Savannah-Chatham County Public School System’s open enrollment period starts October 08 for District Benefits. There are a few changes to the District’s 2019 benefit plans; you are encouraged to make a thorough review of the 2019 benefit plans that are being offered. District Open Enrollment begins October 08, 2019 with on-line enrollment at: www.sccpss.bswift.com. During this time, all employees are required to review beneficiary information, elect, change, or drop benefit coverage as appropriate for the 2019 plan year that will be effective January 1, 2019 through December 31, 2019. 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 Benefit Resource Center to view videos about the benefit plans at: www.shawhankinsbenefits.net/sccpss/.

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

<table>
<thead>
<tr>
<th>SHBP Plan</th>
<th>You</th>
<th>You &amp; Child(ren)</th>
<th>You &amp; Spouse</th>
<th>You &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCBS Gold</td>
<td>$84.37</td>
<td>$153.57</td>
<td>$209.05</td>
<td>$278.25</td>
</tr>
<tr>
<td>BCBS Silver</td>
<td>$55.45</td>
<td>$104.40</td>
<td>$148.31</td>
<td>$197.27</td>
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<tr>
<td>BCBS Bronze</td>
<td>$36.23</td>
<td>$71.73</td>
<td>$107.96</td>
<td>$143.46</td>
</tr>
<tr>
<td>BCBS HMO</td>
<td>$67.83</td>
<td>$125.45</td>
<td>$174.32</td>
<td>$231.95</td>
</tr>
<tr>
<td>UHC HMO</td>
<td>$86.28</td>
<td>$156.83</td>
<td>$213.07</td>
<td>$283.61</td>
</tr>
<tr>
<td>UHC HDHP</td>
<td>$29.02</td>
<td>$59.47</td>
<td>$92.81</td>
<td>$123.27</td>
</tr>
</tbody>
</table>

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.

2019 Open enrollment begins on October 15, 2018 and ends on November 2, 2018 at 11:59 p.m. for the State Health Benefit Plan.

The Georgia State Health Benefit Plan (GA SHBP) provides your medical benefits. The medical plan options are remaining the same with 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/ 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

BENEFIT CONTACTS
SHBP: 1-800-610-1863
Benefits Office: 912-395-5899
Open Enrollment Support for District Benefits: 1-844-550-9717
This Enrollment Guide is meant to only cover the major points of each plan. It does not contain all of the details that are included in the Summary Plan Documents. If there is ever a discrepancy, the Summary Plan Document will govern.

### 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.sccpss.bswift.com](http://www.sccpss.bswift.com).

**ENROLLING FOR DISTRICT BENEFITS IS EASY.**

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

1. **ONLINE.** You can link from **ACORN** OR from your home at: [www.sccpss.bswift.com](http://www.sccpss.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 (Passwords are reset every year before open enrollment begins.)

2. **BY TELEPHONE.** Call the ShawHankins Service Center at 844-550-9717 to receive assistance from a knowledgeable staff member.

3. **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.

### Employee and Dependent 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.

Your eligible dependents may include:
- Your legal spouse
- Your children under age 26
- Your unmarried children age 26 or over who are not able to support themselves due to a physical or mental disability.

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

**Affordable Care Act requires all employees to have health coverage:** Effective January 1, 2015, the Affordable Care Act expanded 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.

NOTE: All employees who do not elect health coverage with State Health Benefit Plan are required to sign a waiver of coverage statement declining coverage for 2019.
Dental – Ameritas
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.

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% to 45% based on the services you have received.
To locate an in-network provider, please visit the Ameritas website: [www.ameritas.com](http://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:

<table>
<thead>
<tr>
<th>Premium Option Rates (Semi-monthly per paycheck)</th>
<th>Standard Option Rates (Semi-monthly per paycheck)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only $12</td>
<td>Employee Only $5</td>
</tr>
<tr>
<td>Employee + 1 $26</td>
<td>Employee + 1 $16</td>
</tr>
<tr>
<td>Family $41</td>
<td>Family $27</td>
</tr>
</tbody>
</table>

- 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

- 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 – EyeMed Insight Network
Savannah-Chatham County Public School System offers comprehensive vision coverage for eligible employees. Our vision benefits are administered by EyeMed. To locate an in-network provider, please visit [www.eyemed.com](http://www.eyemed.com).

<table>
<thead>
<tr>
<th>EYEMED VISION PLAN</th>
<th>Vision Plan Rates (Semi-monthly per paycheck)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit</td>
<td>Frequency</td>
</tr>
<tr>
<td>Vision Exam</td>
<td>12 months</td>
</tr>
<tr>
<td>Frames</td>
<td>24 months</td>
</tr>
<tr>
<td>Lenses</td>
<td>12 months</td>
</tr>
<tr>
<td>Elective Contact</td>
<td>12 months</td>
</tr>
<tr>
<td>Medical Contact</td>
<td>12 months</td>
</tr>
<tr>
<td>Laser Vision</td>
<td>n/a</td>
</tr>
</tbody>
</table>

4
SHORT TERM DISABILITY*

The 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. The Savannah-Chatham County School System offers a flexible Short Term Disability plan that allows you to now choose between low, mid, and high plan options including three salary replacement percentage levels and several waiting period options to better fit your specific needs.

You will continue to have the option of covering either 40, 50 or 60% of your salary with either a 14 day, 30 day or 60 day waiting period. The waiting period is the number of days you must be out on disability before your benefits begin paying. **You do have to exhaust all of your sick days before disability benefits are payable.**

The maximum weekly benefit for all options is $1,500. The short term disability policy will pay for up to 24 weeks of a qualified disability for plans with the 14 day elimination period, 22 weeks for the 30 day waiting period and up to 18 weeks for plans with the 60 day waiting period.

If you are not a new hire you will be required to complete an Evidence of Insurability (EOI) form if enrolling in STD for the first time, and, you can be declined based on medical underwriting. Please be prepared to complete the questionnaire at the time of enrollment.

<table>
<thead>
<tr>
<th>Age</th>
<th>Cost per $100 of monthly earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 20</td>
<td>$0.043</td>
</tr>
<tr>
<td>20-24</td>
<td>$0.051</td>
</tr>
<tr>
<td>25-29</td>
<td>$0.094</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.128</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.187</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.332</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.493</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.646</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.731</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.731</td>
</tr>
<tr>
<td>65-69</td>
<td>$0.731</td>
</tr>
<tr>
<td>70+</td>
<td>$0.731</td>
</tr>
</tbody>
</table>

STD and LTD Benefit and Premium Worksheets are available online at: [www.shawhankinsbenefits.net/sccpss/disability](http://www.shawhankinsbenefits.net/sccpss/disability).

* Benefits for medical conditions for which you incurred expenses, took prescription drugs, received medical treatment, care, or services (including diagnostic measures) during the 3 months just prior to the most recent effective date of insurance are not payable for 12 months.

LONG TERM DISABILITY*

Long Term Disability insurance helps protect your finances when your disability continues beyond the period covered by the short term disability plan.

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: If you are not a new hire you will be required to complete an Evidence of Insurability (EOI) form if enrolling in LTD for the first time, and, you can be declined based on medical underwriting. Please be prepared to complete the questionnaire at the time of enrollment.
Continuon 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**

- Each year during the open enrollment period, you decide how much to set aside for health care and/or dependent care expenses.

- 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, 2019 for the Health Care FSA. Elected funds for the Dependent Care FSA are available as they are deposited from your pay check.

- 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. Alternately, you may 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, you can call Continuon at 1-877-747-4141 or visit the Continuon website at: www.continuonservices.com. However, to elect the benefit you have to do so through the bswift portal.

<table>
<thead>
<tr>
<th>FSA Plan Type</th>
<th>Annual Maximum Contribution</th>
<th>Examples of Covered Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care Flexible</td>
<td>$2,650 (for you and your family)</td>
<td>Employee and dependent copays, deductibles, orthodontia, prescription medications, etc.*</td>
</tr>
<tr>
<td>Spending Account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dependent Care Flexible</td>
<td>$5,000 ($2,500 if married and filing separate tax returns)</td>
<td>Day care, nursery school, elder care expenses, etc.*</td>
</tr>
<tr>
<td>Spending Account</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Remember to calculate your expenses conservatively when making your FSA elections. For Healthcare FSA you may roll over up to $500 of unused funds at the end of the plan year. Any funds over $500 you will lose. Should you have receipts that need to be turned in for reimbursement you must turn them in before March 31 of the following year. Dependent Care FSA does not roll over – the funds are “use it or lose it”. You must actively elect to re-enroll in the FSAs each year.
Life Insurance Options – *MetLife*

**BASIC LIFE INSURANCE**
MetLife will continue to be offered through MetLife. 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 $20,000 in basic term life coverage as well as $5,000 for each eligible dependent at no cost. 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 or 10 times your basic annual salary (whichever is less), with an initial Guaranteed Issue amount of up to the lesser of 10 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 guaranteed 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.

<table>
<thead>
<tr>
<th>Age Category</th>
<th>Monthly Premium Rates Per $1,000 of Coverage</th>
<th>Age Category</th>
<th>Monthly Premium Rates Per $1,000 of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-29</td>
<td>$0.034</td>
<td>55-59</td>
<td>$0.282</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.034</td>
<td>60-64</td>
<td>$0.334</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.052</td>
<td>65-69</td>
<td>$0.444</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.078</td>
<td>70-74</td>
<td>$0.726</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.120</td>
<td>75+</td>
<td>$0.999</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.172</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Voluntary AD&D for all ages: $0.019

To Calculate Payroll Deductions:
Take monthly rate and divide it by 2 to determine payroll deduction amount.

**DEPENDENT LIFE INSURANCE**
If you purchase supplemental life insurance for yourself, you may 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. Dependent spouses and children who are also employees cannot be covered under your plan as a dependent and as the employee.

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

<table>
<thead>
<tr>
<th>Based on Employee’s Age</th>
<th>Monthly Premium Rates Per $1,000 of Coverage</th>
<th>Based on Employee’s Age</th>
<th>Monthly Premium Rates per $1,000 of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-29</td>
<td>$0.158</td>
<td>50-54</td>
<td>$0.158</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.158</td>
<td>55-59</td>
<td>$0.158</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.158</td>
<td>60-64</td>
<td>$0.158</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.158</td>
<td>65-69</td>
<td>$0.158</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.158</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Voluntary AD&D for all ages: $0.023

- Child(ren) coverage is available for a flat benefit amount of $5,000 or $10,000.

<table>
<thead>
<tr>
<th>Child(ren) Rate</th>
<th>Voluntary Dependent Life Monthly Premium Rate Per Unit of Coverage</th>
<th>Voluntary Dependent AD&amp;D Monthly Premium Rate Per Unit of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1 - $5,000</td>
<td>$0.450</td>
<td>$0.125</td>
</tr>
<tr>
<td>Option 2 - $10,000</td>
<td>$0.900</td>
<td>$0.250</td>
</tr>
</tbody>
</table>

Note: An Evidence of Insurability (EOI) form will be required for you if you are not a newly hired employee and you are enrolling for the first time or if you are increasing coverage more than your annual salary or $350,000.

Your spouse is also required to complete an EOI if enrolling for the first time or electing to increase coverage. This is completed online at the time of enrollment. Please be prepared with a list of your doctors with their address and phone number as well as a list of your prescriptions.
Voluntary Benefits – AFLAC – New for 2019

ACCIDENT INSURANCE

Accidents happen. You can’t always prevent them, but you can take steps to reduce the financial impact. Aflac 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 are also provided with $50,000 accidental death life insurance policy, spouses $25,000 and children $10,000.

HOSPITAL INDEMNITY INSURANCE

Aflac 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 calendar year; (Some exclusions may apply)
- Diagnostic Procedure - $250 per calendar year.
- Outpatient Surgical Procedure (calendar year max of $2,500)
  - Tier 1 - $500
  - Tier 2 - $500
- Daily Hospital Confinement - $100/day up to 15 days.
- Pregnancy Covered

NOTE: New Hire Benefits Orientation Sessions are scheduled semi-monthly at Eli Whitney Complex, 2 Laura Avenue, Savannah. Newly hired employees are expected to attend within 21 days from the date of employment.

CRITICAL ILLNESS INSURANCE

Critical Illness coverage is offered again this year for both you and your spouse. Aflac administers the Critical Illness Insurance benefit. The out-of-pocket costs of a serious illness can be catastrophic, even with medical insurance. Aflac 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
- Heart Attack/Stroke/Coma
- End Stage Renal (Kidney) Failure
- Major Organ Transplant
- Bone Marrow/Stem Cell Transplant
- Benign Brain Tumor
- Loss of Hearing, Speech or Blindness
- Severe Burns or Paralysis
- Coronary Artery Bypass Surgery (25%)
- Skin Cancer ($250 per year)
- Non-Invasive Cancer (25%)
- Advanced Alzheimer's or Parkinson's

Plan Features

- New hires have guarantee issue up to $30,000 for the employee and $15,000 for the spouse.
- Coverage options are available for your spouse and children are automatically covered if employee elects coverage at 25% benefit amount
- 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.

Wellness Benefit

Every year when you and/or your spouse have your annual exams call Aflac at 866-849-2970 and let them know what exam you had and the name of the doctor who ordered the exam. There is a $50 benefit for one exam per year for each insured.

Have questions or need help?
For assistance with your benefits, please contact ShawHankins at 1-844-550-9717 or State Health at https://myshbpga.adp.com/shbp/.
Why Would I Contact the Call Center?

Order ID Cards: We can contact the insurance carrier directly and have your replacement card in ten to fifteen business days.

Claim Resolution and Research: We can help you understand your Explanation of Benefits (EOB) as well as contact the insurance carriers on your behalf. We can assist in appealing a denied claim or help you request a Prior Authorization (PA) from your physician as may be required by your medical carrier. We can also help you file out-of-network claims and assist with reimbursement if you require medical assistance while traveling outside of the United States.

Locate In-Network Providers: Staying in network saves everyone money. Our Call Center can help you locate In-Network Providers for medical, dental and vision coverage whether you are at home or away.

Request Copies of Any Necessary Forms: Medical claim forms, out-of-network claim forms, evidence of insurability forms, short and long term disability claim forms and any other applicable forms are always available if the need should arise.

Understanding Your Benefits: We can assist you with questions regarding deductibles, copayments and coinsurance. We can explain waiting periods, elimination periods and eligibility rules.

Explain Section 125 Cafeteria Plans: We can explain qualifying events regulated by the IRS as described in your Summary Plan Description (SPD). We help clarify the time frames and qualifying events allowed by your Plan.

Annual Enrollment Information: We can provide details about when open enrollment begins and ends and if your plan designs or payroll deductions are changing.

Enrollment Assistance: The Call Center Representative can walk you through every step of the enrollment process. Whether it’s an online enrollment or paper enrollment form, your Call Center Representative is available to help.

Confirmation Statements: We can provide copies of your online enrollment confirmation statement or a copy of your paper enrollment form at any time.

The Call Center is available from 8:30 a.m. to 5:00 p.m. Monday through Friday to assist you. We have an after-hours voice mailbox and your call will be returned the next business day.

844-550-9717
customerservice@shawhankins.com