



2025 Benefits For New Employees

2025 Benefits & Open Enrollment

New Hire Elections *Through 12/31/2025*

- Enrollment is required
- No health questions at this time
- No changes until Open Enrollment without a Qualifying Life Event

Annual Open Enrollment *Effective 1/1/26*

- Enrollment begins in mid-October?
- New life insurance elections require health questions at AOE
- January 1 through December 31 elections

Benefits are deducted **the month prior to coverage**.
Ex: September paycheck deductions for October coverage

Dependent Information

Before You Enroll Your Dependents...

- Medical / SHBP
 - Dependent children are eligible until age 26; eligibility is through the end of the month of the 26th birthday
- Dental, Vision, and Life Insurance
 - Dependent children are eligible until age 26
- Duplicate coverage for dental and vision is not allowed

State Health Benefit Plan (SHBP)



SHBP Plan Options

Anthem[®]

anthem.com/SHBP

HRA

- Gold, Silver, Bronze
- No Copays
- HRA Dollars

HMO

- Lower deductible
- Copays for certain services
- In-Network coverage **only**



 **UnitedHealthcare**

welcometouhc.com/shbp

High Deductible Health Plan (HDHP)

- Lowest premiums
- Highest deductible and out-of-pocket expense

HMO

- Lower deductible
- Copays for certain services
- In-Network coverage **only**



Anthem HRA – Things to Know

- HRA Gold, Silver and Bronze options
- SHBP-funded Health Reimbursement Account (HRA)
 - For medical and pharmacy deductibles and coinsurance expenses
 - Amount based on option and coverage level
 - Funds rollover to next year if remain enrolled in SHBP plan
- After you meet your deductible, you pay coinsurance
- No copays and no selection of PCP and no referrals required
- Separate in and out of network deductibles
- Pharmacy not subject to deductible
- Certain drug costs waived if you participate in Disease Management

Anthem®



HMO Plans – Things to Know

- Includes copays for some services
 - Pay less at time of service; know what you owe in advance for some services
 - Physician Office Visits, Urgent Care, and Rx
 - Copays accumulate towards the out-of-pocket maximum
- Many services are subject to a deductible and coinsurance (lowest deductible)
- In-Network coverage only
- No cost pharmacy benefit if you participate in Disease Management



UHC HDHP Plans – Things to Know

- In and out-of-network coverage
- All services including pharmacy expenses are subject to deductible
- Once you meet your deductible, you pay coinsurance until you meet the out-of-pocket maximum, including medical and pharmacy expenses
- Lowest premiums; Highest out-of-pocket cost for medical services
- Pay less through your paycheck; pay more at the time of service
- Health Savings Account (HSA) option



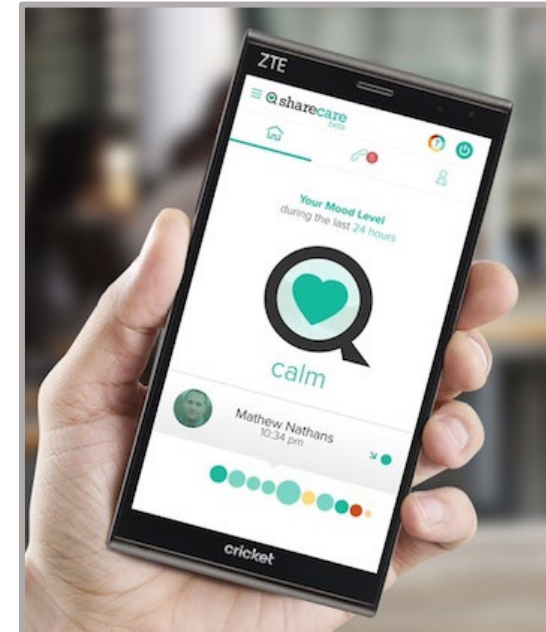
SHBP Pharmacy Benefits

Pharmacy Tier	Anthem Gold, Silver, & Bronze HRA Plans	Anthem & UHC HMO Plans
Tier 1	15% (\$20 Min/\$50 Max)	\$20 copay
Tier 2	25% (\$50 Min/\$80 Max)	\$50 copay
Tier 3	25% (\$80 Min/\$125 Max)	\$90 copay



Wellness Program

- Included with all plan options
- Support and tools to help improve your health
- Access to well-being coaches
- Personalized health recommendations
- Well-being incentive points
- Webinars, challenges, and health library
- www.bewellshbp.com



 sharecare



Wellness Program

All SHBP Options Offer Incentive Points for Employees and Spouses

Step 1: Well-Being Assessment

- Confidential health questionnaire
- Earn 120 Points for you and spouse

Step 2: Biometric Screening to assess your health

- Earn 120 Points for you and spouse

Step 3: Take action with coaching or Online Pathway

- Earn up to 240 points for you and spouse
 - Phone Coaching: Earn 60 points for one call each month up to 4 times / year
 - Online Pathway: Earn 120 points for up to 2 times, for a maximum of 240 points per year.

Employees and spouses may complete tasks between effective date and December 1, 2025

What's the Best Plan for You?

Review physician networks and use the online SHBP enrollment comparison tool before making your health plan decision

www.anthem.com/shbp

www.welcometouhc.com/shbp

SHBP Comparison Tools

Health Coverage



Make your health benefit coverage election by clicking the radio button for the desired Plan Option and Tier. Your current election is highlighted in green. If you select coverage other than You Only, then you must specify the dependents you want to cover in the Your Dependents section below

[READ MORE](#) ↓

Covered Individuals

7 Plans Available

[Help me choose](#) [Compare plans](#)

Need help choosing the best plan?

Choosing the right medical plan can be difficult. In just a few steps PlanFit can help you find a plan that best fits your needs.

Are you ready to get started?

[No thanks](#)

[Yes, help me choose](#)

Tricare Supplement Plan

Coverage Level	TriCare Supplement Premiums
You	\$60.50
You + Child(ren) or Spouse	\$119.50
You + Family	\$160.50

- For retired military
- A supplement to your current TriCare benefits
- Contact (866) 637-9911 or visit <https://shbp.georgia.gov/tricare-supplement-plan> for benefits information



PeachCare for Kids

- Your children may be eligible for PeachCare
- Low cost health insurance
- Access www.peachcare.org
 - Eligibility information
 - Benefits and cost information



Voluntary Benefits (Non-Medical)



Dental Insurance

Ameritas Dental Plan

- Base Network and Enhanced Freedom Plan options
- In and out-of-network benefits
- Remain in-network to reduce out-of-pocket costs
- Out-of-network claims paid at 90th% of Reasonable and Customary



To find a Participating Provider:
Visit www.ameritas.com

In the “Find a Dentist” box, select
Ameritas Classic (PPO) Network



Dental Benefit Summary

Type of Service	Base Network Plan	Enhanced Freedom Plan
Type 1 – Preventive	100%	100%
Type 2 – Basic Restorative	80% after deductible	80% after deductible
Type 3 – Restorative	50% after deductible	50% after deductible
Orthodontia	50% coinsurance	50% coinsurance

DEDUCTIBLE & PLAN MAXIMUMS		
	Base Network Plan	Enhanced Freedom Plan
Individual Lifetime Deductible	Preventive / Orthodontia: \$0 Type 2 &3: \$50 lifetime Family: N/A	Preventive / Orthodontia: \$0 Type 2 &3: \$50 lifetime Family: N/A
Annual Maximum	\$1,000	\$1,000
Ortho Maximum	\$1,000 lifetime max	\$1,000 lifetime max



Vision Insurance

Base EyeMed Plan

- www.eyemed.com
- Choose “Find an eye doctor”
- **Insight** network

Enhanced VSP Plan

- www.vsp.com
- Choose “Find a doctor”
- **VSP Choice** network

In-Network

- Richer benefits
- Lower out-of-pocket vision costs
- Benefit received at the time of service
- No claims to submit

Out of Network

- File a claim for reimbursement
- Minimal benefit



Vision Summary of Benefits

In-Network Benefits	Base EyeMed Plan	Enhanced VSP Plan
<u>Frequency of Services</u>		
Exam	Once per 12 months	Once per 12 months
Lenses (either contacts or glasses)	Once per 12 months	Once per 12 months
Frames	Once per 24 months	Once per 12 months
<u>Standard Eye Exam</u>	\$10 copay	\$10 copay
<u>Lenses</u> (Single, Bifocal, Trifocal, Progressive)	Various copays apply	Various copays apply
<u>Contacts</u>	Elective Lenses: Up to \$130 Medically Necessary: Covered in full	Elective Lenses: Up to \$150 Medically Necessary: Covered in full
<u>Frames</u>	\$130 allowance	\$150 allowance



Basic Life Insurance – District Paid

**Employer-Paid Benefit
at no cost to you**

Life Insurance
Beneficiary
Required

- Valdosta City Schools Employer-Paid Basic Life Insurance
 - Includes dependent and additional AD&D benefit
 - Benefit reductions due to age
 - \$20,000 for Employee
 - \$10,000 for Spouse and Child(ren) up to age 26
 - AD&D is not included
 - Must have dependents on file in enrollment platform



Voluntary Life and AD&D Insurance

Employee Life	\$10,000 increments up to lesser of 5x earnings or \$500,000
New Employee Guarantee Issue (no health questions)	Up to \$200,000
Spouse Life	\$5,000 increments up to lesser of 100% of employee coverage or \$250,000
New Employee Guarantee Issue (no health questions)	Up to \$50,000
Child Life Age 6 months to 26	\$10,000 Benefit for children age birth to 6 months is \$1,000

Enroll Now

No Health
Questions!

Benefit Reductions
Due to Age



Life Insurance Planning & Support

Financial and Legal Resources

- Speak with a life planning consultant for help following a loss
- Consultants have a Master's Degree in mental health
- Help with emotional challenges of a terminal illness or loss of a loved one Coordination with attorneys and accountants

For assistance with...

- How to handle paperwork
- Payment of outstanding bills
- How to manage retirement accounts
- Investment of funds and proceeds
 - How to handle the will
- Consultation regarding probate
 - And more



Travel Assistance Benefit

For travel 100+ miles from home

- Hospital assistance
- Emergency medical evacuation
- Prescription replacements
- Passport replacement assistance
- Referrals to English-speaking medical providers
- Search for local pharmacies
- Pre-trip information and guides
- And more

**When you travel, keep your
Emergency Travel Assistance
phone number handy!~**



Permanent Life w/ Long Term Care

Premium Stability with Cash Value

Option 1: Universal Life Insurance

- Includes a level death benefit
- Higher premiums than Option 2
- Higher cash value accumulation
- Death benefit does not reduce due to age

Option 2: Universal LifeEvents Insurance with Long Term Care

- Higher death benefit during working years
- Death benefit reduces to 1/3 of original face amount at age 70 or 15 years, whichever is later
- Lower premiums than Option 1

Employee & Spouse Options

Up to \$300,000

Children Options

Up to \$35,000

Long Term Care benefit:

4% of face amount for up to 25 months



Sick Leave Bank

Employees eligible after 120 consecutive workdays of employment w/ the district



Offers additional sick leave to members who have used up leave and unable to perform their job due to serious illness



Members w/ catastrophic illness may qualify for up to 45 sick days



To join, employees must enroll during their new hire election period or open enrollment



Georgia Paid Parental Leave

Up to 240 hours within a rolling 12-month period



Leave can be taken within a year of birth of a child, adoption, or taking in a minor through foster care



Does not deduct from accrued leave and runs concurrently with federal laws like FMLA



Leave can be taken as needed in increments of 4 hours




Short Term Disability (STD)

- \$50 increments to max of **\$1,000/week or 60% of weekly salary**
 - \$100 minimum weekly election
- Sickness Elimination Period: 7 days | Accident Elimination Period: 0 days
- Max Benefit Duration: 26 weeks
- Pre-Existing Conditions exclusion - 3 / 6 months




Age 30 Plan Benefit Options & Monthly Premiums

Annual Salary	Weekly Benefit	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



**Benefit paid in
addition to sick leave**



Long Term Disability (LTD) – District Paid

- Valdosta City Schools Employer-Paid LTD
- Replaces 50% of monthly income
 - Max monthly benefit of \$3,500
- Benefits begin on 181st day of disability
- Benefits may continue to age 65
- Pre-existing condition – 3 / 12 months

**Employer-Paid Benefit
at no cost to you**



Critical Illness Insurance

COVERAGE OPTIONS	
Employee	From \$5,000 to \$20,000 (increments of \$5,000)
Spouse	50% of employee amount
Children (to age 26)	50% of employee amount (automatic)

- Lump sum benefit upon initial diagnosis
- Annual Health Screening benefit
 - \$50 per person per calendar year

- Cancer, skin cancer, benign brain tumor
- Heart attack
- Stroke
- Major organ transplant
- End-stage renal failure (kidney failure)
- Coronary artery disease
- And more...



Accident Insurance

- Provides a benefit for unexpected non-occupational accidental injuries
- Funds may be used for any purpose, including deductibles, copays, and coinsurance
- Lump sum benefit based on coverage
- Health Screening benefit: \$50 per person per calendar year

Benefit Type	Benefit Amount
Hospital Care	Admission: \$1,500 Confinement: \$350 / day up to 365 days Surgery (abdominal, thoracic, or cranial): \$1,500
Medical Care (Non-Hospital)	Initial Doctor Visit: \$250 Follow-Up Doctor Treatment: \$125 (max of 6) Physical / Occupational Therapy: \$75 (max of 15) ER or Urgent Care: \$250
Common Injuries	Lacerations: From \$65 to \$800 Dislocations: From \$200 to \$4,125 Fractures: From \$275 to \$5,500

Organized Sports Benefit

Pays an additional 25%



Hospital Indemnity Insurance

- Confinement benefit
- Per day hospital benefit
- Pregnancy is covered
 - No pre-existing conditions clause
- Annual Health Screening benefit
 - \$50 once per person per calendar year



Schedule of Benefits	
Admission	\$1,000 (max of 4 days / year)
Admission – Hospital ICU in addition to Admission	\$1,000 (max of 4 days / 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)



Legal Insurance

- Telephonic, office, and email consultations
 - Family Law
 - Estate planning
 - Real estate
 - Financial Issues
 - Traffic offenses and more...
- No copays, deductibles or claim forms when you go in-network for covered matters
- Unlimited access to in-network attorneys
- Members can select their preferred attorney or get reimbursed for using one out-of-network
- Access to an online estate planning tool to create essential documents from home

**Monthly Payroll Premium:
\$18.00**



Value-Add Services – District Paid

Health Champion

- Support for navigating important healthcare decisions
- Unlimited access to specialists
- Guidance through all aspects of healthcare issues
 - Understanding EOBs
 - Claims and billing
 - Doctor's visits
 - Diagnosis/Treatment options
 - Referrals to community resources and support groups

Travel Assistance & ID Theft

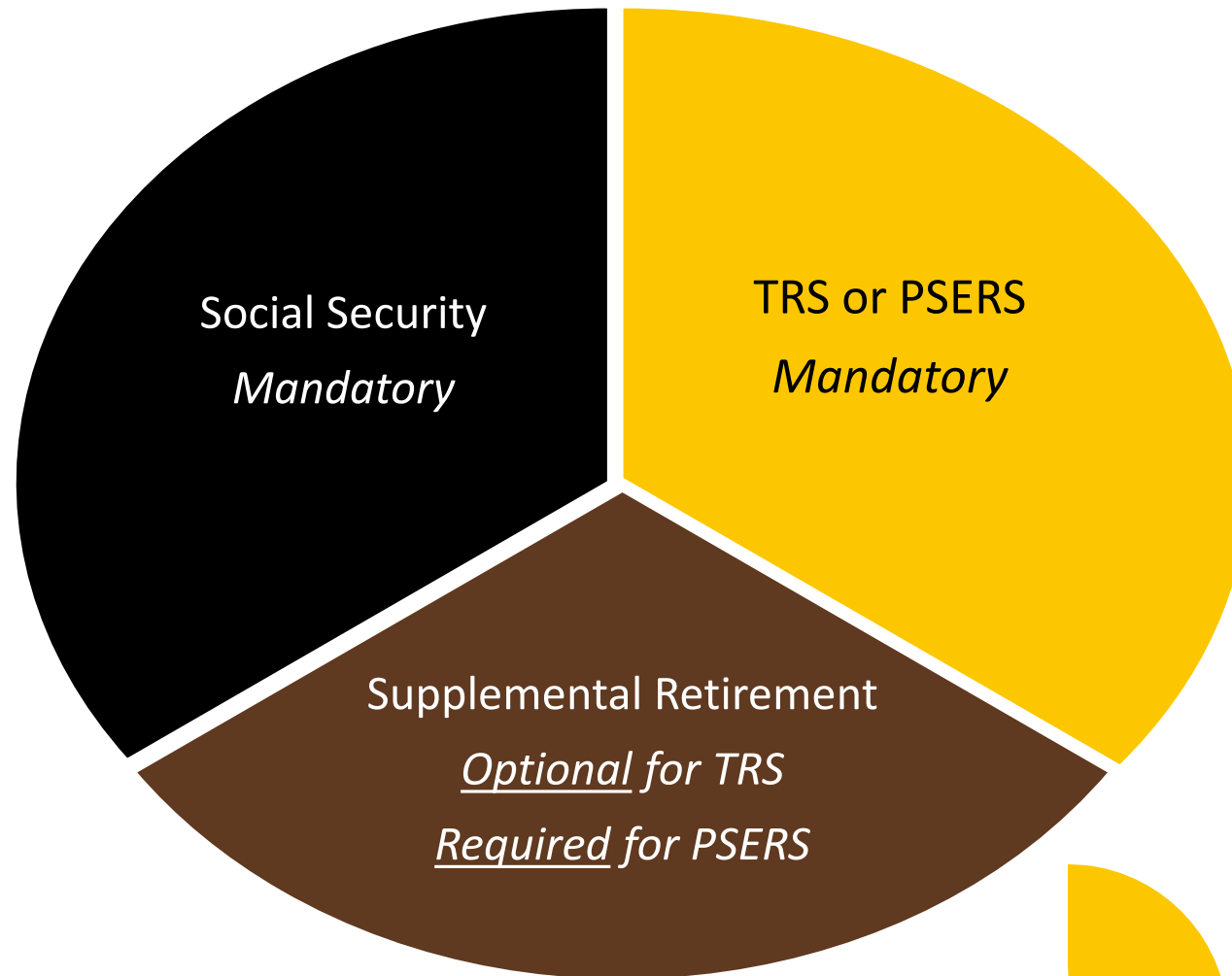
- Comprehensive travel assistance & identity support services
- Travel assistance
 - Pre-trip planning
 - Emergency medical support
 - Personal assistance
- Identity Theft
 - Step-by-step recovery assistance
 - Assistance to prevent theft
 - Credit report reviews
- Peace of mind whether traveling or protecting personal information

Employee Assistance Program

- Counseling and support to help with life's challenges
- 24 / 7 immediate support and guidance for employees, household members and dependents
- Confidential services
- Online tools & resources
- Management & leadership support
- Legal assistance
- Financial guidance
- Work-life support & referrals



Your Retirement Benefits



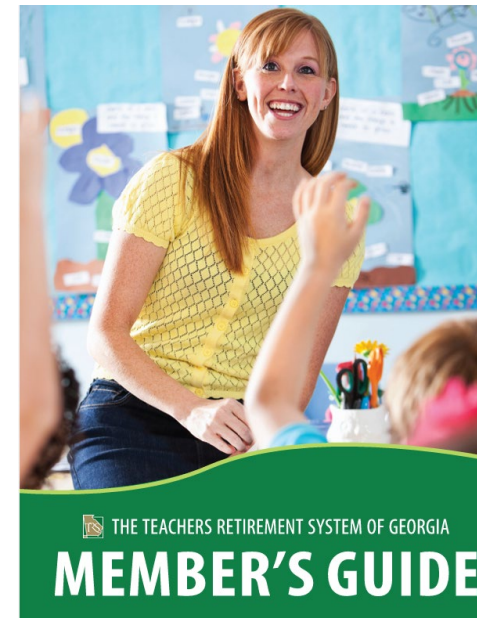
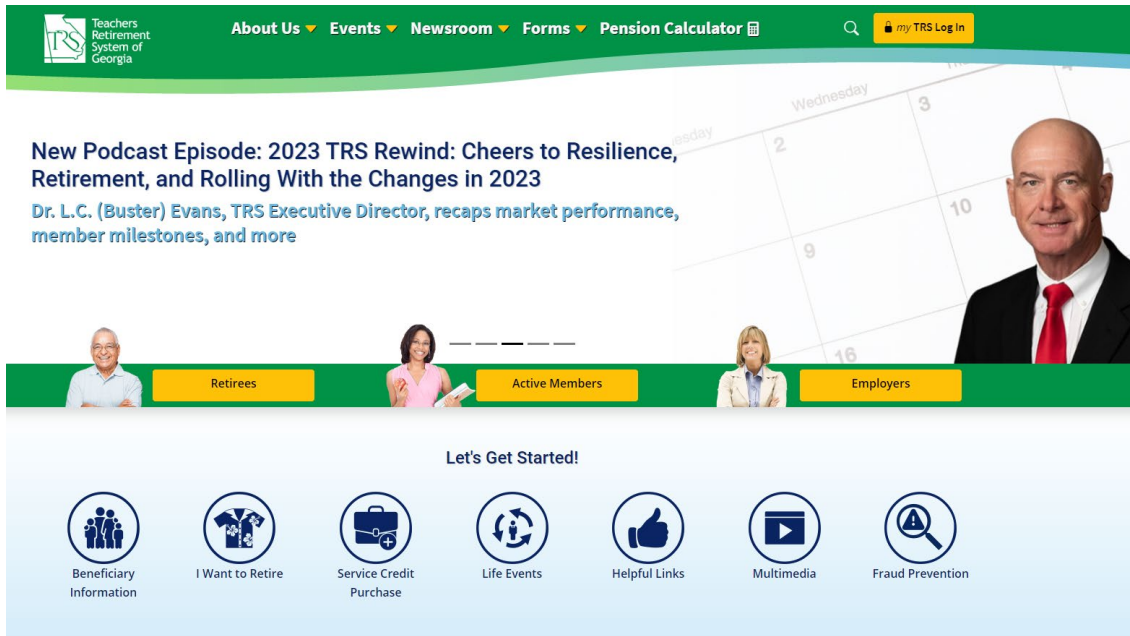
Teachers Retirement System (TRS)

- **Mandatory program**
- **Certified Teachers, Administrators, Clerical staff, Public School Nurses, Lead Custodians, & School Nutrition Managers**
- Funded by you and the district
 - You contribute – 6% of pay
 - The district contributes – 21.91% of pay (effective July 1, 2025)
- Retirement eligibility (can draw a pension from state of Georgia)
- After 30 years of service (no age requirement)
- After 10 years of service at age 60
- After 25 years of service and before age 60 with reduced benefits
- The district matches up to **4.5%** of earnings to supplemental retirement plans



www.trsga.com

Teachers Retirement System (TRS)



[TRSGA.COM](https://www.trsga.com)

Public School Employees Retirement System (PSERS)



Transportation, School Nutrition, Maintenance, & Custodial staff

Your Contribution

- \$4/month (Employees hired before July 1, 2012)
- \$10/month (Employees hired after July 1, 2012)
- 9 months of the year

Your Vesting

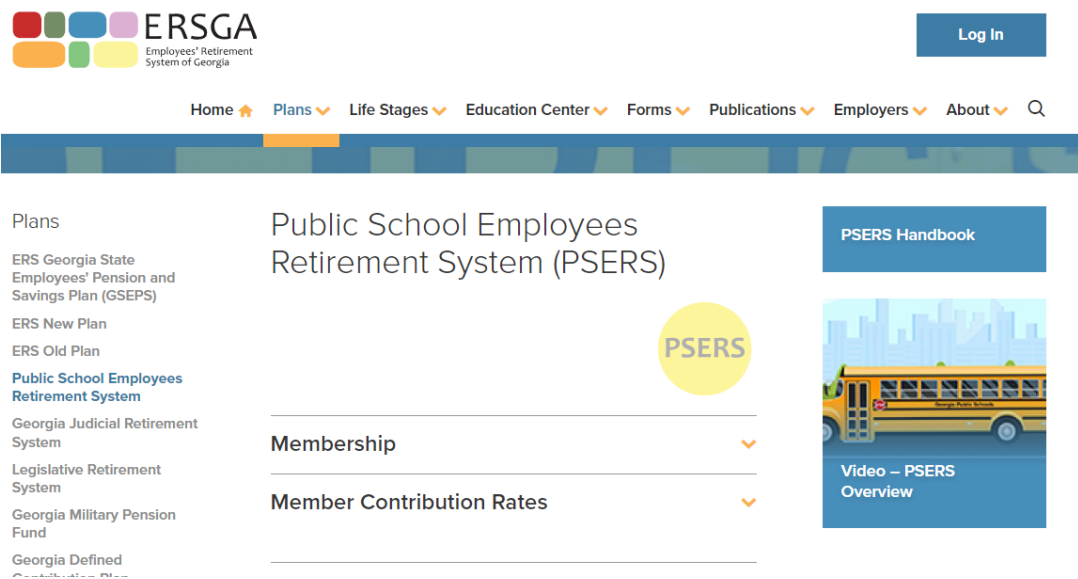
- Eligible for benefits at 10 years of service
 - Age 65
 - Below age 65 (reduced benefit)

Retirement Benefit

- Monthly benefit
- \$17 per year of service
- Ex: 25 years of service: \$425/month or \$5,100/year benefit



Public School Employees Retirement System (PSERS)



PSERS Handbook

Effective July 1, 2023

1. Introduction

This Handbook summarizes the main provisions of laws that provide benefits to certain State of Georgia employees. Unless otherwise specifically indicated, the Handbook describes these laws as in effect on July 1, 2019.

It is important to remember that this Handbook is only a summary of the law, and therefore provides only general information. A summary cannot deal with every possible set of circumstances. Also, from time to time, the laws will be amended, and while we make every effort to update this Handbook in a timely fashion, there may be a period of time during which the Handbook does not reflect recent changes in the law. If something is not covered in detail in this summary, or if this summary can be read to be inconsistent with the governing laws, the law will control.

It is important that you read the entire Handbook. Reading only portions can be confusing and misleading.

1.1 About the Benefits Described in this Handbook

1.2 Contacting ERSGA

[Ers.ga.gov](https://ers.ga.gov)

Supplemental Retirement Options

- 403(b) Retirement Savings Plans Supplement your Retirement Benefits

- Corebridge Financial

- Debbie Smith | (229) 292-1003 | debbie.smith3@corebridgefinancial.com
- Cole Plymale | (229) 474-9849 | cole.plymale@corebridgefinancial.com

- Horace Mann

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

- MassMutual

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

**The district matches up to
4.5% of earnings to your
supplemental retirement
program**



Benefit Resources



Benefits Resources

Benefits Service Center

- English and Spanish trained Benefits Specialists available
- Benefits questions and voluntary benefits enrollment

Phone Number: (866) 933-2460

Email: help@vcsbenefits.org

Benefits Website

www.vcsbenefits.org



Medical Enrollment

State Health Benefit Plan

- 2025 Active Employee Decision Guide
- www.shbpvideoguide.com
- Dependent documentation is required
 - **Follow ADP instructions to add dependents**
 - Submit documentation in the format required by the deadline
- Transfers from other Georgia systems
 - No SHBP changes permitted until next Open Enrollment



**Enroll by
Tuesday,
August 12**

Voluntary Benefits Enrollment

Enroll by Phone

(866) 933-2460



**Trained Benefits Specialists
Here to Help!**


**benefits
service center**

Enroll Online

VALDOSTA
CITY SCHOOLS

Log In

Welcome to our benefits portal

If this is your first time, get started below and we will walk you through the process.

Get Started Now



www.vcsbenefits.org

Click on “Enroll Now”

Thank you!

