



Bartow County Schools Employee Benefits At A Glance 2025

Dental – Delta Dental		
	Low Plan	High Plan
Calendar Year Deductible		
• Individual	\$ 100	\$ 100
• Family	\$ 300	\$ 300
Annual Benefit Maximum	\$ 1,500 Calendar Year	\$ 1,500 Calendar Year
Diagnostic/Preventive Services	80% Coverage (no deductible)	100% Coverage (no deductible)
Basic Treatment	60% Coverage (subject to deductible)	80% Coverage (subject to deductible)
Major Treatment	50% Coverage (subject to deductible)	50% Coverage (subject to deductible)
Orthodontia Services	N/A	Max of \$1,250 per lifetime for adults and children up to age 26

Vision – NVA		
	In-Network	Non-Network
Vision Exam	\$ 10 copay	Up to \$ 32
Contact Lenses	Up to \$ 150 allowance Covered in full	Up to \$75 Up to \$ 210
• Elective • Medically Necessary		
Standard Plastic Lenses	Covered in full after a \$ 25 copay	Up to \$ 25 Up to \$ 40 Up to \$ 60 Up to \$ 60
• Single Vision		
• Bifocal		
• Trifocal		
• Lenticular		
Frames	Up to \$ 150 allowance; 20% off additional cost	Up to \$ 50
Benefit Frequency	Once every 12 months Once every 12 months Once every 12 months	
• Exam		
• Lenses		
• Frames		

To locate a vision provider, visit e-nva.com or call NVA toll-free 24/7/365 at (800) 672-7723 with questions about vision benefits or provider locations.

To locate a dental provider, visit www.deltadentalins.com and click on Find a Dentist or call toll-free at 1-800-521-2651 with questions about dental benefits or provider locations.

For all your benefit information and enrollment needs, please visit the Bartow County Benefits Resource Center at <http://shawhankinsbenefits.net/bcs>

For assistance with your dental, vision, life, disability, flexible spending accounts, or AFLAC products, please contact NFP @ (877)-242-4380.

For assistance or questions with your SHBP, call direct to 1-800-610-1863. Enrollment site for SHBP is also located on the Bartow County Benefits Resource Center at <http://shawhankinsbenefits.net/bcs>



This Benefits At A Glance is meant only to cover the major points of each plan. It does not contain all the details that are included in your Summary Plan Descriptions (SPD)(as described by the Employee Retirement Income Security Act). If there is ever a question about one of these plans, or if there is a conflict between the information on this page and the formal language of the Plan Documents, the formal wording in the Plan Documents will govern.

Basic Life/AD&D – Standard

Bartow County Schools provides all eligible employees with Basic Life & AD&D Insurance in the amount of **\$15,000** for you at no cost.

Voluntary Employee Life*- Standard

Eligible employees have the option to purchase additional term life insurance. Employees can elect up to \$250,000, guarantee issue, in \$10,000 increments, up to a max of \$500,000. All amounts over the guaranteed issue amount of \$250,000 will require an evidence of insurability form.

Voluntary Dependent Life* – Standard

Eligible employees can purchase term life insurance for their Spouse and Dependent Children. Employees must elect coverage on themselves in order to cover their dependents. Spouse coverage up to \$25,000, guarantee issue, is available in \$ 5,000 increments, not to exceed 100% of the employees amount up to \$250,000 max. All amounts over the guaranteed issue amount of \$25,000 will require an evidence of insurability form. Child(ren) coverage is a flat \$10,000.

Voluntary Short Term and Long-Term Disability*- Standard

Employees are eligible to purchase short- and long-term disability through The Standard. **Short term** has two benefit options to choose from. Coverage to begin the **15th** day of an accident and **15th** day after an injury, or **30** days after an accident and **30** days after an injury, for 60% of your weekly pre-disability earnings, up to a max of \$2,000 a week, for up to 26 weeks. **Long term** disability will begin to cover you after you have satisfied the **180-elimination** period and will cover you for 60% of your monthly earnings, up to a max of \$10,000 a month, up to your normal social security retirement age.

Flexible Spending Accounts – Medcom

Employees can set aside pre-tax dollars into a Healthcare Flexible Spending account to be used for eligible healthcare, dental, or vision expenses. The maximum contribution amount for 2025 is \$2,700. Employees will receive a debit card from Medcom as a way of accessing funds. **There is a \$250 rollover provision that must be used within the following year.** Employees also can set aside up to \$2,500 if filing separate or \$5,000 filing married, of pre-tax dollars into a Dependent Care Flexible Spending account to be used for eligible dependent care expenses. **Employees will pay a \$3.50 monthly fee to participate in this plan.**

TeleMedicine – NewBenefits

The telemedicine benefit gives employees and their immediate family members with 24/7 access to a board-certified physician by phone or online video consult– anytime, anywhere in the U.S. with no copay. Physicians offer diagnosis, treatment options and prescription if necessary.

Additional Voluntary Benefits*- AFLAC

These products allow you to pick and choose a Critical Illness w/Cancer Rider plan, Accident Plan or Hospital Indemnity plan, for what best suits your family needs. These benefits are portable.

Benefit/Enrollment Questions

NFP
1-877-242-4380
NFPsecustomerservice@nfp.com

Benefit Resource Center
ShawHankins

<http://shawhankinsbenefits.net/bcs>

Medical Benefits
State Health Benefit Plan

1-800-610-1863
<https://myshbpga.adp.com>

Dental Benefits

Delta Dental
1-800-521-2651
<https://www.deltadentalins.com>

Vision Benefits

NVA
1-800-672-7723
e-nva.com

Life & Disability Benefits

The Standard
1-800-628-8600
www.standard.com

Flexible Spending Accounts

Medcom
1-800-523-7542
www.medcombenefits.com

Critical Illness, Accident, Hospital Indemnity

AFLAC
1-800-433-3036
www.aflacgroupinsurance.com

Bartow County Schools Payroll and Benefits

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Coverage Tier & Monthly Rates	Dental LOW	Dental HIGH	Vision	TeleMedicine
Employee	\$25.54	\$40.24	\$7.10	NFP Advantage -\$9.93 NFP Advantage Plus- \$13.23 NFP Premier- \$19.96
Employee + Spouse	\$49.19	\$77.58	\$18.14	
Employee + Child(ren)	\$55.08	\$97.84	\$18.14	
Employee + Family	\$78.69	\$135.17	\$18.14	



BARTOW COUNTY SCHOOL SYSTEM
empowering our children to succeed

