



Calhoun City Schools

January 1, 2021 to December 31, 2021 Plan Year

Below is an outline of employee benefits provided for full-time employees of the Calhoun City School System. The summaries shown are for illustration only. Employees should consult the actual certificate/booklets or policies of each plan for the exact specifications and limitations. Employees are offered the opportunity to enroll in these benefits during the first 30 days of employment or to make changes to their current benefits prior to the beginning of each Plan Year. Employees not electing to enroll in a benefit when first eligible, may be required to provide evidence of insurability if they enroll as "late entrants". For additional information about these benefits refer to www.houze.org/calhoun.

Cafeteria / Section 125 – Calhoun City Schools allows employees to pay for certain benefits on a "pre-tax" basis, as authorized by the Internal Revenue Service. By paying premiums on a "pre-tax" basis, employees recognize immediate tax savings. Premiums that qualify under this plan are the Medical Insurance, Dental Insurance, Vision Insurance and Flexible Spending Accounts.

Medical Insurance - (State Health) Medical Enrollment is required each year through SHBP/ADP site: www.mySHBPga.adp.com. Please review your Decision Guide or Medical Summary for details of the various benefits offered. To review current rates and plan design, refer to www.dch.ga.gov/shbp Monthly Rates are below:

~ **Anthem**=BlueCrossBlueShield of Georgia~ ~ **UHC** = United HealthCare ~ ~ **HDHP**= High Deductible Healthcare Plan ~

Employee Tier	Gold HRA Anthem	Silver HRA Anthem	Bronze HRA Anthem	HMO Anthem	HMO UHC	HMO Kaiser	HDHP UHC
Employee Only	\$175.68	\$114.32	\$76.58	\$143.03	\$174.49	\$154.13	\$61.83
Employee/Spouse	\$436.33	\$307.47	\$228.22	\$367.76	\$433.83	\$391.49	\$197.24
Employee/Children	\$320.11	\$215.80	\$151.64	\$264.61	\$318.09	\$283.60	\$126.57
Family	\$580.76	\$408.95	\$303.28	\$489.34	\$577.43	\$520.96	\$261.98

Tobacco Surcharge	Additional \$80 monthly surcharge will be added to your premium if you or any of your covered dependents have used tobacco products in the previous 60 days.
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Dental Insurance – (Delta Dental) The plan pays 100% of the first \$400.00 of expenses, then 50% of the next \$1,600.00 of expenses. Annual maximum is \$1,200 per person each calendar year. Employees can see any dentist. Children can be covered to the end of the month of their 26th birthday, regardless of marital or student status. Calhoun City Schools provides dental insurance for all eligible employees and pays for the Employee Only amount (\$28.70 per month) on all tiers of coverage.

Plan	Employee Cost	Employer Pays	Total Cost
Employee Only	\$0.00	\$28.70	\$28.70
Employee + Spouse	\$32.40	\$28.70	\$61.10
Employee + Child(ren)	\$48.62	\$28.70	\$77.32
Family	\$70.64	\$28.70	\$99.34

Vision Insurance– (Spectera/United Healthcare) The plan provides \$10 exam co-pay and \$20 material co-pay. Exams and lenses (or contacts) are available every 12 months and a \$130 frame allowance is available every 24 months if seeing a network provider. Out-of-network providers can be used but will have a reimbursement for services & materials. Children can be covered to age 26, regardless of marital or student status.

Plan	Monthly Payroll Deduction
Employee Only	\$6.28
Employee + One	\$11.01
Family	\$18.14

Short-term Disability Plan – (Lincoln Financial) Each full-time employee may select a weekly benefit coverage up to 60% of current salary with a weekly maximum of \$1,500 for disability due to an accident or sickness. Employees must elect an elimination/waiting period of 14 days or 45 days. All sick leave must be exhausted before disability is payable, including Maternity. Benefits are not paid for occupational illness or accident. New elections or increases during enrollment are subject to a 3/6 pre-x.*

* See NOTE below for Pre-Existing Condition language

Choose a Weekly Benefit	Elimination Period	Per \$10 of benefit
Per \$50	14 days	\$0.38
Per \$50	45 days	\$0.21



*** NOTE: Short Term and Long Term Disabilities** caused by pre-existing conditions are not covered, unless the disability begins more than 6 months for Short Term or 12 months for Long Term after the effective date of coverage. A pre-existing condition is any condition, including pregnancy, for which medical advice, care, diagnosis or treatment was recommended or received, or for which prescription drugs were taken, within 3 months before coverage begins or the increased benefit is effective.

Long-term Disability Plan – (Lincoln Financial) Calhoun City Schools provides, at no cost to employees, Long Term Disability Insurance. This benefit provides a payment to you, if you can't work and have been out for 180 days or more due to injury, illness, or surgery. The monthly benefit amount is equal to 60% of your monthly salary, up to \$6,000 per month. A Progressive Disability Benefit of an additional benefit of 10%/ \$5,000 maximum is included for disabilities that include a loss of 2 or more Activities of Daily Living. Benefits begin on the 181st day of disability and coverage continues to age 65, or Social Security Normal retirement Age, whichever is later. New elections are subject to a 3/12 Pre-Existing Condition. ** See NOTE above for Pre-Existing Condition language.*

Basic Group Life Insurance – (Lincoln Financial) Each regular full-time employee is provided Basic Life Insurance & Accidental Death and Dismemberment insurance in the amount of \$30,000. Premiums are paid 100% by Calhoun City Schools.

Employee Group Supplemental Life & Accidental Death/Dismemberment– (Lincoln Financial) Employees may elect to increase their Group Life insurance benefits in increments of \$10,000 up to \$500,000, limited to 6x earnings. Employees enrolling when first eligible receive \$200,000 Guarantee Issue- without answering any medical questions. This benefit includes an equal amount of Accidental Death & Dismemberment and a Living Benefit for diagnosis of terminal illness. Coverage may be ported if an application with premium payment is made within 30 days of termination. Employees can convert if they terminate due to disability or retirement.

Age	\$10,000	Age	\$10,000	Age	\$10,000	Age	\$10,000
<25	\$0.68	35 to 39	\$1.27	50 to 54	\$3.93	65 to 69	\$14.41
25 to 29	\$0.76	40 to 44	\$1.72	55 to 59	\$5.82	70 to 74	\$25.71
30 to 34	\$0.92	45 to 49	\$2.60	60 to 64	\$8.62	75 to 79	\$51.36

Dependent Spouse Group Supplemental Life Insurance – (Lincoln Financial) Spouse Life is available from \$5,000 to \$250,000 not to exceed 100% of the employee's benefit amount. Employees can elect Spouse coverage of \$30,000 without answering any health questions when first eligible. If the spouse is also employed at Calhoun City Schools, they may not be covered as both an employee & spouse.

Age	\$10,000	Age	\$10,000	Age	\$10,000	Age	\$10,000
<25	\$0.61	35 to 39	\$1.10	50 to 54	\$3.32	65 to 69	\$12.05
25 to 29	\$0.48	40 to 44	\$1.48	55 to 59	\$4.89	70 to 74	\$21.25
30 to 34	\$0.81	45 to 49	\$2.21	60 to 64	\$7.23	> 75	\$42.84

Dependent Child(ren) Group Supplemental Life Insurance – (Lincoln Financial) Dependent child coverage is available for \$10,000. Dependent coverage is only available if the employee is insured for the Employee Group Supplemental Life coverage. If both parents are employees, only one parent can cover the child(ren). Children are covered to age 19 or to 26 if a full time student.

Un-reimbursed Medical & Dependent Care Flexible Spending Account – (Consolidated Admin Services) - Under the Cafeteria Plan employees set aside "pre-tax" dollars, into a Flexible Spending Account to pay for certain medical and childcare expenses.

Medical Flexible Spending Accounts have a maximum is \$2,700 (\$225/mo). All funds are available on the first day of the plan year or benefit period. Medical Flexible Spending Accounts have a \$500 Rollover Feature for unused funds at the end of the Plan Year.

Dependent Day Care Accounts have a household maximum of \$5,000 (\$416.66/mo), limited to \$2,500 (\$208.33/mo) if the employee is married and filing separate tax returns. Dependent Care claims can be filed for what has been deducted and are subject to the IRS "use it or lose it". The convenience of a Debit Card is included with both accounts or claims can be manually filed for reimbursement.

Critical Illness with Cancer - (Unum) This policy pays a lump sum benefit when diagnosed with a covered critical illness or cancer (including non-invasive at 25% benefit). The plan includes other progressive diseases (ALS, MS, Dementia, Parkinson's) and other supplemental conditions. Coverage is available for employees, spouses, and children. Employees can choose from \$10,000, \$20,000, or \$30,000 of coverage. Spouses can get 100% of the employee coverage amount. Dependent Children are automatically covered at 100% of the employee's election amount. Rates are based in 5 year age bands and will increase as attaining the next increment.

Individual Whole Life with Long Term Care– (Unum) Employees may elect to cover themselves, their spouse and/or children with individual life insurance policies. Employees can choose up to \$50,000 with Spouse maximum coverage of \$30,000. Whole Life provides guaranteed level premiums and death benefits for the life of the contract. The policy includes an Accelerated Death Benefit for terminal illness with a 12 month life expectancy. A Long Term Care benefit equal to the life insurance amount is included with all policies starting 1/1/2021. A Restoration Rider is also included where the death benefit will restore (1) time when the long term care rider benefit is used.