



2026 Benefits
For New Employees

About your New Employee Benefits

New Hire Elections *Benefits through 12/31/2026*

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

Upcoming Annual Open Enrollment *Effective 1/1/2027*

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

Semi-Monthly Paychecks: SHBP is deducted the first paycheck of the month.

Voluntary district benefits are deducted the last paycheck of the month.

Deductions are for the month prior to coverage.

Dependent Information

Before You Enroll Your Dependents...

- Medical / SHBP
 - Dependent children are eligible until age 26, disability exemptions apply
- Dental, Vision, and Life Insurance
 - Dependent children are eligible until age 26, disability exemptions apply
- 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 HRA 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



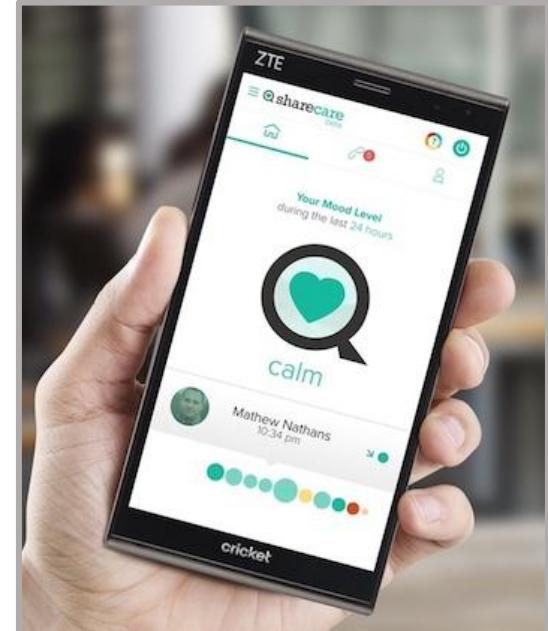
SHBP Pharmacy Benefits

Pharmacy Tier	Anthem Gold, Silver, & Bronze HRA Plans	Anthem & UHC HMO Plans
Tier 1	15% \$5 Minimum / \$10 Maximum	\$5 copay
Tier 2	25% \$55 Minimum / \$85 Maximum	\$55 copay
Tier 3	25% \$85 Minimum / \$130 Maximum	\$95 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 Incentive Points

If You or Your Spouse Complete...	You Will Earn...
The Real Age Test (required first for point redemption) Quick confidential online questionnaire	120 points
A Biometric Screening Three options: Through your physician, at an SHBP screening event, or at Quest	120 points
Well-being Coaching, Online Challenges, or Preventive Screening Exams Well-being Coaching Actively engage with a Share Care Coach Online Challenges In Sharecare app or online platform Preventive Screening Exams Examples: Colonoscopy, mammogram, pap and prostate screenings	Up to 240 points total <u>Coaching</u> Earn 40 points/ call/calendar month. Maximum 1 call/month <u>Online Challenges</u> Earn 40 points up to 6 times <u>Preventive Exams</u> 60 points/exam up to 2 times

*1 Point = \$1 towards medical and Pharmacy Expenses . 480 combined employee + spouse points (960 total) possible

- *Employees and spouses may complete 2026 tasks by November 30, 2026*
- *Unused credits rollover to future year*



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



The screenshot shows the Georgia Department of Community Health website. The header includes the logo, the text "Georgia Department of Community Health", a search bar, and links for "Contact Us", "Translate", and "Site Map". The main navigation menu has links for "About Us", "Divisions & Offices", "Programs", "Providers", "Publications", "Budget & Performance", and "Meetings & Notices". A sub-menu under "Programs" lists "Medicaid", "State Health Benefit Plan (SHBP)", and "PeachCare for Kids". The "PeachCare for Kids" link is currently selected and highlighted in blue. The page content area shows the "PeachCare for Kids" logo (a peach with a heart inside) and the "Georgia Gateway" logo (a stylized sun rising over water). The text on the page describes PeachCare for Kids as a comprehensive health care program for uninsured children living in Georgia, covering primary, preventive, specialist, dental care and vision care, hospitalization, emergency room services, prescription medications, and mental health care. It mentions that each child in the program has a "Georgia Families Care Management Organization (CMO)" who is responsible for coordinating the child's care.

Voluntary Benefits (Non-Medical)



Telemedicine



- No copays or consultation fees
- Entire family is covered
- Minor, non-complex medical concerns

Monthly Premium
\$5.50



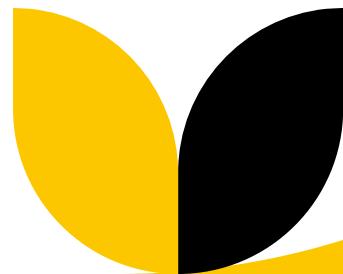
Dental Insurance

MetLife Dental Plan

- Network Plan Option: Substantially higher out-of-pocket cost for out-of-network services; very important to use in-network dentists with this plan option
- Freedom Plan Option: Lower out-of-pocket costs for out-of-network services.
- For both plans, use in-network providers to reduce your member out-of-pocket costs

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

Select “Find a Dentist”, then select
PDP Plus



Dental Benefit Summary

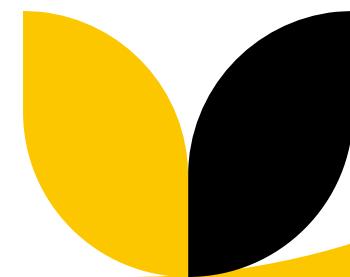


Type of Service	Network Plan <i>Use in-network providers</i>	Freedom Plan <i>Use in or out-of-network providers</i>
Type 1 – Preventive	100%	100%
Type 2 – Basic	80% after deductible	80% after deductible
Type 3 – Restorative	50% after deductible	50% after deductible
Orthodontia	50%	50%

DEDUCTIBLE & PLAN MAXIMUMS

	Network Plan	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	\$1,250	\$1,250
Ortho Maximum	\$1,000 lifetime max	\$1,000 lifetime max

To find a Participating Provider:
Visit www.metlife.com
“Find a Dentist”
“PDP Plus”



Vision Insurance

Base EyeMed Plan

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

Enhanced VSP Choice 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 Choice 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>		
<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	\$10,000
Age 6 months to 26	Benefit for children age birth to 6 months is \$1,000

Enroll Now
No Health
Questions!

Benefit Reductions
Due to Age



Permanent Life with Long Term Care

Premium Stability with Cash Value

Option 1: Universal Life Insurance with Long Term Care

- 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 with the district



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



Members with 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



Short Term Disability (STD)

- \$50 increments to lesser 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: Disabilities caused by pre-existing conditions are not covered (3/6)



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 may be 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 exclusion applies
 - No exclusion once you've been covered for a minimum of 12 months

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

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Critical Illness Insurance

Key Features

- Lump sum benefit upon initial diagnosis
- Annual Health Screening benefit
 - \$50 per person per calendar year
- Additional Building Benefit
 - Additional 5% to 15% based on how long coverage is retained
- Additional Cancer Treatment Benefit
 - Additional monthly benefit while undergoing cancer treatment

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)

Covered Conditions:

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%

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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**



Pet Insurance

- 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
- Effortless, low-cost pet prescriptions
- Savings on veterinary care at Petco Veterinarian Services clinics

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
or call (877)738-7874



Employee Assistance Program (EAP)

Counseling Services

- Up to 3 in-person counseling sessions at no cost
- 24/7 unlimited, confidential online and phone support at no cost
- Bi-lingual capability (English and Spanish)

Help with issues such as:

- Job pressures
- Relationship/marital conflicts
- Stress, anxiety and depression
- Work/school disagreements
- Substance abuse

Health Champion

- Medical Bill Saver helps negotiate out-of-pocket medical and dental expenses over \$400

Legal Services

- Free 30-minute consultation per legal issue, then 25% off standard legal fees
- Personal, family, custody, and elder law
- Real Estate
- Wills and Estate Planning
- Identity Theft

- **Employer Provided Benefit at no cost to you**
- **Available to all employees, including their spouse, children, parents, and parents-in-laws**

The Unum logo consists of the word "unum" in a bold, blue, sans-serif font. The letters "u", "n", "u", and "m" are each topped with a small, solid blue circle.

(800) 854-1446

www.unum.com/lifebalance

Employee Assistance Program (EAP)

Worldwide Travel Assistance

- Locate Hospital
- 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

Child Care Services

- Babysitter tips
- Community Resources
- Pre-schools
- Family-run childcare homes
- Nanny agencies

Eldercare Service

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

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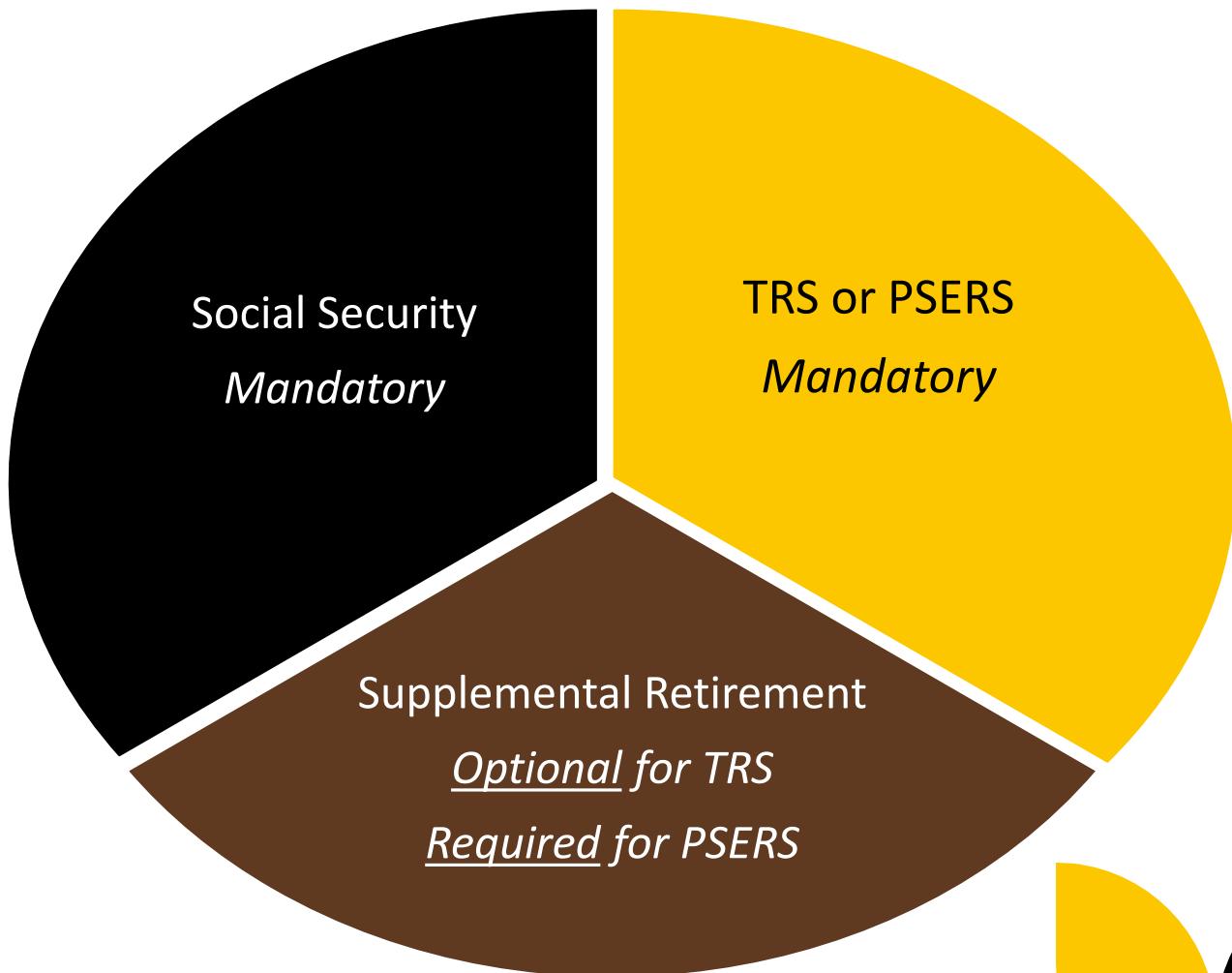
(800) 854-1446



www.unum.com/lifebalance

*Website includes access to 75+ free webinars with a variety of help topics. Many of these have a course completion certificate the employee is awarded with upon completion.

Your Retirement Benefits



You are enrolled in a
pension/retirement plan:
TRS, PSERS, or ERS

Teachers Retirement System (TRS)

- Mandatory program
- Certified Teachers, Administrators, Clerical staff, Parapros, 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

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)

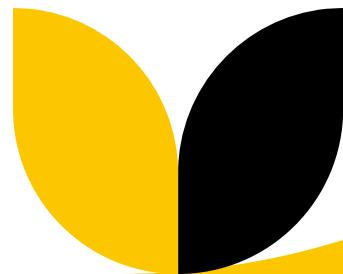
Retirement Benefit

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

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





Benefits Resources



Benefits Resources

Benefits Service Center

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

Phone Number: (866) 933-2460

Email: help@vcsbenefits.org

Benefits Website

- Plan benefits
- Plan documents
- Vendor contact information

Website : www.vcsbenefits.org



Medical Enrollment

State Health Benefit Plan

- 2026 Active Employee Decision Guide
- <https://myshbpga.adp.com/shbp>
- 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



Voluntary Benefits Enrollment

Enroll by Phone

(866) 933-2460



Trained Benefits Specialists
Here to Help!


benefits
service center

Enroll Online



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!

