



Annual Enrollment

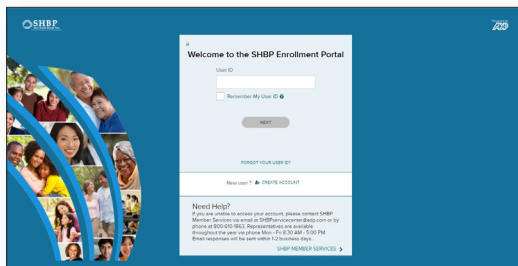
October 17 – November 4, 2022

YOU MUST ENROLL IN TWO PLACES TO RECEIVE YOUR BENEFITS!

MEDICAL SPECIFIC BENEFITS

There are **two ways** to elect or make changes to MEDICAL benefits

1. SHBP Enrollment Portal: <https://myshbpga.adp.com>
2. SHBP Member Services: 1-800-610-1863



First-time users: CREATE AN ACCOUNT using registration code SHBP-GA

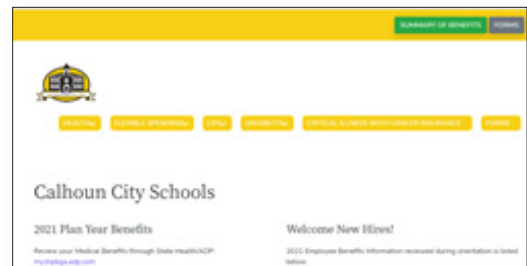
Returning users: Forgot User ID/Password to reset

- See the **SHBP Medical Provider Options** for contact, rates and other information.
- **PRINT your confirmation statement** for verification of Medical Election.
- **What happens if you take no action?** If SHBP does not receive an election from you through the website, or by contacting SHBP Member Services and you are enrolled, you will remain in your current Plan Option and Tier with your current Medical Claims Administrator. If you paid a Tobacco Surcharge, it will continue to apply.

CALHOUN CITY SCHOOLS BENEFITS

There are **three ways** to enroll for CALHOUN CITY SCHOOLS benefits

1. See a benefits counselor (schedule enclosed)
2. Call Center 800-523-7135 Mon-Fri, 9AM – 4:30PM
3. Self service from houze.org/calhoun



First-time users: CREATE AN ACCOUNT using company ID CalhounCitySchools

Returning users: Forgot User ID/Password to reset
Use the website to find benefits/plan information,

- **Employees should re-enroll and verify benefits every annual enrollment period** to verify the correct beneficiary and dependents, including elected coverage(s).
- **What happens if you take no action?** You will not have an Enrollment Summary or Benefits Verification Form that shows your upcoming Plan Year benefit elections and beneficiaries. If a mistake has been made, there will be no proof of enrollment or declination. You will be ineligible to make changes after the end of the enrollment period, until the next years Open Enrollment. It is best practice to re-enroll to review all benefits and plans each year so you are aware and acknowledge updates in rates, plan details and carriers.

ENROLLMENT CHANGES/REMINDERS:

- No Changes to Medical Rates, Plans or Carriers for 2023.
- No Changes to Calhoun City Schools employee Rates, Plans or Carriers for 2023.
- Flexible Spending Accounts (Medical and Dependent Daycare) must be re-enrolled EACH plan year. Medical Plan Maximum has increased to \$2,850.

ENROLLMENT AND ADMINISTRATION PROVIDED BY:
800-523-7135



Health and Wellness Plans



Employees may enroll in one of six plans. For details see the state health website: myshbpga.adp.com

Employee Tier	HRA Anthem Gold	HRA Anthem Silver	HRA Anthem Bronze	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

Anthem = Anthem/BlueCrossBlueShield | UHC = United HealthCare | HDHP = High Deductible Health Plan

Tobacco Surcharge: Additional \$80 monthly surcharge will be added to your monthly premium if you or any of your covered dependents have used tobacco products in the previous 60 days.

PLAN DESCRIPTIONS

myshbpga.adp.com



Board Paid Dental (Single coverage)

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 are 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 (\$29.14 per month) on all tiers of coverage.**

	Employer	Employee	Total
Employee only	\$24.14	\$0.00	\$29.14
Employee & Spouse	\$29.14	\$32.40	\$61.54
Employee & Child(ren)	\$29.14	\$48.62	\$77.76
Family	\$29.14	\$70.64	\$99.78

Vision

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.

Employee	\$6.28
Employee + 1	\$11.01
Family	\$18.14

Reminder: Changes to benefits during the year are only allowable if due to a *Qualifying Event*. The request must be made within 30 days of the event. Proper documentation must be provided within that time period. Qualifying Events include birth/adoption/death, marriage/divorce/legal separation, gaining/losing employment, gaining/losing eligibility for benefits, etc.

Health Insurance Qualifying Events must be requested through the State Health/ADP Portal.

Flexible Spending Accounts

Consolidated Admin Solutions -Set aside dollars, on a “pre-tax” basis, into a Flexible Spending Account.

Medical FSA’s limit is \$2,850 annually to pay for certain medical related expenses that are not covered by insurance. The annual election is available to be used anytime during the plan year. Unused Medical FSA amounts up to \$570 can be “Rolled-Over” to the following Plan Year. Rollover only accounts have a \$50 minimum.

Dependent Care FSA’s annual limit is \$5,000 for a married couple filing jointly or single parent and \$2,500 for a married person filing separately. Contributions must be made prior to filing claims. Dependent Care FSA accounts are subject to the IRS ‘use it or lose it’ rule with any funds remaining at the end of the plan year being forfeited.

ENROLLMENT AND ADMINISTRATION PROVIDED BY:
800-523-7135



Life and Disability Plans



Voluntary Group Term Life

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. Employees can increase \$20,000 at each annual enrollment without 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.

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 and can increase \$10,000 each annual enrollment without health questions. *If the spouse is also employed at Calhoun City Schools, they may not be covered as both an employee & spouse.*

Ages	Employee \$10K	Spouse \$10K	Ages	Employee \$10K	Spouse \$10K
Under 25	\$0.68	\$0.61	50 - 54	\$3.93	\$3.32
25 - 29	\$0.76	\$0.68	55 - 59	\$5.82	\$4.89
30 - 34	\$0.92	\$0.81	60 - 64	\$8.62	\$7.23
35 - 39	\$1.27	\$1.10	65 - 69	\$14.41	\$12.05
40 - 44	\$1.72	\$1.48	70 - 74	\$25.71	\$21.25
45 - 49	\$2.60	\$2.21	75+	\$51.36	\$42.84



Board Paid 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 below for Pre-Existing Condition language.*

* 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.

Short-Term Disability Insurance

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

Board Paid Basic Group Life

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.**

Dependent Group Life

Lincoln Financial—Dependent child coverage is available for \$10,000. Dependent coverage is only available if the employee has elected/is covered under Voluntary Group Term Life. 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.

ENROLLMENT AND ADMINISTRATION PROVIDED BY:
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Supplemental Plans



Critical Illness Insurance/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.



Genomic Life

Genomic Life is a transformative benefit program that combines the power of advanced DNA testing with the personalized support of expert cancer care resources. Enrollment in Cancer Guardian can help you prevent and manage cancer more effectively with specialized services not typically made available or covered by health insurance. Cancer Information Line – staffed by oncology experts, Hereditary Risk Screening Test – understand your genetic risk for hereditary cancers, cardiovascular mutations and other genetic abnormalities, Medical Records Platform – a secure platform that allows you to store medical records, Dedicated Cancer Support Specialist – if diagnosed with cancer, Expert Pathology Review – ensure correct diagnosis with an expert second opinion review, Comprehensive Genomic Profiling – if diagnosed, this test interrogates more than 300 cancer-related genes in the tumor, helping

inform treatment decisions and clinical trial eligibility, On-site Nurse Advocate, Clinical Trial Explorer, Financial Navigation – projects out-of-pocket financial exposure and identifies public and private financial aid programs.

Individual Whole Life Insurance

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. A Restoration Rider is also included where the death benefit will restore (1) time when the long term care rider benefit is used.

Employee Assistance and Support Services

EmployeeConnectSM offers professional, confidential services to help you and your loved ones improve your quality of life. When you call the toll-free line, you'll talk to an experienced professional who will provide counseling, work-life advice and referrals. All counselors hold master's degrees, with broad-based clinical skills and at least three years of experience in counseling on a variety of issues. For face-to-face sessions, you'll meet with a credentialed, state-licensed counselor.

GuidanceResources.com
Login credentials:
Username: LFGSupport
Password: LFGSupport1

Download the GuidanceNowSM mobile app or call 888-628-4824.

The information in this guide describes the employee benefit plans in general terms. This information is not intended to replace the legal plan documents, summary plan descriptions, group policies or certificates of coverage that describe specific benefits, limitations or exclusions.

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