



POLK SCHOOL DISTRICT

2022 Dental – Metlife

	Low*	High*
Calendar Year Deductible		
• Single	\$75	\$75
• Family Max	\$225	\$225
Annual Benefit Maximum	\$1,000 Calendar Year	\$1,250 Calendar Year
Diagnostic/Preventive Services	100% Coverage (no deductible)	100% Coverage (no deductible)
Basic Treatment	80% Coverage (subject to deductible)	80% Coverage (subject to deductible)
Major Treatment	Not covered	50% Coverage (subject to deductible)
Orthodontia Services	Not covered	50% for Adult and Child (\$1,500 lifetime max)

*Out of network pays on reasonable and customary charges.

To locate a dental provider visit: www.metlife.com/mybenefits and click on Find a Doctor, or call Metlife toll-free at 800-275-4638 with questions about dental benefits or provider locations.

For all your benefit information and enrollment needs, please visit the Polk School District Benefits Resource Center at <https://shawhankinsbenefits.net/polk/>

For assistance with your dental, vision, life, disability, flexible spending accounts, or UNUM products, please contact ShawHankins service center 800-994-7429.

For assistance or questions with your SHBP, call direct to 800-610-1863. Enrollment site for SHBP is also located on the Polk School District Benefits Resource Center.

Open Enrollment Dates

October 18th, 2021– November 5th, 2021

2022 Vision – Superior Vision

	In-Network	Non-Network
Vision Exam	\$10 copay	Up to \$37 allowance
Contact Lenses		
• Fitting	\$30 copay	Not covered
• Elective	Up to \$100 allowance	Up to \$80
• Necessary	Covered in full	Up to \$210
Standard Plastic Lenses		
• Single Vision	\$25 copay	Up to \$29
• Bifocal	\$25 copay	Up to \$42
• Trifocal	\$25 copay	Up to \$57
Frames	Up to \$130 retail allowance (including Wal-Mart)	Up to \$62
Benefit Frequency		
• Exam		Once every 12 months
• Lenses		Once every 12 months
• Frames		Once every 12 months

To locate a vision provider visit www.Superiorvision.com, and choose the Superior National network, or call Superior Vision toll-free at 800-507-3800 with questions about vision benefits or provider locations.



This benefits at a glance is meant only to cover the major points of each plan. It does not contain all of 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 – UNUM

Polk School District provides all eligible employees with Basic Life & AD&D Insurance in the amount of **\$20,000** for Administrators, **\$10,000** for Teachers/Clerical and **\$5,000** for all others at no cost. Employees can purchase additional basic life for spouse and child(ren). Children can be covered to age 19, or 26 if full-time student.

Voluntary Employee Life*– UNUM

Eligible employees have the option to purchase additional term life insurance. Employees can elect up to \$500,000 in \$10,000 increments, not to exceed 5Xs your annual salary. Late entrants are subject to evidence of insurability. If you are currently enrolled with minimum coverage of \$10,000, you will be allowed to increase to \$200,000 or 5Xs your annual salary (whichever is less) without health questions.

Voluntary Dependent Life* – UNUM

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 can be up to 100% of the employee election - \$250,000 max. Late entrants are subject to Evidence of Insurability. If you are currently enrolled with minimum coverage of \$5,000, you will be allowed to increase to \$25,000, not to exceed 100% of the employee Voluntary Life, without health questions. Child(ren) coverage is available in increments of \$5,000 up to a maximum of \$10,000. Child(ren) coverage is available to age 26.

Short Term Disability*- UNUM

Eligible employees can purchase disability through UNUM. Employees have 3 benefit options to choose from. Options are: Coverage to begin after the **7th** day of a disability due to and accident or sickness, or after **14** days of a disability due to an accident or sickness, or after **30** days of a disability due to an accident or sickness; coverage is for 60% of your weekly pre-disability earnings, up to a maximum weekly benefit of \$1,250. The policy duration is 12 weeks. This policy has a pre-ex of 3/12. Late enrollees must complete an Evidence of Insurability.

Long Term Disability* – UNUM

Eligible employees can purchase Long Term Disability through UNUM. A monthly benefit of \$200 to \$5,000 is available in \$100 increments up to a maximum of 60% of your monthly earnings. The coverage begins after 90 days of a disability due to an accident or sickness and will pay up to the Social Security Normal Retirement Age. If your disability occurs at or after age 62, benefits would be paid for a reduced period of time. . This policy has a 3/12 pre-ex. Late enrollees must complete an Evidence of Insurability.

Flexible Spending Accounts – TASC YOU MUST RE-ENROLL IN THIS PROGRAM EACH YEAR

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 2022 is \$2,400. Employees will receive a debit card from TASC as a way of accessing funds. There is a \$500 rollover provision as well. **FSA Rollover spending is limited to 1 year if benefit is waived.**

Employees also have the ability to 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.

NFP Advantage – Telemedicine

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*- UNUM

These products allow you to pick and choose from a Critical Illness Plan that includes an infectious disease benefit, an Accident Plan, a Whole Life plan with Long Term Care Rider, or a Hospital Indemnity Plan. These benefits are portable.

Coverage Tier & 2022 Monthly Rates	Dental- Low	Dental- High	Vision	Telemedicine - NFP
Employee	\$21.94	\$35.56	\$5.93	Advantage \$8.93 Advantage Plus \$12.23
Employee + Family	\$70.17	\$117.75	\$15.11	Premier \$18.96

**Rates are calculated online when you enroll.*

Benefit/Enrollment Questions
NFP
800-994-7429
NFPseCustomerService@nfp.com

Benefit Resource Center
NFP
<https://shawhankinsbenefits.net/polk/>

Medical Benefits
State Health Benefit Plan
800-610-1863
<https://myshbpga.adp.com>

Dental Benefits
Metlife
800-275-4638
www.metlife.com

Vision Benefits
Superior Vision
800-507-3800
www.superiorvision.com

Life & Disability Benefits
UNUM
866-679-3054
www.unum.com

Critical Illness, Accident, Whole Life, Hospital Indemnity
UNUM
800-635-5597
www.unum.com

Flexible Spending Accounts
TASC
800-422-4661
www.tasconline.com

Employee Assistance Program
1-800-854-1446
www.unum.com/lifebalance

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