



HABERSHAM COUNTY SCHOOLS 2019 EMPLOYEE BENEFITS SUMMARY

Benefits Eligibility

You are eligible to participate in benefits the first of the month following one full month of employment.

How To Enroll

State Health Benefit Plan

Access the State Health Benefit Plan Enrollment Portal at: myshbp.ga.adp.com 24 hours a day/7 days a week or call the SHBP Call Center at 1-800- 610-1863, Monday through Friday, 8:30 am - 5:00 pm EST.

All Other Benefits

Access **MyHabershamBenefits.com**. Click **Blue “Voluntary Enrollment”** button on the right side of the homepage to begin enrollment, or call the Habersham County Schools Benefits Call Center at 1-844-268-0646.

Benefits Resources

Habersham County Schools Benefits Call Center

The Benefits Call Center is available for benefits and enrollment questions during the year. **Call 1-844-268-0646** and speak with a trained Benefits Specialist who may assist you with general State Health Benefit Plan benefit and enrollment questions as well as completion of enrollment and assistance with questions regarding all other voluntary benefits (such as dental, Flexible Spending Account (FSA), vision, life insurance, disability, and critical illness). The Benefits Call Center is able to answer specific voluntary benefits questions and assist with your voluntary benefits enrollment process.

Habersham County Schools Employee Benefits Website

Access MyHabershamBenefits.com. Click **Green “Benefit Information”** button. Place cursor over **“My Benefits”** to access plan summaries, documents, forms and active links to all insurance company websites.

State Health Benefit Plan Website

Access www.shbp.ga.gov to view all of the medical plan benefit and premium information as well as detailed policies and procedures. Click on the **Red “State Health Enrollment”** button to begin.

Contact Information

Medical

State Health Benefit Plan
Member Services Call Center: 1-800-610-1863
Monday - Friday, 8:30 am - 5 pm EST
www.myshbpga.adp.com

Disability, Basic and Voluntary Term Life & Accidental Death and Dismemberment

UNUM
1-800-421-0344
www.unum.com

Whole Life and Critical Illness

UNUM
1-866-679-3054
www.unum.com

Flexible Spending Account (FSA)

Medcom
1-800-523-7542 Option 1
www.emedcom.net

Dental Reimbursement

Delta Dental
1-800-521-2651
www.deltadentalins.com

Vision

EyeMed Vision Care
1-866-299-1358
www.eyemedvisioncare.com



Medical

BlueCross Blue Shield of Georgia offers three medical plan available in Bronze, Silver and Gold. All three BCBS of GA plans have an HRA, and the plans have varying deductibles, coinsurance, and out-of-pockets which allows you to select the plan that best meets your needs.

The plans include copays for in-network office visits, pharmacy, ER, urgent care and rehab services. Most other services are subject to the deductible.

You may participate in the wellness program and earn additional contributions into your HRA. Complete three steps and you may earn \$480 for yourself and an additional \$480 for your spouse in HRA contributions. The wellness activities which may be completed at any time during 2016 are:

1. Wellbeing Assessment Questionnaire
2. Biometric Screening
3. Telephonic Coaching/On-line Activities.

United Healthcare offers both a High Deductible Health Plan (HDHP) & Statewide Health Maintenance Organization (HMO), plan choices.

Kaiser Permanente HMO is available to Metro Atlanta residents only.

Flexible Spending Accounts (FSA)

You can pay for eligible healthcare (medical, dental, vision) and dependent care (child and adult day care) expenses with pre-tax dollars through payroll deduction by participating in the FSA plan. You may choose to enroll in the health care FSA, the dependent daycare FSA, or both. The 2016 contribution maximums are as follows:

- Healthcare FSA: \$2,650
- Dependent Daycare FSA: \$5,000

** For New Hires hired in July, please be mindful of the short plan year through December 31.*

Dental

You have two dental reimbursement options from which to choose:

- The Basic Plan, or
- The Enhanced Plan

With Dental Reimbursement, all services at any dentist are covered, and benefits are paid based on the benefits schedule below.

- **Basic:** 100% of the first \$150 of dental expenses, then 50% of the next \$1,700. Maximum annual benefit is \$1,000 per covered persons per year. No Ortho.
- **Enhanced:** 100% of the first \$250 of dental expenses, then 50% of the next \$2,500. Maximum annual benefit is \$1,500 per covered person per year. Includes Ortho.

Vision

The EyeMed Vision plan provides an exam benefit, a frame benefit and either a contact lens or an eyeglass lens benefit. The plan includes frequency limitations.

If you seek care from a participating EyeMed "Select" network provider, the plan will pay a richer benefit and your out-of-pocket costs will be lower. If you go out-of-network, you will need to file a claim for reimbursement per the benefits summary. This benefit will significantly reduce your out-of-pocket costs for contacts and/or eyeglasses if you use participating EyeMed "Select" vision providers.

Voluntary Term Life Insurance

You may elect voluntary term life for yourself, your spouse and your children. This benefit will pay if you die as a result of an illness or accident.

You may elect up to 5 times your earnings or \$500,000 (whichever is lower) for yourself, and a maximum of \$100,000 or 100% of employee coverage (whichever is lower) for your spouse. Health questions may apply if you elect an amount that exceeds the Guarantee Issue amount. The child benefit is \$10,000 per child.

Disability Insurance

Disability insurance pays a benefit in the event you are unable to work due to illness or accident. This coverage provides an income benefit if you are temporarily or permanently disabled. You have the choice between short or long term disability options:

- **Short Term Disability:** Provides a benefit for up to 11 weeks. Benefit begins on the 15th day of accident/illness.
- **Long Term Disability:** Provides a benefit up to age 65. Benefit begins on the 91st day of accident/sickness.

Critical Illness

This policy pays a lump sum payment if you are diagnosed with a covered critical illness. You may cover your spouse, and eligible children who receive 50% of the employee amount upon diagnosis. You may choose from \$10,000 to 30,000 in coverage for yourself, and up to 50% of your amount for your spouse. Children are automatically covered to age 26 at 50% of employee amount at no cost. *Benefits are based on date of diagnosis.

Whole Life

Whole Life insurance offers protection beyond an individual's working years, potentially for your lifetime. With a guaranteed death benefit that will never decrease, level premiums that will never increase, cash value accumulation, and other options. Guaranteed issue up to \$50,000 for employees. Coverage is available for spouse and children up to \$15,000



Employee Benefit Advisors

Habersham County Schools Benefits Call Center 1-844-268-0646
Monday – Thursday 8:30 am – 4:30 pm, Friday 8:30 am – 4 pm EST