



Coverage Continuation Options at Retirement

This document provides an overview of your options for continuing coverage as a Valdosta City Schools retiree. While specific policy provisions and rules govern continuation, this serves as a helpful guide. Important: To maintain coverage, you must take action within 30 days of your coverage ending through the district. This includes completing your elections and making premium payments. For questions or additional information, please contact the Valdosta City Schools Benefits Service Center. Further details can also be found on the Resources page of the Valdosta City Schools Benefits website at <https://www.vcsbenefits.org/>.



SHBP Medical

Your medical insurance under the State Health Benefit Plan will continue into retirement. The premium will be deducted from your TRS or PSERS retirement annuity provided your annuity is sufficient to cover the premium due. In instances where your retirement annuity is not sufficient to cover the premium due, you will be billed directly for the premium amount due to State Health. It is essential to refer to the State Health Benefit Plan information for retirees found at:

<https://shbp.georgia.gov/members/retirees>.

Additionally, carefully review all communications you receive from State Health or their billing group, WEX, as you may be invoiced directly for your medical premium for a period after you retire. If you are placed on Direct Pay status and you fail to pay the Direct Pay premiums to State Health, your coverage will be terminated with no right to reinstatement unless you return to work in a benefits eligible position with a SHBP Employing Entity.



Ameritas Dental

Your dental benefits are COBRA-eligible, and you may elect to continue your dental coverage for up to 18 months. You will receive a COBRA election letter once your active coverage ends. Please respond by the deadline to continue your dental coverage.



EyeMed and VSP Vision

Your vision benefits are COBRA-eligible, allowing you to extend your coverage for up to 18 months. Once your active coverage ends, you will receive a COBRA election letter. Be sure to respond by the stated deadline to maintain your vision coverage.



Teladoc

Your Teladoc coverage will end on the date your benefits terminate. You can continue coverage by enrolling in a separate Teladoc plan at [HealtheReturns.com](https://www.teladoc.com) for \$6.00 per month.



Unum Life Insurance

If you meet certain conditions, you can convert your district-paid and voluntary term life & Accidental Death & Dismemberment insurance coverage to an individual policy with direct premium billing. Conversion allows you to transition your coverage into a permanent life insurance policy that builds cash value.

To continue coverage, you must apply and submit premiums within 31 days of your termination date. For more information, contact Unum at (800) 858-6843.



Trustmark Universal Life

Your Trustmark permanent life insurance is an individual policy and can remain active after termination, provided premiums are paid. To maintain coverage, you can set up direct bill premium payments by contacting Trustmark at (800) 918-8877. Be sure to reach out directly upon termination to arrange payment.



MetLaw Legal Plan

You may continue your MetLaw Legal Plan upon retirement. You must contact MetLaw at (800) 821-6400 upon retiring to convert to an individual legal plan. Plan design and pricing may differ from the district plan. Premiums are paid directly to MetLaw.

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Critical Illness, Accident, and Hospital Indemnity

If you wish to continue your Critical Illness, Accident, and/or Hospital Indemnity coverages upon retirement, you may do so by remitting premium payments directly to Unum. You must apply for coverage continuation within 30 days of your retirement date.

To continue your coverage, contact Unum at (800) 635-5567. Coverage continuation forms are located on the benefits website.



Teachers Retirement System (TRS)

If you have completed 10 years of creditable service in a TRS covered position, you have a vested right to a monthly retirement benefit under TRS at age 60. For those who are not vested in TRS, your account will remain active for a maximum of 4 years without requiring any member contributions. During this time, your account will also accrue interest. You have the option to either withdraw your funds or leave them in your TRS account. There are no penalty fees, and your funds will remain intact if you choose to leave them in your TRS account.

For more comprehensive information about retirement benefits, please refer to the following resources:

Visit <https://www.trsga.com>

Contact (800) 352-0650



Public School Employees Retirement System (PSERS)

If you have completed 10 years of creditable service under PSERS, you have a vested right to a monthly retirement benefit at age 65. If you're not vested in PSERS, you're able to leave your funds in your PSERS account or apply for a refund of contributions.

For more information concerning your PSERS retirement benefits, please refer to the following resources:

Visit <https://www.ERS.GA.GOV>

Contact (800) 805-4609



Supplemental Retirement

The individual 403(b) supplemental retirement vendors for the district are listed below. Contact the applicable group for supplemental retirement questions.

Horace Mann

- Lawson Swan | (229) 256-1583
lawson.swan@horacemann.com

Corebridge Financial

- Debbie Smith | (229) 292-1003
Debbie.Smith3@corebridgefinancial.com
- Cole Plymale | (229) 474-9849
Cole.Plymale@corebridgefinancial.com

MassMutual

- Gordon McElrath | (229) 251-1948
gmcelrath@financialguide.com
- Nick Nickerson | (229) 444-2094
nnickerson@financialguide.com

