit	Coins after ded	Coins after ded	Coins after ded	\$200 copay	Coins after ded
Outpatient Surgery (facility)	Coins after ded	Coins after ded	Coins after ded	Coins after ded	Coins after ded
Inpatient Hospitalization	Coins after ded	Coins after ded	Coins after ded	Coins after ded	Coins after ded
Outpatient Testing, Lab, X-Rays	Coins after ded	Coins after ded	Coins after ded	Coins after ded	Coins after ded
Telemedicine/Virtual Visit	Coins (no ded)	Coins (no ded)	Coins (no ded)	\$15 copay	Coins after ded
Routine Eye Exam (1/24 months)	100%	100%	100%	100%	100%
Maternity Care (non-routine, prenatal, delivery, postpartum)	Coins after ded	Coins after ded	Coins after ded	\$35 PCP or \$45 Specialist copay	Coins after ded

Monthly Premiums	Anthem HRA			Anthem	UHC	UHC
Coverage Level	Gold HRA	Silver HRA	Bronze HRA	HMO	HMO	HDHP
You	\$227.19	\$153.17	\$94.16	\$189.29	\$232.70	\$83.76
You + Child(ren)	\$415.51	\$289.67	\$189.35	\$351.08	\$424.87	\$171.67
You + Spouse	\$565.89	\$410.44	\$286.52	\$486.30	\$577.46	\$264.68
You + Family	\$754.21	\$546.94	\$381.71	\$648.09	\$769.63	\$352.59

About Your Employee Premiums and Deductions

- The total monthly employee premiums are noted above.
- Tobacco users are subject to an additional monthly tobacco surcharge in the amount of \$80.

Important Things to Know



Pharmacy Information

Express Scripts
By EVERNORTH

- Express Scripts Pharmacy Benefit Services, part of Evernorth Health Services, administers the SHBP pharmacy benefits.
- Retail (up to 31 day supply), mail order (32-62 and 63+ day supply), and specialty pharmacy services are included. Eligible mail order medications have reduced out-of-pocket costs.
- Caremark has an extensive pharmacy network. Access the pharmacy locator at express-scripts.com/shbp.

Pharmacy Tier	Anthem			Anthem & UHC	UHC
	Gold HRA	Silver HRA	Bronze HRA	HMO	HDHP
Retail Tier 1	15% \$5 minimum / \$10 maximum			\$5 copay	Coins after deductible
Retail Tier 2	25% \$55 minimum / \$85 maximum			\$55 copay	Coins after deductible
Retail Tier 3	25% \$85 minimum / \$130 maximum			\$95 copay	Coins after deductible
Mail Order 63+ Days Tier 1	15% \$12.50 minimum / \$25 maximum			\$12.50 copay	Coins after deductible
Mail Order 63+ Days Tier 2	25%, \$137.50 minimum / \$212.50 maximum			\$137.50 copay	Coins after deductible
Mail Order 63+ Days Tier 3	25%, \$212.50 minimum / \$325 maximum			\$237.50 copay	Coins after deductible

Copay/Coinsurance Waiver for Disease Management Participation

- Certain drug costs are waived if SHBP is primary and you enroll and actively participate in one of the Disease Management (DM) Programs for diabetes, asthma, coronary artery disease, or medication for addiction treatment.
- Call Anthem at (866) 901-0746 or UHC at (888) 364-6352 for program information.

PeachCare for Kids

- Your dependents, up to age 19, may be eligible for PeachCare (instead of SHBP), offered through the state of Georgia.
- Income and other qualifications must be met.
- Visit <https://dch.georgia.gov/peachcare-kids> for more information.
- This benefit is not available through payroll deduction.

Preventive Care

Approved preventive care services obtained from in-network providers are covered at 100% for all plan options.

9amHealth Weight Management Program

- This optional program is available for SHBP members age 18 or older to improve your health and help you achieve your weight loss goals.
- The program includes access to weight health experts through virtual appointments, prescription medications, lab tests, at-home devices, and nutrition and fitness coaching.
- 9amHealth providers include obesity medicine specialists, endocrinologists, pharmacists, dietitians, bariatric specialists, and more.
- To sign up, go to <https://join9am.com/shbp> or call/text: (888) 870-9542.



Newly Adding Dependent Spouse and/or Child(ren) to Your Coverage?

- If you are electing new coverage for a dependent spouse and/or child(ren), ADP will provide instructions for submitting the required documentation.
- Be sure to provide documentation in the format requested by the deadline provided by ADP.
- If you do not receive the documentation request, contact SHBP by phone at (800) 610-1863.
- Your dependents will not be covered unless documentation is received and approved by the deadline.**

TRICARE Supplement Plan for Military Members

- The TRICARE Supplement Plan is an alternative to SHBP for retired military.
- Contact (866) 637-9911 or <https://shbp.georgia.gov/plan-options-programs/tricare> for information.

Wellness Program



Sharecare, your wellness program vendor, provides a comprehensive well-being and incentive program for SHBP members. As you complete wellness activities, you earn **incentive points to help you pay for your medical and pharmacy expenses**.

1 point = 1 dollar



when redeemed
for medical and
pharmacy expenses

Complete activities and
submit documentation
by **November 30**.

2027 Well-Being Incentives				
Plan Option	Anthem HRA	Anthem HMO	UnitedHealthcare HMO	UnitedHealthcare HDHP *
	Up to	Up to	Up to	Up to
Member	480	480	480	480
Covered Spouse	480	480	480	480
UHC Reward Card	n/a	n/a	\$250 for Employee \$250 for Spouse	\$250 for Employee \$250 for Spouse
Potential Total	960	960	1,460	1,460

* HDHP members must meet a portion of the deductible before well-being points may be used.

How to Earn 2027 Well-Being Incentive Points

If You Complete...	You Will Earn...
The RealAge Test Complete a confidential, online questionnaire	120 points
A Biometric Screening Complete your screening through your physician, at an SHBP-sponsored event, or at a Quest Diagnostics Patient Service Center (PSC)	120 points
Preventive Screening Exams Complete a preventive screening exam (colonoscopy, mammogram, pap smear, or prostate screening)	60 points for each exam, up to two times - Screenings should be completed by August 31, 2027 - For screenings completed in September through November, members can self-attest by November 30, 2027.
January 1 - May 31 Coaching and Challenges	Coaching: 40 points each, 1 call/month Challenges: 30 points each 120 points maximum
June 1 - November 30 Coaching and Challenges	Coaching: 40 points each, 1 call/month Challenges: 30 points each 120 points maximum

All unused well-being incentive credits earned in the current year will **roll over** to the new plan option you choose during Open Enrollment. These points will be deposited in April of the following year. If you remain in the same plan option for next year, the credits will be available immediately.

Access
<https://bewellshbp.com>
for complete details.

Download the
Sharecare app today
to complete activities and
earn incentive points.

Sharecare Redemption Center

SHBP members and covered spouses may choose to redeem incentive credits in the **Sharecare Redemption Center** for either 1) a \$150 Visa Prepaid Card (when redeeming 480 points) or 2) 480 credits towards medical and pharmacy expenses.

Dental Coverage



Baldwin County Schools offers two MetLife PPO dental plan offerings: the Standard Plan and the Premium Plan. Both plans include 100% preventive care coverage with no deductible. The Standard Plan has the lowest premiums and a lower annual maximum benefit and does not include orthodontic care coverage. The Premium Plan has higher premiums, a higher annual maximum benefit, and includes coverage for orthodontic care.

To reduce your out-of-pocket costs and prevent balance billing, you are encouraged to use in-network dentists. Visit the MetLife website at <http://metlife.com/dental> to locate participating dentists. Select the “PDP Plus” dental network. You can also download the mobile app to view plan information, find a provider, or view your ID card. Please refer to the Benefits Summaries for complete details.

Dental Summary of Benefits	Standard Plan	Premium Plan
Calendar Year Deductible	\$75 Individual \$225 Family	\$50 Individual \$150 Family
Calendar Year Maximum	\$1,000	\$2,000
Orthodontia Lifetime Maximum	Not covered	\$2,000
Type A Services (Preventive) <i>Exams / Cleanings - 2 per year</i> <i>Space Maintainers (under age 14)</i> <i>Fluoride - 2 per year (under age 16)</i> <i>Full mouth x-rays - Once in 36 months</i> <i>Bitewing x-rays - 2 per year</i>	100% (no deductible)	100% (no deductible)
Type B Services (Basic Restorative) <i>Sealants - 1 per molar/lifetime (under age 16)</i> <i>Consultations / Denture Adjustments- 1 per 12 months</i> <i>Amalgam Fillings - 1 per surface per 24 months</i> <i>Root Canal - 1 per tooth/lifetime</i> <i>Periodontal Maintenance - 2 treatments/year</i> <i>Prefabricated Crowns - 1 per tooth per 10 years</i> <i>Dentures - rebases / relines - 1 per 24 months</i> <i>Non-Surgical Periodontics</i> <i>Oral Surgery & Anesthesia</i> <i>Pulp Capping and Pulp Therapy</i>	80% after deductible	80% after deductible
Type C Services (Major Restorative) <i>Crown Buildups - 1 per tooth per 5 years</i> <i>Dentures / Fixed Bridges- 1 per 5 years</i> <i>Inlays/Onlays/Crowns - 1 per tooth per 5 years</i> <i>Implant Services - 1 tooth position per 5 years</i> <i>Periodontal Surgery</i>	50% after deductible	50% after deductible
Orthodontia Services (adults and children)	Not covered	50% after deductible

Dental Monthly Premiums	Standard Plan	Premium Plan
Employee Only	\$33.60	\$53.91
Employee + Spouse	\$65.49	\$105.56
Employee + Child(ren)	\$68.66	\$110.71
Family	\$96.22	\$155.39

Vision Coverage



You have the choice between two MetLife vision plans, both with unique vision provider networks.

Vision Plan Network Information

With the MetLife vision plans, you may visit any vision provider. However, in order to maximize your vision benefit, we highly recommend that you visit participating providers. You have the choice between the Superior network and the VSP Choice network. The VSP network includes additional local Milledgeville vision providers.

To locate in-network providers, visit the MetLife vision website at www.metlife.com/vision and select either **Superior Vision or VSP Choice**. **Please review the network information prior to selecting a vision plan option.** When you visit a participating MetLife vision provider, you will have a higher benefit and lower out-of-pocket costs, and you will receive the benefit at the time of service. If you go out-of-network, you will need to pay at the time of service, file a claim for reimbursement, and the benefit will be reduced.

Vision Plan Design

The MetLife vision plans provide coverage for exams, frames, or lenses (either contacts or eyeglass lenses) every 12 months. If you see an in-network provider, you pay a copay for your eye exam and lenses, and the plan pays an allowance of \$200 for frames and contact lenses. Additional copays apply for eyeglass lens options.

Vision In-Network 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	\$30 copay	Up to \$60 copay
Elective Lenses	\$200 allowance	\$200 allowance
Medically Necessary	Covered in full	Covered in full
Frames	\$200 allowance	\$200 allowance

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

Additional Plan Features

- **Savings on Laser Vision Correction:** 20% to 35% off the national average price at in-network laser vision correction providers
- **Savings:** 20% savings on additional pairs of prescription glasses and non-prescription sunglasses
- **Savings on Lens Enhancements:** Average 20 to 25% savings
- **Savings on Frames:** 20% off any amount over your frame allowance

FLEXIBLE SPENDING ACCOUNTS (FSA)



Flexible Spending Accounts (FSA)

There are two types of Flexible Spending Accounts (FSAs) available: **1) Healthcare FSA** for medical, dental, vision, pharmacy, and other related expenses and **2) Dependent Care FSA** for dependent day care expenses. Medcom is the administrator for the FSA plans. An FSA allows you to pay for eligible expenses using pre-tax dollars, saving you money. Your taxable income is reduced by your annual FSA contributions. Plus, the reimbursements are tax-free.

Healthcare Flexible Spending Account

You can contribute up to the current IRS maximum at the time of enrollment into a Healthcare FSA each year. Married employees can each contribute up to the maximum. Eligible Healthcare FSA expenses include deductibles, copays, coinsurance, prescription drugs, over-the-counter drugs (no prescription required), dental, and vision expenses.

Dependent Care Flexible Spending Account

The Dependent Care FSA enables you to pay for certain dependent care expenses using before-tax dollars. You can contribute up to the current IRS maximum at the time of enrollment in a Dependent Care FSA each year. Eligible dependent care expenses include day care and after-school care for children under age 13 and certain adult day care expenses for incapacitated adult dependents.

Child Daycare:

- Includes daycare facilities, babysitter inside or outside the household, before-school and after-school care, and more
- For children, stepchildren, and children eligible for a tax exemption on your federal tax return

Adult Daycare for:

- Disabled children age 13+
- Spouses physically or mentally unable to care for self
- Any adult you can claim as a dependent on your tax return who is physically or mentally unable to care for him/herself and lives in your home

Use It or Lose It

It is important that you estimate carefully when deciding your annual FSA contributions. The IRS requires you to use the funds in your account by the end of the plan year or the funds are forfeited. However, the FSA plan includes a grace period. If you have not spent all of the funds in your Healthcare or Dependent Care FSA prior to the end of the plan year, you may continue to incur claims for expenses during the grace period. The end of the grace period concludes 2 ½ months after the end of the plan year. This means for the 2027 plan year, you may incur claims through March 15, 2028.

Plan Year

The FSA plan year for 2027 is January 1 through December 31.

Monthly FSA Administrative Fee

FSA plan participants pay a **\$3.50** monthly post-tax administrative fee via payroll deduction. Only one fee applies if you are enrolled in both the Dependent Care and the Healthcare FSA.

Debit Cards

FSA participants receive a debit card so that many expenses can be paid at the time of service, eliminating the reimbursement process. The funds are debited from the account and paid to the doctor's office, pharmacy, or day care facility directly at the time of purchase. When the debit card is not accepted, you are required to pay for the expense and submit a claim for reimbursement. You only receive new debit cards upon card expiration.



Retain Your Receipts

IRS regulations require appropriate documentation to ensure your claims are valid expenses. You will be asked to provide receipts as documentation for most expenses. Retain receipts and provide them promptly upon request.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Employee Assistance Program



Baldwin County Schools employees and dependents have access to the district's employer-paid Employee Assistance Program (EAP), provided by TELUS Health, at no cost. Life can be unpredictable, and having reliable support is essential for managing stress and adapting to changes. Whether you're dealing with relationship issues, planning for retirement, coping with personal loss, or facing other challenges, the TELUS Health EAP services are here to help.

Through Voya Employee Benefits, TELUS Health offers you and your loved ones confidential, comprehensive support for mental, emotional, financial, and physical wellness. TELUS Health licensed clinicians and care managers help you navigate life's challenges, providing personalized solutions and connecting you to optimal resources anytime, anywhere.

Confidential Counseling Support

Counseling support provided by TELUS offers a clinically appropriate model. Counseling care is tailored to each employee's needs, guided by clinical assessment, and ongoing professional judgment. Sessions continue until goals are met, ensuring the right level of support.

Comprehensive Support

- 24/7 access via phone, web, and mobile app
- 24/7 live chat support through the mobile app
- Access to licensed clinicians for 1:1 support
- Personalized care plans tailored to your unique needs
- Digital well-being tools, including self-guided programs and virtual peer groups
- Legal, financial, and identity theft support
- Work-life services: childcare, elder care, education, adoption and more
- Manager consultations and workplace support
- Well-being and life coaching for personal and professional growth
- Clinically appropriate, solution-focused counseling per issue, per year

Name: TELUS Health Employee Assistance Program (EAP) Baldwin County Schools

Group Number: 752665

How to Get Started

Online: <https://one.telushealth.com>

Phone: Call (833) 303-3750 or
(919) 341-7440

Username: Voya

Password: eap

Download the TELUS Health One app today

Digital access & App features

TELUS Health's digital platform is designed for easy, secure access to care. The mobile and web app includes:

- Direct access to your care team, care plans and self-guided digital wellbeing programs with interactive content
- 24/7 access to live chat support
- Resource library with educational videos and articles
- Dynamic wellbeing assessments with personalized recommendations

App Store is a service mark of Apple Inc. Google Play is a service provided by Google LLC.



Scan here for the App Store



Scan here for Google Play



Life and AD&D Insurance

Baldwin County Schools offers voluntary life and accidental death and dismemberment (AD&D) insurance at affordable group insurance rates through Voya Financial. You may elect life insurance, AD&D insurance, or both. The AD&D benefit pays in the event of death or loss of limbs, speech, hearing, and more caused by a covered accident. (Refer to the Certificate of Coverage for details.)

Life Insurance and Accidental Death & Dismemberment (AD&D) Options (separate elections)	
Coverage	Coverage Amounts
Employee	1 to 5 times your annual pay to a maximum of \$500,000 <i>Employees must elect the minimum amount of life insurance in order to elect AD&D insurance.</i>
Spouse	\$10,000 increments to a maximum of \$250,000, not to exceed 100% of the employee's amount <i>Spouses must elect the minimum amount of life insurance in order to elect AD&D insurance.</i>
Child(ren)	\$10,000 or \$20,000 <i>Employees must elect the minimum amount of life insurance in order to elect AD&D insurance.</i>

Important Open Enrollment Information

- Special Open Enrollment Opportunity: **Newly eligible employees** can enroll in life insurance coverage at this time with no health questions up to the Guarantee Issue amounts. The Guarantee Issue amounts are as follows:
 - Employee: Up to the lesser of \$300,000 or 3x earnings
 - Spouse: Up to \$50,000
- Should you elect an amount that exceeds the Guarantee Issue, an Evidence of Insurability (EOI) form will be required for underwriting review. You will not be deducted for an amount that exceeds the Guarantee Issue unless you are approved.
- Current employees** can add coverage up to the Guarantee Issue for this year only. After the current plan year, all new elections or increases in coverage will require health underwriting.
- During your enrollment, you will be required to review your life insurance beneficiary. The beneficiary is the person you designate to receive your life insurance benefits upon your passing. Your beneficiary can be a person or multiple people, charitable institutions, or your estate. Once named, your beneficiary remains on file until you make a change.
- Health questions do not apply for AD&D elections or for child life insurance elections.

Sample Monthly Premiums

The monthly premiums are post-tax deductions. Spouse premiums are based on the employee's age.

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

Employee & Spouse AD&D Monthly Premiums				
Age	\$50,000	\$100,000	\$150,000	\$250,000
All ages	\$0.75	\$1.50	\$2.25	\$3.75

Spouse rates are located on the benefits enrollment portal and are based on employee age.

Child Voluntary Life Monthly Premiums		
Age	\$10,000	\$20,000
To Age 26	\$1.40	\$2.80

Child AD&D Monthly Premiums		
Age	\$10,000	\$20,000
To Age 26	\$0.52	\$1.04

Important Life Insurance Plan Provisions

- Benefits do not reduce due to age.
- Coverage continuation options are available in the event of employment separation. If you wish to continue your coverage upon separation, you must contact Voya Financial within 30 days of separation. Portability coverage must be elected prior to age 70 and portability coverage terminates at age 80.



Disability Insurance

You accumulate “sick leave” days, for which you will receive full pay if you are injured or ill and cannot work. Disability coverage, offered by Voya Financial, provides an income replacement benefit once your sick days are exhausted.

You may elect Short Term Disability at this time without health questions.

Short Term Disability (STD)

Short Term Disability coverage pays an income replacement benefit for a relatively short period of time. Your sick leave must be exhausted prior to the Short Term Disability plan paying a benefit. The STD plan will coordinate with your other deductible income to replace 60% of your annual earnings. Other deductible income includes, but is not limited to, other disability benefits and retirement. Workers’ Compensation claims are not covered under the Short Term Disability plan.

Short Term Disability (STD) Benefit Summary

	Option 1 7-Day Elimination Period / Waiting Period	Option 2 30-Day Elimination Period / Waiting Period
Benefit Amount	60% of earnings up to a maximum benefit of \$1,000 per week	
Benefit Start Date	Day 8 for accident or illness	Day 31 for accident or illness
Maximum Benefit Period	26 weeks (including elimination period)	26 weeks (including elimination period)

Pre-Existing Conditions Exclusion

The Short Term Disability plan has a pre-existing conditions exclusion for disabilities that begin within the first 12 months of your coverage. A pre-existing condition is a condition for which you have received medical treatment, consultation, or services, including prescription drugs, in the 3 months prior to your effective date. Once you have been insured for 12 months, no limitation applies.

Sample Monthly Premiums

Your monthly premium is based on your age, annual pay, and elimination period option. Your specific options and premiums are available on the enrollment portal or by contacting the Benefits Service Center.

Short Term Disability - \$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

Short Term Disability - \$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

Paid Parental Leave

Paid Parental Leave is available for all eligible employees within a year of the birth, adoption, or placement of a minor through foster care, and provides **up to 240 hours** of paid parental leave.

Maternal Birth Leave

All eligible employees who give birth can take an additional **120 hours** of paid Maternal Birth Leave.

The 120 hours of additional leave can only be taken by mothers immediately following the birth of their own child.

Important Notes

Employees must be eligible to be granted leave(s).

- Full-time salaried employees: 6+ months of continuous employment
- Hourly employees: 700+ hours in the six months immediately preceding the first requested paid parental leave

Both leaves run concurrently with any federal leaves and do not count against accrued leave.

Disability Insurance

Long Term Disability (LTD)

Long Term Disability (LTD) coverage provides an income replacement benefit to Social Security Normal Retirement Age (SSNRA) if you continue to remain disabled and satisfy the definition of disability. SSNRA is age 67 for employees born in 1960 or later. For employees born prior to 1960, the benefit duration is from 12 to 21 months, as outlined in the certificate.

The LTD plan will coordinate with your other deductible income to replace 60% of your annual earnings. Other deductible income includes, but is not limited to, Social Security, Workers' Compensation, other disability benefits, and retirement.

Long Term Disability (LTD) Benefit Summary

Long Term Disability Summary of Benefits	
Monthly Benefit Amount	60% of earnings
Maximum Monthly Benefit	\$5,000 per month
Elimination Period	180 days
Benefit Duration	To age 65 or Social Security Normal Retirement Age

Pre-Existing Condition Exclusion

The Long Term Disability plan includes a pre-existing conditions exclusion for disabilities that begin within the first 12 months of coverage. A pre-existing condition is a sickness or injury for which you have been diagnosed, treated, or prescribed medications during the immediate 6 months prior to your coverage effective date. Once you've been insured for 12 months, no restriction applies.

Sample Monthly Premiums

Your monthly premium is based on your age and your annual pay. Complete details are available on the enrollment portal or by contacting the Benefits Service Center.

Long Term Disability		
Age	\$30,000 Annual Salary	\$50,000 Annual Salary
25	\$4.43	\$7.38
35	\$6.25	\$10.42
45	\$8.50	\$14.17
55	\$16.10	\$26.83
65	\$31.78	\$52.96

Important Enrollment Information

If you do not elect to enroll in Long Term Disability coverage as a new hire, and elect coverage later, health questions and medical underwriting will apply.

Life Insurance, Disability, Critical Illness, Hospital Indemnity, and Accident Information

- Plan brochures
- Customer service
- Claims filing instructions and more

presents.voya.com/EBRC/baldwin



Scan this QR code to access the Voya website



Critical Illness

Baldwin County Schools offers voluntary Critical Illness coverage which provides a lump sum benefit in the event of a diagnosis of a covered illness. The plan is insured by Voya Financial, and you may elect coverage for yourself and your spouse. Children are automatically covered at 50% of the employee coverage amount.

Covered Diagnoses and Conditions

- Heart attack
- Cancer
 - Invasive: 100% plus additional 25% benefit
 - Non-invasive/in situ: 50%
 - Skin cancer: 10% - 1/year; 10/lifetime
 - Bone marrow and stem cell transplants
- Stroke
- Sudden cardiac arrest
- Major organ transplant incl. failure and ESRD
- Coronary artery bypass: 75%
- Type 1 diabetes
- Severe burns
- Open heart surgery to replace or repair valve: 25%
- Benign brain tumor
- Permanent paralysis
- Loss of sight, hearing, or speech
- Coma
- Multiple sclerosis
- Amyotrophic lateral sclerosis (ALS)
- Parkinson's disease
- Advanced dementia, including Alzheimer's disease
- Huntington's disease
- Muscular dystrophy
- Infectious disease: 25%
- Myasthenia gravis: 50%
- Systemic lupus erythematosus: 50%
- Additional child conditions
 - Cerebral Palsy
 - Congenital Birth Defects
 - Cystic Fibrosis
 - Down Syndrome
 - Sickle Cell Anemia
 - Zellweger Syndrome
 - And more

The above conditions are covered at 100% unless noted. Additional conditions are covered at a lesser benefit amount. Please refer to the Benefit Summary for details.

Additional 25% benefit for invasive cancer

Additional 10% benefit for heart attack, stroke, and sudden cardiac arrest

Benefit Options

Employees: \$10,000, \$20,000, \$30,000, or \$40,000

Spouses: 50% of the employee amount

- Employees must be enrolled to elect spouse coverage.

Children: 50% of employee coverage for all children (included in employee rate)

- Employees must be enrolled to elect child coverage.

Wellness Benefit

The voluntary Critical Illness plan includes a wellness benefit for covered preventive screenings such as annual physical, SHBP biometric screening, colonoscopy, mammogram, routine dental and vision screenings, blood test for triglycerides, stress test, and more.

Wellness Benefit Amount

Employee: \$50

Spouse: \$50

Child(ren): \$50

Maximum benefit of once/year/insured

Employee Critical Illness 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 Critical Illness Monthly Premiums

Age	\$5,000	\$10,000	\$15,000	\$20,000
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

You may elect up to the maximum amount of coverage for yourself and your spouse with no health questions.

ACCIDENT



Accident

The Voya Financial accident plan provides financial protection in the event of an unexpected accident. The accident plan provides coverage enhancements with a slight premium reduction. A summary of the benefits schedule is below. Please refer to the Summary of Benefits or Certificate of Coverage for complete details.

Schedule of Benefits	Standard Plan	Premium Plan
Medical Treatment Benefits Emergency Room Physician's office visit Major diagnostic/medical imaging Therapy, up to 10 Surgery (open abdominal, thoracic) Outpatient Surgery	\$200 \$75 \$200 \$40 \$1,500 \$300	\$325 \$125 \$300 \$60 \$2,000 \$350
Hospital Benefits Admission Confinement Inpatient Rehabilitation	\$1,100 \$250 / day up to 365 days \$175	\$1,600 \$325 / day up to 365 days \$225
Injury-Based Benefits Fractures (chip fractures: 25% benefit) Dislocations (incomplete dislocations: 25% benefit) Lacerations Concussions Burns Eye Injury	From \$200 to \$8,000 From \$250 to \$8,000 From \$25 to \$400 \$250 Up to \$12,500 \$300	From \$300 to \$10,000 From \$300 to \$10,000 From \$50 to \$750 \$500 Up to \$20,000 \$400
Organized Sports Activity Injury Benefit	Accidents due to an organized sports activity have an additional 25% benefit, up to \$1,000	
Accidental Death & Dismemberment Basic Accidental Death Loss of limbs, sight, hearing, ability to speak	Employee: \$40,000 Spouse: \$20,000 Child: \$8,000 Refer to complete schedule Up to \$24,000	Employee: \$100,000 Spouse: \$50,000 Child: \$20,000 Refer to complete schedule Up to \$40,000

Wellness Benefit Included for Preventive Screenings and Tests

Employee: \$50

Spouse: \$50

Child(ren): \$50

Maximum benefit of once/year/insured

Accident Monthly Premiums

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





Hospital Indemnity

The Voya Financial hospital indemnity plan provides a hospital confinement benefit plus daily benefits which are paid directly to you and can be used for any purpose.

Hospital Indemnity Plan Schedule of Benefits

Initial Hospital Confinement Benefit	\$1,000
Initial Hospital Confinement ICU Benefit	\$1,000
Daily Hospital Confinement Benefit	\$100 / day up to 30 days per confinement
Daily Hospital Confinement ICU Benefit	\$200 / day up to 30 days per confinement
Inpatient Rehabilitation Facility	\$100 / day up to 30 days per confinement Includes substance abuse and mental health treatment facilities

Plan Description

The hospital indemnity plan pays when you are admitted to the hospital, whether it is a planned or unplanned admission. This includes emergencies and unexpected admissions as well as scheduled surgeries and procedures. The fixed indemnity benefits may be used as you choose to help offset deductibles, coinsurance, and other expenses. **Pregnancy is also covered under this benefit with no pre-existing condition exclusion or coverage restrictions.**

Please refer to the Summary of Benefits for complete details. This plan is portable at time of employment separation.

Wellness Benefit

The hospital indemnity plan includes a wellness benefit for covered preventive screenings including but not limited to:

- Annual physical exam, biometric screening, or stress test on bicycle or treadmill
- Blood test for triglycerides, CEA, bone marrow, CA 15-3 (breast cancer), fasting glucose, Hemoglobin A1C
- Chest x-ray, mammograms, breast ultrasound, sonogram, MRI
- Serum testing for cholesterol levels (HDL & LDL) or protein electrophoresis (myeloma)
- Routine dental or vision exam
- Electrocardiogram or ultrasound screening for abdominal aortic aneurysms
- Colonoscopy, prostate-specific antigen testing, or pap smear

Wellness Benefit Amount

Employee: \$50

Spouse: \$50

Child(ren): \$50

Maximum benefit of once/year/insured



Refer to the certificate for the extensive list of eligible covered screenings.

Hospital Indemnity Monthly Premiums

Coverage	Premium
Employee Only	\$14.69
Employee + Spouse	\$29.39
Employee + Child(ren)	\$31.60
Family	\$46.30

Legal Plan



Baldwin County Schools offers two legal plan options offered through U.S. Legal Services. The U.S. Legal Services plans make accessing attorneys easy and affordable for a variety of legal issues. Whether you would like to add a child to your will, purchase a home, expand your family through adoption, or prepare for the future by developing a financial trust, you can do so at a competitive cost. The legal plans also help when life's unexpected events occur, like traffic offenses, divorce, and bankruptcy. Two levels of coverage are offered so you can choose what's best for you and your family.

Coverage	Family Defender Access	Family Defender Plan
Attorney Consultations	Up to 3 legal consultations at no cost per plan year; then, 33% discount off the hourly rate for network attorneys	Unlimited legal consultations at no cost for network attorneys
Civil Litigation		
Name changes, civil injunctions	Included	Included
Landlord / tenant matters	Included	Included
Trial coverage up to \$15,000	Not Included	Included
Family Law		
Uncontested divorce	Included	Included
Contested divorce	Consultation and 33% discount	Up to 12 hours included
Spousal and child support / custody / sdoption	Included	Included
Elder law matters	Not Included	Included
Traffic Violations		
First offense DUI	Included	Included
License revocation and suspension	Included	Included
Immigration Violations		
Visa extension and naturalization	Included	Included
Criminal Law		
Misdemeanor and juvenile defense	Included	Included
Trial coverage up to \$15,000	Not Included	Included
Document Preparation & Review		
Personal contracts, agreements, bills of sale	Included	Included
Real Estate Transactions and Disputes		
Purchase agreements, mortgages, refinancing	Included	Included
Estate Planning		
Living wills, wills, guardianships, and trusts	Included	Included
Powers of Attorney, estate administration, probate	Included	Included
Financial Matters		
Debt collection and foreclosure	Included	Included
Credit harassment, Chapter 7 and 13 bankruptcy	Included	Included
IRS audit protection	Included	Included
Value-add Services		
Online legal library and mobile app	Included	Included
Financial and tax coaching	Included	Included
Do-it-yourself legal documents	Included	Included
24/7 Emergency Line	Included	Included
Premium	Family Defender Access	Family Defender Plan
Employee + Family	\$6.95	\$16.90

Identity Theft



An Identity Theft Protection benefit is available through Equifax ID Watchdog.

1 in 14 people become victims of identity fraud, and 1 in 3 victims experience difficulties at work. Your identity includes more than your Social Security Number and bank accounts. Identity theft coverage does more than monitor your credit reports and scores. It safeguards your personal information and the data you share. Identity protection gives you the tools and protection to monitor activity, stop identity theft early, and resolve it quickly.

Most victims only discover they have a problem when they are denied credit or receive bills for items never ordered. We encourage you to consider this benefit as a proactive step to help protect your personal information.

Two levels of coverage are offered so you can choose what's best for you and your family.

Coverage	Essentials Plan	Platinum Plus Plan
Identity Theft Insurance Policy	Up to \$1 Million	Up to \$2 Million
Credit Report Services		
Credit Locks Credit Scores and Reports Credit Freeze and Disputes	1 bureau 1 bureau / month Included	Multi-bureau 1 bureau / day & 3 bureaus / year Included
Monitoring Services		
Real-Time Monitoring Fraud Alerts Credit Report Monitoring Social Media Dark Web Monitoring	Included Included 1 bureau Included Included	Included Included 3 bureaus Included Included
Miscellaneous Services		
Lost Wallet Protection 24/7 Remediation Support Data Breach Notifications IP Address Monitoring Credit Freeze Assistance	Included	Included
401(k) and HSA Reimbursement	Not Included	Included
Home Title Fraud	Not Included	Included
Cyber Extortion	Not Included	Included
Sub-prime Loan Block with Monitoring	Not Included	Included
Device Security & Online Privacy	Not Included	Included
VPN Password Manager	Included	Included

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



Air Ambulance - AirMedCare Network



Baldwin County Schools offers a medical emergency air ambulance plan. Even with medical insurance, air medical transport can result in significant out-of-pocket expenses. This benefit eliminates your out-of-pocket expenses for medically necessary flights if flown by an AirMedCare Network provider. Please note this benefit is for emergency transport only.

AirMedCare Network is America’s largest air medical membership network, providing financial coverage for emergency air medical transport. The state of Georgia has several additional providers in the network; chances are favorable that you will be transported by an AirMedCare Network provider in the event you need emergency medical transport.

Membership Options

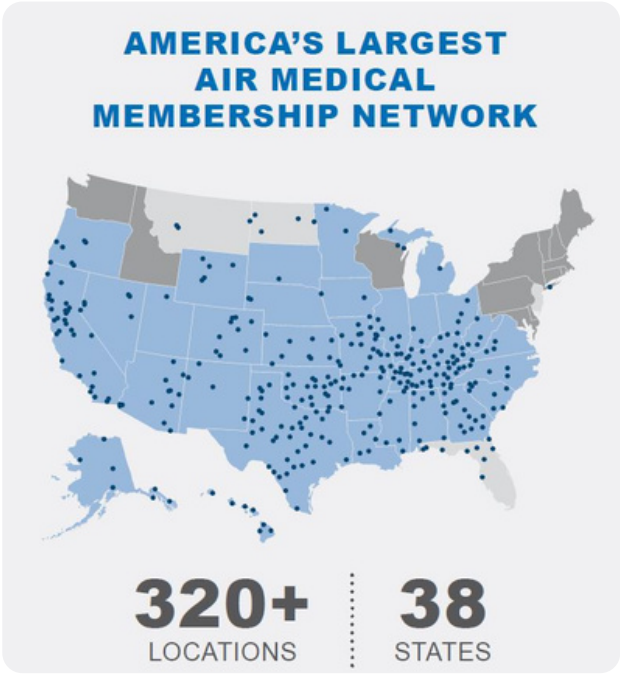
The cost for this benefit is \$7 per month and covers you and any eligible dependents. The benefit auto-renews each year unless you cancel.

Coverage Level	Total Cost	Premiums
1 Year	\$84	\$7 / month

Household and Nationwide Service Area

Membership covers not just yourself, but anyone who resides in your home. Plus, membership is valid in all service areas, so you are covered at home and while traveling. The AirMedCare Network includes coverage in 38 states and over 320 locations in the U.S.

This program covers emergency air transportation only.



Telemedicine Benefit



TELADOC: Your 24/7 Telemedicine Solution

Baldwin County Schools offers a voluntary telemedicine benefit through Teladoc for you and your family. Teladoc provides 24/7 access to licensed physicians through phone, online video, or mobile app, with no copays or consultation fees. The physician will provide a consultation, diagnosis, recommendation(s), and prescriptions if appropriate.

This benefit is independent of State Health Benefit Plan coverage and provides an affordable solution for **minor, non-complex medical concerns**. Although the SHBP plan includes a telemedicine benefit, SHBP members are subject to a copay, coinsurance, or a deductible depending on their plan. This voluntary Teladoc telemedicine benefit provides access to physicians with **no copays or consultation fees at the time you need help, and the entire family is covered**.

Conditions Teladoc Can Help With:

- Allergies
- Bronchitis
- Cold/flu
- Headaches/migraines
- Respiratory issues
- Sinus issues
- Stomachache/diarrhea
- Urinary tract infections
- And more



Talk to a doctor anytime,
anywhere you happen to
be



Receive quality care via
phone or online video



Prompt treatment,
average callback in 16
min



A network of doctors
that can treat children
of any age



Secure, personal and
portable electronic
health record (EHR)



No limit on consults,
so take your time

Monthly Premium

\$5.00



Phone:
(800) TELADOC (835-2362)



Visit Online at
[Teladoc.com](https://www.teladoc.com)

Retirement

Teachers Retirement System (TRS)



The following personnel are required to participate in TRS, a state retirement plan: certified teacher, administrator, clerical staff, paraprofessional, supervisor, and school nutrition manager. Your TRS account is funded by you and the district. Employees contribute 6% of earnings and the district contributes 22.32% of earnings. Employees are vested after 10 years of service.

Public School Employees Retirement System (PSERS)



The following personnel are required to participate in PSERS, a state retirement plan: school nutrition, transportation, and maintenance staff. The employee contribution for employees hired before July 1, 2012 is \$4 per month for 9 months (\$36 per year). For employees hired on or after July 1, 2012, it is \$10 per month for 9 months (\$90 per year). Your retirement benefit will be \$17.00 per month multiplied by your number of years of service. Employees are vested after 10 years of service.

State Health Benefit Plan (SHBP)

In order to continue your SHBP coverage as a retiree, you and any dependents you wish to cover must be enrolled in the plan at the time you retire. If you are not enrolled in SHBP and wish to elect coverage as a retiree, you will need to enroll during Open Enrollment the year prior to your retirement. Please refer to the Retiree Decision Guide for additional information regarding your SHBP coverage and retiree options. More information is available on the SHBP website at <https://shbp.georgia.gov/>.



Medical

Anthem

Phone: (855) 641-4862

Website: www.anthem.com/shbp

UnitedHealthcare

Phone: (888) 364-6352

Website: www.whyuhc.com/shbp

Sharecare

Phone: (888) 616-6411

Website: www.bewellshbp.com

Express Scripts (Part of Evernorth Health)

Phone: (800) 809-8593

Website: <http://express-scripts.com/shbp>

9amHealth

Phone: (888) 870-9542

Website: <https://join9am.com/shbp>

SHBP Eligibility

Phone: (800) 610-1863

Websites: www.dch.georgia.gov/shbp
www.myshbpga.adp.com

TRICARE Supplement Plan

Phone: (866) 637-9911

Website: <https://shbp.georgia.gov/tricare-supplement-plan>

PeachCare for Kids

Phone: (877) 427-3224

Website: <https://dch.georgia.gov/peachcare-kids>

Dental

MetLife

Phone: (800) 942-0854

Website: www.metlife.com/dental

Vision

MetLife

Phone: (855) 638-3931

Website: www.metlife.com/vision

Flexible Spending Accounts

Medcom

Phone: (800) 523-7542

Website: www.medcombenefits.com

Email: medcomreceipts@medcombenefits.com

Voluntary Life & AD&D Insurance

Voya Financial

Phone: (800) 955-7736

Websites: www.voyafinancial.com

<https://presents.voya.com/EBRC/baldwin>

Short Term Disability & Long Term Disability

Voya Financial

Phone: (800) 955-7736

Websites: www.voyafinancial.com

<https://presents.voya.com/EBRC/baldwin>

Critical Illness, Accident, & Hospital Indemnity

Voya Financial

Phone: (877) 236-7564

Websites: www.voyafinancial.com

<https://presents.voya.com/EBRC/baldwin>

Employee Assistance Program (EAP)

TELUS Health

Phone: 1-833-303-3750 | 1-919-341-7440

Website: <https://one.telushealth.com>

Username: Voya | Password: eap

TELUS Health Employee Assistance Program (EAP)

Baldwin County Schools

Group Number: 752665

Legal Plan

U.S. Legal Services

Phone: (800) 356-5297

Website: www.uslegalservices.net

Identity Theft

Equifax ID Watchdog

Phone: (866) 513-1518

Website: www.idwatchdog.com

Air Ambulance

Global Medical Response

Phone: (800) 793-0010

Website: airmedcarenetwork.com

Email: membership@airmednetwork.com

Telemedicine

Teladoc / Health e Choices

Phone: (800) TELADOC (800-835-2362)

Website: www.Teladoc.com

Retirement Plans

- Teachers Retirement (TRS)

[TRS Website](#) • Phone: (800) 352-0650

- PSERS

[PSERS Website](#) • Phone: (800) 805-4609

Baldwin County Schools Benefits Office

Anitra Douglas

Phone: (478) 457-3314

Email: anitra.douglas@baldwin.k12.ga.us

Baldwin County Schools Benefits Service Center

Phone: (877) 395-4741

Hours: Monday - Thursday 8am-6pm, Friday 8am-5pm

Email:

benefits@Baldwincountyschoolsbenefits.com





This guide is a general summary of your benefit options. For specific details, refer to each plan's Certificate or Summary Plan Description (SPD). SPDs for your health insurance can be found on the State Health Benefit Plan (SHBP) website at www.shbp.georgia.gov. All other plan documents can be found at www.baldwincountyschoolsbenefits.com. Every effort has been made to ensure that this document accurately represents the benefits being offered. However, if there are any discrepancies between the terms in this document and the terms of the plan documents, the plan documents will prevail.