



Savannah Chatham County Public School System

Employee Benefits At A Glance 2019



This document is only meant to cover major points of each plan. If there is a conflict between the information in this document and the formal language of the Plan Documents, the formal wording of the plan documents will govern.

Savannah-Chatham County Public School System offers you a variety of insurance products for you and your family. Please visit the Benefit Resource Center to view videos about the benefit plans at: www.shawhankinsbenefits.net/sccpps/. You can elect your benefits on-line at: www.sccpps.bswift.com or you can call the ShawHankins Service Center at 1-844-550-9717 to talk with someone for assistance. As a new employee you have 30 days from your hire date to sign up for benefits initially. During this time you have a one time opportunity to purchase life insurance and disability without having to answer any medical questions. Should you waive these coverages at this time and elect them during an open enrollment period you will be subject to underwriting, pre-existing conditions and can be declined.

Medical – State Health Benefit Plan

The medical insurance is separate from the district benefits. You have to contact State Health to enroll in your medical insurance. You can enroll online at: <https://myshbpga.adp.com/shbp> or call them at 1-800-610-1863. For your convenience the rates are listed below:



SHBP Plan	You	You & Child(ren)	You & Spouse	You & Family
BCBS Gold	\$84.37	\$153.57	\$209.05	\$278.25
BCBS Silver	\$55.45	\$104.40	\$148.31	\$197.27
BCBS Bronze	\$36.23	\$71.73	\$107.96	\$143.46
BCBS HMO	\$67.83	\$125.45	\$174.32	\$231.95
UHC HMO	\$86.28	\$156.83	\$213.07	\$283.61
UHC HDHP	\$29.02	\$59.47	\$92.81	\$123.27

The above rates are semi-monthly. Rates do not include a tobacco surcharge. If you are assessed the tobacco surcharge, an additional \$40 per pay period will be added to the above rates.

Ameritas Direct Reimbursement Dental Plan Please see bottom of next page for rates	
Standard Plan	Premium Plan
Pays 100% of the first \$150	Pays 100% of the first \$250
Pays 50% of the next \$700 until the plan maximum is reached	Pays 50% of the next \$1500 until the plan maximum is reached
Annual plan maximum is \$500	Annual plan maximum is \$1,000
Cosmetic procedures are not included	Cosmetic procedures are not included
Orthodontics are not included	Orthodontics for children are covered

To locate a dental provider visit www.ameritas.com and click on Find a Provider. To locate an in-network vision provider visit www.eyemed.com. The vision network is Insight.

Eyemed Vision Plan Please see bottom of next page for rates		
	In-Network	Non-Network
Vision Exam	\$10 copay	Up to \$35 reimbursement
Contact Lenses <ul style="list-style-type: none"> • Elective • Medically Necessary 	Up to \$130 allowance Covered in full	Up to \$104 allowance Up to \$210 allowance
Standard Plastic Lenses <ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal 	\$20 copay for standard glass or plastic lenses	Up to \$25 Up to \$40 Up to \$55
Frames	Up to \$130 allowance; 20% off additional cost	Up to \$65 allowance
Benefit Frequency <ul style="list-style-type: none"> • Exam • Lenses • Frames 	Once every calendar year Once every calendar year Once every other calendar year	

Basic Life/AD&D – MetLife

Savannah-Chatham County Public School System provides all eligible employees with Basic Life & AD&D Insurance in the amount of \$20,000 at no cost as well as \$5,000 for your spouse and each eligible child. Enrollment in this benefit is automatic; however, you must provide a beneficiary.

Dental – Ameritas

Employees have the option to purchase one of two dental reimbursement plans. The direct reimbursement plan takes an easy approach to dental benefits. You can see any dentist you choose; however, should you choose an in-network Ameritas provider you will receive discounts ranging from 25% to 45% based on the services you receive. There are no frequency limitations, no complex claim forms, no waiting periods and no difference in benefit levels based on procedures.

Vision – Eyemed

Employees have the option to purchase a vision plan with Eyemed which utilizes the Insight network.

Supplemental Life/AD&D – MetLife

Eligible employees have the option to purchase additional term life insurance and AD&D for themselves and their dependents. Employees can elect up to \$500,000 in \$10,000 increments not to exceed 10 x your annual salary. New Hires will have a guaranteed issue amount of \$350,000. All amounts over the guaranteed issue amount will require an evidence of insurability form and will be underwritten. Each year in open enrollment you are eligible to increase one times your salary up to the \$350,000. Spouses can be covered at 50% of the employee up to \$50,000 and children can have \$5,000 or \$10,000 coverage up to age 26. If purchasing for dependents after your new-hire period you will have to complete an Evidence of Insurability for each dependent. They will be underwritten at this time.

Disability – MetLife

Employees have the option to purchase Short Term Disability and Long Term Disability. There are several options to choose from on the short term plan. You can have a plan that starts on the 14th, 30th or 60th day and a choice of having it pay 40, 50 or 60% of your salary. The short term plans will pay for 18, 22 or 24 weeks. The Long Term Disability starts after 180 days and will pay until you reach Social Security Normal Retirement Age. If you did not purchase the disability plans as a new hire and want to pick them up during open enrollment you do have to complete an Evidence of Insurability. The company will underwrite you and you can be denied and/or have pre-existing conditions excluded. Also, other types of income (such as sick leave) can offset the amount of disability you receive.

Flexible Spending Accounts – Continuum

Employees have the ability to 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 2019 is \$2,650. Employees will receive a debit card from Continuum as a way of accessing funds. Employees also have the ability to set aside pre-tax dollars into a Dependent Care Flexible Spending account to be used for eligible dependent care expenses.

Group and Individual Supplemental Benefits – Aflac

Accident: Employees have the option to purchase an Accident Plan which helps with accident related expenses such as hospitalization and intensive care, physical therapy, emergency room treatment, ambulance services and follow-up testing and rehabilitation services.

Critical Illness: Employees can purchase a Critical Illness policy that pays out a lump sum amount upon diagnosis of a covered critical illness such as cancer, heart attack, stroke, major organ failure, blindness, benign brain tumor, coronary artery bypass surgery and carcinoma in situ to name a few. As a new employee the plan is offered with no medical questions. Employees can elect amounts up to \$50,000 for employees and 50% of employee amount for the spouse and children. There is a \$50 per year, per covered person, wellness benefit.

Hospital Indemnity: Employees can purchase a Hospital Indemnity policy that provides employees with financial compensation for covered services such as Hospital Admissions and Outpatient Surgery based on a schedule of benefits.

Online Enrollment Portal

bSwift is the platform for employee benefits enrollment. Here, you can enroll in your benefits, make information changes, update life events and get benefit information. Go to, www.sccpps.bsswift.com your Username is your employee ID (must be 10 digits; using 5 leading zeros). Your password is the last four digits of your Social Security Number. However, to enroll in State Health Benefits you have to go to the State Health enrollment sight.

Benefit Resource Center

<https://shawhankinsbenefits.net/sccpps/>

Benefit/Enrollment Questions

ShawHankins

1-844-550-9717

www.shawhankins.com

Medical Benefits

Georgia State Health Benefit Plan

1-800-610-1863

<https://myshbpgga.adp.com/shbp/>

Dental Benefits

Ameritas

1-800-487-5553

www.ameritas.com

Vision Benefits

Eyemed

1-866-939-3633

www.eyemedvisioncare.com

Life and A&D Benefits

MetLife

1-800-638-5433

www.metlife.com

Accident, Critical Illness, & Hospital Indemnity

Aflac

1-800-433-3036

www.aflacgroupinsurance.com

Flexible Spending Accounts

Continuum Services LLC

1-877-747-4141

www.cslc.com



Dental	Semi-Monthly Standard Plan	Semi-Monthly Premium Plan	Vision	Semi-Monthly Rates
Employee	\$5.00	\$12.00	Employee	\$2.61
Employee + 1	\$16.00	\$26.00	Employee + Spouse	\$4.85
Family	\$27.00	\$41.00	Employee + Child(ren)	\$5.50
			Employee + Family	\$7.09