

2015 Benefit Enrollment Guide



*Where You Want
To Be!*

2015 Benefits Guide and Online Elections

Savannah-Chatham County Public School System’s open enrollment period starts October 27 for District Benefits. There are several changes to the District’s 2015 benefit plans; you are encouraged to make a thorough review of the 2015 benefit plans that are being offered. District Open Enrollment begins **October 27 with on-line enrollment at: www.sccps.bswift.com**. During this time, all employees **are required** to add beneficiary information, elect, change, or drop benefit coverage as appropriate for the 2015 plan year that will become effective for Plan Year beginning January 1, 2015 through December 31, 2015. Additional information and plan details are available by email at: customerservice@shawhankins.com or by calling our partner, ShawHankins, at 1-844-550-9717. Also, please visit the new Benefit Resource Center to view new videos about the benefit plans at:

<http://shawhankinsbenefits.net/sccps/>

This enrollment guide presents highlights of each of the benefit plans available this coming year. We hope you will use this information to make informed decisions that make the most sense for you and your family.

Your Benefit Options

Savannah-Chatham County Public School System provides a full range of benefits that address your needs now and in the future, including:

- Dental Reimbursement Options
- Vision Insurance
- Long & Short Term Disability Insurance
- Basic & Voluntary Life Insurance
- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

Open enrollment begins on October 27 and ends on November 14 at 5:00 p.m. for State Health Benefit Plan.

The Georgia State Health Benefit Plan (GA SHBP) provides your medical benefits. Medical plans are changing with more choices from Blue Cross Blue Shield and United Healthcare. You **must** make an election for coverage during open enrollment.

Log on to: <https://myshbpga.adp.com/shbp/> starting **October 27 through November 14, 2015 (ends at 5 p.m.)** to re-enroll in your health coverage.

For complete plan documents and changes about GA SHBP health insurance please visit the website at <http://dch.georgia.gov/state-health-benefit-plan-shbp>.

SHBP Plan	You	You + Child(ren)	You + Spouse	You + Family
BCBS Gold	\$166.08	\$300.38	\$405.52	\$539.84
BCBS Silver	\$108.64	\$202.74	\$284.90	\$379.00
BCBS Bronze	\$66.28	\$130.74	\$195.96	\$260.40
BCBS HMO	\$130.74	\$240.88	\$333.06	\$443.18
UHC HMO	\$181.32	\$326.86	\$439.26	\$584.80
UHC HDHP	\$53.02	\$108.74	\$169.84	\$225.56
All rates are per month				
Smoker surcharge	Add \$80.00 per month	Add \$80.00 per month	Add \$80.00 per month	Add \$80.00 per month

For Open Enrollment information from SHBP, log on to: <http://dch.georgia.gov/state-health-benefit-plan-shbp>.

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BENEFIT CONTACTS

SHBP: 1-800-610-1863

Benefits Office: 912-395-5899

Open Enrollment Support for District
Benefits: 844-550-9717

Benefit / Health Fair Schedule

Location / Address	Date	Times
Central Office (208 Bull Street) – <i>Benefit Session</i>	Monday, 11/3	2:00–5:30 PM
Jenkins High (1800 DeRenne Avenue) – <i>Benefit Session</i>	Tuesday, 11/4	2:00–5:30 PM
Savannah Arts Academy (500 Washington Avenue) – <i>Benefit Session</i> STATE HEALTH VENDORS WILL BE ATTENDING	Wednesday, 11/5	2:00–5:30 PM
Johnson High (3012 Sunset Boulevard) – <i>Benefit Session</i>	Thursday, 11/6	2:00–5:30 PM
Southwest Middle (6030 Ogeechee Road) – <i>Benefit Session</i>	Friday, 11/7	2:00–5:30 PM
Godley Station (2135 Benton Boulevard) – Benefit Fair	Saturday, 11/8	9:00 AM –12:30 PM

How to Enroll Online or By Telephone

Employees are required to elect, change, or waive benefit coverage as appropriate, as well as update any personal, dependent and beneficiary information on the bSwift website at: www.sccps.bswift.com.

ENROLLING FOR DISTRICT BENEFITS IS EASY.

There are three ways to elect, change or waive coverage:

- ONLINE.** You can link from **ACORN** OR from your home at: www.sccps.bswift.com
 - Enter the following information
 - Username:** Your employee ID (must be 10 digits; using five (5) leading zeros)
 - Password:** The last four digits of your Social Security Number
- BY TELEPHONE.** Call the ShawHankins Service Center at 844-550-9717 to receive assistance from a knowledgeable staff member.
- FACE-TO-FACE ENROLLMENT SESSIONS.** Meet one-on-one with a benefits counselor at an open enrollment event. See the location schedule above for on-site counselor availability.

Remember to be prepared with the **Names, Social Security Numbers** and **Birth Dates** of your eligible dependents and/or beneficiaries. Benefit Counselors will address any questions you may have.

Employee Eligibility

Full-time employees working a minimum of 20 hours per week are eligible for benefits. Benefits become effective on the first day of the month following 30 days of continuous employment.

Effective January 1, 2015, the Affordable Care Act expands benefit eligibility for health coverage to include all temporary and part time employees who work an average of 30 or more hours per week for a 90-day consecutive period. Employees meeting this definition are considered full time equivalent employees for the purpose of healthcare, and they are eligible for the Employee Only tier coverage, for the minimum value plan in the Georgia State Health Benefit Plan (SHBP). Please call State Health at 1-800-610-1863 for more information.

Dependent Eligibility

Your eligible dependents may include:

- Your legal spouse
- Your children under age 26
- Your unmarried children over age 26 who are not able to support themselves due to a physical or mental disability

Only those dependents meeting the eligibility requirements can enroll for coverage. Check the online enrollment website or speak with a benefits counselor for more information regarding dependent eligibility.



Dental Benefits- *Vendor Change

Savannah-Chatham County Public School System offers two dental benefit options — a standard and premium dental reimbursement plan. You can choose either option based on the needs of you and your family.

*****IMPORTANT:** The District is changing from SIMPLE to Ameritas effective 1/1/15. It is **EXTREMELY** important for you to file all 2014 dental claims with SIMPLE before 12/31/14 to avoid delays in claims processing and reimbursement. Outstanding 2014 claims filed after 12/31/14 must be filed with Ameritas. ***

AMERITAS DIRECT REIMBURSEMENT DENTAL PLAN

The direct reimbursement plan administered by Ameritas takes an easy approach to dental benefits. You can see any dentist you choose, there are no age or frequency limitations, no complex claim forms, no waiting periods and no difference in benefit levels based on procedures. If you choose an In Network Ameritas Provider, you will receive discounts ranging from 25% - 45% based on the services you have received.

Locating an in-network provider: www.ameritas.com

- 1) Find a provider (upper right hand side of your screen)
- 2) Dental Benefits are paid for each covered person based on the option you select:

Premium Option Rates (Semi-monthly per paycheck)	
Employee Only	\$13
Employee + 1	\$29
Family	\$46

- Pays 100% of the first \$250
- Pays 50% of the next \$1,500 until the plan maximum is reached
- Annual plan maximum is \$1,000
- Cosmetic procedures are not included
- Orthodontics for children are covered

Standard Option Rates (Semi-monthly per paycheck)	
Employee Only	\$5
Employee + 1	\$18
Family	\$30

- Pays 100% of the first \$150
- Pays 50% of the next \$700 until the plan maximum is reached
- Annual plan maximum is \$500
- Cosmetic procedures are not included
- Orthodontics are not included

Vision Benefits- Rate reduction for 2015

Savannah-Chatham County Public School System offers comprehensive vision coverage for eligible employees. Our vision benefits are administered by Ameritas/EyeMed. Please Note: You will receive a new ID card for vision services performed after 1/1/2015.

AMERITAS/EYEMED VISION PLAN			
Benefit	Frequency	2015 Plan Design	
		In-Network	Out-of-Network
Vision Exam	12 months	\$10 copay	\$35 reimbursement
Frames	24 months	Covered up to \$130 retail allowance (20% discount off remaining balance over \$130 allowance)	Up to \$65
Lenses Single Vision Bifocal Trifocal Lenticular	12 months	\$20 copay for standard glass or plastic lenses and 20% discount on Lenticular Lenses	Up to \$25 Up to \$40 Up to \$55 Up to \$55
Elective Contact Lenses	12 months	Up to \$130 retail allowance (15% discount on remaining balance)	Up to \$104
Medically Necessary Contact Lenses	12 months	Covered 100%	Up to \$200
Laser Vision Correction	n/a	Discounts available if performed by participating US Laser Network providers	n/a

Vision Plan Rates (Semi-monthly per paycheck)	
Employee	\$2.24
Employee + Spouse	\$4.16
Employee + Child(ren)	\$4.72
Employee + Family	\$6.08

Disability Insurance-No Rate Changes for 2015

SHORT TERM DISABILITY

The Hartford Short Term Disability Insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time. Savannah-Chatham County Public School System has negotiated special rates that allow eligible employees to purchase short term coverage at an affordable cost. This voluntary coverage allows you to choose the amount of coverage that you need.

Depending on the STD option you elect, after you are out of work for either 14 or 60 days and declared disabled, you will receive 40% or 60% of your base earnings to a maximum of \$1,500 per week for up to 26 weeks depending on your elimination period election.

Note: You will be required to complete an Evidence of Insurability (EOI) form if enrolling in STD for the first time or electing to enhance current STD election and can be declined based on medical underwriting. Please contact ShawHankins for assistance with this process. All EOI forms are due by 12/31/14 to be considered.

STD SEMI-MONTHLY COVERAGE		
Benefit	Elimination Period	Premium Per Paycheck
40%	14 days	\$5.99
40%	60 days	\$3.17
60%	14 days	\$11.35
60%	60 days	\$6.19

LONG TERM DISABILITY

The Hartford continues to provide our long term disability insurance to protect your finances when your disability continues beyond the period covered by the short term disability plan. This benefit is also available at affordable rates.

The LTD plan provides an opportunity to receive up to 60% of your pre-disability earnings up to a monthly maximum of \$6,000. LTD benefits begin 180 days after the date of disability and continue until retirement as long as you remain disabled.

Note: You will be required to complete an Evidence of Insurability (EOI) form if enrolling in LTD for the first time and can be declined based on medical underwriting. Please contact ShawHankins for assistance with this process. All EOI forms are due by 12/31/14 to be considered.

LTD MONTHLY COVERAGE FACTOR	
Age	Cost per \$100 of monthly earnings
< 25	\$0.0245
25-29	\$0.0285
30-34	\$0.0390
35-39	\$0.0580
40-44	\$0.1010
45-49	\$0.1520
50-54	\$0.1975
55-59	\$0.2330
60-64	\$0.2315
65-69	\$0.2285
70-74	\$0.2285
75+	\$0.2285

Flexible Spending Accounts (FSAs)

Continuum is the administrator of the Flexible Spending Accounts (FSAs). FSAs enable you to put aside money for important expenses and help you reduce your income taxes at the same time. Savannah-Chatham County Public School System offers two types of Flexible Spending Accounts — a Health Care Flexible Spending Account and a Dependent Care Flexible Spending Account. These accounts allow you to set aside pre-tax dollars to pay for certain out-of-pocket health care or dependent care expenses.

HOW FSAs WORK

1. Each year during the open enrollment period, you decide how much to set aside for health care and/or dependent care expenses.
2. Your contributions are deducted from your paycheck on a before-tax basis in equal installments throughout the calendar year. Elected funds are available as of January 1, 2015 for the Health Care FSA. Elected funds for the Dependent Care FSA are available as they are deposited from your pay check.
3. As you incur health care or dependent care expenses throughout the year, submit a claim form for reimbursement. Your claim will be processed and you will be reimbursed from your account. Or use your FSA card to pay for eligible expenses at the point of sale. You will not be paying out of pocket, so there's no need to fill out a claim form and wait for reimbursement.

Please note that the Health Care and Dependent Care accounts are

separate — you may choose to participate in one, both, or neither. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa. For more information on FSAs, visit the Continuum website at www.continuonservices.com.

FSA PLAN DETAILS		
FSA Plan Type	Annual Maximum Contribution	Examples of Covered Expenses
Health Care Flexible Spending Account	\$2,500 (for you and your family)	Employee and dependent copays, deductibles, orthodontia, prescription medications, etc.*
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)	Day care, nursery school, elder care expenses, etc.*

* See IRS Publications 502 and 503 for a complete list of covered expenses.

Remember to calculate your expenses conservatively when making your FSA elections. IRS regulations require that you forfeit any money left in your account after the claims submission deadline. You must actively elect to re-enroll in the FSA's each year.

Life Insurance Options- *One America is the New Life Vendor for 2015*

BASIC LIFE INSURANCE

One America is the new vendor for Basic Life and Voluntary Life Insurance options! Your family depends on your income for a comfortable lifestyle and for the resources necessary to make their dreams – such as a college education – a reality. Like anyone, you don't like to think of the scenario where you're no longer there for your family. However, you do need to ensure their lives and dreams can continue if the worst does happen.

BASIC TERM LIFE INSURANCE

Savannah-Chatham County Public School System provides eligible employees with **\$10,000** in basic term life coverage at no cost, and enrollment is automatic. However, you **must** provide beneficiary information.

SUPPLEMENTAL LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Premiums Vary by Age

You may also choose to purchase supplemental life insurance for yourself in addition to the District-paid Basic Life benefit. You pay the total cost of this benefit through convenient payroll deductions. Coverage is available in \$10,000 increments up to a maximum of \$500,000, with an initial Guaranteed Issue amount of up to the lesser of 5 times your basic annual earnings (rounded down to the next lower \$10,000 increment) up to \$350,000 without medical questions. Amounts over \$350,000 require evidence of insurability (EOI).

Each year at open enrollment, you are able to increase your life insurance election up to one times (1X) your annual salary up to the guarantee issue amount of \$350,000. Note: Salary amount is rounded down to the nearest \$10,000 increment.

For example, if your basic earnings are \$36,000, you can purchase an additional \$30,000 each year in coverage with guaranteed issue.

Age Category	Monthly Premium Rates Per \$1,000 of Coverage	Age Category	Monthly Premium Rates Per \$1,000 of Coverage
0-29	\$0.034	55-59	\$0.282
30-34	\$0.034	60-64	\$0.334
35-39	\$0.052	65-69	\$0.444
40-44	\$0.078	70-74	\$0.726
45-49	\$0.120	75+	\$0.999
50-54	\$0.172		
Voluntary AD&D for all ages			\$0.019

To Calculate Payroll Deduction:

Take monthly rate and divide it by 2 to determine payroll deduction amount.

DEPENDENT LIFE INSURANCE – NEW COVERAGE OPTION

If you purchase supplemental life insurance for yourself, you may now also purchase coverage for your spouse and eligible dependent children under the age of 26. Dependent children are **NOT** required to be a full time student to be deemed an eligible dependent.

- Spouse coverage is offered in \$5,000 increments up to a maximum of \$50,000
 - Guarantee Issue Amount of \$25,000
 - Coverage amount may not exceed 50% of the employees elected coverage amount

Based on Employees Age	Monthly Premium Rates per \$1,000 of Coverage	Based on Employees Age	Monthly Premium Rates per \$1,000 of Coverage
0-29	\$0.158	50-54	\$0.158
30-34	\$0.158	55-59	\$0.158
35-39	\$0.158	60-64	\$0.158
40-44	\$0.158	65-69	\$0.158
45-49	\$0.158		
Voluntary AD&D for all ages			\$0.023

To Calculate Payroll Deduction:

Take monthly rate and divide it by 2 to determine payroll deduction amount.

- Dependent coverage is available for flat benefit amount of \$5,000 or \$10,000.

Child(ren) Rate	Voluntary Dependent Life Monthly Premium Rate Per Unit of Coverage	Voluntary Dependent AD&D Monthly Premium Rate Per Unit of Coverage
Option 1 - \$5,000	\$0.450	\$0.125
Option 2 - \$10,000	\$0.900	\$0.250

To Calculate Payroll Deduction:

Take monthly rate and divide it by 2 to determine payroll deduction amount.

Voluntary Benefits-*UNUM is the New Vendor for 2015*

ACCIDENT INSURANCE

Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact. UNUM Accident Insurance can help cover the out-of-pocket medical expenses and extra bills that can follow an accident. The plan covers a wide variety of injuries and accident-related expenses such as:

- hospitalization and intensive care
- lodging for family and physical therapy
- emergency room treatment
- ambulance services
- follow up testing and rehabilitation services

Plan Features

- Benefits are paid for accidents on or off the job.
- You can also elect to cover your spouse and children.
- No health questions or physical exams required.
- Coverage is individually owned, which means you can take your policy with you if you change jobs or retire.
- Employees also provided with \$50,000 accidental death life insurance policy

HOSPITAL INDEMNITY INSURANCE

UNUM Hospital Indemnity Insurance provides hospital confinement and indemnity hospital admission benefits to help alleviate the costs of a hospital stay. Your medical plan requires you to pay the deductible and coinsurance if you are admitted to the hospital. Hospital Indemnity Insurance can help pay for these additional out-of-pocket medical expenses. This coverage pays a benefit directly to you regardless of any other coverage you have or the actual cost of treatment.

Eligibility: Employee: Ages 18-64; Spouse: Ages 18-64;
Children: Under age 26

Plan Features

- Hospital admission - \$500 payment per admission; (Some exclusions may apply)
- Hospital confinement - \$150 payment per day of confinement for up to a maximum of 15 days per confinement.
- Surgical benefit - \$500 - \$1,000 per procedure (calendar year max \$1,500)
- Ambulance - \$100 benefit paid 1x per year
- Air Ambulance - \$500 benefit paid 1x per year
- ER treatment - \$150 (per person per year)

UNUM CRITICAL ILLNESS INSURANCE

CRITICAL ILLNESS coverage is offered this year on a one time true open enrollment basis for both you and your spouse with **GUARANTEE ISSUE** access to coverage with **NO PRE EXISTING CONDITION** limitations. This plan will cover any new diagnosis that occurs after 1/1/2015.

UNUM administers the Critical Illness Insurance benefit. The out-of-pocket costs of a serious illness can be catastrophic, even with medical insurance. UNUM Critical Illness pays a lump sum benefit directly to you if you are diagnosed with a covered condition. You use this money however you choose: deductibles and coinsurance, family expenses, or simply to replace your lost earnings from being out of work.

Covered Illnesses Include:

- Cancer (if cancer rider is selected)
- Heart Attack/Stroke
- Major Organ Failure
- End Stage Renal Failure
- Blindness
- Benign Brain Tumor
- Permanent Paralysis due to covered accident
- Coma due to severe traumatic brain injury
- Coronary Artery Bypass Surgery (25%)
- Carcinoma in Situ (25%)

Plan Features

- Guarantee issue coverage, no medical questions
- Coverage options are available for your spouse and children are automatically covered if employee elects coverage at 25% benefit amount
- \$50 wellness benefit included
- Policies are fully portable

Visit the online enrollment website or speak with a benefits counselor for help calculating the cost of these benefits, which will vary depending upon factors such as your age, whether you use tobacco, and the amount of coverage you elect.

Have questions or need help?

For assistance with your benefits, please contact us for assistance!

ShawHankins at 844-550-9717

SCCPSS benefits office at 912-395-5899