



## BENEFITS TERMINATION INFORMATION

This is to notify terminating employees that insurance provided on payroll deduction by the Heard County Schools will terminate on the last day of the month following your last paycheck. Most insurance premiums are paid one month in advance.

### **COBRA COVERAGE CONTINUATION AFTER YOUR LAST PAYCHECK:**

**MEDICAL** Upon termination, you will receive a letter from State Health advising of the COBRA premiums or you can call SHBP at (800) 610-1863 or (404) 656-6322 for additional information if you are interested. You can also log into your [www.mySHBPga.adp.com](http://www.mySHBPga.adp.com) account for details.

*Terms/Retirees:* If you are not getting a pension, you may consider COBRA. If you receive a pension check that will cover your medical premiums, you can ignore the Cobra Notice from SHBP. Your Medical Premiums will begin to be withdrawn from your second pension check. TRS/PSERS deduct "month of" verses "one month in advance". If you retire in May, your May paycheck will pay for June Coverage. You will get a June retirement check where Medical will not be withdrawn. Your July TRS/PSERS check *should* begin your SHBP Medical Premiums as a Retiree- review your pension checks for deductions; otherwise, you could receive a bill to cover any month(s) that were not deducted. See Reverse for Additional Information.

Retirees with a hire date after 1/1/2007 will be subject to premiums based on the Annuitant Subsidy Policy <https://shbp.georgia.gov/annuitant-years-service-subsidy-new-policy-rates>

**DENTAL/VISION** You are eligible to COBRA coverage for up to 18 months. Your coverage will continue through your last paycheck. Cobra notice and continuation paperwork are available online through [www.houze.org/heard](http://www.houze.org/heard) FORMS or you can request the enrollment form from Houze & Associates, Inc. 706-882-2864. You must elect continuation within 31 days of losing coverage. MetLife Dental and Eyemed Vision.

**TERM LIFE INSURANCE: Lincoln Financial-**You can request conversion to a personal policy issued at individual rates if you choose. Portability is available if termination is not due to retirement or disability and will termination at Normal Social Security Retirement Age. You must complete the request for continuation of your group life insurance within (30) days of losing coverage. Paperwork is available through the Heard County Schools benefits website: [www.houze.org/heard](http://www.houze.org/heard), or by contacting Houze & Associates, Inc.

**UNUM LIFE INSURANCE:** You can continue your Individual Life by contacting Houze & Associates to setup direct payment. OR you can complete the direct bill request on the Unum website: <https://www.unum.com/employees/esign>

Houze & Associates, Inc.  
308 Church Street  
LaGrange GA 30241  
(706) 882-2864

**OTHER INSURANCE:** You can PORT other group plans listed below by setting up direct billing with the carrier. The request must be made within 30 days of your coverage terminating.

**Cancer/Critical Illness- VOYA**  
**Hospital Indemnity- VOYA**

Houze & Associates, Inc  
(706) 882-2864

**FLEXIBLE SPENDING ACCOUNTS:** Your FSA Account will continue to be deducted through your last paycheck. The funds can be used through the last day of the month following your last paycheck Manual claims can be filed during the 60 day runout period for dates of service prior to the plan termination.

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### **TEACHERS RETIREMENT SYSTEM OF GEORGIA MEMBERS**

1. **Vested service** (ten (10) years of creditable service in the TRSGA)—are eligible to receive a lifetime pension once you have obtained the age of 60. The retirement account will continue to receive interest until you apply for a lifetime annuity.
2. **Non-vested service** (less than ten (10) years of service in TRSGA)—you may withdraw contributions and be subject to taxes and early withdrawal penalties. The retirement account will continue to draw interest for four (4) years; therefore, no immediate action is required. However, it will cease to accrue interest after four years.
3. You can choose to rollover my contributions to an IRA or eligible Retirement Plan and the penalties will be deferred. A TRS 13 Refund of Contributions application is used for both refund and rollover.

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### **PUBLIC SCHOOL EMPLOYEES RETIREMENT SYSTEM MEMBERS**

1. **Vested service** (ten (10) years in the PSERS) are eligible to receive a lifetime pension once you have obtained the age of 60.
2. **Non-vested service** (less than ten (10) years) you may withdraw my contributions by applying for a refund through Payroll.

# HEARD COUNTY SCHOOL SYSTEM TERMINATION INFORMATION CONTINUED

## Retiree Medical Plan Information

If you begin drawing an immediate pension upon retirement from Teachers' Retirement System or Public School Employees' Retirement System, you can maintain your existing medical plan until you reach age 65 and become eligible for Medicare.

For those retirees and spouses (if covered) age 65 or older, you must register with Social Security for Medicare Parts A and B 60 days prior to turning 65.

Complete Medicare enrollment online at [www.ssa.gov](http://www.ssa.gov) or visit your local Social Security office (1300 Lafayette Pkwy suite A, LaGrange, GA). There will be a "Request for Employment information" form you will need to take to the Central Office.

**Do not enroll in Part D, as Medicare Advantage contains this component. Enrollment in Part D or other Medicare supplemental policies will end your Medicare Advantage eligibility.**

Contact SHBP at 1-800-610-1863, they will take your information over the phone, or log onto your [www.myshbpga.com](http://www.myshbpga.com) account to report the effective date(s) of your Medicare Part A and B coverage. SHBP will accept this information as early as (90) days prior to retirement.

SHBP will use this card to verify eligibility for Medicare with the Centers for Medicare & Medicaid Services (CMS). Once verified, you will be eligible for the Medicare Advantage plans.

**Medicare Advantage Plans are the only medical plans subsidized by SHBP once you turn age 65.** If you remain on the Gold, Silver, or Bronze you will pay the full cost of the plan (Individual - \$1,466.67-\$1,703.79/month). For more information on the Medicare Advantage Plan, please visit the State Health Website ([www.shbp.georgia.gov](http://www.shbp.georgia.gov)) to review the SHBP Retiree Decision Guide and dates. Immediately after retirement you will need to call SHBP at 1-800-610-1863 to choose a Medicare Advantage Plan. If you do not contact SHBP to choose a plan, your coverage will default to United Healthcare Medicare Advantage Standard Plan.

**SHBP has two rate structures for future retirees:**

- (1) **Annuitant Basic Subsidy Policy:** Hired and active in a State Retirement System as of 1/1/2007 with No break in employment (Old Policy).
- (2) **Annuitant Years of Service Subsidy Policy:** Hired after 1/1/2007 in a retirement system (New Policy).

### 2023 Medical Plan Information Comparison

Plan Comparison	Medicare	Medicare Advantage with SHBP
Premiums	\$164.90 Part B (Income Based)	\$164.90 Part B \$0 UHC (Standard Rate)
Deductible	\$1,600 Part A \$226 Part B + 20% After Deductible	None
Pharmacy	No Coverage Must Add Part D	Included, Plus Full Coverage in the Gap
Out of Pocket Maximum	No Limit	\$3,500 then coverage 100% (except Part D)
Value Adds	None	Vision, Hearing, Silver Sneakers
Claims Payment	Medicare A or B first then other supplements	SHBP Medicare Advantage pays all claims

**Dental continuation** As a former employee under Houze & Associates, Inc. there is a Take Along Dental Plan that is available. See <https://www.metlifetakealongdental.com/> enter you ZIP Code for pricing; choose your benefit level Low-Medium-High. Choose Enroll in an option, enter referral code HouzeDental