

2024 BENEFITS *at a Glance*



Your Health Plan Options

Fayette County Public Schools participates in the State Health Benefit Plan. This year, the Board will contribute \$1,580 per month per participant. That's \$18,960 per year to fund health care coverage for each of our employees.

Your share of the cost is shown on the rate page later in this summary.

There are 7 plan choices and 3 providers. You may choose a Bronze, Silver or Gold HRA plan, one of 3 HMOs, or a High Deductible Health Plan. All the plans cover preventive care at 100%.

Anthem HRA Plans

In these plans - Gold, Silver, and Bronze - all medical expenses are covered after a deductible except prescriptions and preventive care, which is covered at 100%. All three plans contain a HRA Account—dollars that help you pay your medical expenses and meet your deductible. The amounts vary from plan to plan (see below).

In all the HRA plans, any unused HRA dollars roll over to the next year, so healthy people who don't use the plan will see their HRA account grow from year to year.

HMO Plans

For 2024, there are three HMOs available to Fayette County Public Schools employees. The Anthem and UnitedHealthcare plans are identical—with only minor network differences—so most folks will want to focus on the lower-cost Anthem HMO. In these plans, a deductible applies to some expenses, like hospital stays, surgery and scans, but co-pays apply to doctor visits, urgent care, emergency room, and prescriptions.

The Kaiser HMO is unique in that it has ONLY co-pays and no deductible. But, if you select Kaiser, you must go to their facilities and always use Kaiser doctors. Even prescriptions come from the Kaiser Pharmacy. Remember, there are NO out-of-network benefits when you are covered by an HMO.

High Deductible Health Plan (HDHP)

While this is the lowest cost plan to join, it also has the highest deductible and out-of-pocket cost of any plan option. Since the cost to join the Bronze HRA is not much more, and it has a lower deductible and out-of-pocket limit, it may be the more economical choice.

Please review the SHBP Decision Guide for more information.

Fayette County Public Schools Employee Benefits Summary

As an employee of Fayette County Public Schools, you are eligible to participate in a comprehensive array of employee benefits. Many of these plans are funded in part by the Board and others are available to you via payroll deduction. On most benefits your contribution is made with “before tax dollars.” This feature lowers your taxes and helps you keep more dollars in your paycheck. Together, our benefits offer you a comprehensive and cost-effective means to protect your pay and personal savings and to achieve a secure retirement. You might consider your benefits as an additional “hidden paycheck”, because they add so much value to your direct pay. This is a simple overview of all your benefits. We hope it will help you better understand just how valuable they are to you. The official plan documents govern the operation of all our plans and provide more detailed information.

See back page for provider contact information

Plan	Deductible Single/Family	HRA Account \$ Single/Family	% Expenses paid after deductible
GOLD	\$1500/\$3000	\$400/\$800	85%
SILVER	\$2000/\$4000	\$200/\$400	80%
BRONZE	\$2500/\$5000	\$100/\$200	75%

2024 BENEFITS *at a Glance*

The Benefits Department is here to make it easier for you to devote your attention to our students and your day-to-day responsibilities. It's the Fayette County Public Schools commitment to our employees!

How to Earn Wellness Points in 2024

In 2024 Anthem and UnitedHealthcare members are rewarded for each employee and covered spouse who participates in the Wellness Program - no matter which plan you choose. By following the program, you accumulate "points" that you can use in a couple different ways. Starting January 1, 2024* follow the steps below so you don't leave this extra money on the table!*

Step 1

Complete the "RealAge Test" online at: www.bewellshbp.com. You MUST do this step first, or the steps below won't count!

Step 2

Get a biometric screening either on-site at an SHBP-sponsored event or at your network doctor's office. It's free - just download the screening form and take it with you.

Step 3

Complete preventative screenings, phone calls with a Health Coach, Online Tracking/Challenges, the "Real Age Program" or a combination of all four.

Earn 120 points for the RealAge Test, 120 points for the biometric screening, 60 points per screening exam (max of 2), and up to 240 points for well-being coaching, online challenges, or mini-programs.

Go to www.bewellshbp.com to get started!



In 2024, Kaiser Permanente members can still earn money for each employee and covered spouse that participates in the Wellness Program. Click here for more information: <https://my.kp.org/shbp/wellness-program/>

Dental Plan

Network Platinum Plan: This plan offers the most generous coverage, but you MUST use **Delta Dental PPO** dentists to get the best benefits. The plan pays 100% of preventive services. Basic services (like fillings) are covered at 90% and major services (like crowns) are covered at 60%. An annual deductible of \$50/person applies to non-preventive care. The annual, per person max is \$2,000 with a separate orthodontia lifetime max of \$2,000.

ChoicePlus Plan: This plan pays the same percentage of benefits even if you choose not to use a **Delta Dental PPO** dentist: 100% for preventive care, 80% of basic services and 60% of major services. An annual deductible of \$50/person applies to non-preventive care. The annual maximum is \$1,500 and the orthodontia lifetime max is \$1,500.

What Can I use My Points For?

When you complete the previous activities, go to www.bewellshbp.com and select one of two options to redeem points:

1. Use points for health care costs. 480 points= \$480 for yourself. If your spouse completes the activities too that's another \$480 - a total of \$960 for your family! You may redeem points in \$120 increments.
2. Redeem points for a gift card. Swap 480 points for a \$150 VISA Gift Card. You must use all 480 points to choose this option; no incremental redeeming or combining with option 1 is allowed, so it's not to your advantage.

REMEMBER!



If you earned wellness credits in 2023 but haven't used them, they will roll over to whichever plan you choose for 2024 - but they won't count towards a gift card! Rollover credits will show in your account around April 2024.

*To receive your wellness credits you must complete these activities between January 1, 2024 and November 30, 2024. You'll get your money about a month after you complete the activities and select how you want to use your points, so the sooner you do it, the sooner your money is available!

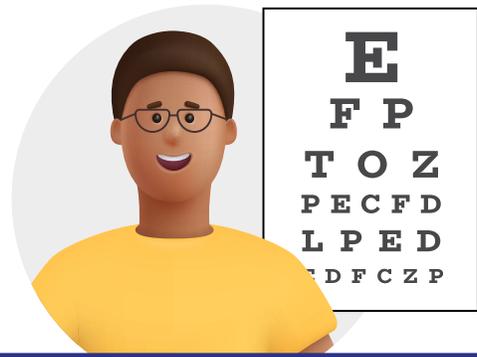
Start now and earn your wellness bonuses as soon as possible!

ChoiceStandard Plan: This plan offers a lower level of benefits for a much lower monthly rate. Like ChoicePlus, this plan pays the same percentage of benefits to non-network dentists as it does to **Delta Dental PPO** dentists. It pays 100% of preventive care, 80% of basic services, and 50% of major services to a yearly maximum of \$750. Orthodontia expenses are not covered. There is a \$50 deductible to pay before the plan covers basic and major services.

DHMO Plan: This is the lowest cost plan to join but you MUST use an **DeltaCare USA** dentist to receive a benefit. Most preventive services are covered at 100%. For all other care, specific copays apply for each service. There is no annual maximum for services and the plan covers orthodontia with a copay and no lifetime maximum.

Vision Plan

Our vision plans help you pay for eye exams, lenses, frames, and contact lenses. You can choose the Standard or Premium option depending on your needs. If you use in-network providers, both plans cover the cost of exams and lenses after your co-pay (co-pay differs between the Premium and Standard plans.)



Protecting Your Pay

Sick Leave

To protect your earnings, the Board enables employees to accumulate “sick leave” days. These are days for which you will receive full pay if you are sick or injured and cannot work.



Short-Term Disability Insurance

To protect earnings lost due to disabilities that last less than 180 days, you may wish to purchase Short-Term Disability coverage. This plan covers you after your accumulated sick days run out. You will not receive two checks! You choose from six different waiting periods (the longer you wait to receive benefits, the lower your cost) and you can choose any monthly benefit amount in multiples of \$100 up to 60% of your monthly earnings. Benefits are payable for up to six months from the date of disability.

Long-Term Disability Insurance

If you become totally disabled and must be out of work for an extended period, this plan will assure 60% of your pay after six months of disability. The benefit will continue to age 65.

Note to expectant mothers:

A “normal delivery” is the only situation in a disability plan where there is a pre-set **benefit period** – 6 weeks after delivery. This does not mean you will get 6 weeks of payment from the Disability Plan. You will receive your full pay for the first 15 days following delivery if eligible for Paid Parental Leave followed by any sick leave you have accumulated. Then, if you have met the waiting period you selected, the plan will pay benefits for the remainder of the 6-week period. If you deliver by c-section or complications require you to be out longer, benefits can extend beyond the 6-week period.

Employee Assistance Program (EAP)

Support for many personal and financial challenges (such as relationships, grief and loss, job pressures, and debt) is available to you and your eligible family members through the EAP.

STUDENT LOAN DEBT?

Our trusted resource maybe able to help, it's free to find out. Call 833-468-9666 or go to www.gzenroll.com/fayette



Life Insurance Plans

Life Insurance—For You

Employees may purchase group term life insurance on their own lives in increments of \$10,000 up to a maximum benefit of ten times salary or \$1,000,000, whichever is less. The cost is based on your age.

Life Insurance—For Your Children

An employee electing insurance may purchase optional insurance for any eligible child(ren) in increments of \$1,000 with a minimum of \$3,000 and a maximum of \$20,000. All benefit amounts are available with no medical questions asked.

Life Insurance—For Your Spouse

You may purchase life insurance on your spouse. You purchase in increments of \$10,000 up to 50% of your coverage amount or \$250,000, whichever is less. The cost is based on your age.

Accidental Death & Dismemberment Plan

Employees may purchase AD&D insurance that pays a lump sum benefit if you are severely injured or die as a result of an accident. You can elect coverage in \$10,000 increments up to the lesser of ten times your pay or \$1,000,000.



Flexible Spending Accounts (FSAs)

There are two types of Flexible Spending Accounts (FSAs) available to you. Both help you avoid taxes and save money on qualified expenses. For most people, the savings will be 30% or more.

The dependent care account allows you to pay for certain child and dependent day care expenses using before-tax dollars. You may contribute up to \$5,000 in a dependent care FSA.

The healthcare spending account enables you to pay eligible out-of-pocket health care expenses with before-tax dollars saving you 30% or more since you are not paying taxes on this money. You may contribute up to \$2,950 a year into the medical FSA.

As out-of-pocket costs for health care grow, FSAs become a more important money-saving tool for everyone. Most medical, dental, and vision care expenses you pay (for example, deductibles, co-insurance, prescription co-payments or even the cost of LASIK) can be paid using your FSA. The FSA includes a debit card, so many expenses can be paid without filing a claim. IRS regulations require that the FSA provider prove that expenses meet the IRS rules. You will be asked to supply receipts to support certain charges, so keep them handy and provide them promptly if requested.

Note that FSAs are use it or lose it. You may rollover up to \$590 in a Health FSA if you set up an account in the following year. Any unused dependent care dollars are lost. There is a \$3.20/month admin fee to participate.

This is what your FSA Debit card will look like!



Legal Plan

The Legal Plan covers the cost of a wide range of legal issues. You can choose the Standard or Premium option depending on your needs.

Employee Rate (Per Month)

Standard: \$8.25 Premium: \$15.75

Accident Insurance Plan

You may purchase accident insurance which pays lump sum benefits for a long list of accidental injuries. You can cover just yourself or include members of your family.

Accident Insurance Plan

Emp Only	Emp + Sp	Emp + Ch	Emp + Family
\$10.00	\$19.80	\$22.39	\$27.74

Employee Rates

Health Care (Per Month)

Plan	Emp Only	Emp + Spouse	Emp + Child(ren)	Emp + Family
Anthem HRA Bronze	\$77.69	\$231.90	\$154.57	\$308.78
Anthem HRA Silver	\$125.19	\$331.65	\$235.32	\$441.78
Anthem HRA Gold	\$188.56	\$464.72	\$343.04	\$619.20
Anthem HMO	\$148.53	\$380.66	\$274.99	\$507.12
UHC HMO	\$177.91	\$442.36	\$324.94	\$589.39
UHC HDHP	\$63.36	\$201.80	\$130.20	\$268.64
Kaiser HMO	\$169.54	\$430.64	\$311.96	\$573.06

*Note on the rates: There is a tobacco surcharge of \$80 per month if you or a covered dependent uses tobacco.

Dental (Per Month)

Plan Type	Emp Only	Emp + Sp	Emp + Ch	Family
Network Platinum	\$48.61	\$95.18	\$99.83	\$140.09
ChoicePlus	\$55.84	\$109.36	\$114.70	\$160.94
ChoiceStandard	\$33.57	\$65.42	\$68.58	\$96.12
DHMO	\$16.51	\$30.06	\$37.28	\$44.46

*If you elect the DHMO, you MUST use an DeltaCare USA network dentist

Vision (Per Month)

Plan Type	Emp Only	Emp + Sp	Emp + Ch	Family
Premium Plan	\$8.84	\$18.59	\$19.42	\$26.22
Standard Plan	\$5.57	\$11.05	\$11.54	\$15.36

Short-Term Disability

Your cost is based on your age and salary. Cost will be calculated by the enrollment system and shown when you log in to elect your benefits.

Sample Cost for \$2,000 Monthly Benefit 45-49 Age Bracket

Benefits Start Date	Mthly Cost	Benefits Start Date	Mthly Cost
7 Days	\$19.80	45 Days	\$9.00
14 Days	\$16.80	60 Days	\$7.20
30 Days	\$11.80	75 Days	\$5.40

Long-Term Disability

Long-Term Disability cost is based on your age and salary.

Example: 45 years old with a \$2,000 monthly benefit would cost \$4.74 per month.

Critical Illness

The Critical Illness Plan is designed to pay you a lump sum of money immediately if you are diagnosed with any of the following major illnesses: cancer, heart attack, stroke, Alzheimer's Disease, major organ failure, permanent paralysis, end kidney failure, and coronary artery bypass. Keep in mind that these, and all illnesses, are covered by the State Health Benefit Plan options. Payments from the Critical Illness Plan can be used in any way you choose: to pay your deductibles, co-insurance, and other out-of-pocket medical costs or to pay someone to mow your lawn. The cost is based on the benefit you choose and your age at time of enrollment. The plan will also pay a "wellness benefit" of \$50 each year for completing a health screening. Your annual physical and biometric screening under State Health will qualify you!



Retirement

Our retirement program is made up of (3) parts – Social Security, either **Teachers Retirement System (TRS)** or **Public School Employees Retirement (PSERS)** programs, and the **Fayette County Public Schools Retirement Savings Plan**. **TRS** covers all teaching, administrative, clerical, and other professional personnel. Bus drivers, maintenance, food service, and custodial employees are covered by **PSERS**.

TRS requires members to contribute 6% of gross pay, while the Board contributes 19.06%. Your ultimate benefit is based on a formula that includes years of service, age at retirement, and monthly pay during your two highest-paid, consecutive years times 2%. A 30-year employee could retire with a benefit of 60% of his or her highest pay depending upon the payout option chosen.

PSERS – Participants in PSERS hired before 7/1/12 contribute \$4 per month for 9 months (\$36 per year). Those hired 7/1/12 or later and without prior PSERS qualifying service contribute \$10 per month for 9 months (\$90 per year). PSERS benefits are calculated using the years (and months) of experience times \$16.50. So for an employee with 30 years of experience, the monthly benefit is calculated as follows: $30 \times \$16.50 = \495 per month.



Retirement Savings Plan

Our basic retirement plans are a strength of Total Rewards, but all employees are still encouraged to save as much as they can at every stage of their life. Our Retirement Savings Plan is the perfect place to do that. The Plan has very low cost and it's easy to decide how to invest in a way that fits YOU.

Employees are urged to set up a virtual session with one of our plan advisors for assistance. Register for an appointment using one of these links:

<https://bit.ly/my-valic-registration-1>

<https://bit.ly/my-valic-registration-2>

<https://bit.ly/my-valic-registration-3>

DON'T FORGET!



Our website is always available to help you anytime you need more information.

Just go to www.fcboe.org then click **Departments** then click **Human Resources** then **Benefits**.



PROVIDER CONTACT INFORMATION

Fayette County Public Schools — www.fcboe.org
Fayette County Public Schools Benefits — 770-460-3535

State Health Enrollment Portal

myshbpga.adp.com

Health Plans

State Health Information

www.shbp.georgia.gov/plan-options-programs

1-800-610-1863

Anthem Plans

www.anthem.com/shbp

1-855-641-4862

United Healthcare Plans

www.welcometouhc.com/shbp

1-888-364-6352

Kaiser HMO

<https://my.kp.org/shbp>

1-855-512-5997

CVS Caremark

(Prescription Information)

<https://info.caremark.com/shbp>

1-844-345-3241

Sharecare

(Wellness Information)

www.BeWellSHBP.com

1-888-616-6411

Employee Assistance Program

Kepro

www.EAPHelplink.com

code: GADOE

1-866-279-5177

Vision

Avesis

1-800-828-9341

Dental

Delta

(Choose Delta Dental PPO for the PPO plans or DeltaCare USA for the DHMO plan)

1-800-521-2651

www.deltadentalins.com/find-a-dentist

Short Term Disability

OneAmerica

Claims:

1-855-517-6365

www.oneamerica.com/claims

Long Term Disability

MetLife

Call the FCPS Benefits Dept

Flexible Spending Accounts

WORKTERRA

1-888-604-5394

Group Life

MetLife

Call the FCPS Benefits Dept

Accidental Death & Dismemberment

MetLife

1-800-638-6420

Accident

MetLife

1-800-438-6388

Critical Illness

MetLife

1-800-438-6388

Legal

MetLife

1-800-821-6400

Retirement Plans

Teachers Retirement System of Georgia (TRS)

www.trsga.com

1-800-352-0650

Public School Employee Retirement System (PSERS)

www.ers.ga.gov

1-800-805-4609

Retirement Savings Plan

<https://fcs.aigrs.com>

Cliff England 678-231-7677

Chase Kulczak 470-686-9163

Gerald Thrasher 706-326-8868

Virtual Appointment Registration:

<https://bit.ly/my-valic-registration-1>

<https://bit.ly/my-valic-registration-2>

<https://bit.ly/my-valic-registration-3>

Student Loan Relief

GotZoom

www.gzenroll.com/fayette

1-833-468-9666

Go to our website to find network providers for the medical, dental, and vision, in addition to resource links for all plans. FCBOE.org then click "Departments" then click "Human Resources" then "Benefits"

Need More Information?

We hope that this brief overview is helpful as you learn about how the plans work, the options available to you and how they add value to your direct pay. Remember, the official plan documents describe all of our plans in more detail and govern their operation.

You may contact the Benefits Department at 770-460-3535.

