

2026 Employee Benefits Open Enrollment Guide



**Monday, October 20 through
Friday, November 7, 2025**


**benefits
service center**



**For information and enrollment, access www.wcsbenefits.com or call the
Whitfield County Schools Benefits Service Center at (855) 481-1489.**

INTRODUCTION

Benefits Service Center

This guide provides a brief overview of your Whitfield County Schools benefits, the enrollment process, your benefits resources, and plan contact information. We encourage you to review this booklet carefully prior to completing your elections.

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

The district 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.

Your employee elections during Open Enrollment are valid for the entire 2026 plan year unless you have a qualifying life event or change in family status, such as marriage, divorce, birth of a child, or loss/gain of other coverage (supporting documentation required).




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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.

Go to 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
benefits@wcbenefits.com

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

How to Enroll

Open Enrollment is **October 20, 2025 through November 7, 2025**. Open Enrollment ends on Friday, November 7th at 11:59pm. The first deductions for 2026 are taken in December 2025 for coverage effective January 1, with the exception of the FSA. The first deduction for the 2026 FSA is taken in January 2026.

ENROLLMENT STRONGLY ENCOURAGED

For both **SHBP medical and your voluntary benefits**, an active election is strongly encouraged, but not required. All benefits carry forward to 2026 **with the exception of the FSA plan**. If you are currently enrolled in the FSA plan and wish to continue in 2026, you must complete an active election.

MEDICAL UPDATES

- For 2026, the medical plan premiums will have an increase of approximately 10%.
- To help medical plan members save more by using Tier 1/Generic prescriptions, the Tier 1 copays will be reduced and the copays for Tiers 2 and 3 will have a slight increase for the HMO and HRA plans.

NON-MEDICAL – VOLUNTARY PLAN UPDATES

- The Dependent Care Flexible Spending Account (FSA) annual maximum contribution will be \$7,500 for 2026. As a reminder, this account is primarily used for child day care expenses.
- The Healthcare FSA annual maximum will be \$3,400 for 2026.
- The Identity Theft benefit has plan enhancements, with no change in the monthly employee cost.
- There are no changes to the voluntary plans, including dental, vision, healthcare Flexible Spending Account (FSA), life insurance, disability, critical illness, accident, and legal.

Enrollment Instructions

Medical (SHBP): Log on to <https://myshbpga.adp.com/shbp>. You may need to reset your password. Print and retain your SHBP Confirmation Statement once you have completed your 2026 enrollment.

Resetting Your Password

- Go to www.myshbpga.adp.com and click “Need help signing in?”
- Enter the requested demographic information.
- Follow the instructions to answer security questions (contact SHBP if you are unable to answer the questions).
- Create a new password and click “Continue.”

Voluntary Benefits (non-medical): Call the Benefits Service Center at (855) 481-1489 or access 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 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.

Enrollment Sessions

On-site representatives will be available at each school during open enrollment to assist.

Visit www.wcsbenefits.com for the complete schedule of locations and times.



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.

SHBP Employer Contribution

The district funds a significant portion of your 2026 health insurance premiums: **\$1,885 per month / \$22,620 per year**. This financial contribution allows you to receive quality medical plan coverage at a competitive cost.

Medical Plan Overview

Anthem	
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	
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 retail at participating in-network pharmacies.
- Certain drug costs are waived if SHBP is primary and you actively participate in the Coronary Artery Disease (CAD), Diabetes, Asthma Disease Management Programs and/or Medication for Addiction Treatment Programs.

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

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

United Healthcare

www.whyuhc.com/shbp

Select "Search for network providers" in the Health plans drop down. Then select your plan 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!

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.
- Appropriate documentation must be attached to the fax cover page.
- 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.**

Medical Plan Designs and Premiums



	Anthem HRA						Anthem & UHC	UHC	
	Gold		Silver		Bronze		HMO	HDHP	
	In	Out	In	Out	In	Out	In-Network Only	In	Out
Deductible									
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
Medical Out-of-Pocket									
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
Coinsurance (Plan Pays)	85%	60%	80%	60%	75%	60%	80%	70%	50%
HRA									
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	
Medical									
ER	Coins after ded		Coins after ded		Coins after ded		\$200 copay	Coins after ded	
Urgent Care	Coins after ded		Coins after ded		Coins after ded		\$35 copay	Coins after ded	
PCP 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	
Preventive Care	100%	None	100%	None	100%	None	100%	100%	None
Retail Pharmacy									
Tier 1	15%, Min \$5, Max \$10		15%, Min \$5, Max \$10		15%, Min \$5, Max \$10		\$5 copay	Coinsurance after deductible	
Tier 2	25%, Min \$55, Max \$85		25%, Min \$55, Max \$85		25%, Min \$55, Max \$85		\$55 copay	Coinsurance after deductible	
Tier 3	25%, Min \$85, Max \$130		25%, Min \$85, Max \$130		25%, Min \$85, Max \$130		\$95 copay	Coinsurance after deductible	
Mail Order Pharmacy									
Tier 1	15%, Min \$12.50, Max \$25		15%, Min \$12.50, Max \$25		15%, Min \$12.50, Max \$25		\$12.50 copay	Coinsurance after deductible	
Tier 2	25%, Min \$137.50, Max \$212.50		25%, Min \$137.50, Max \$212.50		25%, Min \$137.50, Max \$212.50		\$137.50 copay	Coinsurance after deductible	
Tier 3	25%, Min \$212.50, Max \$325		25%, Min \$212.50, Max \$325		25%, Min \$212.50, Max \$325		\$237.50 copay	Coinsurance after deductible	

Monthly Premiums	Anthem HRA			Anthem	UHC	UHC
	Gold HRA	Silver HRA	Bronze HRA	HMO	HMO	HDHP
You	\$213.71	\$146.11	\$92.12	\$177.21	\$217.19	\$81.11
You + Child(ren)	\$390.68	\$275.76	\$183.97	\$328.63	\$396.59	\$165.26
You + Spouse	\$531.82	\$389.86	\$276.48	\$455.17	\$539.13	\$253.36
You + Family	\$708.79	\$519.51	\$368.33	\$606.59	\$718.53	\$337.51

2026 Plan Update: Tier 1/Generic copays for the HMO and HRA plans have a reduction, and Tiers 2 and 3 copays have a slight increase, saving you more money when using Tier 1/Generic medications.



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 (a family total of 960) when you complete the activities between January 1 and November 30. Enrolled members choose to redeem well-being incentive points in the Sharecare Redemption Center for either 1) 480 incentive points to apply towards eligible medical / pharmacy expenses or 2) a \$150 Sharecare Rewards Visa Prepaid Card.

Step 1	Complete the RealAge Test	Earn 120 in well-being incentive points
Step 2	Complete a biometric screening	Earn 120 in well-being incentive points
Step 3	Complete one of or a combination of: • Telephonic Coaching Pathway • Online Challenges Pathway	Earn up to 240 in well-being incentive points

Please refer to the State Health Benefit Plan Decision Guide or access www.bewellshbp.com for additional details. Download the Sharecare App today to complete activities or redeem 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

You	\$60.50
You + Spouse / Child(ren)	\$119.50
You + Family	\$160.50

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

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 for more information
- Not available through payroll deduction



Financial Incentives 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
\$318.11	\$243.75	\$184.36	\$277.96	\$321.94	172.25

Dental Coverage



There are three MetLife dental PPO plan options: Base, Standard, and Premium. All options include preventive care at 100% (no deductible) and two cleanings per calendar year. The Base Plan has the lowest premiums and lowest annual maximum benefit but only includes coverage for preventive and basic services. The Standard Plan has higher premiums and a higher annual maximum but does not include orthodontia coverage. The Premium Plan is the richest plan option with the highest annual maximum and orthodontia coverage.

Going In-Network Saves You and the Plan Money

To locate in-network MetLife dental providers, please follow the below instructions:

- Access www.metlife.com/dental and click “Find a Participating Dentist”
- Select “PDP Plus” in the 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.

The MetLife Dental Member Portal

The MetLife member portal and mobile app help you stay informed, manage your dental plan account, and take advantage of plan features and benefits. Below are some features of the MetLife member portal:

- Provider locator search tool
- Review of your plan and coverage information
- Review of claims and access to your Explanation of Benefits (EOBs)
- Obtain your dental plan ID card



Dental Benefit Highlights	Base Plan	Standard Plan	Premium Plan
Deductible	\$75 Individual \$225 Family	\$75 Individual \$225 Family	\$50 Individual \$150 Family
Type A-Preventive Services: Cleanings (regular and periodontal), exams, fluoride, x-rays, sealants and more	100%	100%	100%
Type B-Basic Services: Fillings, simple extractions, general anesthesia, periodontal scaling, and root planing	80%	80%	80%
Type C- Major Services: Periodontal surgery, major periodontics, bridges, dentures, crowns, and root canals	Not covered	50%	50%
Type D - Orthodontia (<i>adults & children</i>)	Not covered	None	50%
Orthodontia Lifetime Maximum	None	None	\$1,500/Person
Annual Maximum	\$750/Person	\$1,000/Person	\$2,000/Person

Dental Monthly Payroll Premiums	Base Plan	Standard Plan	Premium Plan
Employee Only	\$27.26	\$35.51	\$47.48
Employee + Spouse	\$54.49	\$71.00	\$94.95
Employee + Child(ren)	\$57.08	\$74.36	\$99.44
Family	\$87.75	\$114.33	\$152.90

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. Click “Find a Vision Provider” under “Support”, and follow the search instructions. Be sure to select the **VSP Choice 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 once every 24 months for the Standard Plan and once every 12 months for the Premium Plan.

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

Flexible Spending Accounts (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 \$3,400** during 2026 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.

Use It or Lose It

Remember to carefully estimate your 2026 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, 2027) 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.

Dependent Care Flexible Spending Account

The Dependent Care FSA enables you to pay for certain dependent care expenses using before-tax dollars. Single individuals and married couples filing jointly may contribute **up to \$7,500** in a Dependent Care FSA for 2026. For married individuals filing separate returns, the **limit is \$3,750**. Eligible dependent care expenses include, but are not limited to, day care and before and after-school care for children up to age 13 and certain adult day care expenses for incapacitated adult dependents.

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.

Election is Required!

If you are currently enrolled in the FSA plan and wish to keep this plan for 2026, you are required to complete an active enrollment election. **This benefit will not carry forward if you do not re-enroll.**

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.

Life Insurance



Employer-Paid Basic Life Insurance

We are pleased to provide an employer-paid basic life insurance benefit in the amount of \$15,000 to all benefits-eligible employees. This benefit provides 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

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

New employee or spouse life elections or increases will require medical underwriting by submitting an Evidence of Insurability (EOI).

The EOI Form is available on the benefits website. If you newly elect or increase coverage, you will receive instructions regarding how to complete and submit your EOI. You will not be deducted for the pending coverage amount unless 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 changes, we encourage all employees to review 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
\$50,000	\$4.95	\$6.30	\$14.55	\$39.05
\$100,000	\$9.90	\$12.60	\$29.10	\$78.10
\$150,000	\$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
\$30,000	\$2.97	\$3.78	\$8.73	\$23.43
\$50,000	\$4.95	\$6.30	\$14.55	\$39.05
\$100,000	\$9.90	\$12.60	\$29.10	\$78.10

*Spouse rates are based on spouse age.

Child Voluntary Life & AD&D Monthly Payroll Premiums

Benefit Amount	Up to age 26
\$10,000	\$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.

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 or Change Your Election with No Health Questions

You may to elect new coverage, increase your benefit amount, or adjust your waiting period without health related questions at this time. However, please note that if you choose to newly enroll or increase your coverage, the new election or higher 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							
Monthly Cost	\$6.10	\$5.05	\$4.00	\$3.70	\$3.35	\$3.15	\$1.90
Salary: \$30,000 Benefit: \$1,000 Monthly							
Monthly Cost	\$12.20	\$10.10	\$8.00	\$7.40	\$6.70	\$6.30	\$3.80
Salary: \$30,000 Benefit: \$1,500 Monthly							
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.





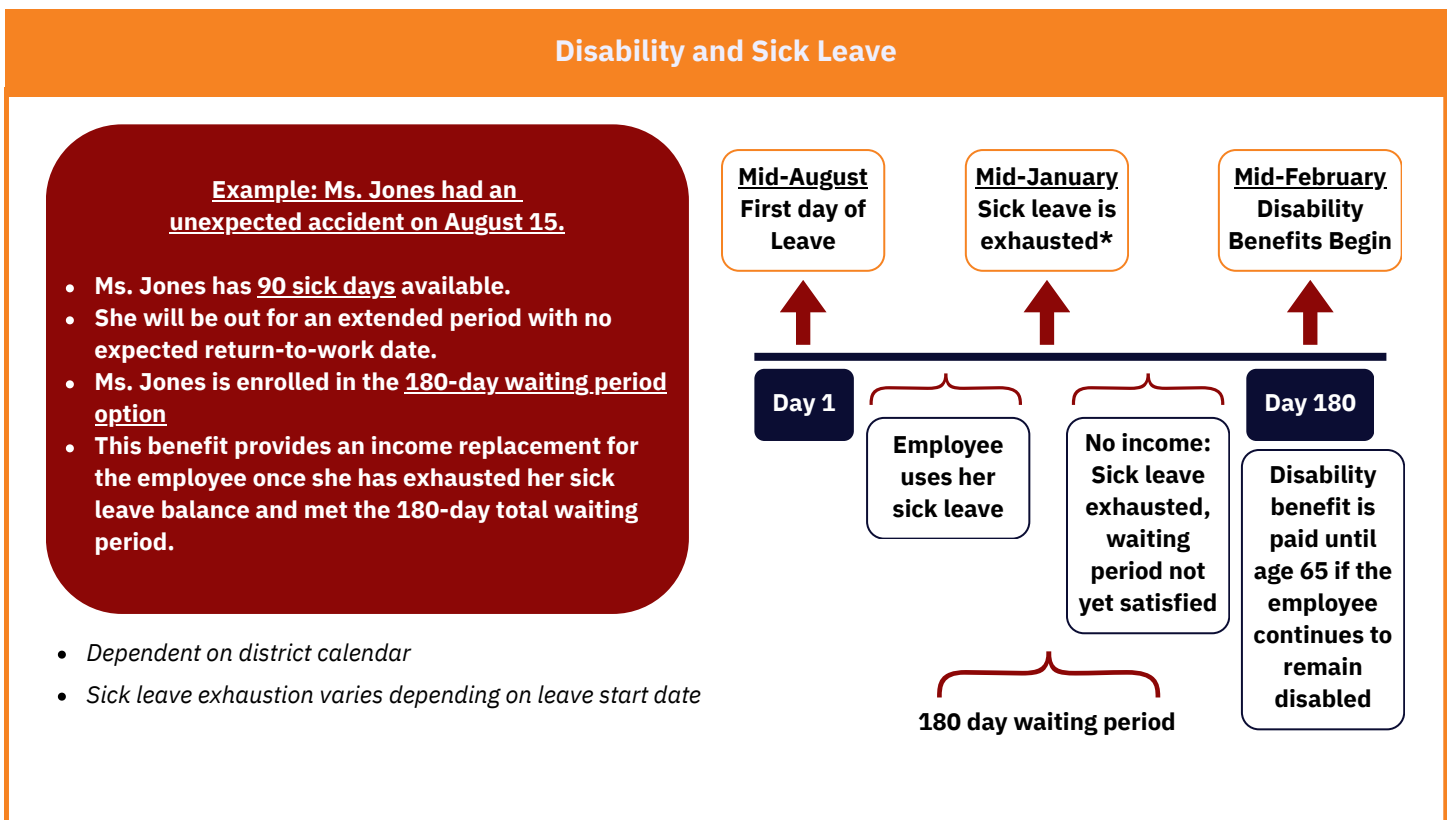
Sick Leave and Disability

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.

180-Day Disability Plan Waiting Period Disability Option Example



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	100%
Infectious diseases COVID, polio, rabies, meningitis, Lyme disease, mad cow Disease, flesh eating bacteria, MRSA, sepsis, Tuberculosis, bacterial pneumonia, diphtheria, encephalitis, Legionnaire's disease, malaria, necrotizing fasciitis, osteomyelitis, tetanus, Ebola	Covered at 25% unless otherwise noted

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 Premiums				
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.

Hospital Care Surgery - Open abdominal, thoracic Blood, plasma, platelets Admission 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
Accident Care Initial doctor visit Urgent care Follow-up doctor treatment Medical equipment Speech & physical therapy X-ray	\$75 \$200 \$75 \$125 \$40 (up to 10 per accident) \$60
Common Injuries Burns - 2nd and 3rd degree 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
Injuries - Dislocations 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
Injuries - Fractures 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
Accidental Death and Dismemberment	Employee: \$50,000 Spouse: \$25,000 Child: \$10,000
Additional Covered Benefits	Paralysis, pet boarding, induced coma, general anesthesia, home health care, prescriptions, outpatient IV, lab, traumatic brain injury
Sports Accident Benefit Covers accidents as a result of an organized sporting activity	Pays an additional 25% of the Hospital Care, Accident Care, or Common Injuries benefit to a maximum of \$1,000

Accident Monthly Payroll Premiums	
Employee Only	\$8.01
Employee + Spouse	\$13.28
Employee + Child(ren)	\$16.09
Family	\$21.36



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, 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



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 proactive resources and steps to help protect your personal information. 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
- Cyber crime coverage, including online fraud reimbursement, extortion and ransomware attacks, and counseling for cyberbullying

Coverage Level	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 (EAP)



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 your 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.

Emotional or Work-Life Counseling	Addresses stress, relationship, or other personal issues you or your family members may face. It's staffed by GuidanceExpertsSM – 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: • Job pressures • Relationship and marital conflicts • Stress, anxiety, and depression • Work and school disagreements • Substance abuse • Child and elder care referral services
Financial Information and Resources	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: • Managing a budget • Retirement • Getting out of debt • Tax questions • Saving for college • And more
Legal Support and Resources	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: • Debt and bankruptcy • Guardianship • Buying a home • Power of attorney • Divorce
Health Champion	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: • One-on-one review of your health concerns • Preparation for upcoming doctor's visits / lab work / tests / surgeries • Answers regarding diagnosis and treatment options • Coordination with appropriate health care plan provider(s) • An easy-to-understand explanation of your benefits – what's covered and what's not • Cost estimation for covered / non-covered treatment • Guidance on claims and billing issues • Fee / payment plan negotiation

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

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, and click “Sign Up for Free” at the bottom right hand corner of the page. Register by following the instructions to activate your account. Enjoy exclusive savings and rewards on your favorite brands, travel, dining, and more.

Visit 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 21.91% 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.

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 or Corebridge Financial.

College Savings Plan

Path2College offers a college savings fund available to all employees. Path2College 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.

Pet Insurance



Whitfield County Schools offers pet insurance benefit through Nationwide to help care for these special family members! Pet insurance is enrolled directly with Nationwide, but the premiums are conveniently deducted through payroll.

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! 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.

Plan Features

- Coverage available for accidents, illnesses, hereditary and congenital conditions, and wellness
- Use any licensed veterinarian, anywhere in the world - including emergency and specialty providers
- Unlimited 24/7 pet telehealth support with Nationwide VetHelpline
- Effortless, low-cost pet prescriptions with Nationwide PetRxExpress
- Savings on veterinary care at Petco Veterinaria Services clinics

What's Covered

- 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



What's Not Covered

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

Choose Your Coverage Level

- Reimbursement level from 50% to 80%
- Annual maximum coverage of \$2,500 or \$5,000
- Annual maximum coverage for wellness (optional) of \$450 or \$800

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!

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 \$1,700. 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. The Whitfield County Schools FSA includes a 2 ½ month grace period to incur claims following the end of the plan year.

Definition of Dependent

- Legally married spouse
- Naturally 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
benefits@wcsbenefits.com

Medical

Anthem
(855) 641-4862
www.anthem.com/shbp

UnitedHealthcare
(888) 364-6352
www.whyuhc.com/shbp

Sharecare
(888) 616-6411
www.bewellshbp.com

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

SHBP Eligibility
(800) 610-1863
www.dch.georgia.gov/shbp
www.myshbpga.adp.com

Tricare Supplement Plan
(866) 637-9911
<https://shbp.georgia.gov/tricare-supplement-plan>

Peachcare
www.peachcare.org

Dental

MetLife
(800) 942-0854
www.metlife.com/dental

Vision

MetLife
(855) 638-3931
www.metlife.com

Flexible Spending Accounts

Medcom
(800) 523-7542
www.medcombenefits.com
medcomreceipts@medcombenefits.com

Life & Disability Insurance

The Hartford
(866) 547-9124
www.thehartford.com

Critical Illness & Accident

Voya Financial
(877) 236-7564
www.voya.com

Group Legal

ARAG
(800) 247-4184
www.araglegal.com

Identity Theft

ID Watchdog by Equifax
(800) 970-5182
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

PSERS
(800) 805-4609
www.ers.ga.gov

Corebridge Financial- 403(b) and 457(b)
Terry Akins | (706) 313-3850
terry.akers@corebridgefinancial.com
www.corebridgefinancial.com

Horace Mann - IRA
Jennifer Felton | (321) 439-8928
jennifer.felton@horacemann.com

ValuTeachers - Roth IRA
Sandy Thornton | (423) 402-7498
sthornton@valuteachers.com

Path2College - 529
(877) 424-4377
www.Path2College529.com

Whitfield County Schools Benefits Service Center

(855) 481-1489
Mon-Thurs 8am-6pm, Fri 8am-5pm
benefits@wcsbenefits.com



CONTACT US



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. All other plan documents can be found at 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.