



2027



EMPLOYEE BENEFITS ENROLLMENT GUIDE

Benefits for the 2027 Plan Year

For information and enrollment, visit <https://vcsbenefits.org> or call the Valdosta City Schools Benefits Service Center at (866) 933-2460.



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 the benefits website at <https://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 are 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.

Your benefit selections will remain in effect for the entire plan year unless you experience a Qualifying Life Event, such as marriage, divorce, or the birth of a child (supporting documentation required).

WE'RE THERE WHEN YOU NEED US MOST

Connect with the Benefits Service Center

Phone: (866) 933-2460

Benefits Website: <https://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



How to Enroll

Voluntary Benefits - Online or By Phone

Enrollment Online

Step 1: Visit the benefits website at <https://vcsbenefits.org>, and click “Enroll Now.”

Step 2: If you have previously accessed the system, click on “Login” to begin. You will be prompted to enter the email address on file and your password. If you cannot remember your password, click on “Forgot your password?” to reset it.

If you have not yet created an account, click on “Click Here to Begin” then “Get Started Now.” You will be prompted to enter your email address, last four digits of your Social Security Number, and date of birth. The system will identify you by these credentials and allow you to create a password.

Step 3: Once you have created your password, you will be able to complete your enrollment. You can complete your benefit elections by clicking “Begin Enrollment” and following the prompts.

Enrollment by Phone

Call the Valdosta City Schools Benefits Service Center at **(866) 933-2460** to complete your voluntary benefits enrollment by phone.

For both online and phone enrollment, you will receive a Confirmation Statement via your email address on file following your enrollment.

State Health Benefit Plan (SHBP) - ADP Portal Online or by Phone

1. Access My State Health Benefit Plan on the SHBP website at <https://myshbpga.adp.com/shbp> to review your health coverage elections. Your Registration Code is “SHBP-GA” for new users. Employees may also enroll by calling **(800) 610-1863**.
2. If you are covering new dependents, 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.

How to Reset Your SHBP ADP Password

- **Step 1:** Go to <https://myshbpga.adp.com/shbp> and click “Need help signing in?”
- **Step 2:** Enter the requested demographic information.
- **Step 3:** Follow the instructions to verify your identity.
- **Step 4:** Reset password or access the system using the security code.

Eligibility

Valdosta City 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.

Social Security & Retirement

As a full-time school system employee, it’s important to know whether you’re contributing to Social Security. For Valdosta City Schools, Social Security taxes are not being withheld from your paycheck. This means you are not 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 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>

State Health Benefit Plan (SHBP) Options



Valdosta City Schools participates in the State Health Benefit Plan. Refer to the 2027 Active Member Decision Guide for complete details at <https://vcsbenefits.org>.

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.

Locate 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.



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 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**

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

About Your Employee Premiums and Deductions

- The total monthly employee premiums are noted above.
- Tobacco users are subject to a monthly tobacco surcharge in the amount of \$80.

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.

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.

Telemedicine Benefit



TELADOC: Your 24/7 Telemedicine Solution

Valdosta City Schools offers a voluntary telemedicine benefit through Teladoc Health 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 the 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
- 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



Phone:
1-800-TELADOC (835-2362)



Visit Online at
Teladoc.com

Dental Coverage



Valdosta City Schools offers two dental plan options insured by MetLife. Visiting in-network providers maximizes your benefits and lowers your out-of-pocket costs. Access MetLife at 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, the Freedom Plan is the appropriate 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>	Type 2 & Type 3 Services: \$50 lifetime Orthodontia 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</i>	\$1,250	\$1,250
Orthodontia Lifetime Maximum <i>For Adults and children</i>	50% \$1,000 lifetime maximum	50% \$1,000 lifetime maximum
Out-of-Network Reimbursement	Scheduled reimbursement amount: use network providers for this plan	Usual and customary: elect this plan if you use out-of-network dentists

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



Check out MetLife's mobile app for easy access to your dental benefits

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

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 per 5 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 Plan if you go out-of-network

[MetLife.com/dental](https://www.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

- MetLife Website:** www.mybenefits.metlife.com
- 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 on the EyeMed website at www.eyemed.com/en-us 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 on the VSP website 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 eyeglass lenses or frames	\$10 exam \$10 eyeglass lenses or frames
Frames Allowance		
Frames	\$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		
Elective Lenses	Up to \$130	Up to \$150
Medically Necessary	Covered in full	Covered in full

The plans include additional benefits for lens options, as well as certain benefits for out-of-network services and materials. Benefit summaries are located on the benefits website at <https://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

Note: The vision plans do not allow duplicate coverage for dependent 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 benefits-eligible employees. These benefits provide financial protection for you 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 employee benefit for accidental death or dismemberment. You will be required to provide your beneficiary information during your enrollment. **Even if you waive all voluntary benefits during enrollment, 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 benefits-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 per the benefit duration schedule below, should you remain disabled.

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 age 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 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 the spouse'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 Enrollment Opportunity:

As a new hire, you can elect coverage 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: Up to \$200,000
- Spouse: Up to \$50,000
- Child(ren): \$10,000

Should you elect an amount that exceeds the Guarantee Issue amount, an Evidence of Insurability (EOI) will be required. Information regarding the Evidence of Insurability process is located on the benefits website at <https://vcsbenefits.org>.

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 Premium	
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 month 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 your working years when the need for life insurance is typically 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 WITH LONG TERM CARE

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
Monthly Long Term Care Benefit	\$1,000	\$1,000

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

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 elect this coverage during enrollment with no 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 within 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.
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

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 up to an additional **120 hours** of paid leave for eligible employees who give birth. The 120 hours of additional leave must be used by mothers within 3 weeks 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.

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)

You 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 a 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, and premiums would be remitted directly to Unum.

ACCIDENT



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
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
- State Health Benefit Plan onsite biometric screening events

Accident Monthly Premiums

Coverage Level	Premium
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, and premiums would be remitted directly to Unum.

Please refer to the benefit summary for complete coverage details.

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 condition limitations, and pregnancy is covered like any other medical condition.

Schedule of Benefits

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



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

Hospital Indemnity Monthly Premiums

Coverage Level	Premium
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, and premiums would be remitted directly to Unum.

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



Group Legal



The MetLife Legal Plan provides access to qualified and experienced attorneys to help 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

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

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 | Online support: 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.



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:

Child Care Services

- Child care centers
- Babysitter tips
- Family-run child care homes
- Community resources
- Nanny agencies
- Preschools

Eldercare Services

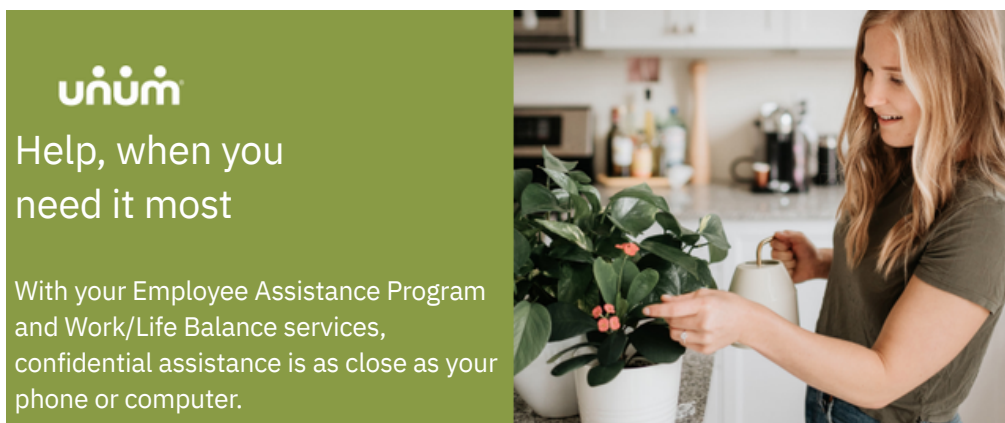
- Assisted living facilities
- Nursing homes
- Independent living options
- Adult day care services
- Geriatric care managers
- Services for adults with disabilities

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.



Phone:
(800) 854-1446



Online: www.unum.com/lifebalance
or <http://members.healthadvocate.com>

Pet Insurance



Valdosta City Schools offers pet insurance 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 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, chemotherapy, and therapeutic diets
- PetRxExpress 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, 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 (options) 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 the Nationwide website at <https://partnersolutions.nationwide.com/pet/valdosta> or call (877) 738-7874

SICK LEAVE & RETIREMENT

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.

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 by phone at **(229) 671-6055** or email at jessica.young@gocats.org.

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 the district contributes 22.32% of earnings. Employees are vested after 10 years of service. In addition, you are eligible to participate in the district's 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, service 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



PAGE online: 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.*



PAGE
Professional Association
of Georgia Educators

We've got you covered!

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

- \$1 million in 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

Visit PAGE - www.pageinc.org

Georgia Association of Educators (GAE)



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.

- **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.
- **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.
- **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.
- **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 – GAE Voices, our quarterly magazine – KNOW; and our Legislative Alerts during Georgia General Assembly session, you will be the most informed and knowledgeable about what's affecting your profession and your workplace.
- **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 new member but moved to a new district?

Simply email membership@gae.org to reestablish.



IMPORTANT CONTACT INFORMATION

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

Ameritas

EyeMed Phone: (866) 665-8437
VSP Phone: (800) 877-7195
Website: www.ameritas.com

Telemedicine

Teladoc / HealtheChoices

Phone: (800) TELADOC (800-835-2362)
Website: www.Teladoc.com

Basic & Voluntary

Term Life & AD&D Insurance

Unum

Phone: (800) 445-0402
Website: www.unum.com

Permanent Life Insurance

Trustmark

Phone: (800) 918-8877
Website: www.trustmarksolutions.com

Short and Long Term Disability

Unum

Phone: (800) 858-6843
Website: www.unum.com

Critical Illness, Accident, and Hospital Indemnity

Unum

Phone: (800) 635-5597
Website: www.unum.com

Employee Assistance Program

Unum/Health Advocate

Phone: (800) 854-1446
Website: www.unum.com/lifebalance

Group Legal Plan

MetLife

Phone: (800) 821-6400
Website: www.legalplans.com

Pet Insurance

Nationwide

Phone: (877) 738-7874
Website: <https://partnersolutions.nationwide.com/pet/valdosta>

Retirement Plans

Teachers Retirement System of Georgia (TRS)

Phone: (800) 352-0650
Website: www.trsga.com

Public School Employees Retirement System of Georgia (PSERS)

Phone: (800) 805-4609
Website: www.ers.ga.gov

Supplemental Retirement Plans

MetLife

Serviced by MassMutual

Gordon McElrath
Phone: (229) 251-1948
Email: gmcclrath@financialguide.com

Nick Nickerson

Phone: (229) 444-2094
Email: nnickerson@financialguide.com

Horace Mann

Lawson Swan
Phone: (229) 256-1583
Email: lawson.swan@horacemann.com

Corebridge (AIG/VALIC)

Debbie Smith
Phone: (229) 292-1003
Email: debbie.smith3@corebridgefinancial.com



Valdosta City Schools Benefits Service Center

Phone: (866) 933-2460
Email: help@vcsbenefits.org

Service Center Hours:

Monday - Thursday 8am - 6pm
Friday 8am - 5pm





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>.

Access the benefits website at <https://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.