



# 2024 New Employee Benefits Guide

**Benefits for the  
2024 Plan Year**

  
**benefits  
service center**

Visit us online to enroll or call the  
Whitfield County School District Benefits Service Center.  
[www.wcsbenefits.com](http://www.wcsbenefits.com)  
(855) 481-1489

## INTRODUCTION

### Whitfield County Schools Commitment to Our Employees

Whitfield County Schools is committed to providing a comprehensive benefits package for our employees at the most competitive cost. Our extensive benefits package provides financial protection and peace of mind for you and your family.

Whitfield County Schools provides a significant financial contribution towards your State Health Benefit Plan (SHBP) premiums. Whitfield County Schools also provides basic life insurance coverage and an Employee Assistance Program at no cost to you.

This guide provides a summary of your 2024 Whitfield County Schools voluntary benefits, your benefits resources, and an overview of the enrollment process. We encourage you to review this booklet carefully prior to completing your 2024 elections.

Detailed medical plan information is available in the State Health Benefit Plan 2024 Active Member Decision Guide or on the website at <https://shbp.georgia.gov>.

Thank you for your service as a Whitfield County Schools employee to our students, families, and the community.

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## Your 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.

- [www.wcsga.net](http://www.wcsga.net). Then,
  - Departments
  - Human Resources
  - Benefits

### State Health Benefit Plan (SHBP)

Access Decision Guides, premium information, wellness program information, links to the ADP enrollment portal, links to vendor websites, and more.

- <https://shbp.georgia.gov>
- Or call (800) 610-1863

### Benefits Service Center

Contact the Whitfield County Schools Benefits Service Center for benefits questions, claims inquiries, assistance with voluntary plan enrollment, and general SHBP inquiries.

**(855) 481-1489**

Monday – Thursday from 8am to 6pm EST  
Friday from 8am to 5pm EST

## Eligibility

**New Hires:** As a new Whitfield County Schools employee, you are eligible for benefits on the first of the month following 30 days of employment.

**Qualifying Life Events:** You are required to notify SHBP and the Benefits Service Center within 31 days of a Qualifying Event (QE) resulting in a change in covered dependents. No enrollment changes are allowed to your benefits during the plan year, except in the case of a qualifying life event. Qualifying life events include, but are not limited to, the following:

- Marriage or divorce | Birth or adoption of a child
- Gain or loss of other coverage
- Medicare entitlement
- A change in your spouse's employment that affects benefits
- Loss of other group coverage

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



## Enrollment Instructions

**Medical (SHBP):** Visit <https://myshbpga.adp.com/shbp> to create your account and complete your enrollment. The Registration Code is "SHBP-GA".

**Voluntary Benefits (non-medical):** Call the Benefits Service Center at (855) 481-1489 or access [www.wcsbenefits.com](http://www.wcsbenefits.com).

- **Telephonic Enrollment:** The Whitfield County Schools Benefits Service Center is available Monday – Thursday from 8am to 6pm and Friday from 8am to 5pm. You can speak with a trained Benefits Specialist who will answer your questions and complete your enrollment. English and Spanish Benefits Specialists are available to assist you.
- **Online Enrollment:** Access [www.wcsbenefits.com](http://www.wcsbenefits.com) and click "Enroll Now." Then, click on "Get Started Now." Click "Login" in the top right hand corner of the screen, and then click "Sign in with Whitfield County Schools SSO ->." You will be directed to your WCS portal to login. Once signed in, you will be redirected back to the enrollment system as logged in. Complete your benefit elections by clicking "Begin Enrollment" and following the prompts.
- You will receive a Confirmation Statement via email following completion of your enrollment.





## Medical Coverage

### State Health Benefit Plan (SHBP)

Whitfield County Schools participates in the State Health Benefit Plan. Refer to the Active Employee Decision Guide for details.

### Employer Contribution for Medical Coverage

The district pays a significant portion of your health insurance premiums. This financial contribution reduces your premium for a quality health plan at a competitive cost.

#### District Contribution for Certified and Classified Employees

Certified Employees: \$1,760 / month | Classified Employees: \$1,195 / month

### State Health Benefit Plan Overview

Anthem Options	
HRA Gold HRA Silver HRA Bronze	The Gold, Silver, and Bronze HRA plans have different HRA credits, deductibles, coinsurance levels, and out-of-pocket limits. Most services are subject to a deductible. Then you pay coinsurance up to the out-of-pocket maximum. For prescription drugs, you pay a percentage of the retail cost. The HRA plans include a SHBP-funded Health Reimbursement Account (HRA) to provide first-dollar medical and pharmacy expenses. Unused HRA credits roll over to future years.
HMO	This plan has the lowest deductible and provides in-network coverage only. Some services, such as office visits, ER and prescription drugs, are covered at 100% after a copay. For most other services, you are responsible for a deductible and coinsurance until you meet your out-of-pocket maximum.
UnitedHealthcare Options	
HMO	Same benefits as the Anthem HMO, but utilizes the UnitedHealthcare provider network.
High Deductible Health Plan (HDHP)	Lowest premiums, highest deductible and out-of-pocket maximum. All services including pharmacy are subject to deductible and coinsurance. A Health Savings Account (HSA) is available with this plan.

### Pharmacy Information

- CVS Caremark administers the pharmacy benefits for HRA, HMO, and HDHP members.
- You are not limited to CVS pharmacies for your retail prescription needs. The CVS Caremark pharmacy network is extensive, and participating pharmacy information is available (<https://info.caremark.com/oe/shbp>).
- For your convenience, you may purchase a 90-day supply via mail order or retail at participating in-network pharmacies.
- Certain drug costs are waived if SHBP is primary and you actively participate in one of the Disease Management programs for diabetes, hypertension, asthma, ALS, cystic fibrosis, Parkinson's Disease, or coronary artery disease.

### Online Resources

Access the plan websites to locate participating providers as well as health and wellness tools, plan details, and much more.

#### Anthem

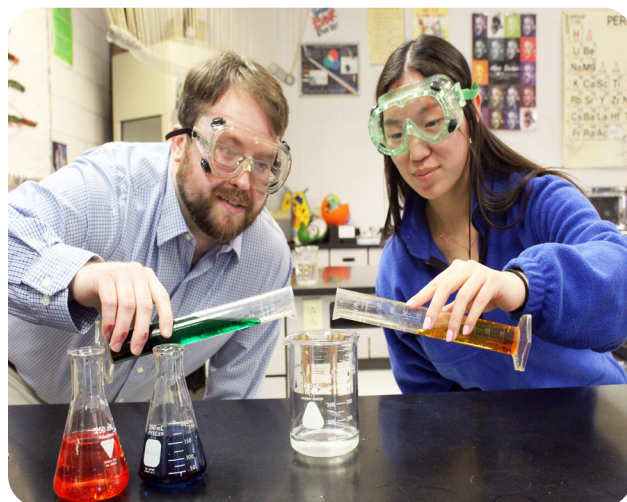
[www.anthem.com/shbp](http://www.anthem.com/shbp)

Select "Find Care" from the Main Menu and then follow instructions to find a doctor.

#### United Healthcare

[www.whyuhc.com/shbp](http://www.whyuhc.com/shbp)

Select "Search for a Provider" under the Benefits drop down. Select "Choice HMO" or "HDHP with HSA" and follow search instructions.



### Telemedicine Virtual Visits

The medical plans include a telemedicine benefit that allows you to speak to a participating doctor from home or work through your mobile device, tablet, or computer. You must use in-network providers for coverage to apply. HMO members pay a copay and HRA members pay coinsurance for virtual visits. High Deductible Health Plan members can access this benefit subject to the health plan deductible. Consider this convenient benefit for non-complex medical conditions. Download the LiveHealth Online (Anthem) or the Virtual Visits mobile app (UHC) today!

## Medical Plan Designs and Premiums

	Anthem HRA						Anthem OR UHC	UHC	
	Gold		Silver		Bronze		HMO	HDHP	
	In	Out	In	Out	In	Out	In	In	Out
<b>Deductible</b>									
You	\$1,500	\$3,000	\$2,000	\$4,000	\$2,500	\$5,000	\$1,300	\$3,500	\$7,000
You + Child(ren)/Spouse	\$2,250	\$4,500	\$3,000	\$6,000	\$3,750	\$7,500	\$1,950	\$7,000	\$14,000
You + Family	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000	\$2,600	\$7,000	\$14,000
<b>Medical OOPM*</b>									
You	\$4,000	\$8,000	\$5,000	\$10,000	\$6,000	\$12,000	\$4,000	\$6,450	\$12,900
You + Child(ren)/Spouse	\$6,000	\$12,000	\$7,500	\$15,000	\$9,000	\$18,000	\$6,500	\$12,900	\$25,800
You + Family	\$8,000	\$16,000	\$10,000	\$20,000	\$12,000	\$24,000	\$9,000	\$12,900	\$25,800
<b>Coinsurance (Plan Pays)</b>	85%	60%	80%	60%	75%	60%	80%	70%	50%
<b>HRA</b>									
You	\$400		\$200		\$100		N/A	N/A	
You + Child(ren)/Spouse	\$600		\$300		\$150		N/A	N/A	
You + Family	\$800		\$400		\$200		N/A	N/A	
<b>Medical</b>									
ER	Coinsurance after ded		Coinsurance after ded		Coinsurance after ded		\$200 copay	Coinsurance after ded	
Urgent Care	Coinsurance after ded		Coinsurance after ded		Coinsurance after ded		\$35 copay	Coinsurance after ded	
PCP Visit	Coinsurance after ded		Coinsurance after ded		Coinsurance after ded		\$35 copay	Coinsurance after ded	
Specialist Visit	Coinsurance after ded		Coinsurance after ded		Coinsurance after ded		\$45 copay	Coinsurance after ded	
Preventive Care	100%	None	100%	None	100%	None	100%	100%	None
<b>Retail Pharmacy</b>									
Tier 1	15%, Min \$20, Max \$50		15%, Min \$20, Max \$50		15%, Min \$20, Max \$50		\$20 copay	Coinsurance after deductible	
Tier 2	25%, Min \$50, Max \$80		25%, Min \$50, Max \$80		25%, Min \$50, Max \$80		\$50 copay	Coinsurance after deductible	
Tier 3	25%, Min \$80, Max \$125		25%, Min \$80, Max \$125		25%, Min \$80, Max \$125		\$90 copay	Coinsurance after deductible	
<b>Mail Order Pharmacy</b>									
Tier 1	15%, Min \$50, Max \$125		15%, Min \$50, Max \$125		15%, Min \$50, Max \$125		\$50 copay	Coinsurance after deductible	
Tier 2	25%, Min \$125, Max \$200		25%, Min \$125, Max \$200		25%, Min \$125, Max \$200		\$125 copay	Coinsurance after deductible	
Tier 3	25%, Min \$200, Max \$312.50		25%, Min \$200, Max \$312.50		25%, Min \$200, Max \$312.50		\$225 copay	Coinsurance after deductible	

Monthly Premiums	Anthem HRA			Anthem	UHC	UHC
	Gold	Silver	Bronze	HMO	HMO	HDHP
<b>You</b>	\$188.56	\$125.19	\$77.69	\$148.53	\$177.91	\$63.36
<b>You + Child(ren)</b>	\$343.04	\$235.32	\$154.57	\$274.99	\$324.94	\$130.20
<b>You + Spouse</b>	\$464.72	\$331.65	\$231.90	\$380.66	\$442.36	\$201.80
<b>You + Family</b>	\$619.20	\$441.78	\$308.78	\$507.12	\$589.39	\$268.64

\*OOPM refers to the Out-of-Pocket Maximum. This amount is the most you will be expected to pay in a plan year for services.

## Wellness Program



Sharecare, your wellness program vendor, provides comprehensive well-being and incentive programs for SHBP members. As you complete wellness activities, you earn incentive points to help you pay for your medical expenses. HDHP members must meet a portion of the deductible before well-being points may be used.

You and your covered spouse are each eligible to receive up to 480 well-being incentive points (960 family total) when you complete the activities between January 1 and December 2. Enrolled members choose to redeem well-being incentive points in the Sharecare Redemption Center for either 1) a \$150 Sharecare Rewards Visa Prepaid Card or 2) 480 incentive points to apply towards eligible medical / pharmacy expenses.

<b>Step 1</b>	Complete the RealAge Test	Earn 120 well-being incentive points
<b>Step 2</b>	Complete a Biometric Screening	Earn 120 well-being incentive points
<b>Step 3</b>	Complete one or a combination of: <ul style="list-style-type: none"> <li>• Telephonic Coaching Pathway</li> <li>• Online Challenges Pathway</li> </ul>	Earn up to 240 well-being incentive points

## TRICARE

The TRICARE Supplement Plan is an alternative to the State Health Benefit Plan that is offered to members and dependents who are eligible for SHBP coverage and enrolled in TRICARE.

Who is eligible for the TRICARE Supplement Plan?



- Retired military receiving retired, retainer, or equivalent pay
- Retired Reservists between ages 60 and 65
- Retired Reservists under age 60 and enrolled in TRICARE Retired Reserve (TRR)
- Qualified National Guard and Reserve Members enrolled in TRICARE Reserve Select (TRS)
- Spouses/surviving spouses of any of the above

TRICARE Supplement Plan Premiums	
<b>You</b>	\$60.50
<b>You + Child(ren)</b>	\$119.50
<b>You + Spouse</b>	\$119.50
<b>You + Family</b>	\$160.50

For more information, contact (866) 637-9911 or visit <https://shbp.georgia.gov/tricare-supplement-plan>.

### Dependent Documentation

- If you wish to add dependent(s) to your health plan at this time, ADP will contact you (by mail and email) to request verification documents. This communication from ADP will include a personalized fax cover sheet with a bar code that must be used when submitting documentation.
- You can submit documents through the ADP portal if you do not wish to fax them.
- If you do not receive the request, contact SHBP at (800) 610-1863 to have the request sent to you. **Your dependents will not be covered until the documentation is approved.**

## PeachCare

- You may be eligible for PeachCare (instead of SHBP), offered through the state of Georgia
- Income and other qualifications must be met
- Visit [www.peachcare.org](http://www.peachcare.org) for more info
- Not available through payroll deduction



## Financial Incentive for Married Employees

- Husband and wife are Whitfield County Schools employees.
- Both employees must be enrolled in State Health with You + Spouse or You + Family medical coverage and at least one employee in the couple must be Classified.
- Coverage must be on the Certified employee's record in State Health (if applicable).
- Whitfield County Schools will provide a monthly after-tax contribution, which is a paycheck credit.
- To receive the credit, provide a copy of your SHBP Confirmation Statement to Ginger Stafford, Benefits Specialist.

Monthly Financial Incentive for SHBP Coverage						
	Anthem HRA Gold	Anthem HRA Silver	Anthem HRA Bronze	Anthem HMO	UHC HMO	UHC HDHP
<b>Incentive</b>	\$276.16	\$206.46	\$154.21	\$232.13	\$264.45	\$138.44



## Dental Coverage

There are two Cigna dental plan options: the Standard Plan and the Premium Plan. Cigna provides comprehensive coverage at a competitive cost with an extensive dental network in the Dalton area.

### Going In-Network Saves You and the Plan Money

We recommend you review participating dental network information online prior to obtaining services. To locate in-network Cigna dental providers, access [www.cigna.com](http://www.cigna.com) and follow the instructions below:

- Select “Find a Doctor,” then “Employer or School”
- Click “Doctor by Name “ to search for specific dentists and complete the requested information
  - \* To locate a list of participating dentists in the area, click “Doctor by Type” and then “Continue as Guest”
  - \* Select **Total Cigna DPPO** and follow search instructions

### What Is Balance Billing?

Balance billing happens when a dentist who isn't in your plan's network charges more than your plan pays. This is a risk when you receive services from an out-of-network dentist.

### My Cigna Platform

We encourage you to register for your account on the portal or mobile app at [www.mycigna.com](http://www.mycigna.com). Below are some features of the portal:

- Provider locator and ID Card requests
- Dental plan and coverage information and access to Explanations of Benefits (EOB)s
- Dental plan maximum accumulator information and treatment cost estimator tool
- Healthy Rewards Discount Program
- Access to the Cigna Dental Oral Health Integration Program
  - \* Reimbursement of out-of-pocket costs for preventive dental treatment for members with certain medical conditions including but not limited to, heart disease, stroke, diabetes, and maternity.

Dental Benefit Highlights	Standard Plan	Premium Plan
<b>Deductible</b>	\$75 Individual / \$225 Family	\$50 Individual / \$150 Family
<b>Type A – Preventive Services:</b> Cleanings (regular and periodontal), exams, fluoride, x-rays (including full mouth), sealants and more	100%	100%
<b>Type B – Basic Services:</b> Fillings, simple extractions, general anesthesia, periodontal scaling, and root planing	80%	80%
<b>Type C – Major Services:</b> Periodontal surgery, major periodontics, bridges, dentures, crowns, and root canals	50%	50%
<b>Type D – Orthodontia</b> ( <i>adults &amp; children</i> )	None	50%
<b>Orthodontia Lifetime Maximum</b>	None	\$1,500 Per Person
<b>Annual Maximum</b>	\$1,000 Per Person	\$2,000 Per Person

Dental Monthly Payroll Premiums	Standard Plan	Premium Plan
<b>Employee Only</b>	\$33.82	\$45.22
<b>Employee + Spouse</b>	\$67.62	\$90.43
<b>Employee + Child(ren)</b> ( <i>children up to age 26</i> )	\$70.82	\$94.70
<b>Family</b>	\$108.89	\$145.62

## VISION AND FLEXIBLE SPENDING

### Vision Coverage



Whitfield County Schools offers two vision plan options through MetLife. With the MetLife vision plans, you may visit any vision provider. However in order to maximize your vision benefit, it is recommended you access participating providers by visiting [www.metlife.com](http://www.metlife.com). Click "Find a Vision Provider" from the home page, and follow the search instructions. Be sure to select the **MetLife Vision PPO Network**. If you go out-of-network, you pay at the time of service and file a claim for reimbursement, and the benefit is reduced.

The vision plans include a benefit for an eye exam, lenses, and frames (either contacts or eyeglasses). You may select either a \$130 or a \$200 allowance for frames and lenses. The vision plan includes frequency limitations. For both plans, the exam and lens benefit is once every 12 months. The frame benefit is either once every 12 months or once every 24 months, depending on the plan you select.

Benefit Summary	Standard Plan	Premium Plan
<b>Frame and Lens Allowance</b>	\$130	\$200
<b>Frame Frequency</b>	Every 24 months	Every 12 months
Monthly Premiums	Standard Plan	Premium Plan
<b>Employee Only</b>	\$6.84	\$9.83
<b>Employee + Spouse</b>	\$13.70	\$19.68
<b>Employee + Child(ren)</b> ( <i>children up to age 26</i> )	\$12.86	\$18.49
<b>Family</b>	\$19.69	\$28.30

### Flexible Spending Account (FSA)



Two types of Flexible Spending Accounts (FSA's) are available:

**1) Healthcare FSA** for medical, dental, vision, pharmacy, and other related expenses and **2) Dependent Care** primarily for dependent day care expenses. Both accounts allow you to pay for out-of-pocket costs with 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 \$3,200 during 2024 into a Healthcare FSA. 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 may contribute up to \$5,000 in a Dependent Care FSA for 2024. Eligible dependent care expenses include, but are not limited to, day care and after-school fees for children up to age 13 and certain adult day care expenses.

#### Other Account Features

Participants in the FSAs 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.

#### Monthly FSA Administrative Fee

FSA plan participants pay a \$3.45 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.

#### Use It or Lose It

Remember to carefully estimate your 2024 expenses when making an election. You must use all the funds in your account by the end of the plan year and claims must be incurred within 2½ months following the last day of the plan year (by March 15, 2025) to be eligible for reimbursement. The IRS requires that any unused money in your account at the end of the plan year is retained by your employer and forfeited by the employee.

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.





# Life Insurance



## Employer-Paid Basic Life Insurance

Whitfield County Schools provides basic life coverage in the amount of \$15,000. This benefit will provide your family with financial protection in the unfortunate event of your death. The basic life insurance is insured by The Hartford and is provided at no cost to you. This benefit does not reduce due to age.

## Voluntary Life & AD&D Insurance

You may also elect voluntary life insurance for yourself and your dependents through convenient payroll deduction to supplement the basic life benefit. The voluntary life insurance plan is insured by The Hartford, and the benefit does not reduce due to age.

The voluntary life plan includes Accidental Death and Dismemberment (AD&D). 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)

Voluntary Life & AD&D Insurance Options	
<b>Employee</b>	Up to the lesser of 5 times annual earnings or \$300,000 in \$10,000 increments
<b>Spouse</b> ( <i>common law / domestic spouses not eligible</i> )	Up to \$100,000, not to exceed 100% of the employee amount in \$10,000 increments
<b>Child(ren)</b>	
Age 15 days to 6 months	\$100
Age 6 months to 26 years	\$10,000

**New Employee Open Enrollment Opportunity – No Medical Questions:** You may elect coverage for yourself, your spouse, and your child(ren) at this time with no health questions. Future elections will require medical underwriting. The below Voluntary Life & AD&D elections do not require Evidence of Insurability (EOI):

- Employee coverage up to \$150,000
- Spouse coverage up to \$50,000
- Child(ren) coverage in the amount of \$10,000

Should you elect an amount that requires medical underwriting, an Evidence of Insurability (EOI) will be required. The EOI Form is available on the benefits website. You will not be deducted for the pending coverage amount unless / until you are approved by The Hartford.

**Beneficiary Information:** Your beneficiary is the person(s) who will receive your life insurance benefits when you die. 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. If your family situation changes, please review the beneficiaries on file and make updates if needed. If you don't name a beneficiary, your life insurance benefits will automatically go to your estate. **You are required to confirm your beneficiary(ies) during your enrollment.** Even if you are not making other elections, we encourage all employees to add your life insurance beneficiary information at this time.

Employee Voluntary Life & AD&D Monthly Payroll Premiums				
Benefit Amount	Age 30	Age 40	Age 50	Age 60
<b>\$50,000</b>	\$4.95	\$6.30	\$14.55	\$39.05
<b>\$100,000</b>	\$9.90	\$12.60	\$29.10	\$78.10
<b>\$150,000</b>	\$14.85	\$18.90	\$43.65	\$117.15

Spouse Voluntary Life & AD&D Monthly Payroll Premiums				
Benefit Amount	Age 30	Age 40	Age 50	Age 60
<b>\$30,000</b>	\$2.97	\$3.78	\$8.73	\$23.43
<b>\$50,000</b>	\$4.95	\$6.30	\$14.55	\$39.05
<b>\$100,000</b>	\$9.90	\$12.60	\$29.10	\$78.10

Child Voluntary Life & AD&D Monthly Payroll Premiums	
Benefit Amount	Up to age 26
<b>\$10,000</b>	\$1.50 per month (covers all children)

## Disability Insurance



You accumulate “sick leave” days from Whitfield County Schools for which you will receive full pay if you are injured or ill and cannot work. Disability coverage provides an income replacement benefit once your sick days are exhausted.

For your financial protection in the event of a disability, the monthly benefit minimum is \$400. You select the monthly amount of coverage in increments of \$100, from \$400 up to \$7,000, not to exceed 60% of your earnings. You also select when you would like your benefit to start, from 7 different waiting period options. The shortest waiting period is 7 days, and the longest waiting period is 180 days. The plan includes long term disability coverage, and the benefit continues until age 65 or normal retirement age if you remain disabled.

### Pre-Existing Condition Limitation

The plan pays no benefit or a limited benefit for disabilities caused by pre-existing conditions during the first 12 months of disability coverage. A pre-existing condition is a sickness or injury for which you have been diagnosed or treated during the immediate 6 months prior to your coverage effective date.

### Enroll with No Health Questions

You may elect new coverage at this time with no health questions. In the event you increase your coverage during the next Open Enrollment period, the increased benefit amount will be subject to the pre-existing condition limitation.



Disability Monthly Payroll Premiums							
	Option 1 7 day wait	Option 2 14 day wait	Option 3 30 day wait	Option 4 45 day wait	Option 5 60 day wait	Option 6 90 day wait	Option 7 180 day wait
Salary: \$30,000   Benefit: \$500							
Monthly Cost	\$6.10	\$5.05	\$4.00	\$3.70	\$3.35	\$3.15	\$1.90
Salary: \$30,000   Benefit: \$1,000							
Monthly Cost	\$12.20	\$10.10	\$8.00	\$7.40	\$6.70	\$6.30	\$3.80
Salary: \$30,000   Benefit: \$1,500							
Monthly Cost	\$18.30	\$15.15	\$12.00	\$11.10	\$10.05	\$9.45	\$5.70

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



## Sick Leave and Disability

### How It Works

You're able to accumulate up to 90 days of sick leave for which you will receive full pay if you're injured or ill and unable to work. You may enroll in the disability plan which provides an income replacement benefit once your sick leave days are exhausted. You may choose your monthly benefit amount and when you would like your benefit to start. Below are some key things to remember when evaluating your disability options:

- Consider your sick leave balance when making your disability plan election.
- To avoid overpaying for your disability plan benefit, be sure to choose a waiting period option that exceeds your sick leave balance.
- Depending on the dates and duration of your leave, and your accrued sick leave days, you may have a gap between your sick pay and when the disability benefit begins. Work days are used for your sick leave exhaustion, and calendar days are used for the disability plan waiting period.

Below is an example of sick leave combined with disability coverage. To reiterate, the benefit start date and sick leave exhaustion depend on the specific dates of your leave of absence. Additional examples are on the benefits website at [www.wcsbenefits.com](http://www.wcsbenefits.com).

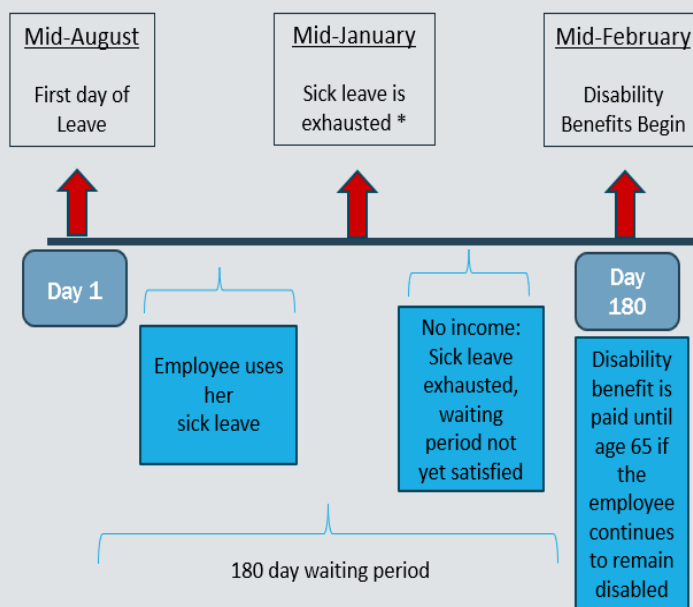
### 180-Day Disability Plan Waiting Period Option Example

## Disability and Sick Leave

#### Example: Ms. Jones had an unexpected accident on August 15.

- Ms. Jones has 90 sick days in her bank.
- She will be out for an extended period with no expected return-to-work date.
- Vanessa is enrolled in the 180-day waiting period option.
- This benefit provides income replacement for the employee once she has exhausted her sick leave balance and met the 180-day total waiting period.

- *Dependent on district calendar*
- *Sick leave bank exhaustion varies depending on leave start date*



## CANCER PLUS CRITICAL ILLNESS

### Cancer Plus (Critical Illness)



Whitfield County Schools offers voluntary Cancer Plus (Critical Illness) coverage which provides a dollar benefit in the event of a diagnosis of a covered illness.

#### Covered Diagnoses *(refer to certificate for details)*

- Heart attack | sudden cardiac arrest: 25%
- Stroke | Coma: 100%
- Cancer: 100% | skin cancer: 10%
- Carcinoma in Situ: 25%
- Coronary artery bypass: 25%
- Major organ transplant / end stage renal failure: 100%
- Permanent Paralysis: 100%
- Diabetes – Type 1: 100%
- Severe burns : 100%
- Transient Ischemic Attacks: 10%
- Ruptured or dissecting aneurysm: 10%
- Abdominal or thoracic aortic aneurysm: 10%
- Open heart surgery for valve replacement or repair: 25%
- Transcatheter heart valve replacement or repair: 10%
- Coronary angioplasty: 10%
- Implantable cardioverter defibrillator placement: 25%
- Pacemaker placement: 10%
- Benign brain tumor: 100%
- Bone marrow transplant: 25%
- Stem cell transplant: 25%
- Loss of sight, hearing, or speech: 100%
- Multiple Sclerosis, ALS, Parkinson's Disease: 100%
- Advanced dementia and Alzheimer's Disease: 100%
- Huntington's Disease, Muscular Dystrophy: 100%
- Addison's Disease: 10%
- Myasthenia Gravis, Systemic Lupus Erythematosus: 50%
- Systemic Sclerosis: 10%
- Occupational HIV or Hepatitis B or C
- Infectious diseases\*\* (covered at 25% unless otherwise noted)
  - » COVID
  - » Polio, rabies, meningitis, Lyme's Disease
  - » Mad Cow Disease
  - » Flesh eating bacteria, MRSA, sepsis
  - » Tuberculosis, bacterial pneumonia, diphtheria
  - » Encephalitis, Legionnaire's Disease, Malaria
  - » Necrotizing Fasciitis, Osteomyelitis, Tetanus, Ebola

\*\*Note: Infectious disease claims are covered when confined to a hospital for 5 or more consecutive days, or in a transitional facility for 14 or more consecutive days.

#### Benefit Options

**Employees:** From \$5,000 to \$30,000 in increments of \$5,000

**Spouses:** From \$5,000 to \$15,000 in increments of \$5,000

- Spouses up to age 70 are eligible to elect this coverage.

**Children:** \$1,000, \$2,500, \$5,000, or \$10,000

**Employees may elect up to the maximum amount of coverage for yourself, your spouse, and your child(ren) with no health questions.** Employee coverage must be elected in order to cover spouses or children, but the dependent amount can exceed the employee election.

#### Wellness Benefit Included

The voluntary Cancer Plus (Critical Illness) plan includes a wellness benefit for covered preventive screenings of \$50 per covered person per year (no maximum).

Monthly Payroll Deductions			
Employee Coverage			
Age	\$5,000	\$10,000	\$20,000
< 30	\$1.55	\$3.10	\$6.20
30-39	\$1.90	\$3.80	\$7.60
40-49	\$3.55	\$7.10	\$14.20
50-59	\$6.85	\$13.70	\$27.40
60-64	\$9.85	\$19.70	\$39.40
65-69	\$13.25	\$26.50	\$53.00
70+	\$18.15	\$36.30	\$72.60

Spouse Coverage			
Age	\$5,000	\$10,000	\$15,000
< 30	\$1.80	\$3.60	\$5.40
30-39	\$2.05	\$4.10	\$6.15
40-49	\$3.85	\$7.70	\$11.55
50-59	\$8.15	\$16.30	\$24.45
60-64	\$12.45	\$24.90	\$37.35
65-69	\$14.85	\$29.70	\$44.55
70+	\$19.40	\$38.80	\$58.20

Child Coverage				
Age	\$1,000	\$2,500	\$5,000	\$10,000
To age 26	\$0.20	\$0.50	\$1.00	\$2.00

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



# Accident

The Voya Financial accident plan provides a benefit in the event of an unexpected accident resulting in medical treatment. Please refer to the Voya Summary of Benefits or Certificate of Coverage for complete details.

<b>Hospital Care</b> Surgery – Open abdominal, thoracic Blood, plasma, platelets Admission <b>(enhanced)</b> Confinement Transportation Lodging	\$1,000 \$500 \$1,250 \$350/day up to 365 days \$650/trip up to 3 per accident \$150/day up to 30 days
<b>Accident Care</b> Initial doctor visit Urgent care Follow-up doctor treatment Medical equipment <b>(enhanced)</b> Speech & physical therapy X-Ray <b>(enhanced)</b>	\$75 \$200 \$75 \$125 \$40 (up to 10 per accident) \$60
<b>Common Injuries</b> 2nd degree and 3rd degree burns Emergency dental work Eye injury Torn knee cartilage Lacerations Tendon, ligament, rotator cuff Concussion Paralysis	\$1,125 to \$12,500 \$75 to \$300 \$80 to \$275 \$175 to \$650 \$25 to \$400 \$350 to \$1,000 \$200 \$13,500 to \$20,000
<b>Injuries – Dislocations</b> Hip Joint Knee Ankle or foot bones (other than toes) Shoulder Elbow, wrist Partial Dislocations	Non-Surgical / Surgical \$3,200 / \$6,400 \$2,000 / \$4,000 \$1,200 / \$2,400 \$1,500 / \$3,000 \$900 / \$1,800 25% of the non-surgical benefit
<b>Injuries – Fractures</b> Hip Leg Ankle, forearm, hand, wrist Collarbone	Non-Surgical / Surgical \$2,500 / \$5,000 \$1,800 / \$3,600 \$1,500 / \$3,000 \$1,200 / \$2,400
<b>Accidental Death and Dismemberment (enhanced)</b>	Employee: \$50,000 Spouse: \$25,000 Child: \$10,000
<b>Additional Covered Benefits: NEW</b>	Paralysis, pet boarding, induced coma, general anesthesia, home health care, prescriptions, outpatient IV, lab, traumatic brain injury benefits
<b>Sports Accident Benefit</b> Covers accidents as a result of an organized sporting activity	Pays an additional 25% of the Hospital Care, Accident Care, or Common Injuries to a maximum benefit of \$1,000
<b>Accident Monthly Payroll Premiums</b>	
<b>Employee</b>	\$8.01
<b>Employee + Spouse</b>	\$13.28
<b>Employee + Child(ren)</b>	\$16.09
<b>Family</b>	\$21.36

There are no age limitations on enrolling in the plan.

## Group Legal Plan



The legal plan is administered by ARAG Legal. ARAG has an extensive local attorney network, and helps cover the costs of legal expenses associated with a variety of needs. The plan includes office and telephonic advice with an attorney for personal legal problems. Contested and uncontested divorce proceedings, as well as many other legal issues, are covered and members can go directly to a participating attorney for services. Emergency service with an attorney is available 24 hours a day / 7 days a week. An online legal center with educational tools and resources is available for all employees, regardless of enrollment in the plan.

This plan provides full coverage for a lengthy list of legal issues with an in-network attorney. The benefits website, [www.wcsbenefits.com](http://www.wcsbenefits.com), includes instructions to locate in-network attorneys.

### Legal Plan Monthly Payroll Premium

\$18.25

**Telephonic and office consultations are available on a variety of matters, including:**

- Family law
- Estate planning and wills
- Real estate
- Tax Matters
- Divorce (contested: up to 30 hours and uncontested: no limit)
- Financial issues
- Traffic offenses
- And more

If you are not enrolled, we encourage you to evaluate your current needs and learn more about the ARAG legal plan. Complete plan information is located on the Whitfield County Schools benefits website.

## Identity Theft



Every 2 seconds, thieves steal another identity. The Equifax ID Watchdog Identity Protection Plan gives you the tools and protection to 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. This benefit provides a proactive step to help protect your personal information.

The ID Watchdog plan has extensive protection for you and your family. Benefits include but are not limited to:

- Proactive Real Time Credit Monitoring
- Rapid Credit Alerts
- Monthly Credit Score Tracking
- Non-Credit Monitoring
- Social Network Alerts
- Registered Sex Offender Reporting
- Personal VPN
- Password Manager
- 100% Fully-Managed Resolution up to \$2M, including Home Title Fraud

Coverage Level	ID Watchdog Monthly Payroll Premiums
Employee Only	\$8.95
Family	\$17.95

### Real Time Credit Monitoring Included

Credit monitoring watches your credit reports and alerts you to changes in them. If someone tries to use your data to open a credit account, you will know right away, rather than months or years later, when there is more damage and undoing it is more complicated.





## Employee Assistance Program



Life presents complex challenges. If the unexpected happens, you and your family have simple solutions to help you cope with the stress and changes that may result. That's why Whitfield County Schools provides The Hartford's Ability Assist Counseling Services for all employees.

From the everyday issues like job pressures, relationships, retirement planning, personal grief, loss, or a disability, Ability Assist can be your resource for professional support. You and your family, including spouse and dependents, can access Ability Assist at any time.

The service includes **unlimited telephonic support and up to 3 face-to-face emotional or work-life counseling sessions** per occurrence per year. Each member of your family can get counseling for their own unique needs. Legal and financial counseling are also available by phone.

<b>Emotional or Work-Life Counseling</b>	<p>Addresses stress, relationship, or other personal issues you or your family members may face. It's staffed by GuidanceExperts<sup>SM</sup> – highly trained master's and doctoral level clinicians who listen to concerns and quickly make referrals to in-person counseling or other resources. Situations may include:</p> <ul style="list-style-type: none"> <li>• Job pressures</li> <li>• Relationship and marital conflicts</li> <li>• Stress, anxiety, and depression</li> <li>• Work and school disagreements</li> <li>• Substance abuse</li> <li>• Child and elder care referral services</li> <li>• COVID Support</li> </ul>
<b>Financial Information and Resources</b>	<p>Provides support for the complicated financial decisions for you and your family members. Speak by phone with a Certified Public Accountant and Certified Financial Planner™ Professional on a wide range of financial topics including:</p> <ul style="list-style-type: none"> <li>• Managing a budget</li> <li>• Retirement</li> <li>• Getting out of debt</li> <li>• Tax questions</li> <li>• Saving for college</li> <li>• And more</li> </ul>
<b>Legal Support and Resources</b>	<p>Offers assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your family members. If you require representation, you'll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include:</p> <ul style="list-style-type: none"> <li>• Debt and bankruptcy</li> <li>• Guardianship</li> <li>• Buying a home</li> <li>• Power of attorney</li> <li>• Divorce</li> </ul>
<b>Health Champion</b>	<p>A service that supports you through all aspects of your healthcare issues by helping to ensure that you're fully supported with employee assistance programs and/or work-life services. HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given healthcare concern. Situations may include:</p> <ul style="list-style-type: none"> <li>• One-on-one review of your health concerns</li> <li>• Preparation for upcoming doctor's visits / lab work / tests / surgeries</li> <li>• Answers regarding diagnosis and treatment options</li> <li>• Coordination with appropriate health care plan provider(s)</li> <li>• An easy-to-understand explanation of your benefits – what's covered and what's not</li> <li>• Cost estimation for covered / non-covered treatment</li> <li>• Guidance on claims and billing issues</li> <li>• Fee / payment plan negotiation</li> </ul>

**To access services, simply call 1-800-96-HELPS (1-800-964-3577).**



# Pet Insurance

Whitfield County Schools is pleased to offer pet insurance benefit through Nationwide. Pet insurance is enrolled directly with Nationwide, but the premiums are conveniently deducted through payroll.

## My Pet Protection

The plan includes the flexibility to use any vet for your pet's services, and no pre-certifications or pre-approvals are required. You can get cash back for accidents, illnesses, hereditary conditions, and more! With two budget-friendly options, there's never been a better time to protect your pet and plans are available for dogs, cats, birds, and exotic pets. Claims can easily be filed online for reimbursement. Coverage includes:

- Accidents and injuries
- Common illnesses (upset stomach, allergies, etc.)
- Serious illnesses (cancer, diabetes, etc.)
- Surgeries and hospitalizations
- Diagnostic tests (X-rays, MRIs, CT scans)
- Prescription medications, chemotherapy, and therapeutic diets
- Pet Rx Express for prescription medications
- Free, 24/7 access to VetHelpline for guidance on any pet health concern
- Lost Pet (due to theft) benefit
- Death of a pet benefit: \$1,000
- Optional preventive wellness coverage: includes exam coverage and \$500/year for flea, tick, and heartworm prevention medications after deductible and coinsurance
- Multi-pet discounts available
  - \* 2-3 pets: 5% discount
  - \* 4+ pets: 10% discount

## What's Not Covered?

Boarding, grooming, wellness, and pre-existing conditions.

## Choose Your Coverage Level

- 50% reimbursement = \$20-\$35 a month
- 70% reimbursement = \$27-\$47 a month
- Low \$250 annual deductible
- \$7,500 annual maximum benefit, which renews each year in full

## Get a Quote

Final cost varies according to plan, species, and zip code.

Visit <https://benefits.petinsurance.com/wcsga> or

call **(877) 738-7874** for a fast, no obligation quote, today!





## Perks at Work Employee Discount Program

Whitfield County Schools Perks At Work is your exclusive employee discount platform, designed to help save you money and time. With over 30,000 offers available, you can find the perks that matter to you, from everyday purchases to large special purchases. The platform uses personalization to recommend offers that may be relevant to you in these categories:

- Travel – flights, hotels, car rentals
- Health and fitness
- Electronics
- Tickets
- Home and Garden
- Restaurants
- Flowers and Gifts
- Financial Wellbeing

### How to Register

Visit [www.perksatwork.com](http://www.perksatwork.com), and click “Sign Up for Free” at the bottom right hand corner of the page. Register by following the instructions to active your account.

Enjoy exclusive savings and rewards on your favorite brands, travel, dining, and more. Visit [www.perksatwork.com](http://www.perksatwork.com) to explore. You can also invite up to five friends and family members to share in the savings.

## Retirement & College Savings

Whitfield County Schools cares about the financial health of our employees. It's never too early to plan for retirement and you have several savings plan options available.

### There are 3 components to your retirement plans:

1. Social Security
2. Teachers Retirement System (TRS) or Public School Employees Retirement System (PSERS)
3. Personal retirement savings in a 403(b), 457(b), or Roth plans

District employees are required to participate in either TRS or PSERS. In addition to the required retirement plans, you have the option to participate in the supplemental 403(b), 457(b), and Roth options. Your contributions to these plans are made through convenient payroll deduction.

### Teachers Retirement System (TRS)

The following personnel are required to participate in TRS, a state retirement plan, as a condition of employment: certified teacher, administrator, clerical staff, paraprofessional, lead custodian, supervisor, and school nutrition manager. Your TRS account is funded by you and Whitfield County Schools. Employees contribute 6% of earnings and Whitfield County Schools contributes 20.78% of earnings to the account. Employees are vested after 10 years of service. Your ultimate benefit is based on a formula that includes years of service, age at retirement, and monthly pay during your two highest paid, consecutive years.

A 30-year employee could retire with a benefit of 60% of his or her highest pay depending upon the payout option chosen.

Additional details about the savings plans are available on the Benefits website at [www.wcsbenefits.com](http://www.wcsbenefits.com).

### Public School Employees Retirement System (PSERS)

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

### Supplemental Retirement Plans

Employees may supplement their state retirement plan by participating in the 403(b) Plan, the 457(b) Plan, or Roth IRA's. These plans are available to all employees and you may save pre-tax dollars in funds managed by Modern Woodman, Horace Mann, or Corebridge Financial.

### College Savings Plan

Path2College offers a college savings fund available to all employees. Path 2 College helps you maximize savings for college for children and grandchildren. Federal and state tax advantages that help you maximize savings and compounded earnings potential works to help grow your balance over time.

### Commonly Used Healthcare Terms

**Carrier** – Insurance company insuring your benefits.

**Coinsurance** – Percentage of medical bills that patient is responsible for; goes into effect after deductible has been met.

**Copay** – The per visit charge paid each time you see your doctor.

**Deductible** – The amount of medical costs you are financially responsible for before coinsurance applies.

**Employee Assistance Program (EAP)** – Program with services to assist with handling life's problems (stress, mental illness, addiction, workplace issues, etc.)

**Explanation of Benefits (EOB)** – Received from carrier summarizing charges for care received. It will spell out what was billed, how much your carrier paid, and how much you are responsible for.

**In-Network** – Providers that have contracted with your carrier. Going in-network will save you money.

**Out-of-Network** – Providers that have not contracted with your carrier. Going out-of-network will result in reduced coverage, or no coverage at all. Potential balance billing can occur when you go out-of-network.

**Out-of-Pocket Maximum** – The maximum amount you will pay for medical expenses before your plan will pay 100%.

**Primary Care Provider (PCP)** – Doctor that you typically visit first with health issues; they manage your overall care.

**Participating Dental Provider (PDP) Fee** – Amount dentist has agreed to accept as payment for services from carrier.

**Premium** – Amount deducted from your paycheck to pay your portion of your insurance.

**Preventive care** – Care obtained to prevent major health issues: annual physicals, mammograms, colonoscopies, etc.

**Qualifying Life Event (QLE)** – Event (i.e. marriage, birth of child, gain/loss of coverage), that allows you to make changes to coverage during the year within a specific timeframe, typically 31 days from date of event.

**Summary Plan Description (SPD)** – Overview of provisions of plan, including coverage for specific procedures and applicable legal language.

### Plan types

- High Deductible Health Plan (HDHP) – Typically has individual deductible of at least \$1,600. Many qualified HDHP plans do not have copays, and all care is subject to the deductible and coinsurance.
- Health Maintenance Organization (HMO) – Network plans require a PCP to be responsible for care (referrals required for specialist). There is no out-of-network coverage, and HMOs usually have more plan restrictions.
- Health Reimbursement Arrangement (HRA): An employer-funded health plan that reimburses employees for qualified medical expenses. Reimbursement dollars received by employees are generally tax-free.

### Medical Savings Account Types

- Healthcare and Dependent Care Flexible Spending Accounts (FSA) – Accounts in which pre-tax income is put aside to pay for IRS-qualified medical / dependent care expenses. The FSA is "use it or lose it": funds must be used by end of plan year or be forfeited.



### Definition of Dependent

- Legally married spouse
- Natural or legally adopted child(ren) or stepchild(ren), under age 26
- Child(ren) due to Legal Guardianship
- Natural or legally adopted child(ren) or stepchild(ren) 26 or older who are physically or mentally disabled prior to age 26, and who are primarily dependent on the enrolled member for support

## Important Contact Information

### Enrollment and Benefits Questions

#### Benefits Service Center

(855) 481-1489  
[www.wcsbenefits.com](http://www.wcsbenefits.com)  
[benefits@wcsbenefits.com](mailto:benefits@wcsbenefits.com)

### Medical

#### Anthem

(855) 641-4862  
[www.anthem.com/shbp](http://www.anthem.com/shbp)

#### UnitedHealthcare

(888) 364-6352  
[www.whyuhc.com/shbp](http://www.whyuhc.com/shbp)

#### Sharecare

(888) 616-6411  
[www.bewellshbp.com](http://www.bewellshbp.com)

#### CVS Caremark

(844) 345-3241  
<http://info.caremark.com/shbp>

#### SHBP Eligibility

(800) 610-1863  
[www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp)  
[www.myshbpga.adp.com](http://www.myshbpga.adp.com)

#### TRICARE Supplement

(866) 637-9911  
[https://info.selmanco.com/ga\\_shbp](https://info.selmanco.com/ga_shbp)

### Dental

#### Cigna

(800) 244-6224  
[www.cigna.com](http://www.cigna.com)

### Vision

#### MetLife

(855) 638-3931  
[www.metlife.com](http://www.metlife.com)

### Flexible Spending Account

#### Medcom

(800) 523-7542  
[www.medcombenefits.com](http://www.medcombenefits.com)

### Life Insurance

#### The Hartford

(800) 331-7234  
[www.thehartford.com](http://www.thehartford.com)

### Disability

#### The Hartford

(800) 445-9057  
[www.thehartford.com](http://www.thehartford.com)

### Critical Illness

#### Voya Financial

(877) 236-7564  
[www.voya.com](http://www.voya.com)

### Accident Insurance

#### Voya Financial

(877) 236-7564  
[www.voya.com](http://www.voya.com)

### Group Legal

#### ARAG

(800) 247-4184  
[www.araglegal.com](http://www.araglegal.com)

### Identity Theft

#### Equifax ID Watchdog

(800) 970-5182  
[www.idwatchdog.com](http://www.idwatchdog.com)

### Pet Insurance

#### Nationwide

(877) 738-7874  
<https://benefits.petinsurance.com/wcsga>

### Retirement Plans

#### Teachers Retirement (TRS)

(800) 352-0650  
[www.trsga.com](http://www.trsga.com)

#### PSERS

(800) 805-4609  
[www.ers.ga.gov](http://www.ers.ga.gov)

#### Corebridge Financial

Terry Akins: (706) 313-3850  
[terry.akins@aig.com](mailto:terry.akins@aig.com) / [www.aig.com](http://www.aig.com)

#### Modern Woodman

Lynn Henderson: (706) 226-0800

#### Horace Mann

(888) 977-0150





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.myshbpga.adp.com](http://www.myshbpga.adp.com). All other plan documents can be found at [www.wcsbenefits.com](http://www.wcsbenefits.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.