# FORSYTH COUNTY SCHOOLS

# NEW HIRE BENEFITS FAQ

What benefits are available to me as an employee with Forsyth County Schools?

FCS provides a Core Dental Plan, Basic Life & AD&D, Long-Term Disability, and access to the Employee Assistance Program for no cost to full-time employees. Full-time employees also have the opportunity to enroll in medical, dental, vision, flexible spending, life insurance, short term disability insurance, accident, critical illness, telemedicine and pet insurance. FCS contributes \$49.38 to each State Health medical plan.

### What happens to my benefits if I am transferring from another Georgia Public School System?

Your current coverage with State Health will transfer to Forsyth County Schools. You will continue with your current coverage for the remainder of the plan year (Jan 1- Dec 31). Please login to the State Health portal to update your email address and to ensure there are no issues with your coverage. All other benefits (dental, vision, etc) will not transfer and a new election must be made through FCS.

### Where can I get more information about benefit plans?

Please visit the <u>Benefit Resource Center</u>. Links are provided to direct you to the <u>State Health Active Decision Guide</u> and to the <u>FCS Enrollment Guide</u>. These booklets will also be emailed to you around your hire date.

#### Who is eligible for coverage?

You can cover yourself, your spouse, and dependent children up to age 26.

### When will my benefits go into effect?

Your coverage will start the first of the month following 30 days from your hire date. For example, a hire date of July 26th will result in a benefit effective date of September 1st.

### How will I enroll in my benefits?

You will need to complete a two step process to either enroll or waive benefits. You will enroll or waive medical insurance through the State Health (ADP) portal. You will enroll or waive all other local benefits through the NFP (bswift) portal. Links and logins will be emailed directly to your FCS email after your hire date. You cannot make your elections until you receive this email. Employees are required to visit both sites to enroll or waive benefits. Please maintain a copy of your benefit confirmations at the time of enrollment.

## Will I receive insurance cards in the mail?

Yes, SHBP will mail medical insurance cards to your home after your election window closes. Dental insurance is provided by Metlife and no card is required to visit a dentist. EyeMed will mail cards for vision insurance. Navia will mail you a debit card for access to flexible spending accounts. Please keep your address on file updated.

## How do I set up my beneficiaries?

Employees can assign beneficiaries in the NFP enrollment portal for life insurance, accident and critical illness policies. Employees should also contact their retirement system directly to update TRS or PSERS beneficiaries as they are separate from FCS declarations.

## When can I make changes to my benefits?

Employees can only make changes each year during the Open Enrollment period for the plan year (Jan1 - Dec 31) unless enrolling as a new hire, or when experiencing a qualifying event (marriage, divorce, birth, adoption, death, a dependent gaining or losing coverage). Qualifying events must be declared within 31 days of the event.

#### What type of retirement is offered?

Employees working in teacher, administrator, secretarial, paraprofessional, nurse and maintenance positions are enrolled in the Teachers' Retirement System (TRS). Employees working as bus drivers, bus monitors, food service assistants, and custodians are enrolled in the Public School Employees Retirement System (PSERS). All employees may participate in 403b/457b retirement savings plans by signing up through one of several annuity companies. See the <u>annuity contact list</u>. Employees enrolled in PSERS may receive up to a 4% employer match if contributing to a Corebridge (formerly AIG/Valic) 403b account. There is no 403b match for employees enrolled in TRS.