



2027


**benefits
service center**

EMPLOYEE BENEFITS ENROLLMENT GUIDE

Benefits for the 2027 Plan Year

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



INTRODUCTION

Introduction

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.

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.

Your employee elections during enrollment are valid for the entire 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).

Thank you for your dedicated service as a Whitfield County Schools employee, and for the meaningful contributions you make to our district's mission to maximize student growth and achievement by providing challenging and engaging educational experiences in safe and supportive environments.



We envision an innovative school district that strives for excellence and prepares students for success.

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 <https://www.wcsga.net>, then select:

- 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.

- State Health Benefit Plan at <https://shbp.georgia.gov>
- 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.

Phone: (855) 481-1489

Email: benefits@wcsga.net

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


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Eligibility

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

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

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

Qualifying Life Events

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

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

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

Understanding Retirement and Social Security Benefits

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

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

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

Enrollment Instructions

Medical (SHBP): Access SHBP's website at <https://myshbpga.adp.com/shbp>. You may need to reset your password. Print and retain your SHBP Confirmation Statement once you have completed your enrollment. Your Registration Code is "SHBP-GA" for new users. Employees may also enroll by calling (800) 610-1863.

Resetting Your Password

- Go to <http://www.myshbpga.adp.com> and click "Need help signing in?"
- Enter the requested demographic information.
- Follow the instructions to verify identity.
- Reset password or access system using security code.

Voluntary Benefits (non-medical): Call the Benefits Service Center at (855) 481-1489 or access <https://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 the benefits at <https://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 log in. 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.



State Health Benefit Plan (SHBP) Options



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

Medical Incentive - Married Employees

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



Health Reimbursement Account (HRA)

Gold, Silver, Bronze Options

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

HMO Options

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

High Deductible Health Plan (HDHP) Option

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

Why elect an HRA Plan?

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

Why elect an HMO Plan?

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

Why elect the HDHP Plan?

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

SHBP Employer Contribution

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

In-Network Benefits Summary



	Anthem			Anthem & UHC	UHC
	Gold HRA	Silver HRA	Bronze HRA	HMO	HDHP
Deductible (You Pay)					
You	\$1,500	\$2,000	\$2,500	\$1,300	\$3,500
You + Child(ren)/Spouse	\$2,250	\$3,000	\$3,750	\$1,950	\$7,000
You + Family	\$3,000	\$4,000	\$5,000	\$2,600	\$7,000
Coinsurance (Plan Pays)	85%	80%	75%	80%	70%
Out-of-Pocket Maximum (You Pay)					
You	\$4,000	\$5,000	\$6,000	\$4,000	\$6,450
You + Child(ren)/Spouse	\$6,000	\$7,500	\$9,000	\$6,500	\$12,900
You + Family	\$8,000	\$10,000	\$12,000	\$9,000	\$12,900
HRA Credits					
You	\$400	\$200	\$100	n/a	n/a
You + Child(ren)/Spouse	\$600	\$300	\$150		
You + Family	\$800	\$400	\$200		
Preventive Care	100%	100%	100%	100%	100%
PCP Visit & Urgent Care Visit	Coins after ded	Coins after ded	Coins after ded	\$35 copay	Coins after ded
Specialist Visit	Coins after ded	Coins after ded	Coins after ded	\$45 copay	Coins after ded
Emergency Visit	Coins after ded	Coins after ded	Coins after ded	\$200 copay	Coins after ded
Outpatient Surgery (facility)	Coins after ded	Coins after ded	Coins after ded	Coins after ded	Coins after ded
Inpatient Hospitalization	Coins after ded	Coins after ded	Coins after ded	Coins after ded	Coins after ded
Outpatient Testing, Lab, X-Rays	Coins after ded	Coins after ded	Coins after ded	Coins after ded	Coins after ded
Telemedicine/Virtual Visit	Coins (no ded)	Coins (no ded)	Coins (no ded)	\$15 copay	Coins after ded
Routine Eye Exam (1/24 months)	100%	100%	100%	100%	100%
Maternity Care (non-routine, prenatal, delivery, postpartum)	Coins after ded	Coins after ded	Coins after ded	\$35 PCP or \$45 Specialist copay	Coins after ded

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

Tobacco users are subject to a monthly tobacco surcharge in the amount of \$80.

Monthly Financial Incentive for SHBP Coverage - Married Employees					
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

Important Things to Know



Pharmacy Information



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

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

Copay/Coinsurance Waiver for Disease Management Participation

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

PeachCare for Kids

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

Preventive Care

Approved preventive care services obtained from in-network providers are covered at 100% for all plan options. Use the instructions below to find in-network providers.

Anthem

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

UnitedHealthcare

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

9amHealth Weight Management Program

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

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

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

TRICARE Supplement Plan for Military Members

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

Wellness Program



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

1 point = 1 dollar



when redeemed
for medical and
pharmacy expenses

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

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

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

How to Earn Well-Being Incentive Points

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

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

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

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

Sharecare Redemption Center

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

Dental Coverage



There are three MetLife dental PPO plan options: Base, Standard, and Premium. All options include preventive care at 100% (no deductible) with cleanings and exams covered once every 6 months. 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 <https://www.metlife.com/insurance/dental-insurance/dental-insurance-center/> 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	\$75 Individual \$225 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 (adults & children)	Not covered	Not covered	50%
Orthodontia Lifetime Maximum	n/a	n/a	\$1,500/Person
Annual Maximum	\$750/Person	\$1,000/Person	\$2,000/Person



Dental Monthly Payroll Premiums			
Coverage Level	Base Plan	Standard Plan	Premium Plan
Employee Only	\$29.17	\$38.00	\$50.80
Employee + Spouse	\$58.30	\$75.97	\$101.60
Employee + Child(ren)	\$61.08	\$79.57	\$106.40
Family	\$98.39	\$122.33	\$163.60

Vision Coverage

The Whitfield County Schools MetLife Vision plan options provide coverage for eye exams, frames, eyeglass lenses, and contact lenses. Please refer to the benefit summaries for complete details.

Network Information

Although the plan includes a minimal reimbursement for out-of-network services, we highly encourage you to visit in-network providers for your vision care. To locate in-network providers, access <http://www.metlife.com/vision> and select “Find a Vision Provider.” Then, follow the search instructions using the **VSP Choice Network**. Please confirm the network status of your provider before your appointment, as *network participation is subject to change at any time*. Network participation may also vary based on the individual location, so be sure to call ahead to ensure the location you visit is in-network.

Member Experience

In-Network Services: Benefits are provided at the time of purchase. Although MetLife vision ID Cards will be provided, the ID Card is not required at the time of service to receive your benefit.

Out-of-Network Services: Member is required to pay in full at the time of service and file a claim with MetLife for reimbursement.

Frequency Limitations

The vision plans provide the following benefits:

- Exams – 1 every 12 months (both plans)
- Standard corrective lenses – 1 every 12 months
- Frames – 1 every 24 months for the Standard Plan, and 1 every 12 months for the Premium Plan
- Contact Lenses – 1 every 12 months

Either the eyeglass benefit or the contact lens benefit is payable per plan frequency.

Benefit Summary	Standard Plan	Premium Plan
Standard Eye Exam	\$20 copay	\$20 copay
Allowance for Frames and Lenses	\$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) (children up to age 26)	\$12.86	\$18.49
Family	\$19.69	\$28.30



FLEXIBLE SPENDING ACCOUNTS (FSA)



Flexible Spending Accounts (FSA)

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

Healthcare Flexible Spending Account

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

Dependent Care Flexible Spending Account

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

Child Day Care:

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

Adult Day Care for:

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

Use It or Lose It

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

Plan Year

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

Monthly FSA Administrative Fee

FSA plan participants pay a **\$3.45** 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.

Debit Cards

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



Retain Your Receipts

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

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 valuable 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 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 complete details.

Voluntary Life & AD&D Insurance Options

Employee	Up to the lesser of 5 times annual earnings or \$350,000, in \$10,000 increments
Spouse <i>Common law spouses / domestic partners not eligible</i>	Up to \$125,000, not to exceed 100% of the employee amount, in \$10,000 increments
Child(ren)	\$10,000

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

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

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)

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. **Every employee is required to confirm their beneficiary(ies) during enrollment for both the employer-paid basic life insurance benefit and for the voluntary benefit (if applicable).**



Disability Insurance

As a district employee, you accumulate “sick leave” days for which you will receive full pay if you become injured or ill and cannot work. Disability coverage provides an income replacement benefit once your sick days are exhausted.

You select the monthly disability 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 Social Security Normal Retirement Age (SSNRA) 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 your 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

New Employee Open Enrollment Opportunity - No Medical Questions: As a new employee, you may elect disability coverage with no medical underwriting.

Current employees may elect new coverage, increase the benefit amount, or adjust the waiting period without health-related questions. However, please note 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.

Paid Parental Leave and Maternal Birth Leave

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

Maternal Birth Leave provides an additional **120 hours** of paid leave for eligible employees who give birth. The 120 hours of additional leave must be used by mothers immediately following the birth of their own child.

Paid parental and maternal birth leave eligibility:

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

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



Sick Leave and Disability

Sick Leave and Disability Considerations

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.

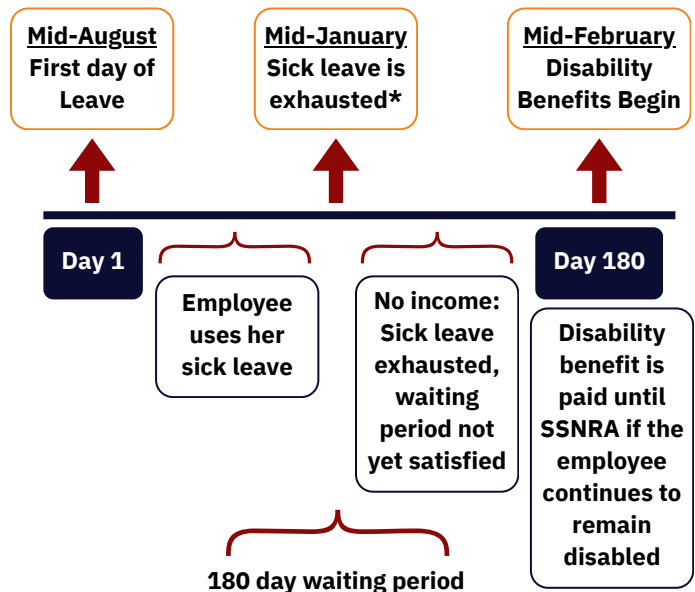
180-Day Disability Plan Waiting Period Option Example

Disability and Sick Leave

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

- Ms. Jones has 90 sick days available.
- She will be out for an extended period with no expected return-to-work date.
- Ms. Jones is enrolled in the 180-day waiting period option
- This benefit provides an 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 exhaustion varies depending on leave start date*



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, Legionnaires' 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

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

You 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 coverage 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	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	
Coverage Level	Premium
Employee Only	\$8.01
Employee + Spouse	\$13.28
Employee + Child(ren)	\$16.09
Family	\$21.36

Wellness Benefit Included

The voluntary Accident plan includes a wellness benefit for covered preventive screenings of **\$25 per covered person per year** (no maximum).

HOSPITAL INDEMNITY

Hospital Indemnity



Hospital indemnity insurance, insured by Voya Financial, provides a hospital confinement benefit plus daily benefits which are paid directly to you and can be used for any purpose. A summary of the benefits schedule is below, but please refer to the Summary of Benefits for complete details. Pregnancy is covered under this benefit with no pre-existing condition exclusion. This plan is portable when employment ends.

Hospital Indemnity Plan Schedule of Benefits	
Hospital Admission or Critical Care Confinement	\$1,000
Daily Hospital Confinement Benefit	\$100 / day up to 30 days per confinement
Critical Care Unit Confinement Benefit	\$200 / day up to 30 days per confinement
Rehabilitation Facility Confinement Benefit	\$100 / day up to 30 days per confinement Includes substance abuse and mental health treatment facilities
Newborn Benefit	\$300 one-time benefit

Plan Description

The hospital indemnity plan pays when you are admitted to the hospital, whether it is a planned or unplanned admission. This includes emergencies and unexpected admissions as well as planned or scheduled surgeries and procedures. The fixed indemnity benefits may be used as you choose to help offset deductibles, coinsurance, and other expenses.

Wellness Benefit Included

The plan includes a wellness benefit for covered preventive screenings of **\$50 per covered person per year** (no maximum).

Hospital Indemnity Monthly Premiums	
Coverage	Premium
Employee Only	\$15.83
Employee + Spouse	\$29.55
Employee + Child(ren)	\$34.62
Family	\$48.34



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, <https://www.wcsbenefits.com>, includes instructions to locate in-network attorneys.

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
- Document preparation and review
- Juvenile matters
- And more



Legal Plan Monthly Payroll Premium

\$18.25

Identity Theft



The ID Watchdog from Equifax 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 GuidanceExperts – 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
HealthChampion	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 (800) 96-HELPS (800-964-3577).

Pet Insurance



Whitfield County Schools offers pet insurance 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, 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 Veterinarian 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 included for all plan options
 - Use any vet or provider (e.g. ,Chewy)
 - Use PetRxExpress for prescription medications
- Free, 24/7 access to VetHelpline for guidance on any pet health concern
- Lost Pet (due to theft) benefit
- Mortality benefit up to \$1,000
- Optional preventive wellness coverage
- Multi-pet discounts available

Choose Your Coverage Level

- Deductible options of \$100, \$250, or \$500
- Reimbursement levels of 50%, 70%, or 80%
- Annual maximum coverage of \$2,500 or \$5,000
- Optional wellness coverage of \$450 or \$800

What's Not Covered

- Boarding
- Grooming
- Pre-existing conditions
 - Any illness or injury that a pet had before coverage on the pet insurance policy began

Easy to use

Using a Nationwide pet insurance plan is easy:



Visit any vet, anywhere



Submit a claim from any device



Get reimbursed for eligible expenses once the deductible is met



Get a Quote

Final cost varies according to plan, species, and zip code. Visit <https://partnersolutions.nationwide.com/pet/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 for sporting events and miscellaneous entertainment
- Cars and corporate car rentals
- Home and Garden
- Restaurants
- Flowers and Gifts
- Financial Well-being
- Miscellaneous consumer goods

How to Register

Visit <https://www.perksatwork.com/login>, 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.

Explore the Perks at Work program at: <https://www.perksatwork.com/login>. 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 IRA plan

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 the district contributes 22.32% of earnings. 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. These plans are available to all employees and you may save pre-tax dollars in the 403(b) and 457(b) funds managed by Modern Woodmen, Corebridge Financial, or ValuTeachers.

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 work 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 pay for medical expenses before your plan pays 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 (e.g. 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 \$1,750. Most qualified HDHP plans do not have copays, and all care is subject to the deductible and coinsurance.
- **Health Maintenance Organization (HMO)** – There is no out-of-network coverage, and HMOs often include copays for certain services.

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.
- **Health Savings Account (HSA)** – A tax-advantaged savings account that allows employees to set aside money for qualified medical expenses. Contributions, earnings, and qualified withdrawals are generally tax-free, and unused funds roll over from year to year.

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

Phone: (855) 481-1489

Website: www.wcsbenefits.com

Email: benefits@wcsbenefits.com

Medical

Anthem

Phone: (855) 641-4862

Website: www.anthem.com/mcr/shbp

UnitedHealthcare

Phone: (888) 364-6352

Website: www.whyuhc.com/shbp

Sharecare

Phone: (888) 616-6411

Website: www.bewellshbp.com

9amHealth

Phone: (888) 870-9542

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

Express Scripts by Evernorth

Phone: (800) 809-8593

Website: express-scripts.com/shbp

SHBP Eligibility & Enrollment

Phone: (800) 610-1863

Websites: <http://dch.georgia.gov/shbp>

www.myshbpga.adp.com

TRICARE Supplement Plan

Phone: (866) 637-9911

Website:

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

PeachCare for Kids

Phone: (877) 427-3224

Website:

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

Dental

MetLife

Phone: (800) 942-0854

Website: www.metlife.com/dental

Vision

MetLife

Phone: (855) 638-3931

Website:

www.metlife.com/vision

Flexible Spending Accounts

Medcom

Phone: (800) 523-7542

Website: www.medcombenefits.com

medcomreceipts@medcombenefits.com

Life & Disability Insurance

The Hartford

Phone: (866) 547-9124

Website: www.thehartford.com

Critical Illness, Accident, & Hospital Indemnity

Voya Financial

Phone: (877) 236-7564

Website: www.voya.com

Group Legal

ARAG

Phone: (800) 247-4184

Website: www.araglegal.com

Identity Theft

ID Watchdog by Equifax

Phone: (800) 970-5182

Website: www.idwatchdog.com

Employee Assistance Program

Ability Assist / Guidance Resources

Phone: (800) 964-3577

Website: www.guidanceresources.com

Pet Insurance

Nationwide

Phone: (877) 738-7874

Website:

<https://partnersolutions.nationwide.com/pet/wcsga>

Retirement Plans

Teachers Retirement (TRS)

Phone: (800) 352-0650

Website: www.trsga.com

PSERS

Phone: (800) 805-4609

Website: www.ers.ga.gov

Corebridge Financial - 403(b) and 457(b)

Terry Akins | Phone: (706) 313-3850

Email: terry.akers@corebridgefinancial.com

Website: www.corebridgefinancial.com

Horace Mann - IRA

Yahrasiel Colbert | Phone: (470) 493-7146

Email: yahrasiel.colbert2@horacemann.com

ValuTeachers - Roth IRA

Sandy Thornton | Phone: (423) 402-7498

Email: sthornton@valuteachers.com

Path2College - 529

Phone: (877) 424-4377

Website: www.Path2College529.com

Whitfield County Schools Benefits Service Center

Phone: (855) 481-1489

Mon-Thurs 8am-6pm, Fri 8am-5pm

Email: benefits@wcsbenefits.com





This guide is a general summary of your benefit options. For specific details, refer to each plan's Certificate or Summary Plan Description (SPD). SPDs for your health insurance can be found on the State Health Benefit Plan (SHBP) website at: <https://shbp.georgia.gov>. All other plan documents can be found at <https://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.