

2026 Employee Benefits Open Enrollment Guide



**Monday, October 20 through
Friday, November 7, 2025**


**benefits
service center**



For information and enrollment, access www.hcbebenefits.com or call the
Houston County Schools Benefits Service Center at (866) 671-0721.

Benefits Service Center

This guide provides an overview of your 2026 Houston County School District's benefits and the enrollment process. Benefit plan documents contain complete plan details and can be requested through the Benefits Service Center or located on the benefits website: www.hcbebenefits.com.

We provide our valued employees with a comprehensive and cost-effective benefits portfolio. Many of your benefits are funded entirely or in part by the district. For the plans in which you have a contribution, your contribution will be payroll deducted. The medical, dental, vision (new for 2026), and Flexible Spending Account (FSA) premiums will be deducted on a pre-tax basis. This means your taxable income is reduced by the monthly premiums and your contributions are tax-free.

Your elections during Open Enrollment are valid for the entire 2026 plan year unless you have a qualifying life event or change in family status.

What's Changing for 2026...

MEDICAL BENEFITS

- The medical plan premiums will have an increase of approximately 10%.
- To help medical plan members save more by using Tier 1/Generic prescriptions, the Tier 1 copays will be reduced and the copays for Tiers 2 and 3 will have a slight increase for the HMO and HRA plans.

LOCAL BENEFITS

- **New! MetLife Vision insurance will be offered. You can choose between two options:**
 - **Superior Vision** – Offers the largest provider network
 - **VSP Choice** – VSP Choice – Features a smaller network but includes in-network coverage for providers which may not be in the Superior network
- **MetLife Dental insurance has a change in orthodontia coverage.** For 2026, this will only be available on High Plan with an increased benefit maximum of \$3,000 and a minor premium increase. Orthodontia coverage will be removed from the Low Plan, with a premium reduction.
- **Healthcare Flexible Spending Account:** Increased annual maximum of \$3,400
- **Dependent Care Flexible Spending Account:** Increased annual maximum of \$7,500
- **Voluntary Life Insurance**
 - **Special Enrollment Opportunity:** You may elect coverage at this time for yourself, your spouse, and your children up to the Guarantee Issue amounts with no health questions. We encourage you to take advantage of this enrollment opportunity during this Open Enrollment.
 - Spouse Life Insurance Coverage
 - The maximum spouse coverage option will be \$250,000.
 - \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, and \$250,000 coverage options
 - The Guarantee Issue amount (no health questions) is \$50,000.
 - The \$5,000 flat-rate coverage option is being increased to \$10,000.
 - The cost will be \$3.06 for the new coverage.

Webinars & On-site Help Sessions

Informative webinars will be available at the dates / times below:

Tuesday, October 21, 2025

5:00 p.m. – 6:00 p.m.

<https://attendee.gotowebinar.com/register/6957567094251062622>

Monday, October 27, 2025

5:00 p.m. – 6:00 p.m.

<https://attendee.gotowebinar.com/register/23216638216781660>

On-site help sessions for personalized assistance at the dates / times below:

Friday, October 24, 2025

1:00 p.m. – 6:00 p.m.

Transportation Building

Tuesday, October 28, 2025

1:00 p.m. – 6:00 p.m.

Houston County Career Academy, Room 701

Thursday, October 30, 2025

1:00 p.m. – 6:00 p.m.

Houston County Career Academy, Room 701

Tuesday, November 4, 2025

10:00 a.m. – 6:00 p.m.

Central Office - HR Board Room

Thursday, November 6, 2025

1:00 p.m. – 6:00 p.m.

Transportation Building

How to Enroll

Local Benefits - Online or By Phone

Enrollment Online

Step 1: Visit www.hcbebenefits.com, review the plan options, and then click “Benefits Enrollment Portal.”

Step 2: Click on “Click Here to Begin” then “Get Started Now.” You will be prompted to enter your email address, last four digits of your Social Security Number, and date of birth. The system will identify you by these credentials and allow you to create a password. If you have already created an account, click “Login” and enter your credentials to get started.

Step 3: Once you have created your password, you will be able to complete your enrollment. You can complete your benefit elections by clicking “Begin Enrollment” and following the prompts.

Enrollment by Phone

Call the Houston County Schools Benefits Service Center at **(866) 671-0721** to complete your local benefits enrollment by phone. The Benefits Specialist will confirm your personal information, review your plan options, and complete your elections for 2026.

For both online and phone enrollment, you will receive a Confirmation Statement via your email address on file following your enrollment.

State Health Benefit Plan (SHBP) - ADP Portal

1. Access <https://myshbpga.adp.com/shbp> to review your health coverage elections. Your Registration Code is “SHBP-GA” for new users. Employees may also enroll by calling (800) 610-1863.
2. If you are covering a new dependent(s), ADP will provide instructions for submitting required documentation for the added dependents. Be sure to provide documentation in the format required by the deadline provided by ADP. Your dependents will not have coverage until the documentation is received and approved.

Note: If you have difficulty completing your enrollment, please contact the Houston County Schools Benefits Service Center at (866) 671-0721, Monday – Thursday from 8am to 6pm and Friday from 8am to 5pm EST. You can also email benefits@hcbebenefits.com.

How to Reset Your SHBP Password

- Step 1: Go to www.myshbpga.adp.com and click “Need help signing in?”.
- Step 2: Enter the requested demographic information.
- Step 3: Follow the instructions to answer security questions (contact SHBP if you are unable to answer the questions).
- Step 4: Create a new password and click “Continue.”

Important Open Enrollment Information

Open Enrollment is from **Monday, October 20 through Friday, November 7, 2025.**

Medical

- **Current medical benefits (including tobacco surcharge if applicable) will carry forward to 2026.**
- Open Enrollment is a great time to access the SHBP enrollment portal to review your enrollment information and print a Confirmation Statement for your records.

Local Benefits

If you do not complete an active election, your current benefits will continue next year. Exception: An FSA election is required for 2026.

You are also **strongly encouraged** to complete a local benefits enrollment to review the new vision plan and life insurance open enrollment opportunity. It is also important for all employees to review and confirm your life insurance beneficiaries at this time.

Dependent Spouse Coverage: Reminder: If you and your spouse are both HCSD employees, duplicate dental, vision, and life insurance coverage are prohibited. During your enrollment, please update your dependent record if your spouse is a HCSD employee.

Address Change? If you need to update your personal address, please log in to your Single Sign On (SSO) portal and select the Employee Self-Service (ESS) icon, or access the ESS link under the Employees tab on www.hcbe.net.



Medical Coverage

State Health Benefit Plan (SHBP)

Houston County School District participates in the State Health Benefit Plan. Refer to the 2026 Active Member Decision Guide for complete details at www.hcbebenefits.com/resources.

SHBP Employer Contribution

The district funds a significant portion of your health insurance premiums: **\$1,885 per month / \$22,620 per year**. This financial contribution allows you to receive quality medical plan coverage at a competitive cost.

Medical Plan Overview

Preventive care is covered at 100% for all plan options.

Anthem Options	
HRA Gold HRA Silver HRA Bronze	The Gold, Silver, and Bronze HRA plans have different HRA credits, deductibles, coinsurance levels, and out-of-pocket limits. Most services are subject to a deductible. Then you pay coinsurance up to the out-of-pocket maximum. For prescription drugs, you pay a percentage of the retail cost. The HRA plans include a SHBP-funded Health Reimbursement Account (HRA) to provide first-dollar medical and pharmacy expenses. Unused HRA credits roll over to future years.
HMO	This plan has the lowest deductible and provides in-network coverage only. Some services, such as office visits, ER and prescription drugs, are covered at 100% after a copay. For most other services, you are responsible for a deductible and coinsurance until you meet your out-of-pocket maximum.
UnitedHealthcare Options	
HMO	Same benefits as the Anthem HMO, but utilizes the UnitedHealthcare provider network.
High Deductible Health Plan (HDHP)	Lowest premiums, highest deductible and out-of-pocket maximum. All services including pharmacy are subject to deductible and coinsurance. A Health Savings Account (HSA) is available with this plan.

Pharmacy Information

- CVS Caremark administers the pharmacy benefits for all SHBP members.
- You are not limited to CVS pharmacies for your retail prescription needs. The CVS Caremark pharmacy network is extensive, and participating pharmacy information is available (<https://info.caremark.com/oe/shbp>).
- For your convenience, you may purchase a 90-day supply via retail at participating in-network pharmacies.
- Certain drug costs are waived if SHBP is primary and you actively participate in the Coronary Artery Disease (CAD), Diabetes, Asthma Disease Management Programs and/or Medication for Addiction Treatment programs.

Online Resources

Below are the plan websites and links to locate participating network providers.

Anthem

www.anthem.com/shbp

Select "Find Care" from the Main Menu and then follow instructions to find a doctor.

United Healthcare

www.whyuhc.com/shbp

Select "Search for network providers" in the Health plans drop down. Then select your plan and follow search instructions.

Telemedicine Virtual Visits

The medical plans include a telemedicine benefit that allows you to speak to a participating doctor from home or work through your mobile device, tablet, or computer. You must use in-network providers for coverage to apply. HMO members pay a copay and HRA members pay coinsurance for virtual visits. High Deductible Health Plan members can access this benefit subject to the health plan deductible. Consider this convenient benefit for non-complex medical conditions. Download the LiveHealth Online (Anthem) or the Virtual Visits mobile app (UHC) today!

Dependent Documentation

- If you are covering a new dependent(s), ADP will provide instructions for submitting required documentation for the added dependents. Be sure to provide documentation in the format required by the deadline provided by ADP.
- If you do not receive the request, contact SHBP at (800) 610-1863 to have the request sent to you.
- Your dependents will not be covered until the documentation is received and approved.**

Medical Plan Designs and Premiums



	Anthem HRA						Anthem & UHC	UHC	
	Gold		Silver		Bronze		HMO	HDHP	
	In	Out	In	Out	In	Out	In-Network Only	In	Out
Deductible									
You	\$1,500	\$3,000	\$2,000	\$4,000	\$2,500	\$5,000	\$1,300	\$3,500	\$7,000
You + Child(ren)/Spouse	\$2,250	\$4,500	\$3,000	\$6,000	\$3,750	\$7,500	\$1,950	\$7,000	\$14,000
You + Family	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000	\$2,600	\$7,000	\$14,000
Medical Out-of-Pocket									
You	\$4,000	\$8,000	\$5,000	\$10,000	\$6,000	\$12,000	\$4,000	\$6,450	\$12,900
You + Child(ren)/Spouse	\$6,000	\$12,000	\$7,500	\$15,000	\$9,000	\$18,000	\$6,500	\$12,900	\$25,800
You + Family	\$8,000	\$16,000	\$10,000	\$20,000	\$12,000	\$24,000	\$9,000	\$12,900	\$25,800
Coinsurance (Plan Pays)	85%	60%	80%	60%	75%	60%	80%	70%	50%
HRA									
You	\$400		\$200		\$100		N/A	N/A	
You + Child(ren)/Spouse	\$600		\$300		\$150		N/A	N/A	
You + Family	\$800		\$400		\$200		N/A	N/A	
Medical									
ER	Coins after ded		Coins after ded		Coins after ded		\$200 copay	Coins after ded	
Urgent Care	Coins after ded		Coins after ded		Coins after ded		\$35 copay	Coins after ded	
PCP Visit	Coins after ded		Coins after ded		Coins after ded		\$35 copay	Coins after ded	
Specialist Visit	Coins after ded		Coins after ded		Coins after ded		\$45 copay	Coins after ded	
Preventive Care	100%	None	100%	None	100%	None	100%	100%	None
Retail Pharmacy									
Tier 1	15%, Min \$5, Max \$10		15%, Min \$5, Max \$10		15%, Min \$5, Max \$10		\$5 copay	Coinsurance after deductible	
Tier 2	25%, Min \$55, Max \$85		25%, Min \$55, Max \$85		25%, Min \$55, Max \$85		\$55 copay	Coinsurance after deductible	
Tier 3	25%, Min \$85, Max \$130		25%, Min \$85, Max \$130		25%, Min \$85, Max \$130		\$95 copay	Coinsurance after deductible	
Mail Order Pharmacy									
Tier 1	15%, Min \$12.50, Max \$25		15%, Min \$12.50, Max \$25		15%, Min \$12.50, Max \$25		\$12.50 copay	Coinsurance after deductible	
Tier 2	25%, Min \$137.50, Max \$212.50		25%, Min \$137.50, Max \$212.50		25%, Min \$137.50, Max \$212.50		\$137.50 copay	Coinsurance after deductible	
Tier 3	25%, Min \$212.50, Max \$325		25%, Min \$212.50, Max \$325		25%, Min \$212.50, Max \$325		\$237.50 copay	Coinsurance after deductible	

Note: Deduction amounts listed below are the full monthly amount, which will be evenly distributed across two payrolls each month.

Monthly Premiums	Anthem HRA			Anthem	UHC	UHC
	Gold HRA	Silver HRA	Bronze HRA	HMO	HMO	HDHP
You	\$213.71	\$146.11	\$92.12	\$177.21	\$217.19	\$81.11
You + Child(ren)	\$390.68	\$275.76	\$183.97	\$328.63	\$396.59	\$165.26
You + Spouse	\$531.82	\$389.86	\$276.48	\$455.17	\$539.13	\$253.36
You + Family	\$708.79	\$519.51	\$368.33	\$606.59	\$718.53	\$337.51

2026 Plan Update: Tier 1/Generic copays for the HMO and HRA plans have a reduction, and Tiers 2 and 3 copays have a slight increase, saving you more money when using Tier 1/Generic medications.

Wellness Program



Sharecare, your wellness program vendor, provides comprehensive well-being and incentive programs for SHBP members. As you complete wellness activities, you earn incentive points to help you pay for your medical expenses. HDHP members must meet a portion of the deductible before well-being points may be used.

You and your covered spouse are each eligible to receive up to 480 well-being incentive points (a family total of 960) when you complete the activities between January 1 and November 30, 2026. Enrolled members choose to redeem well-being incentive points in the Sharecare Redemption Center for either 1) 480 incentive points to apply towards eligible medical / pharmacy expenses or 2) a \$150 Sharecare Rewards Visa Prepaid Card.

Step 1	Complete the RealAge Test	Earn 120 in well-being incentive points
Step 2	Complete a biometric screening	Earn 120 in well-being incentive points
Step 3	Complete one of or a combination of: • Telephonic Coaching Pathway • Online Challenges Pathway	Earn up to 240 in well-being incentive points

Please refer to the State Health Benefit Plan Decision Guide or access www.bewellshbp.com for additional details. Download the Sharecare App today to complete activities or redeem well-being incentive points.

Other Medical Options - TRICARE

The TRICARE Supplement Plan is an alternative to the State Health Benefit Plan that is offered to members and dependents who are eligible for SHBP coverage and enrolled in TRICARE.



Who is eligible for the TRICARE Supplement Plan?

- Retired military receiving retired, retainer, or equivalent pay
- Retired Reservists between ages 60 and 65
- Retired Reservists under age 60 and enrolled in TRICARE Retired Reserve (TRR)
- Qualified National Guard and Reserve Members enrolled in TRICARE Reserve Select (TRS)
- Spouses/surviving spouses of any of the above

You	\$60.50
You + Spouse / Child(ren)	\$119.50
You + Family	\$160.50

For information about eligibility and benefits, contact (866) 637-9911 or visit <https://shbp.georgia.gov/tricare-supplement-plan>.

Gym Membership

To further encourage your well-being, HCSD pays for all benefit-eligible employees to receive a VIP gym membership at Max Fitness located at 112 Sutherlin Drive, Warner Robins, GA 31088. The district-provided membership includes use of the gym floor, cardio equipment, locker rooms, and saunas. Employees can upgrade to the VIP Plus Plan or Family Plan, which includes additional services. To start your free gym membership, stop by Max Fitness to sign up with your HCSD employee badge or call (478) 313-5225.

Attention Families - PeachCare

- Your dependents, up to age 19, may be eligible for PeachCare (instead of SHBP), offered through the state of Georgia
- Income and other qualifications must be met
- Visit www.peachcare.org for more information
- Not available through payroll deduction



Dental Plans



For 2026, you'll continue to have two MetLife Dental PPO plan options to choose from: the **Low Plan** and the **High Plan**. Both plan options cover preventive care services at 100% with no deductible).

Low Plan

- Lowest premiums with a lower annual maximum benefit than the High Plan
- Coverage includes preventive, basic, and major services
- **No orthodontia coverage on this plan (new for 2026)**
- **Slight premium decrease for 2026**

High Plan

- Higher premiums with a higher annual maximum benefit than the Low Plan
- Coverage includes preventive, basic, major, **and** orthodontia services
- Orthodontia benefit: The lifetime individual maximum will be increased to **\$3,000 in 2026**.
- **Slight premium increase for 2026**

If there is an anticipated need for orthodontia coverage, you'll want to consider the **High Plan** for its expanded coverage in 2026.

To reduce your out-of-pocket costs and prevent balance billing, you are encouraged to use in-network dentists. Visit www.metlife.com/dental to locate participating dentists and select the "PDP Plus" dental network. You can download the mobile app to view plan information, find a provider, and access your ID cards. Please refer to the Benefits Summaries for complete plan details.

Dental Plan Summary of Benefits	Low Plan	High Plan
Calendar Year Deductible	\$75 Individual / \$225 Family	\$75 Individual / \$225 Family
Calendar Year Maximum	\$750	\$1,500
Orthodontia Lifetime Maximum	N/A (update for 2026)	\$3,000 (update for 2026)
Type A Preventive Services (exams, x-rays, cleanings)	100%	100%
Type B Services (fillings, extractions)	60% after deductible	80% after deductible
Type C Services (crowns, root canals, general anesthesia)	50% after deductible	50% after deductible
Orthodontia Services	N/A	50% after deductible

Note: Deduction amounts listed below are the full monthly amount, which will be evenly distributed across two payrolls each month.

Monthly Deductions	Low Plan	High Plan
Employee Only	\$20.83	\$35.30
Employee + Spouse	\$47.24	\$77.33
Employee + Child(ren)	\$53.84	\$87.52
Family	\$88.90	\$138.32

The above is a summary and does not provide a complete listing of services. All frequency limitations are not reflected in the above summary. Please reference the Certificate for additional details regarding descriptions of covered services, age restrictions, and frequency limitations. This is available at www.hcbebenefits.com.



Vision Plans



We are pleased to offer **new vision insurance** provided by MetLife to help cover the cost of eye exams, eyewear, and contacts. With the new vision plans, you can visit any licensed eye care professional, but staying in-network offers the best cost savings and maximizes your plan benefits.

You can choose between two vision plan options:

- **Superior Vision** – Offers the largest provider network
- **VSP Choice** – Features a smaller network but includes in-network coverage for providers which may not be in the Superior Vision network.

The plan option you elect during Open Enrollment is effective for the entire 2026 plan year unless you experience a Qualifying Life Event. You are unable to change your Superior Vision or VSP Choice election during the year unless you have a qualifying status change.

Network Information

Although the plan includes a minimal reimbursement for out-of-network services, we highly encourage you to visit in-network providers from the network you selected during enrollment (VSP Choice or Superior Vision) for your vision care. To locate in-network providers, access www.metlife.com/vision and select “Find a Vision Provider”. Then, select “Superior Vision” or “VSP Choice” and follow the search instructions. Please confirm the network status of your provider before your appointment, as *network participation is subject to change at any time*. Network participation may also vary based on the individual location, so be sure to call head to ensure the location you visit is in-network.

Member Experience

In-Network Services: Benefits are provided at the time of purchase. Although MetLife vision ID Cards will be provided, the ID Card is not required at the time of service to receive your benefit.

Out-of-Network Services: Member is required to pay in full at the time of service and file a claim with MetLife for reimbursement.

Plan Summary

The vision plans provide the following benefits:

- Exams – 1 per calendar year
- Standard corrective lenses – 1 per calendar year
- Frames – 1 per calendar year
- Contact Lenses – 1 per calendar year

Note: Either glasses or contacts are allowed during the same year.



Vision Plans



The below is an overview of the vision plan benefits. Please refer to the Summaries of Benefits for additional plan coverage, copays, and details.

Vision Summary of Benefits	Superior Vision		VSP Choice	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Exam , with dilation if needed	\$20 copay	\$45 allowance	\$20 copay	\$45 allowance
Frames	\$150 allowance 20% off balance over \$150 *	\$70 allowance	\$150 allowance 20% off balance over \$150 * \$85 allowance: Costco, Walmart, Sam's Club	\$70 allowance
Contact Lenses Elective Medically Necessary	\$150 allowance Covered in full	Up to \$105 allowance \$210 allowance	\$150 allowance Covered in full after \$20 copay	Up to \$105 allowance \$210 allowance
Standard plastic lenses Single/bifocal/trifocal/lenticular Standard progressive lens Premium progressive lens	\$20 copay \$55 copay \$110 copay**	\$30 - \$100 allowance \$50 allowance \$50 allowance	\$20 copay \$55 copay \$95 - \$105 copay**	\$30 - \$100 allowance \$50 allowance \$50 allowance
Lens options Standard polycarbonate < age 18 Standard polycarbonate adult Scratch-resistant Anti-reflective coating Blue light filtering	Covered in full \$40 copay \$15- \$30 copay \$50 - \$120 copay \$15 copay	Applied to applicable \$30 - \$100 corrective lens allowance	Covered in full \$35 copay \$17 - \$33 copay \$41 - \$85 copay \$15 copay	Applied to applicable \$30 - \$100 corrective lens allowance

*20% off balance over \$150 not available at Costco, Walmart, and Sam's Club.

**Separate copays apply for Progressive ultra and progressive ultimate lenses.

Additional Value-Added Features

The vision plans include additional discounts and value-added benefits for participating providers including but not limited to the below. Check with MetLife or your provider for details.

- Laser vision correction: Discounts apply at participating providers.
- Discounts on additional pairs of glasses, including prescription and non-prescription glasses and sunglasses.
- Hearing aids: Discounts apply at participating providers.

Note: Deduction amounts listed below are the full monthly amount, which will be evenly distributed across two payrolls each month.

Monthly Deductions	Superior Vision	VSP Choice
Employee Only	\$5.96	\$8.15
Employee + Spouse	\$11.94	\$16.33
Employee + Child(ren)	\$13.91	\$13.84
Family	\$21.36	\$22.80



Learn more about your MetLife benefits

MetLife benefits information right from your laptop.



The MyBenefits website is a quick and easy way for you to get the information you need about your MetLife benefits—all in one place. Log in to metlife.com/mybenefits to see how we've taken personalization and integration to a new level.

Personalized homepage for all your MetLife benefits

Perform tasks, get links to detailed coverage and read further about your MetLife benefits and information, such as:

Dental & Vision Plans – Easily find an in-network or participating dental or vision provider or view your benefits and claims online.

Dental & Vision ID cards – Available online for you to download and print at your convenience. Cards contain your name, MetLife's claims submission address, website and customer service telephone number.

Additional MyBenefits features include:

- Planning tools to help you make informed decisions about your retirement, benefits coverage and other useful information on a variety of everyday topics.
- Important forms and documents are available to download in the "Tools & Resources" area at the bottom of the MyBenefits homepage.
- In the "News & Updates" section, you'll find information from MetLife and your employer, including enrollment dates and new product offerings.

metlife.com/mybenefits

Did you know?

The MetLife mobile app is available in the App Store and on Google Play. Download the app and use it to review plan information, find a participating provider and more.¹



Flexible Spending Accounts (FSA)

There are two types of Flexible Spending Accounts (FSA's) available: **1) Healthcare FSA** for medical, dental, vision, pharmacy, and other related expenses and **2) Dependent Care FSA** for dependent day care expenses. Medcom is the administrator for the FSA plans. An FSA allows you to pay for eligible expenses using pre-tax dollars, saving you money. Your taxable income is reduced by your annual FSA contributions. Plus, the reimbursements are tax-free.

Healthcare Flexible Spending Account

You can contribute **up to \$3,400** during 2026 into a Healthcare FSA. Married employees can each contribute up to the maximum. Eligible Healthcare FSA expenses include deductibles, copays, coinsurance, prescription drugs, over-the-counter drugs (no prescription required), dental, and vision expenses.



Dependent Care Flexible Spending Account

The Dependent Care FSA enables you to pay for certain dependent care expenses using before-tax dollars. Single individuals and married couples filing jointly may contribute **up to \$7,500** (an increase from \$5,000 in 2025) in a Dependent Care FSA for 2026. For married individuals filing separate returns, the **limit is \$3,750**. Eligible dependent care expenses include, but are not limited to, day care and before and after-school care for children up to age 13 and certain adult day care expenses for incapacitated adult dependents.

Child Daycare:

- Includes daycare facilities, babysitters inside or outside the household, before and after-school care, and more
- For children, stepchildren, and children eligible for a tax exemption on your federal tax return

Adult Daycare for:

- Disabled children age 13+
- A Spouse physically or mentally unable to care for themself
- An adult you can claim as a dependent on your tax return who is physically or mentally unable to care for him/herself and lives in your home

Account Features

Participants in the FSAs receive a debit card for convenient account access without having to pay out of pocket and submit claims for reimbursement. There is also a mobile app for easy claim submission and account tracking.

You must use all of the funds in your account by the end of the plan year, or the funds are forfeited. However, the IRS allows Healthcare FSA plan members to roll over up to \$680 of unused funds to the following year. If you are not electing the Healthcare FSA for 2026, a minimum balance of \$25 is required to roll over your existing 2025 balance, and funds must be used in the following plan year. The \$680 roll over option does not apply to the Dependent Care FSA.

IRS regulations require appropriate documentation to ensure your claims are valid expenses. You will be asked to supply receipts as documentation for most charges. Retain your receipts and provide them promptly upon request. Claims must be incurred by December 31, 2026, and submitted by February 28, 2027 to be eligible for reimbursement for the 2026 plan year.

FSA Debit Card

FSA plan members receive a debit card that can be used at the time of service, eliminating the reimbursement process. The funds are debited from the account and paid to the doctor's office, pharmacy, or day care facility directly at the time of purchase/service. When the debit card is not accepted, you are required to pay for the expense and submit a claim for reimbursement. As a reminder, you do not receive new debit cards every year. New cards are issued only upon card expiration.



Life Insurance



Basic Group Life Insurance

The district provides you with **basic life insurance equal to one times your annual pay, up to \$50,000, at no cost to you**. This plan will pay a benefit to your beneficiary(ies) upon your passing.

Optional Life Insurance

You may elect optional life insurance for yourself and your dependents through payroll deduction to supplement the employer-paid basic benefit. Please refer to the Certificate of Coverage for complete policy details.

For 2026, there is an increased spouse life coverage maximum of \$250,000 with new spouse incremental options listed below. The \$5,000 flat-rate spouse coverage option is being increased to \$10,000, with a new cost of \$3.06/month.

Voluntary Life Insurance Options	
Employee	1, 2, 3, 4, or 5 times your annual earnings - Not to exceed \$500,000
Spouse	 \$10,000 (flat-rate benefit): \$3.06/month \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, and \$250,000 options available, based on spouse age - Not to exceed \$250,000
Child(ren)	\$5,000 or \$10,000

Special Enrollment Opportunity: You may elect coverage at this time for yourself, your spouse, and your children up to the Guarantee Issue amounts with no health questions. We encourage you to take advantage of this enrollment opportunity at this time. This offer also applies to those who are not currently enrolled in voluntary life coverage or have previously been declined.

The guarantee issue amounts are listed below.

- Employee Guarantee Issue: Up to the lesser of 3 times your earnings or \$300,000
- Spouse Guarantee Issue: Up to \$50,000**
- Child(ren) Guarantee Issue: Up to \$10,000

Benefits for employees and spouses will reduce due to age using the following schedule:

- Age 70-74: 65% benefit
- Age 75-79: 45% benefit
- Age 80 +: 30% benefit

Should you elect an amount that exceeds the guarantee issue amounts, an Evidence of Insurability (EOI) will be required. The EOI Form will be sent via email from The Hartford after enrollment closes. You will not be deducted for the pending coverage unless you are approved.

Beneficiary Information: Your beneficiary is the person(s) who will receive your life insurance benefits in the event of your death. Your beneficiary can be one person or multiple people, charitable institutions, or your estate. Once named, your beneficiary remains on file until you make a change. If your family situation changes, please review your beneficiary on file and make updates if needed. If you don't name a beneficiary, your life insurance benefits will automatically go to your estate. **All employees should review your beneficiary(ies) at this time.**

Employee Optional Life Sample Monthly Deductions					
Age	\$30,000	\$50,000	\$75,000	\$100,000	\$150,000
25	\$1.35	\$2.25	\$3.38	\$4.50	\$6.75
35	\$2.10	\$3.50	\$5.25	\$7.00	\$10.50
45	\$4.80	\$8.00	\$12.00	\$16.00	\$24.00
55	\$12.60	\$21.00	\$31.50	\$42.00	\$63.00
65	\$28.08	\$46.80	\$70.20	\$93.60	\$140.40

Spouse Optional Life Sample Monthly Deductions			
Age	\$25,000	\$50,000	\$100,000
25	\$1.48	\$2.95	\$5.90
35	\$2.28	\$4.55	\$9.10
45	\$5.20	\$10.40	\$20.80
55	\$13.65	\$27.30	\$54.60
65	\$30.43	\$60.85	\$121.70

Option	Amount	Monthly Deductions
Child(ren)	\$5,000	\$0.30
	\$10,000	\$0.60

Note: Deduction amounts listed are the full monthly amount, which will be evenly distributed across two payrolls each month.



Accrued Leave & Disability Insurance

Accrued Leave

As a HCSD employee, you receive employer-provided accrued leave. Accrued leave pays your full salary and coordinates with disability in the event you experience a personal illness. All available leave time must be exhausted before short term disability benefits are payable.

Short Term Disability

Short Term Disability provides income protection in the event you are ill or injured and unable to work. With a minimum election of \$300, you may elect in \$100 increments up to a maximum benefit of 66 2/3% of earnings. The waiting period options are shown below. Benefits begin after your accumulated leave has been used, and benefits are payable for up to 52 weeks.

The Short Term Disability plan does not pay a full benefit if your disability is due to a pre-existing condition and you become disabled during the first 6 months your coverage is in effect. A limited 4-week benefit is available in these cases. A pre-existing condition is a sickness or injury for which during the 3 months immediately prior to your effective date you were diagnosed or treated. If you previously waived STD coverage and wish to elect coverage now, no health questions apply.

It is important to know your accumulated leave balance when choosing your short term disability benefit option. Your leave balance is located on your pay stub in Employee Self Service (ESS).

Short Term Disability Sample Monthly Deductions		
Waiting / Elimination Period	\$500 Monthly Benefit	\$1,500 Monthly Benefit
7 days	\$11.45	\$34.35
14 days	\$6.25	\$18.75
30 days	\$5.50	\$16.50
45 days	\$4.80	\$14.40
60 days	\$4.30	\$12.90

Note: Deduction amounts listed on this page are the full monthly amount, which will be evenly distributed across two payrolls each month.

Your specific premiums are available in the enrollment portal.

Long Term Disability

Houston County School District provides **employer-paid** Long Term Disability coverage at no cost to you. The LTD plan provides an income replacement benefit in the amount of 50% of your salary for up to 5 years if you are out of work for longer than 52 weeks due to illness or an accident and continue to remain disabled.



Employee Assistance Program (EAP)

The district provides an Employee Assistance Program for all benefits-eligible Houston County Employees and household members **at no cost**. Life presents complex challenges, and if the unexpected happens, you want to know that you and your family have simple solutions to help you cope with the stress and life changes that may result. From the everyday issues like job pressures, relationships, retirement planning, personal grief, loss, or a disability, The Hartford's Ability Assist Counseling Services can be your resource for professional support. The EAP includes the following benefits:

- **Counseling – Unlimited telephonic access plus up to 3 face-to-face sessions per issue per year** to help manage stress, relationship conflicts, problems with children, job pressures, substance abuse, and grief/ loss.
 - **Financial Information and Resources** – Discover options for getting out of debt, credit card or loan problems, tax questions, retirement and estate planning, and saving for college.
 - **Legal Support and Resources** – Talk to an attorney by phone about divorce and family law, debt and bankruptcy, landlord / tenant issues, real estate transactions, civil / criminal actions, and contracts; if representation is required, a referral to a qualified attorney in your area will be provided (free 30-minute session with 25% reduction in customary legal fees thereafter).
 - **Health Champion** – A service that supports you through all aspects of your health care issues by helping to ensure that you're fully supported with employee assistance programs and/or work-life services. HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern.
 - **Travel Assist** – The best laid travel plans can go awry, leaving you vulnerable and possibly, unable to communicate your needs. When the unexpected happens far from home, it's important to know whom to call for assistance. Whether you're traveling for business or pleasure, Travel Assist services are available when you're more than 100 miles from home for 90 days or less.
 - **EstateGuidance Will Services** – Having a will is important no matter the size of your estate. A will ensures that your intentions will be honored in the event of your death, including your wishes about who will inherit your property, serve as guardian for your children, and manage your estate. Without a will those decisions may be left to others. This free service helps you create a simple, legally binding will online, saving you the time and expense of a private legal consultation.
- All eligible employees are automatically enrolled in the EAP.**
- To access this great benefit, simply call 800-96-HELPS (800-964-3577).**

Retirement

There are 3 components to your retirement plans:

1. Social Security
2. Teachers Retirement System (TRS) or Public School Employees Retirement System (PSERS)
3. Personal retirement savings in a 403(b), 457(b), or Roth plans

District employees are required to participate in either TRS or PSERS. In addition to the required retirement plans, you have the option to participate in the supplemental 403(b), 457(b), and Roth options. Your contributions to these plans are made through convenient payroll deduction.

Teacher's Retirement System (TRS)

The following personnel are required to participate in TRS, a state retirement plan, as a condition of employment: certified teacher, administrator, clerical staff, paraprofessional, lead custodian, supervisor, and school nutrition manager. Your TRS account is funded by you and HCSD. Employees contribute 6% of earnings and HCSD contributes 21.91% of earnings to the account. Employees are vested after 10 years of service.

Public School Employees Retirement System (PSERS)

The following personnel are required to participate in PSERS, a state retirement plan, as a condition of employment: transportation, school nutrition, maintenance, warehouse, and custodial staff. The employee contribution for those hired before July 1, 2012 is \$4 per month for 9 months (\$36 per year). The employee contribution for those hired on July 1, 2012 or later is \$10 per month for 9 months (\$90 per year). Your retirement benefit will be \$17.00 per month times the number of years of service. Employees are vested after 10 years of service.

Supplemental Retirement Plans

Employees may supplement their state retirement plan by participating in the 403(b) Plan, the 457(b) Plan, or Roth IRA's. These plans are available to all employees and managed by Corebridge Financial. Additionally, employees in a PSERS covered position are eligible to participate in the HCSD \$1 for \$1 matching supplemental retirement plan. HCSD will match \$1 for \$1 contributions up to 5% of base compensation for eligible employees who contribute to the 403 (b) plan. New employees eligible for the matching plan are auto enrolled in the \$1 for \$1 matching retirement plan at 2% of their base compensation. To change your contribution or opt out of participating in this plan, employees should contact John Lamberth, Corebridge Financial Advisor at (478) 319-7832.

Enrollment Checklist

State Health Benefit Plan	Local Benefits
• Verify all desired dependents are listed on the Confirmation Page. • Verify all dependent Social Security Numbers (SSN) or other Tax Identification Numbers (TIN) for accuracy. • Verify your coverage tier (you only, you + spouse, you +child(ren), or you + family). • Confirm your plan option on the Confirmation Page is correct based on your selection. • Confirm you answered the Tobacco Surcharge question appropriately. • Confirm that you clicked "Finish." • Print Confirmation Page and save it for your records or be sure to record the Confirmation Number.	• Upon completion of your enrollment, you will receive a local benefits Confirmation Statement via email to the email address on record. • Review your local benefits Confirmation Statement for accuracy and retain it for your records. • Remember to verify the accuracy of your life insurance beneficiary information. • Contact the Benefits Service Center if you have any updates or corrections to your local benefits Confirmation Statement.

If your address is incorrect in the State Health or local benefits system, login to the Single Sign On (SSO) portal and select the Employee Self Service (ESS) icon or access the ESS link under the Employees tab on www.hcbe.net to update your address with HCSD.

Important Contact Information

Medical

Anthem
(855) 641-4862
www.anthem.com/shbp

UnitedHealthcare
(888) 364-6352
www.whyuhc.com/shbp

Sharecare
(888) 616-6411
www.bewellshbp.com

CVS Caremark
(844) 345-3241
<http://info.caremark.com/shbp>

SHBP Eligibility
(800) 610-1863
www.dch.georgia.gov/shbp
www.myshbpga.adp.com

Tricare Supplement Plan
(866) 637-9911
<https://shbp.georgia.gov/tricare-supplement-plan>

PeachCare for Kids
(877) 427-3224
www.peachcare.org

Dental

MetLife
(800) 942-0854
www.metlife.com/dental

Vision

MetLife Superior Network
(833) EYE-LIFE (833-393-5433)
MetLife VSP Network
(855) MET-EYE1 (855-638-3931)
www.metlife.com/vision
Above phone numbers for general inquiries only

Short Term Disability

The Hartford
(888) 301-5615
<https://abilityadvantage.thehartford.com>

Long Term Disability

The Hartford
(888) 301-5615
<https://abilityadvantage.thehartford.com>

Flexible Spending Accounts

Medcom
(800) 523-7542
www.medcombenefits.com
medcomreceipts@medcombenefits.com

Group Life Insurance

The Hartford
(888) 563-1124
<https://abilityadvantage.thehartford.com>

Employee Assistance Program (EAP)

Ability Assist / Guidance Resources
(800) 964-3577
www.guidanceresources.com, Click on "Register", then enter the following:
Web ID: HLF902, Company Name: ABILI

Retirement Plans

- **Teachers Retirement (TRS)**
www.trsga.com • (800) 352-0650
- **PSERS**
www.ers.ga.gov • (800) 805-4609
- **Supplemental Retirement**
<https://www.corebridgefinancial.com/rs>
(478) 319-7832

HCSD Employee Benefits

Contact the Benefits Office at
(478) 988-6200, ext. 1

Houston County Schools Benefits Service Center

(866) 671-0721
Mon-Thurs 8am-6pm, Fri 8am-5pm
benefits@hcbebenefits.com



Please Note: This guide is a general summary of your benefits. For specific details, you may refer to each carrier's summary plan description. Every effort has been made to ensure that this booklet accurately represents the benefits. However, if there are any discrepancies between the terms in this booklet and the terms in the plan document, the plan document will prevail.