

2026

Employee Benefits Open Enrollment Guide

VALDOSTA
CITY SCHOOLS

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



**benefits
service center**



Benefits Service Center
(866) 933-2460



www.vcsbenefits.org

INTRODUCTION

Employee Benefits Resources

This guide provides an overview of your options to help you make informed choices about your benefits. We encourage you to review this booklet or access www.vcsbenefits.org prior to completing your elections.

Valdosta City Schools makes a significant contribution towards your State Health Benefit Plan (SHBP) medical premiums. In addition, the district provides a no-cost Employee Assistance Program, Basic Life Insurance, and Long Term Disability coverage for eligible employees. You also have access to a portfolio of voluntary products, and your premiums for these benefits are conveniently deducted from each paycheck.

We understand that benefits can be complex, but don't worry—we're here to support you every step of the way. The Benefits Service Center is available year-round to answer your employee benefits questions and provide guidance. From managing voluntary (non-medical) benefits to assisting with general State Health Benefit Plan inquiries, we're here to help you make the most of your Valdosta City Schools benefits.

About Open Enrollment

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). Now is your opportunity to make changes to your benefits for next year.

WE'RE THERE WHEN YOU NEED US MOST

Connect with the Benefits Service Center

(866) 933-2460

www.vcsbenefits.org

Monday - Thursday: 8am - 6pm EST

Friday: 8am - 5pm EST



Contact for assistance with:

- Benefits questions, including general SHBP questions
- Telephonic enrollment for your district benefits
- Finding a physician
- How to file a claim
- Understanding your benefits
- And more



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CITY SCHOOLS



How to Enroll

Open Enrollment is **Monday, October 20, 2025 through Friday, 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, 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 if you do not complete an Open Enrollment election.

It is very important for you to complete an active voluntary benefits election to provide your life insurance beneficiary information for the district-paid life insurance benefit.

This is a special enrollment opportunity and you may enroll in life insurance and short term disability at this time with no health questions.

STATE HEALTH BENEFIT PLAN 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

- New MetLife dental plan options will be offered, with a similar network, slightly reduced premiums, and plan enhancements.
- A new pet insurance plan insured by Nationwide will be offered to help care for our special family members.
- There are no changes to the vision, life insurance, disability, critical illness, accident, hospital indemnity, and legal plans for 2026.
- Note: Special Open Enrollment period for life insurance and short term disability: Enroll now with no health questions!

Enrollment Instructions

Medical (SHBP): Log on to <https://myshbpga.adp.com/shbp> or call (800) 610-1863. You may need to reset your password.

Use the registration code of “SHBP-GA” if you need to create a new account.

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 (866) 933-8460 or access www.vsbenefits.org.

- **Telephonic Enrollment:** The Valdosta City 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.vcsbenefits.org and click “Enroll Now.” Then, click on “Get Started Now.” You will be prompted to enter your email address on file, the last four digits of your Social Security Number, and your Date of Birth. The system will identify you by these credentials and allow you to create a password. Once you have logged in, you can complete your elections by clicking “Begin Enrollment” and following the prompts.
- You will receive a Confirmation Statement via email following completion of your enrollment.

2026 Enrollment Sessions

On-site representatives will be available to help you enroll at the dates/times/locations listed below.

Tuesday, October 21, 2025

- Transportation
 - 1720 Eastwind Road, Valdosta
 - 8 a.m. to 12 p.m.
- Central Office Board Room
 - 1204 Williams Street, Valdosta
 - 1 p.m. to 4:30 p.m.

Monday, October 27, 2025

- TLTC, VECA Campus
 - 1605 Azalea Drive, Valdosta
 - 8 a.m. to 5 p.m.

Monday, November 3, 2025

- Professional Learning Center
 - 2037 E Park Avenue, Valdosta
 - 8 a.m. to 5 p.m.

Medical Coverage

State Health Benefit Plan (SHBP)

Valdosta City Schools participates in the State Health Benefit Plan. Refer to the Active Member Decision Guide for complete 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.

State Health Benefit Plan Overview

In-network preventive care services are covered at 100% for all plan options.

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 SHBP 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, and find 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 telemedicine that allows you to speak to participating doctors from home or work through your smartphone, tablet, or computer 24 hours a day / 7 days a week. You must use in-network providers for coverage to apply. HMO members pay a copay and HRA members pay coinsurance for telemedicine. This benefit is subject to the deductible for High Deductible Health Plan members. Consider this convenient benefit for non-complex medical conditions.

Please refer to page 6 to learn about a voluntary telemedicine benefit that is available for all employees with no copay.

Dependent Documentation

- If you are covering a new dependent(s), ADP will provide instructions for submitting required documentation for the added dependents. Be sure to provide documentation in the format required by the deadline provided by ADP. Your dependents will not have coverage until the documentation is received and approved.
- 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 received and 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

- 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 www.peachcare.org for more information
- Not available through payroll deduction



Telemedicine Benefit



TELADOC: Your 24/7 Telemedicine Solution

Valdosta City Schools offers a voluntary telemedicine benefit through Teladoc for you and your family. Teladoc provides 24/7 access to licensed physicians through phone, online video, or mobile app, with no copays or consultation fees. The physician will provide a consultation, diagnosis, recommendation(s), and prescriptions if appropriate.

This benefit is independent of State Health Benefit Plan coverage and provides an affordable solution for **minor, non-complex medical concerns**. Although the SHBP plan includes a telemedicine benefit, SHBP members are subject to a copay, coinsurance, or a deductible depending on their plan. This voluntary Teladoc telemedicine benefit provides access to physicians with **no copays or consultation fees at the time you need help, and the entire family is covered**.

Conditions Teladoc Can Help With:

- Allergies
- Bronchitis
- Headaches
- Cold/flu
- Headaches/migraines
- Respiratory issues
- Sinus issues
- Stomachache/diarrhea
- Urinary tract infections
- And more



Talk to a doctor anytime,
anywhere you happen to
be



Receive quality
care via phone or
online video



Prompt treatment,
average call back in
16 min



A network of doctors
that can treat children
of any age



Secure, personal and
portable electronic
health record (EHR)



No limit on
consults, so
take your time

Monthly Premium

\$5.50



1-800-TELADOC (835-2362)



Teladoc.com



Dental Coverage

Valdosta City Schools is pleased to offer **new dental plan options** insured by MetLife for 2026. The new MetLife dental plans offer a comparable provider network, added plan enhancements, and lower monthly premiums than the current dental plans.

Access www.metlife.com/dental and select the **PDP Plus Network** to locate in-network dentists.

The Network plan has lower payroll deductions, but you are highly encouraged to use in-network dentists with this option. If you go out-of-network, you will likely incur significantly higher out-of-pocket costs, depending on your dentist's total charge.

With the Freedom plan, you will still incur higher out-of-pocket costs if you obtain services from out-of-network dentists, but the out-of-network reimbursement is higher than the Network Plan. If you are not using in-network dentists, this is the appropriate plan option for you to minimize your dental plan costs at the time of service.

Dental Plan Benefit Summaries

	Network Plan	Freedom Plan
Type 1 - Preventive & Diagnostic (No Deductible)	100%	100%
Type 2 - Basic (After Deductible)	80%	80%
Type 3 - Restorative (After Deductible)	50%	50%
Individual Lifetime Deductible <i>Applicable to dental plan members</i>	Preventive Services: n/a Type 2 & Type 3 Services: \$50 lifetime Orthodontia Services: n/a	Preventive Services: n/a Type 2 & Type 3 Services: \$50 lifetime Orthodontia Services: n/a
Calendar Year Maximum Benefit <i>Preventive services are in addition to annual maximum benefit - new for 2026</i>	\$1,250	\$1,250
Orthodontia <i>For Adults and children</i>	50% \$1,000 lifetime maximum	50% \$1,000 lifetime maximum

Dental Monthly Premiums

Coverage Level	Network Plan	Freedom Plan
Employee Only	\$31.89	\$49.43
Employee + Spouse	\$70.73	\$109.80
Employee + Child(ren)	\$72.72	\$115.90
Family	\$82.95	\$129.13

Note: The dental plans do not allow duplicate coverage for dependent spouses and children.

2026 Dental Plan Enhancements

- Preventive and diagnostic services do not count towards your annual maximum. The new MetLife plans cover preventive care on top of your annual maximum benefit, giving you more overall coverage.
- The annual maximum benefit for the Network Plan and the Freedom Plan is \$1,250 (an increase from \$1,000 in 2025).

Network Plan Benefits By Service Type 1, 2, and 3



Type 1 - Preventive & Diagnostic	Type 2	Type 3
Routine exams (2 per calendar year)	Fillings for cavities	Onlays (1 per tooth per 5 years)
Bitewing x-rays (1 per calendar year)	Restorative composites	Crowns (1 per tooth per 5 years)
Full mouth/panoramic x-rays (1 per 3 years)	Endodontics	Crown repair
Periapical x-rays	Periodontics, including surgery	Implants (1 per tooth per 5 years)
Cleanings (2 per calendar year)	Denture repair	Implant repair
Fluoride: children 18 & under (1 per calendar year)	Simple extractions	Implant supported prosthetic (1 per tooth per 5 years)
Sealants: children 16 & under (1 per molar per 3 years)	Complex extractions	Dentures (1 in 5 calendar years)
Space maintainers for children 16 and under (1 per tooth per lifetime)	Anesthesia	Denture rebases/relines and adjustments

Which plan is best for you?

Network Plan	Freedom Plan
- Lower payroll deductions <u>Must use in-network dentists</u> to avoid high out-of-pocket costs for care	- Higher payroll deductions - You still pay more for services with out-of-network dentists, but your out-of-pocket costs are lower than the Network Base plan if you go out-of-network

MetLife.com/dental



To find participating providers, select the PDP Plus Network.

Find a Dentist

Our network of dentists and specialists offers the choices you need. To receive in-network benefits, services must be performed at a provider's address below.

Your Network
PDP Plus

ZIP code
31601

Dentist or Practice Name (optional)

Need help finding your network?

Use Current Location

Find



MetLife

www.metlife.com/mybenefits

MetLife MyBenefits

- www.metlife.com/mybenefits
- Access to your dental plan benefits and tools on the portal and the mobile app
- Locate providers, obtain ID Cards, view claims, and more

Vision Coverage



With the Ameritas vision plans, **you are encouraged to use in-network vision providers to maximize your plan benefits.** You have two plan options to provide an extensive choice of vision care providers. Both options are described below and provide a benefit for an eye exam, lenses, and frames (either contacts or glasses per frequency).

The Base EyeMed plan, the lower-cost option, includes the EyeMed network of vision providers. The exam and the lens benefit are available every 12 months, and the frame benefit is available every 24 months. Locate EyeMed providers at www.eyemed.com and choose the **Insight network**.

The Enhanced VSP plan option has higher premiums and includes the **VSP network**. The exam, the lens, and the frame benefit are available every 12 months with the Enhanced plan option. Locate VSP providers at www.vsp.com, and choose the VSP Choice network.

Vision Plan In-Network Summary

Coverage Item	Base EyeMed Plan	Enhanced VSP Plan
Deductibles	\$10 exam \$10 eye glass lenses or frames	\$10 exam \$10 eye glass lenses or frames
Frames Allowance		
	\$130	\$150
Eyeglass Lenses (per pair)		
Single, Bifocal, Trifocal	Covered in full	Covered in full
Progressive Lenses	Standard: \$65 + lens deductible Premium Tiers 1-3 : \$85-\$110 + lens deductible Premium Tier 4: \$65 + 80% of charge less \$120 allowance	Standard: covered in full Non-Standard: Patient pays difference between base lens and progressive lens
Contact Lens Allowance		
Electives Lenses	Up to \$130	Up to \$150
Medically Necessary	Covered in full	Covered in full

The plans includes additional benefits for lens options, as well as certain benefits for out-of-network services and materials. Benefit summaries are located at vcsbenefits.org.

Vision Monthly Premiums

Coverage Level	Base EyeMed Plan	Enhanced VSP Plan
Employee Only	\$8.48	\$11.60
Employee + Spouse	\$16.40	\$21.64
Employee + Child(ren)	\$14.08	\$18.28
Family	\$22.00	\$28.28



Please Note

The vision plans do not allow duplicate coverage for dependents, including spouses and children.

LIFE INSURANCE AND LONG TERM DISABILITY

District-Paid Basic Life Insurance & Long Term Disability



Valdosta City Schools provides **employer-paid** life insurance and Long Term Disability benefits for all benefit-eligible employees. These benefits provide financial protection for employees and your family members in the unfortunate event of death or disability.

Basic Life Insurance

Valdosta City Schools provides a basic life insurance benefit upon the employee's death. The plan includes a dependent benefit as well as an additional benefit for accidental death or dismemberment. You will be required to provide your beneficiary information during your enrollment. **Even if you are waiving all voluntary benefits at this time, it is important that you complete an active enrollment to ensure the district collects your life insurance beneficiary information.**

Schedule of Benefits	Description
All full-time employees Life Insurance & AD&D Benefit	\$20,000
Dependent Life Insurance Benefit Spouses and Children up to age 26 (AD&D is not included)	\$10,000
Accidental Death & Dismemberment (Included for Employee Basic Life Benefit)	Includes a benefit in the event of death and/or dismemberment due to a covered accident
Portability and Conversion	If certain conditions are met, employees may continue coverage upon employment separation.
Benefit Reduction based on age	Benefits reduce by 50% at age 70

Long Term Disability

Valdosta City Schools provides all benefit-eligible employees employer-paid Long Term Disability at no cost to you. Should you be unable to work due to illness or accident, this benefit replaces 50% of your monthly income, subject to a maximum monthly benefit of \$3,500. You must be disabled for **180 days** before benefits are payable, and benefits may continue to age 65 or as outlined below.

Long Term Disability Benefit Summary	
Elimination (Waiting) Period	180 days Benefits begin after 180 days of disability
Monthly Benefit Amount	50% of earnings up to a maximum monthly benefit of \$3,500
Benefit Duration Age when disabled / Benefit Duration	Prior to age 60: Greater of 65 or 5 years Age 60 to 64: 5 years Age 65 to 69: Greater of age 70 or 1 year Age 70+: 1 year
Pre-existing Condition Exclusion	A pre-existing condition is a condition for which you received care during the 3 months preceding the date your benefits effective date. Pre-existing conditions are excluded unless you are treatment-free for at least 90 consecutive days from the effective date. Once you have been insured for at least 12 months, the exclusion no longer applies.



Voluntary Life and AD&D Insurance

You may elect voluntary term life insurance for yourself and your dependents through convenient payroll deduction to supplement the district-paid basic life benefit. The voluntary life plan also includes AD&D coverage.

Voluntary Life and AD&D Insurance Options	
Employee	\$10,000 increments up to the lesser of 5 times your earnings or \$500,000
Spouse <i>Premiums based on employee's age</i>	\$5,000 increments up to the lesser of 100% of the amount of employee coverage or \$250,000
Child(ren) age 6 months to 26	\$10,000 The benefit for children age birth to 6 months is \$1,000.

Please note: Benefits reduce by 50% at age 70.

Special Open Enrollment Period

You may elect coverage at this time for yourself, your spouse, and your children with no health questions. We encourage you to take advantage of this enrollment opportunity at this time. As long as you elect any amount of coverage now, you may increase coverage at future annual Open Enrollment periods up to the Guarantee Issue amounts with no health questions. The Guarantee Issue amounts are noted below:

- Employee Guarantee Issue: Up to \$200,000
- Spouse Guarantee Issue: Up to \$50,000
- Child(ren) Guarantee Issue: \$10,000

Should you elect an amount that exceeds the guarantee issue amounts, an Evidence of Insurability (EOI) will be required. The EOI Form is available on the benefits website, vcsbenefits.org. You will also receive an email containing a link to the online EOI form following the end of Open Enrollment.

Beneficiary Information: Your beneficiary is the person(s) who will receive your life insurance benefits in the event of your death. Your beneficiary can be one 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 your beneficiary 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 designate your beneficiary during your enrollment, but you can change it at any time.**

Employee and Spouse Voluntary Life and AD&D Monthly Premiums					
Age	\$10,000	\$50,000	\$100,000	\$150,000	\$250,000
25	\$0.70	\$3.50	\$7.00	\$10.50	\$17.50
35	\$1.40	\$7.00	\$14.00	\$21.00	\$35.00
45	\$2.60	\$13.00	\$26.00	\$39.00	\$65.00
55	\$5.10	\$25.50	\$51.00	\$76.50	\$127.50
65	\$7.50	\$37.50	\$75.00	\$112.50	\$187.50

Child Term Life with AD&D Monthly Premiums	
Age	\$10,000 Benefit
0-26	\$3.27

Coverage Continuation Upon Employment Separation: In the event of employment separation, you have the option to continue this coverage if certain conditions are met. Portability allows you to continue term life insurance through direct bill and is available if elected prior to age 70. Portability coverage continues to age 75 if premiums continue to be paid. The conversion option converts your employer group coverage to an individual whole life policy at significantly higher rates. In order to exercise these options, you must apply with Unum within 30 days of your employment termination.

PERMANENT LIFE WITH LONG TERM CARE

Permanent Life Insurance with Long Term Care



Trustmark's portable Universal Life products address varying employee needs and peace of mind for a lifetime. In addition to life insurance, the plans include long term care benefits. Today's population is more in need of long term care than ever before. Annually, more than 8.5 million people receive support for long term care services.

You have two Universal Life insurance options from which to choose: Universal Life with Long Term Care and Universal LifeEvents with Long Term Care. The following applies to both options:

- Convenient payroll deduction
- Flexibility to adjust the death benefit, premiums, and cash value as your needs change
- Ability to surrender coverage for the cash value or draw premiums from the cash value once accumulated
- Accelerated death benefit of 75% when life expectancy is 24 months or less
- Age 100 maturity date
- A long term care benefit for home care, assisted living, adult day care, and nursing home care in the amount of 4% of your death benefit per months for up to 25 months

Option 1: Universal Life Insurance with Long Term Care

This option includes a death benefit that remains constant as long as premiums are paid. Premiums are higher for this option because the death benefit does not reduce due to age. Cash value accumulation is also higher with this option.

Option 2: Universal LifeEvents Insurance with Long Term Care

This option provides a higher death benefit during working years when the need for life insurance is typically the highest. The death benefit reduces to 1/3rd of the original face amount at age 70 or 15 years, whichever is later. Premiums are lower for this option than for Option 1.

Item	1) Universal Life w/ Long Term Care	2) Universal LifeEvents w/ Long Term Care
Level Life Insurance Benefit Regardless of Age	Yes Death benefit does not reduce	No Death benefit reduces to 1/3 of the original face amount at age 70 or 15 years - whichever is later
Cash Value	Higher cash value than Option 2	Lower cash value than Option 1
Long Term Care Benefit	4% of face amount for up to 25 months	4% of face amount for up to 25 months
Premiums	Higher premiums than Option 2	Lower premiums than Option 1

Coverage Options

Employee and spouse coverage is available in \$10,000 increments up to \$300,000. Child coverage is available up to \$35,000 (depending on child age). Employees are not able to elect both Universal Life and Universal LifeEvents options. Spouse coverage is allowed with no employee coverage.

Issue Age Eligibility

	1) Universal Life	2) Universal LifeEvents
Employee	Ages 18 to 75	Ages 18 to 64
Spouse	Ages 18 to 70	Ages 18 to 64
Children	To Age 23	



Permanent Life Insurance with Long Term Care



Monthly Premium Example - \$25,000

Female, Age 45 Non-Smoker	1) Universal Life with Long Term Care	2) Universal LifeEvents with Long Term Care
Approximate Monthly Premium	\$43.26	\$29.15
Approximate Cash Value at age 65	\$4,700	\$750
Death Benefit at age 45	\$25,000	\$25,000
Death Benefit at age 75	\$25,000	\$8,333
Maximum Long Term Care Benefit	N/A	\$25,000

Benefit amounts shown are samples and not a guarantee. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Benefits, availability, exclusions and limitations may vary by state and may be named differently. Pre-existing condition limitations may apply. Your policy/certificate will contain complete information. Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company

About the Long Term Care Benefits

Here’s how it works:

- 4%** You can collect 4% of your death benefit per month for up to 25 months to help pay for long term care services.
- 2x** Plus, if you collect a benefit for long term care, your full death benefit is still available for your beneficiaries, as much as doubling your benefit.
- 3x** Plus, you can collect your long term care benefit for an extra 25 months, as much as tripling your benefit.

Premium Stability

Your Trustmark life insurance rate is locked in at your age at time of purchase and will never increase due to age.



How Are Trustmark’s Permanent Universal Life Options Different from Traditional Whole Life?

- With Trustmark’s permanent universal life policies, you may change your premiums and death benefit at any time. With traditional whole life insurance, premiums remain level, and entire premiums are required to keep the policy in force.
- Premiums are generally higher for traditional whole life than for Trustmark’s permanent universal life options.
- Traditional whole life has higher guaranteed cash values than Trustmark’s permanent universal life options.
- Because the Trustmark permanent universal life premiums are generally lower, you can purchase a higher death benefit with the same premium dollars than traditional whole life.

Short-Term Disability



Short Term Disability coverage provides an income replacement benefit should you become ill or injured and unable to work. This plan provides a benefit based on your earnings for up to 26 weeks due to injury, illness, surgery, or recovery from childbirth. It also provides a partial benefit if you are able to work part-time. You may elect this coverage at this time with no health questions, and your premiums are post-tax.

You can newly elect this coverage for 2026 without health questions!



Short-Term Disability Summary of Benefits

Weekly Benefit Amount	You may elect in \$50 increments to the lesser of \$1,000 per week or 60% of your weekly salary, rounded to the next lower \$50. The minimum weekly election is \$100.
Sickness Elimination Period	7 days You must be out of work for 7 days due to an illness before benefits begin.
Accident Elimination Period	0 days Benefits begin on day 1 for disabilities caused by covered accidents.
Maximum Benefit Duration	26 weeks
Pre-Existing Condition Restriction	If you have a medical condition that begins before your coverage and you receive treatment for this condition with the 3 months leading up to your coverage start date, you will not be eligible for benefits for that condition until you've been covered for 6 months. The prior plan coverage counts towards the 6-month coverage requirement.
Short Term Disability Benefits Integration	Your benefits can coordinate with income from other sources such as sick leave. This allows you to receive up to 100% of your pre-disability income.

Age 30 Plan Benefit Options & Monthly Premiums

Earnings	Weekly Benefit Options (in \$50 increments)	Benefit Amount	Premium
\$30,000	\$100 to \$300	\$250	\$16.75
\$40,000	\$100 to \$450	\$400	\$26.80
\$50,000	\$100 to \$550	\$500	\$33.50
\$75,000	\$100 to \$850	\$750	\$50.25

Age 40 Plan Benefit Options & Monthly Premiums

Earnings	Weekly Benefit Options (in \$50 increments)	Benefit Amount	Premium
\$30,000	\$100 to \$300	\$250	\$15.00
\$40,000	\$100 to \$450	\$400	\$24.00
\$50,000	\$100 to \$550	\$500	\$30.00
\$75,000	\$100 to \$850	\$750	\$45.00

Age 50 Plan Benefit Options & Monthly Premiums

Earnings	Weekly Benefit Options (in \$50 increments)	Benefit Amount	Premium
\$30,000	\$100 to \$300	\$250	\$17.50
\$40,000	\$100 to \$450	\$400	\$28.00
\$50,000	\$100 to \$550	\$500	\$35.00
\$75,000	\$100 to \$850	\$750	\$52.50





Critical Illness

Valdosta City Schools offers voluntary Critical Illness coverage, which provides a lump sum benefit in the event of a diagnosis of a covered illness. The benefit is based on the amount of coverage in force, the illness diagnosed, and all other terms and provisions of the policy. This plan is insured by Unum. You may elect coverage for yourself and your spouse. Children are automatically covered at 50% of the employee coverage amount.

Benefit Options

Employees: From \$5,000 to \$20,000 in increments of \$5,000

Spouses: 50% of employee coverage amount

- Employees must be enrolled to elect spouse coverage, and spouse coverage must equal 50% of the employee amount.

Children: 50% of employee coverage for all children (automatic)

Employees may elect up to the maximum amount of coverage for yourself and your spouse with no health questions. There are no age limits on electing coverage for yourself or your spouse.

Covered Diagnoses and Conditions

- End stage renal (kidney) failure
- Heart attack
- Major Organ Failure Requiring Transplant
- Stroke
- Sudden Cardiac Arrest
- Coronary Artery Disease: Major and Minor (limited benefit)
- Invasive Cancer (including all breast cancer)
- Non-invasive Cancer (25% benefit)
- Skin cancer (\$500)
- Benign brain tumor
- Coma
- Loss of hearing, sight, speech
- Occupational PTSD
- Permanent Paralysis
- Benefits covered at 25%
 - Bone marrow/stem cell transplant
 - Infectious Diseases
 - Pulmonary Embolism
 - Transient Ischemic Attack (TIA)
- Progressive Diseases
 - Addison’s Disease, ALS, Dementia, Functional Loss, Huntington’s Disease, Lupus, Multiple Sclerosis, Muscular Dystrophy, Myasthenia Gravis, Parkinson’s Disease, Systemic Sclerosis
- Critical Illnesses for Children
 - Cerebral palsy, cleft lip or palate, congenital heart disease, cystic fibrosis, Down Syndrome, sickle cell anemia, spina bifida, Type 1 Diabetes

Health Screening Benefit Included

The plan includes a wellness screening benefit in the amount of **\$50 per person per calendar year**. Screenings include but are not limited to:

- Cholesterol and diabetes screenings
- Cancer screenings
- Cardiovascular function screenings
- Imaging studies
- Annual exams and immunizations
- Onsite State Health Benefit Plan biometric screening events

Please refer to the policy for a complete listing of eligible screenings.

Building Benefit & Cancer Treatment Benefits

This plan includes an additional 5% to 15% benefit which is based on how long coverage is retained with Unum. The plan also includes an additional monthly benefit while undergoing cancer treatment. Please refer to the Benefit Summary for details.

Employee Critical Illness Monthly Premiums			
Age	\$5,000	\$10,000	\$20,000
25	\$2.40	\$4.80	\$9.60
35	\$3.75	\$7.50	\$15.00
45	\$6.30	\$12.60	\$25.20
55	\$10.45	\$20.90	\$41.80
65	\$21.70	\$43.40	\$86.80

Spouse Critical Illness Monthly Premiums		
Age	\$5,000	\$10,000
25	\$3.20	\$6.40
35	\$4.50	\$9.00
45	\$7.05	\$14.10
55	\$11.20	\$22.40
65	\$22.50	\$45.00

Portability Upon Employment Separation

This plan is portable if you separate employment with the district by remitting premiums directly to Unum.



Accident

Accident insurance is designed to help covered employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. Lump sum benefits are paid based on the amount of coverage listed in the schedule. The plan includes benefits for hospitalization and related services as well as medical care services like office visits, imaging, and physical therapy. The plan also includes a benefit based on the specific type of injury and an additional benefit for organized sports injuries. Enrollment is guarantee issue with no health questions.

Hospital Care Benefits	
Per Admission Benefit	\$1,500
Daily Stay Benefit	\$350/day up to 365 days
Surgery	\$1,500 (abdominal, thoracic, or cranial)
Medical Care Benefits (Non-hospital)	
Initial Doctor Visit	\$250
Emergency Room / Urgent Care	\$250
Follow-up Doctor Visits	\$125 (max of 6)
Physical / Occupational Therapy	\$75 (max of 15)
Medical Equipment	\$50 to \$200
Outpatient Surgery	\$300
Medical Imaging	\$100 to \$300
Ambulance: Air / Ground	\$1,500 / \$500
Injury-Based Benefits	
Burns	Up to \$15,000
Concussions	\$200
Lacerations	\$65 to \$800
Dislocations	\$200 to \$4,125
Fractures	\$275 to \$5,500
Accidental Death & Dismemberment (AD&D)	
Employee	\$75,000
Spouse	\$37,500
Child(ren)	\$18,750
See schedule for Dismemberment details	
Organized Sports Benefit	
Covers accidents as a result of an organized sporting activity	Additional 25%



Health Screening Benefit Included

The plan includes a wellness screening benefit in the amount of **\$50 per person per calendar year**. Screenings include but are not limited to:

- Cholesterol and diabetes screenings
- Cancer screenings
- Cardiovascular function screenings
- Imaging studies
- Annual exam and immunizations
- Onsite State Health Benefit Plan onsite biometric screening events

Accident Monthly Premiums	
Employee	\$10.12
Employee + Spouse	\$17.71
Employee + Child(ren)	\$23.33
Family	\$30.92

Portability Upon Employment Separation

This plan is portable if you separate employment with the district by remitting premiums directly to Unum.

Hospital Indemnity



The Unum Hospital Indemnity plan is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization for an illness, injury, or procedure. Employees may use these benefit payments for any purpose. Lump sum benefits are paid directly to the employee based on the amount of coverage listed in the schedule of benefits. There are no pre-existing conditions, and pregnancy is covered like any other medical condition.

Schedule of Benefits	
Admission	\$1,000 (maximum of 4 days per year)
Admission - Hospital ICU in addition to Admission	\$1,000 (maximum of 4 days per year)
Daily Stay	\$100 (per day up to 30 days)
Daily Stay - Hospital ICU in addition to Daily Stay	\$100 (per day up to 15 days)

Health Screening Benefit Included

To encourage healthy habits and preventive care, the plan includes a wellness screening benefit in the amount of **\$50, once per person per calendar year**. Covered screenings include but are not limited to:

- Cholesterol and diabetes screenings
- Cancer screenings
- Cardiovascular function screenings
- Imaging studies
- Annual exams and immunizations
- Onsite State Health Benefit Plan biometric screening events



Pregnancy and childbirth are covered like any other illness with no pre-existing restrictions.



Please refer to the policy for a complete listing of eligible screenings.

Hospital Indemnity Monthly Premiums	
Employee	\$19.27
Employee + Spouse	\$35.10
Employee + Child(ren)	\$25.98
Family	\$41.81

Portability Upon Employment Separation

This plan is portable if you separate employment with the district by remitting premiums directly to Unum.





Group Legal

The MetLife Legal Plan provides access to qualified and experienced attorneys to help with you deal with life when you need expert advice.

The benefits of this plan are highlighted below:

- **Unlimited use of network attorneys** for covered issues
- Assistance with a **broad range of legal needs** including estate planning, money matters, home and real estate, family and personal matters, civil lawsuits, and vehicles and driving
- **Full coverage**, from advice and consultation to representation for many common legal matters
- **Online tools** to complete estate planning documents, create wills and trusts, download self-help legal forms, and send questions to attorneys
- **No copays, deductibles, or claim forms** when using network attorneys for covered matters

About the Legal Plan Network

MetLife provides easy access to network attorneys, and the network attorneys are available in person, by phone, or by email. You may choose from the network of prequalified attorneys to maximize your benefits, or you may use an attorney outside of the network and receive reimbursement for a portion of the cost.

Get Legal Help With:

Getting married

- Prenuptial agreements
- Name change
- Updating or creating estate planning documents

Buying, renting or selling a home

- Reviewing contracts and lease agreements
- Preparing deeds
- Attending the closing

Dealing with identity theft

- Attorney consultations regarding potential creditor actions
- Assistance with contacting banks and creditors
- Attorney defense for issues related to identity theft

Starting a family

- Creating wills and estate planning documents
- School and administrative hearings
- Adoption

Caring for aging parents

- Attorney consultations on Medicaid/Medicare questions
- Reviewing nursing home agreements
- Reviewing estate planning documents

Sending kids off to college

- Security deposit assistance
- Reviewing leases
- Student loan debt assistance

Monthly Premium

\$18.00

Estate Planning At Your Fingertips

Most of us know we need important estate planning documents like wills, advance directives and powers of attorney, but finding the time to complete these documents can be a challenge. The plan includes digital estate planning, which makes it easy to complete estate planning documents. Quickly and easily create the following using the digital estate planning tool:

- **Last Will and Testament:** Leave property to loved ones and choose guardians for minor children
- **Advance Directive:** Plan for a medical emergency and select medical care preferences
- **Durable Financial Power of Attorney:** Choose someone to manage finances in case of an emergency
- **Probate Avoidance Documents:** Keep your home out of the probate process and have it pass directly to the beneficiaries of your choosing



Create wills, living wills and powers of attorney online in as little as 15 minutes



Employee Assistance Program (EAP)

We've all experienced some type of personal problem, concern, or emotional crisis at one time or another. Unum's EAP + Work / Life program gives you access to counselors* and services for help with personal, family, and work issues.

With your Employee Assistance Program and Work / Life Balance services, confidential assistance is as close as your phone or computer.

Unum's Employee Assistance Program is designed to help employees lead happier and more productive lives at home and at work. When you have issues arise, you can work with Licensed Counselors to define the problem and obtain appropriate assistance. The Licensed Professional Counselor will either address concerns during a few initial sessions or refer you to other appropriate counselors or community resources for long-term help.

Through the Employee Assistance Program, you can get help with personal, family, and work issues, such as:

- Stress
- Depression
- Anxiety
- Relationship Issues
- Divorce
- Job stress / work conflicts

Who Is Covered?

Unum's EAP services are available to you, your spouse, your children, and your parents and parents-in-law.

Always By Your Side

Help is easy to access:

Online / phone support: Unlimited, confidential, 24/7

(800) 854-1446 | www.unum.com/lifebalance

In-person: You can get **up to 3 visits with a Licensed Professional Counselor at no cost to you.** Your counselor may refer you to resources in your community for ongoing support.



Up to 3 in-person counseling sessions per occurrence per year and unlimited telephonic support are included at no cost to you.

Employee Assistance Program (EAP)



Work / Life Balance Services

Employees can also reach out to Unum's Work / Life Specialists for help with balancing the demands of home, family, and the workplace. The Specialists can answer questions, as well as put you in touch with outside resources.

Work / Life Specialists Can Help With:

Childcare Services

- Childcare centers
- Babysitter tips
- Family-run child care homes
- Community resources
- Nanny agencies
- Pre-schools

Eldercare Services

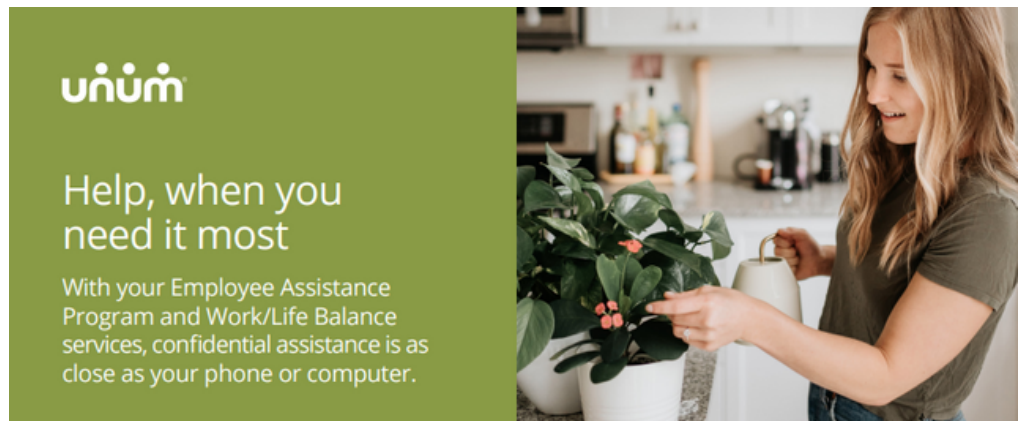
- Assisted living facilities
- Nursing homes
- Independent living options
- Adult day-care services
- Geriatric care managers
- Services for adults with disabilities

Financial Services

- Debt management solutions
- Budgeting assistance
- Credit report assistance

Legal Services

- Personal / family and elder law
- Real estate
- Identity Theft



Additional Features

- 24/7 access to master's level staff clinicians for information, assessment, short-term problem resolution, and referrals.
- Up to 3 face-to-face counseling sessions. Sessions are conducted by a network of qualified EAP consultants.
- In lieu of face-to-face sessions, HIPAA compliant video counseling sessions are available for those in rural communities, those with transportation concerns, or those that may prefer the use of technology to receive the service.
- Access to a national network of over 60,000 licensed EAP affiliates. All EAP providers have a master's degree or higher with state licensure.
- Medical Bill Saver service that can help negotiate out-of-pocket medical and dental expenses over \$400.



(800) 854-1446



www.unum.com/lifebalance
or members.healthadvocate.com

Pet Insurance



Valdosta City Schools offers a new pet insurance benefit through Nationwide to help care for these special family members! Pet insurance is enrolled with Nationwide, and the premiums are remitted directly to Nationwide.

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

The final cost varies according to the My Pet Protection Choice plan, additional benefits, species, and zip code.

For a quote, visit [PetsNationwide.com](https://www.petsnationwide.com)
or call (877)738-7874

Sick Leave Bank

Valdosta City Schools provides a voluntary Sick Leave Bank for all full-time benefits-eligible employees. After 120 consecutive workdays of employment with the district, you are eligible to participate in the program.

Sick Leave Bank

The Sick Leave Bank offers additional sick leave to members who have used at least 30 consecutive days of sick leave, vacation leave, or unpaid leave and are unable to perform their job duties due to a catastrophic illness. Members with a catastrophic illness may qualify for up to 45 sick days to support their recovery. Employees wishing to participate are required to donate one day of their accumulated sick leave to the bank. If the bank is depleted, additional donations may be needed.

To join the Sick Leave Bank, you must enroll either during your new hire election period or during the district's annual open enrollment. Membership requires transferring one day of your accumulated sick leave to the Sick Leave Bank account.

Please contact Jessica Young for information about the Employee Sick Leave Bank at (229) 671-6055 or jessica.young@gocats.org.

Georgia Paid Parental Leave

Full time eligible employees can take advantage of Georgia Paid Parental Leave, which allows up to 240 hours of paid parental leave within a year of the birth of their child or within a year after adoption or taking in a minor through foster care.

Employees eligible for Georgia Paid Parental Leave can take up to 240 hours within a rolling 12-month period, regardless of the number of qualifying life events. This leave doesn't deduct from accrued leave and runs concurrently with federal laws like FMLA. Leave can be taken as needed in increments of four hours. Eligibility criteria include full-time status in the district, participation in TRS or PSERS, six months of continuous employment for salaried employees, and 700 hours worked in the six months preceding the requested leave for hourly employees. Qualifying events include the birth of a child or the placement of a minor child for adoption or foster care.



Retirement

At Valdosta City Schools, we are committed to supporting your financial future. In addition to state retirement benefits through the **Teachers Retirement System (TRS)** or the **Public School Employees Retirement System (PSERS)**, we offer a **403(b) tax-deferred retirement savings program** to help you plan for a secure retirement.

Teachers Retirement System (TRS)



The Teachers Retirement System (TRS) is a defined benefit plan providing a guaranteed monthly retirement income. Eligible employees include those working half-time or more in positions such as teachers, administrators, paraprofessionals, clerical staff, public school nurses, and certain supervisors or managers.

Your TRS account is funded by you and Valdosta City Schools. Employees contribute 6% of earnings and VCS contributes **21.91%** of earnings to the account. Employees are vested after 10 years of service. In addition, you are eligible to participate in the districts 403(b) tax-deferred retirement savings program. Valdosta City Schools will match up to **4.5%** of your gross earnings to your supplemental retirement plan and you are vested 100% and eligible to receive employer contributions to your supplemental retirement after three years of service with the district.

Public School Employees Retirement System (PSERS)



The Public School Employees Retirement System (PSERS) is a defined benefit plan that provides guaranteed monthly retirement income for public school employees not eligible for the Teachers Retirement System (TRS). PSERS covers non-supervisory positions in Maintenance, Food Service, Transportation, and Custodial functions. Employees hired before July 1, 2012, contribute \$4 per month for 9 months annually (\$36 per year), while those hired on or after July 1, 2012, contribute \$10 per month for 9 months annually (\$90 per year). Retirement benefits are calculated as **\$17.00** per month for each year of service, and employees become vested after 10 years of service.

In addition to PSERS, participation in the 403(b) supplemental retirement program is **required** for employees in a PSERS-covered position. This program requires a minimum employee contribution of **4%** of gross pay, and Valdosta City Schools contributes an additional **4.5%**. Employees are fully vested in the district's contributions from their hire date, providing immediate access to these supplemental retirement benefits.

Supplemental Retirement Vendors

Valdosta City Schools has partnered with three supplemental retirement vendors for your 403(b) plan. Please contact one of the following vendors to participate. Contact information is located on page 26 of the guide.



Professional Association of Georgia Educators (PAGE)



PAGE is the state's largest and most respected association for educators, serving teachers, paraprofessionals, support personnel, and students. We provide the best in membership, legislative, and legal support.

MEMBERSHIP TYPES

Professional

\$175 annually or \$14.58 Monthly*

All certified and professional staff in public schools and district offices, including social workers, nurses, SROs, counselors, media specialists, SLPs, long-term substitutes, and retired educators working at 49%.

Support

\$87.50 annually or \$7.29 Monthly*

Public school paraprofessionals, transportation, school nutrition, maintenance, clerical, substitutes, and other classified staff.

TRANSFERRING SYSTEMS?

Your membership does NOT automatically transfer. You MUST update your membership profile by paper application, online, or by scanning the QR code below.

RECENT GRADUATE?

Student membership no longer covers you, even if it hasn't expired. Use the QR Code below, fill out a paper application, or go online to upgrade to Professional and enjoy your 50 percent discount!**



SCAN FOR INFO ABOUT

- PAGE membership
- Grants
- PAGE 1:1 coaching
- Scholarships
- Legal protection

www.pageinc.org

*Via payroll deduction or credit card payment

**Half-price discount given to members who upgrade to Professional after being enrolled as a Student member or Support member.



We've got you covered!



PAGE Is Your Shield. We Are Here To Protect You.

- \$1 million liability coverage
- \$10,000 policy each for criminal defense, employment rights, and violations with the PSC
- All coverage is "win or lose" with no reimbursements, deductibles, or up-front costs.
- Calls are not screened, and all members have direct and unlimited access to one-on-one confidential guidance from our expert legal team.

Coverage is limited to activities performed in a professional capacity and is subject to industry-standard exclusions.



PAGE Amplifies Your Voice Through Legislative Advocacy.

- PAGE engages lawmakers at local, state, and national levels on a variety of issues that affect educators and students throughout the year, especially during each session of the Georgia General Assembly.
- Advocacy focus areas include salary increases and pay supplements, school funding, teacher evaluation, assessment and accountability, Teachers Retirement System, school safety, and preventing the expansion of private school vouchers.



PAGE Empowers Your Professional Growth.

- Free 1:1 coaching and professional learning enables you to overcome professional challenges.
- Educator Classroom Grants
- College Scholarships



PAGE Provides Opportunities For Your Students.

- STAR (Student Teacher Achievement Recognition), Georgia Academic Decathlon, and PAGE Academic Bowl for Middle Grades
- Future Georgia Educators initiatives support Georgia's teacher pipeline.



PAGE Is An Unbeatable Value For Georgia Educators.

- PAGE dues have not increased since 2013.
- Dues support YOU. PAGE does not endorse or contribute to political campaigns.
- Dues stay in Georgia and work for you.

www.pageinc.org

Georgia Association of Educators (GAE)



WE'RE THE FACES ON
EDUCATION'S FRONT LINE®

JOIN US!

ESPECIALLY NOW, you need an organization who, in its very DNA, has always worked for public education, its students and educators. Especially now, you need an organization that actually engages politically since the actions of our elected officials have consequences for our profession, students and communities. For 55 years GAE has been the standard bearer for engaging in the good fight to advance positive outcomes for our profession.

As the pre-eminent education advocacy organization in Georgia, GAE provides a stronger voice, political advocacy at ALL levels – local, state and national, professional development, and too many savings and discount options for members to list here.

1. A Stronger Voice. When we unite our professional voices, we stand collectively in our efforts to ensure educators are heard and respected as professionals. When the lives of educators are improved, that translates to the best for our students.

2. Political Advocacy. Through collective member organization and mobilization, GAE works at the local, state and national levels to pass laws and policies that advance the cause for public education, while ensuring those laws and policies that will negatively impact our profession are defeated.

3. Professional Development. Whether you are a new or veteran teacher, education support professional, administrator, or aspiring educator, GAE is invested in your career advancement and workplace success.

4. Communications. As a member you will never be in the dark on the issues that impact you and our profession. Through our website – GAE.org, our monthly electronic newsletter – GAEVoices, our quarterly magazine – KNOW; and our Legislative Alerts during the Georgia General Assembly session, you will be the most informed and knowledgeable about what's affecting your profession and your workplace.

5. Benefits. Where do we start! As a member you will have access to savings and discounts on travel; restaurants; attractions; vehicle purchases and rental; auto, life, pet, and renter's insurance; credit cards, and much more!

It's so easy to Join. Just scan this QR code.

Want to know more? Visit GAE.org

Currently a member but moved to a new district? Simply contact membership@gae.org to reestablish.



IMPORTANT CONTACT INFORMATION

Medical

Anthem

(855) 641-4862

www.anthem.com/shbp

United Healthcare

(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

(866) 637-9911

https://info.selmanco.com/ga_shbp

Dental

MetLife

(800) 942-0854

www.metlife.com/dental

Vision

Ameritas

EyeMed (866) 665-8437

VSP (800) 877-7195

www.ameritas.com

Telemedicine

Teladoc / Health e Choices

(800) TELADOC (800-835-2362)

www.Teladoc.com

Basic & Voluntary Term Life Insurance

Unum

(800) 445-0402

www.unum.com

Permanent Life Insurance

Trustmark

(800) 918-8877

www.trustmarksolutions.com

Short and Long Term Disability

Unum

(800) 858-6843

www.unum.com

Critical Illness, Accident, and Hospital Indemnity

Unum

(800) 635-5597

www.unum.com

Employee Assistance Program

Unum

(800) 854-1446

www.unum.com/lifebalance

Group Legal Plan

MetLife

(800) 821-6400

www.legalplans.com

Pet Insurance

Nationwide

(877) 738-7874

[https://](https://partnersolutions.nationwide.com/pet/valdosta)

[partnersolutions.nationwide.com/](https://partnersolutions.nationwide.com/pet/valdosta)

[pet/valdosta](https://partnersolutions.nationwide.com/pet/valdosta)

Valdosta City Schools

Benefits Service Center

(866) 933-2460

help@vcsbenefits.org

Service Center Hours:

Monday - Thursday 8am - 6pm

Friday 8am - 5pm

Retirement Plans

Teachers Retirement System of Georgia (TRS)

- www.trsga.com

- (800) 352-0650

Public School Employees Retirement System of Georgia (PSERS)

- www.ers.ga.gov

- (800) 805-4609

Supplemental Retirement Plans

MetLife

Serviced by Mass Mutual

Gordon McElrath

(229) 251-1948

gmcelrath@financialguide.com

Nick Nickerson

(229) 444-2094

nnickerson@financialguide.com

Horace Mann

Lawson Swan

(229) 256-1583

lawson.swan@horacemann.com

Corebridge (AIG/VALIC)

Debbie Smith

(229) 292-1003

debbie.smith3@corebridgefinancial.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 www.myshbpga.adp.com. Access www.vcsbenefits.org for other benefit plan documents.

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.