



Sumter County Schools
WE ARE SUMTER STRONG!

Sumter County Schools

2026 Benefit Guide

TABLE OF CONTENTS

03	New Hires
04	Introduction
06	Accessing Your Portal
07	Employee Navigator
08	FAQs
09	Your One Source Solution
10	Benefits Checklist
11	Important Notes
14	Post-Employment Resources
15	State Health Insurance
18	Short-Term Disability
19	Long-Term Disability
21	Life Insurance 101
22	Voluntary Term Life/AD&D
23	Trustmark
24	Dental
27	Vision
29	Critical Illness/ Cancer
30	Retirement
33	Carrier Information
34	General Notices
36	Notes

New Hires

- New hire enrollment must take place within 30 days of first day of service.
- New Hires need to review and understand Guaranteed Issue Options.

**There are 2 separate
benefit enrollments!**

1

How to Enroll in Voluntary Benefits

- 1) You will receive an Email from Employee Navigator with a link to register or you can visit onesource.employeenavigator.com (steps to register are on page 6 of this guide)
- 2) Once registered please follow guided steps OR contact Your OneSource Solution @ 229- 896-3436
- 3) Annual Open Enrollment occurs in the fall



2

How to Enroll in State Health (SHBP)

- 1) Visit www.mySHBPga.adp.com
- 2) Refer to the SHBP section of this guide for additional details OR contact SHBP @ 1-800-610-1863
- 3) Annual Open Enrollment occurs in the fall (October—November)



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Introduction

**Your OneSource Solution Benefits
Specialist at 229-896-3436**

**Please Note :
Sumter County Schools DOES pay
into Social Security Taxes**

Eligibility:

- Full-time Employees working 20+ hours per week.
- Specific plan eligibility is listed at the top of each benefit election for employee and dependents. Rules are governed by each carrier specific certificate/policy.

Enrollment:

- New Hires must enroll within 30 days from hire date.
- Annual SHBP and Voluntary Benefit open enrollment is held in the fall between the months of October and November each year.

Benefits Begin Date:

- Plan year runs 1/1 through 12/31.
- Benefits begin first of the month following your first paycheck from the district, typically 30 days from your hire date.
- Employees must be actively at work on the effective date of coverage for desired coverage to be active.

Benefits End Date:

- Coverage as an active employee ends the month after your last payroll deduction month. Ex: If your last deduction was in June, your benefits end July 31st.
- Please note your benefits end date may differ from end of contract. Please Contact Your OneSource Solution with any questions regarding portability at 229-896-3436.

Benefits Changes:

- Benefit Changes for you or your dependents, outside of open enrollment, may only be made due to a qualifying life event (such as marriage, child birth, etc.). Life Events must be completed through the HR & Benefits portal within thirty (30) days of the event
- To submit a life event please contact Your OneSource Solution at 229-896-3436.

Introduction

Benefits are an integral part of the overall compensation package provided your employer. We understand that your benefits package is important to you and your family. The benefits offered are intended to provide you with the best possible coverage at the best possible price with the goal of ensuring your family's financial security. Please take time to review each item carefully and discuss any questions you may have with a benefits counselor.

This guide is for illustrative purposes only and is not intended to offer benefits advice. It is important to review each benefit summary and plan description carefully before making any selections.

This benefits guide summarizes the benefits you can elect. A more detailed explanation of benefit provisions is provided in each benefit summary plan document. Every attempt has been made to ensure that the information in this booklet is accurate. Coverages are governed by legal documentation and insurance contracts. **In the event of a conflict between this benefits guide and the official plan documents and/or contracts, the terms of the official plan documents and contracts shall prevail.**

Your benefits included in this guide:

- Short Term Disability
- Long Term Disability
- Voluntary Term Life/AD&D
- Permanent Life
- Dental
- Vision
- Critical Illness

How to File a Claim:

1. Contact Your OneSource Solution at 229-896-3436 or email mybenefits@yournonesourcesolution.com
2. Work with benefits specialist to retrieve all needed documents which can include:
 - Employee Portion
 - Physician Portion
 - Employer Portion
 - Itemized Bills/UBO4/Medical Records/etc.
3. Submit documents to Your OneSource Solution via mybenefits@yournonesourcesolution.com or fax to 229-896-3452.
4. Your OneSource Solution will work with the carrier until final decision/payout has been made.

Your OneSource Solution, nor its associates represent Teachers Retirement System of Georgia, Social Security, or State Health (SHBP).

To discuss your personal situation with a benefits counselor at Your OneSource Solution, please call (229) 896-3436 to set up an appointment or email mybenefits@YourOneSourceSolution.com

Accessing Your Portal

You can access your Employee Benefits information provided through Your OneSource Solution 24/7 365 days a year by accessing the HR and Benefits Portal!

**Step 1: Visit
OneSource.EmployeeNavigator.com
(NO WWW)**



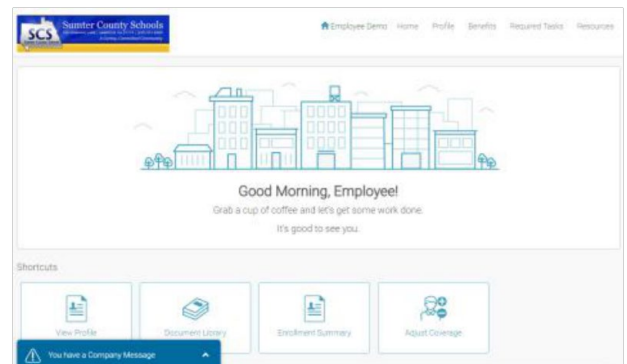
Step 2: Login using the credentials you set from your registration email or click new user registration!

**Your company identifier
is SumterSchools**

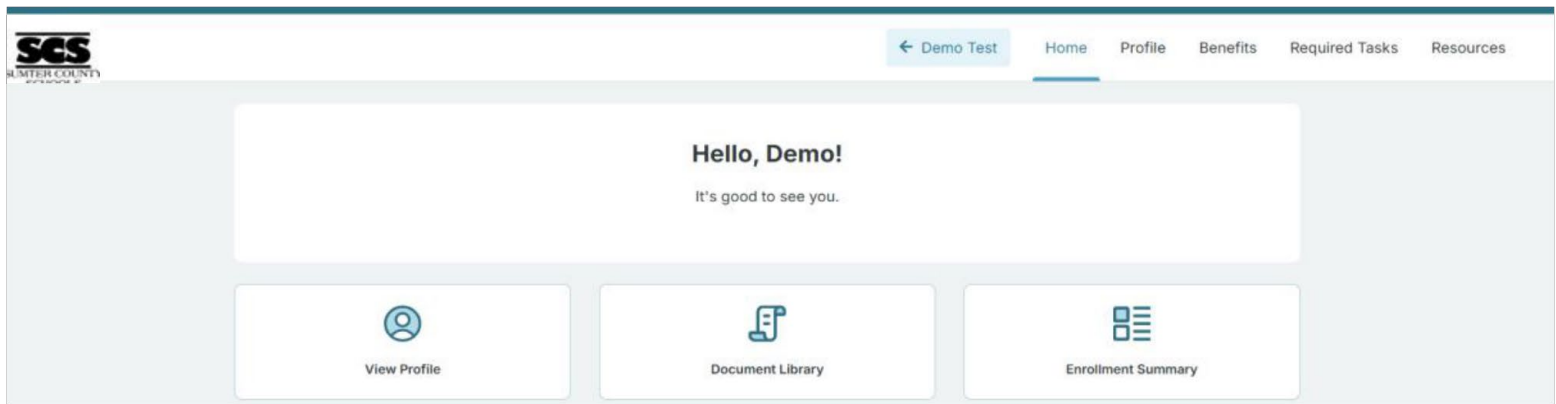
Step 3: COMPLETE!
Once logged into your portal you can access many features such as:

- View and edit your profile
- See your current elections
- Adjust coverage due to a life event
- View common documents

Need technical assistance? Give us a call at (229) 896-3436 or email us at MyBenefits@YourOneSourceSolution.com

A screenshot of the OneSource login interface. It features a large blue 'OS' logo at the top. Below the logo are input fields for 'Username' and 'Password', followed by a green 'Login' button. At the bottom, there are links for 'Reset a forgotten password', 'Register as a new user', 'Privacy Policy', 'Terms of Use', 'Legal Notice', and a copyright notice for '© 2020 Employee Navigator, LLC'.

Employee Navigator



Login to the Employee Navigator Benefits Portal by scanning the QR code above. Once registered, you will have access to your personalized benefits portal to:

- Enroll in/Manage Benefits
- Update Beneficiaries
- Notify about Qualifying Life Events
- Find EOI/Health Forms
- Find Claim Forms
- See Provider Listings

And much more!!!

FAQs

- **What do I do if I need technical support?**

- Please contact a member of OneSource either at mybenefits@youronesourcesolution.com or (229) 896-3436.

- **How do I request a duplicate dental or vision card?**

- Please contact a member of OneSource either at mybenefits@youronesourcesolution.com or (229) 896-3436.
- If emailing, please indicate if the request is urgent (i.e. your appointment is the same day) and provide the best mailing address for physical cards to be sent to.

- **How do I locate an in-network provider?**

- You can find those listed in-network within the portal. Under the “Resources” tab you will find a PDF of dental and vision providers. It is imperative you reach out to your provider to verify that they are in-network prior to receiving treatment.

- **What is the process of filing a claim?**

- Your OneSource Solution is available to assist you in the filing of your claim(s). Each coverage and carrier’s process differs but generally speaking there will be a claim form to complete including information from your physician. The insurance carrier, not OneSource, is responsible for the review, approval/denial and, if applicable, payment of your claim. Our goal is to serve as a resource to you during this process.

- **How do I confirm my current benefits?**

- You may view your current benefit elections provided by Your OneSource Solution 24 hours a day, 7 days a week, 365 days a year in the online Benefits Portal Onesource.employeenavigator.com. You may also contact our office at (229) 896-3436 or mybenefits@youronesourcesolution.com to request a paper copy via email or mail.

- **What is a life event? How do I process a life event?**

- A life event, otherwise known as a qualifying event, occurs under certain events as defined by the IRS under code 125. A life event allows an employee to make changes to their coverages when they otherwise could not. A common example is the addition of a spouse to your coverage after a recent marriage. It is important to note that life events must be processed timely as the IRS restricts the amount of time you have from the event to process the new coverage.
- To process a life event, you may contact our office at (229) 896-3436 or mybenefits@youronesourcesolution.com and a team member can assist.

- **How do I verify my current beneficiaries?**

- You can view your beneficiaries at any time within your OneSource benefits portal. After logging in, click on enrollment summary and then beneficiaries.

- **What if I forgot my benefits portal username?**

- Contact Your OneSource Solution and we can verbally tell you after employee verification.

Your OneSource Solution

We are real people who offer real solutions to real problems.
We want to partner in your success!



Dental



Vision



Life Insurance



Disability



Much More!



(229) 896-3436 | www.YourOneSourceSolution.com | 125 S. Burwell Ave - Adel, Georgia 31620

MyBenefits@YourOneSourceSolution.com

Your OneSource Solution, nor its associates represent Teachers Retirement System of Georgia, Social Security, or State Health (SHBP).

Benefits Checklist

☐

Confirm your access to the benefits portal

☐

Update/Confirm your beneficiaries and dependents within the Benefits Portal annually for all benefits, including but not exclusively, Voluntary Term Life, AD&D, Permanent Life and Long Term Disability policies

☐

Complete Enrollment within the Benefits Portal with a benefits counselor or online

☐

Compare your paystub to the benefits shown within the Benefits Portal

Important Notes

Open Enrollment

1. Confirm your access to the enrollment portal in advance of the start of the Open Enrollment dates.
2. If applicable attend educational sessions and then enroll either online or with a benefits counselor.
3. After Open Enrollment check your payroll deductions to verify that the correct amount was withheld. Contact your payroll department **immediately** if your deductions are not correct.

During Open Enrollment you may:

- Enroll in the benefits coverage
- Change plan options
- Enroll eligible dependents
- Drop covered dependents
- Decrease/Increase coverage
- Discontinue enrolled coverage
- Make demographic changes
- And much more...

IMPORTANT NOTE:

The elections made during Open Enrollment will be the coverage you will have for the entire plan year, unless you have a qualifying life event that allows a change to your coverage.

Important Notes

Confirming your choices:

It is important that you verify your elections prior to the end of your enrollment period. The benefits elected will be in effect for the entire plan year.

Review and print your “Benefits Summary” page within the portal. Report any discrepancies immediately to your Payroll department.

The Internal Revenue Service (IRS) prohibits you from changing coverage elections, enrolling in or cancelling coverage outside of Open Enrollment. However, the IRS does permit you to change coverage, enroll or cancel coverage in certain limited circumstances. Please promptly contact a OneSource Solution Benefit’s Team Member should you or a dependent have a life event.

If you have a life event, the **IRS** generally only allows **30 days** to make changes to your available benefit plans!

Additional Information:

This benefits guide summarizes the benefits you can elect for the plan year. A more detailed explanation of benefit provisions is provided in each benefit summary plan document. Every attempt has been made to ensure that the information in this booklet is accurate.

Your benefits offered through your employer in partnership with Your OneSource Solution is governed by legal documentation and insurance contracts. **In the event of conflict between this benefits guide and the official plan documents and/or contracts, the terms of the official plan documents and contracts shall prevail.**



Benefits Package

Post-Employment Resources

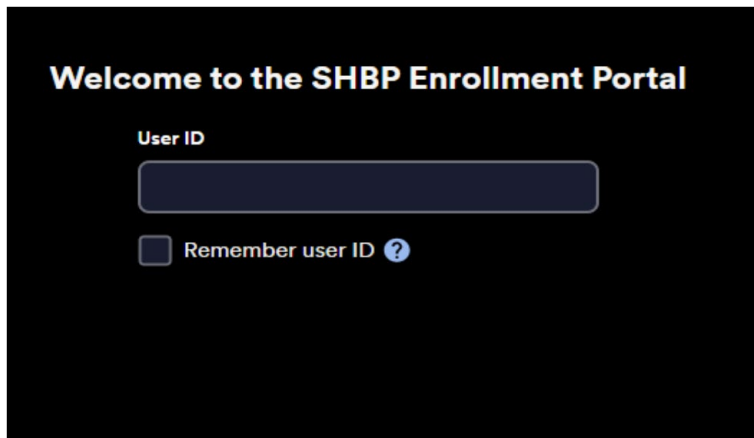
What happens when I separate from the District?

Product	Carrier	Options
Short-Term Disability	Mutual of Omaha	Coverage Terminates
Long-Term Disability	Mutual of Omaha	Coverage Terminates
Critical Illness	Mutual of Omaha	May port Critical Illness — Please reach out to Your OneSource Solution for your portability form
Voluntary Term Life/AD&D	Mutual of Omaha	May port or convert voluntary term life — Please reach out to Your OneSource Solution for your portability form <u>(AD&D ENDS)</u>
Dental	Metlife	May keep coverage on COBRA for up to 18 months at district rates + 2% iSolved will mail out instructions <u>TakeAlong Dental</u> —to port dental call Metlife at 800-638-5433
Vision	Ameritas	May keep coverage on COBRA for up to 18 months at district rates + 2%) iSolved will mail out instructions
Permanent Life	Trustmark	May take coverage to bank draft at the same price and benefit amount— please call Trustmark at 877-918-8877

State Health Insurance

State Health Benefit Plan

As a full time employee, the State Health Benefit Plan available to you represents a significant component of your compensation package. **Your employer pays a significant portion of the premium towards your state health insurance!**



Enroll during the Fall at:

<https://myshbpga.adp.com>

Registration Code: **SHBP-GA**

All qualifying life events & enrollment must be submitted through the SHBP Portal or via phone with SHBP!

SHBP Wellness Portal

<https://bewellshbp.com>

SHBP Phone Number

(800) 610-1863

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

Benefits Comparison Summary:

HRA Plans | January 1 - December 31, 2026

	Anthem Gold HRA Option		Anthem Silver HRA Option		Anthem Bronze HRA Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Covered Services	You Pay		You Pay		You Pay	
Deductible						
• You	\$1,500	\$3,000	\$2,000	\$4,000	\$2,500	\$5,000
• You + Spouse	\$2,250	\$4,500	\$3,000	\$6,000	\$3,750	\$7,500
• You + Child(ren)	\$2,250	\$4,500	\$3,000	\$6,000	\$3,750	\$7,500
• You + Family	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000
HRA credits will reduce 'You Pay' amounts						
Out-of-Pocket Maximum						
• You	\$4,000	\$8,000	\$5,000	\$10,000	\$6,000	\$12,000
• You + Spouse	\$6,000	\$12,000	\$7,500	\$15,000	\$9,000	\$18,000
• You + Child(ren)	\$6,000	\$12,000	\$7,500	\$15,000	\$9,000	\$18,000
• You + Family	\$8,000	\$16,000	\$10,000	\$20,000	\$12,000	\$24,000
HRA credits will reduce 'You Pay' amounts						
HRA Credits	The Plan Pays		The Plan Pays		The Plan Pays	
• You	\$400		\$200		\$100	
• You + Spouse	\$600		\$300		\$150	
• You + Child(ren)	\$600		\$300		\$150	
• You + Family	\$800		\$400		\$200	

	Anthem / UnitedHealthcare Statewide HMO Option	UnitedHealthcare HDHP Option		KP Regional HMO Option
	In-Network Only	In-Network	Out-of-Network	In-Network Only
Covered Services	You Pay	You Pay		You Pay
Deductible				
• You	\$1,300	\$3,500	\$7,000	\$0
• You + Spouse	\$1,950	\$7,000	\$14,000	\$0
• You + Child(ren)	\$1,950	\$7,000	\$14,000	\$0
• You + Family	\$2,600	\$7,000	\$14,000	\$0
Out-of-Pocket Maximum				
• You	\$4,000	\$6,450	\$12,900	\$6,350
• You + Spouse	\$6,500	\$12,900	\$25,800	\$12,700
• You + Child(ren)	\$6,500	\$12,900	\$25,800	\$12,700
• You + Family	\$9,000	\$12,900	\$25,800	\$12,700
HRA Credits	The Plan Pays	The Plan Pays		The Plan Pays
• You	N/A	N/A		N/A
• You + Spouse				
• You + Child(ren)				
• You + Family				

State Health Insurance

How to Make Your 2026 Health Benefit Election Online

Go to the SHBP Enrollment Portal: mySHBPga.adp.com

Step 1: Log on to the SHBP Enrollment Portal.

- If you are a first-time user, you must first register using the registration code SHBP-GA and set up a password before making your 2026 election.
- If you are a returning user but have not accessed the website in 45 days, you must first reset your password before making your 2026 election.

Step 2: Under the Open Enrollment window, click on Enroll Now to proceed with your 2026 Plan Year enrollment.

Step 3: If you have not provided a Tobacco Surcharge response in the past, you must first answer the Tobacco Surcharge questions before going to Review Your Benefits.

Step 4: Click on Review Your Info (if applicable). Verify that each dependent has a valid Social Security Number (SSN) or other Taxpayer Identification Number (TIN).

Step 5: To start your Election Process, click on Enroll in Benefits tab.

Step 6: Select Change. After you select Change, the Decision Support box will display.

Step 7: Click on Health Coverage or Dependent Health Coverage to choose your medical claims administrator(s), your plan option(s), and coverage tier(s).

Step 8: Make Your Elections.

NOTE: When adding a dependent, scroll down and check the “Include in Coverage” box located next to your newly added dependent. For existing dependents, confirm that all dependents requiring benefits have a check in the “Include in Coverage” box. If you choose NOT to enroll in a Plan Option you must click the radio option for No Coverage. A pop-up box will then display Reason for Waive. You will need to use the drop-down box of populated responses to select a reason for waiving. The Reason for Waive must be populated to move to the next step.

Step 9: Click on Save and Return to All Benefits. “Your Elections” will display on the screen and show the elections you made. You should carefully review your elections before confirming.

Step 10: Click I Agree and Confirm Elections. If I Agree and Confirm Elections is NOT clicked, your enrollment process has not been completed, which means you have decided to make no changes for 2026.



Short-Term Disability

Eligibility:

- Full time employees working 20+ hours per week
- Must be actively at work on effective date of coverage
- NO HEALTH QUESTIONS– GUARANTEE ISSUE EVERY YEAR! (Pre-existing conditions will apply to new coverage)
- Pays in addition to sick leave. MOO will not offset your disability earnings unless you have an additional individual policy AND you are earning more than you were pre disability.

Short-Term Disability

Elimination Period (How long before benefits start?)	0 Days injury, 7 Days sickness
Benefit Duration (How long will it pay?)	Up until no longer disabled OR 90 Days from date of disability (whichever occurs first)
Benefit Amount (How much will it pay?)	60% of your gross weekly salary
Maximum Benefit Amount (What is the cap?)	\$1,000 (Weekly)
Minimum Benefit Amount	\$25 (weekly)
Pre-Existing Condition (What isn't covered?)	3 months / 6 months Any condition you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 6 months of coverage WILL NOT be covered.

Short-Term Disability Monthly Rates

Per \$10 of Total Weekly Benefit

Age Category	Weekly Benefit Rate
All Ages	\$0.65

Rate Calculator (Also in HR Por-

Short-Term Disability

1. Divide Annual Salary by 52
2. Multiply by Benefit Percentage (60%)
3. Divide by 10 and Multiply by Rate

Plan Rates

The Benefits Portal will calculate your premiums based on your individual salary.

Long-Term Disability

Eligibility:

- Full-time employees working 20+ hours per week
- Must be actively at work on effective date of coverage
- Evidence of Insurability form (EOI), health questions, will be required if electing outside of new hire election.
- Employees can choose to start and stop sick leave. However this payment **will be** reduced proportionally to any type of sick leave, salary continuance, Social Security Disability, Retirement , etc.

Long-Term Disability

Elimination Period (How long before benefits start?)	90 Days - Benefits begin on day 91
Benefit Duration (How long will it pay?)	Up until normal Social Security retirement age or until no longer disabled (whichever occurs first)
Benefit Amount (How much will it pay?)	60% of your gross monthly salary
Maximum Benefit Amount (What is the cap?)	\$6,000 (Monthly)
Minimum Benefit Amount	\$100 (Monthly)
Pre-Existing Condition (What isn't covered?)	12 months / 12 months Any condition you receive medical attention for in the 12 months prior to your effective date of coverage that results in a disability during the first 12 months of coverage WILL NOT be covered.

Long-Term Disability Monthly Rates Per \$100 of Monthly Covered Payroll

Age Category	Monthly Payroll Rate
0 - 29	\$0.17
30 - 34	\$0.23
35 - 39	\$0.34
40 - 44	\$0.49
45 - 49	\$0.72
50 - 54	\$0.95
55 - 59	\$1.15
60 - 64	\$1.34
65 - 69	\$1.38
70+	\$1.45

Please Note :

Sumter County Schools DOES pay into Social Security Taxes

Rate Calculator (Also in HR Portal):

Long-Term Disability

1. Divide Annual Salary by 12
2. Divide by 100
3. Multiply by Rate

Plan Rates

The Benefits Portal will calculate your premiums based on your age and annual salary.

Life Insurance

Life insurance is a pillar of financial advising as an untimely death can be catastrophic to your family - not only emotionally but financially.

1

Voluntary
Term
Life/ AD&D

2

Permanent Life
Insurance

OneSource recommends combining the power of inexpensive voluntary term life insurance with a permanent life insurance contract to ensure coverage upon separation from service and in which premiums should not increase at retirement!



Life Insurance 101

Voluntary Term Life /AD&D and **Permanent Life** when combined can provide a well-rounded approach to life insurance coverage that addresses both short-term and long-term needs.

- **Voluntary Term Life/ AD&D:** Best for employees seeking low-cost, temporary coverage during your working years.
- **Permanent Life:** Best for employees seeking lifelong coverage.

Feature	Voluntary Term Life/ AD&D	Permanent Life
Duration	Working years	Lifetime (as long as premiums are timely paid)
Cost	Lower initial premiums but premiums increase as you age.	Higher initial premiums but premiums do not increase as you age
Death Benefit	Only during the term	Permanent *
Portability	Limited (port or convert to individual policy at increased rates)	Fully portable at same price and benefit amount for life
Purpose	Temporary protection	Permanent Protection

Example: Age 35, married, with two children and a mortgage.

Term Life:

\$150,000 coverage to protect the family while children are young and mortgage is active. Affordable premium during your working years ensures significant coverage without straining the budget.

Permanent Life:

\$50,000 stable permanent coverage ensures financial support for the family, even in retirement years.

***There is the possibility that you could potentially outlive this coverage**

Voluntary Term Life/AD&D

Eligibility:

- Full time employees working 20+ hours per week
- Spouse and Children up to age 26 who are not an employee of the district
- Must be actively at work on effective date of coverage
- Guaranteed-Issue options for First time eligible employees and spouses
- Evidence of Insurability form (EOI), health questions, will be required if electing outside of new hire election
- Employees must elect coverage in order for dependents to elect coverage.
- **This benefit requires a beneficiary– please remember to elect and update beneficiaries as needed**

Voluntary Term Life and AD&D Rates

Age	Rates per \$10,000
0 - 29	\$0.80
30 - 34	\$1.00
35 - 39	\$1.20
40 - 44	\$1.70
45 - 49	\$2.60
50 - 54	\$4.10
55 - 59	\$4.40
60 - 64	\$7.50
65 - 69	\$16.10
70 - 74	\$26.80
75 - 79	\$41.30
80 - 100	\$74.60

Voluntary Term Life Insurance Amounts

Employee	In increments of \$10,000 up to lesser of \$500,000 or 7x salary
Spouse	In increments of \$5,000 up to the lesser of 100% of employee's amount or \$150,000
All Child(ren)	Flat \$10K, not to exceed 100% of employee
Guarantee Issue– First Time Eligible	
Employee	7x Annual Salary, up to \$200K
Spouse	100% of employee election up to \$50K
Child(ren)	\$10,000

Dependent Children Rate

\$10,000	\$1.50
----------	--------

Benefits Reduction:

- **Spouse rate is based on Employee's age**
- **Spouse benefits term when employee reaches age 85**

Your AD&D Benefit will match your Term Life Election

*******IMPORTANT: IF YOU AND YOUR SPOUSE ARE BOTH EMPLOYED BY THE SAME EMPLOYER PLEASE NOTE EACH INDIVIDUAL IS ONLY ELIGIBLE FOR ONE POLICY. THEREFORE IF YOU AND YOUR SPOUSE EACH WANT COVERAGE YOU MUST BE COVERED UNDER YOUR OWN INDIVIDUAL POLICY AND NOT COVERED UNDER YOUR SPOUSES POLICY. IN THE EVENT THERE ARE TWO POLICIES, ONLY YOUR OWN INDIVIDUAL POLICY WOULD BE PAID.*****

Permanent Life

Eligibility:

- Full time employees working 20+ hours per week
- Spouse and Children (up to age 23) (Marital status does not affect child coverage)
- Must be actively at work on effective date of coverage
- Guaranteed Issue options for First time eligible employees
- Evidence of Insurability form (EOI), health questions, will be required if electing outside of new hire election
- Employees must elect coverage in order for dependents to elect coverage
- **This benefit requires a beneficiary. Please remember to elect and update beneficiaries as needed**

Trustmark Permanent Life Insurance

Employee	\$5,000-\$300,000
Dependent Spouse	\$5,000-\$300,000
Dependent Child(ren)	Based on weekly purchase amount and age
Guarantee Issue (First Time Eligible)	
Employee	Up to \$100,000 under age 64

Trustmark Universal LifeEvents® with Long-term Care benefits gives you more.

- Provides permanent life insurance with benefits that can help with the high cost of long-term care services.
- Provides benefits for up to 50 months of long-term care services. The full death benefit remains even if benefits for long-term care are paid.
- Guaranteed Issue for employees up to a certain benefit amount.³
- You can take your coverage with you and pay the same premium if you change jobs or retire.
- Coverage is available for your spouse and children.

*****IMPORTANT: IF YOU AND YOUR SPOUSE ARE BOTH EMPLOYED BY THE SAME EMPLOYER PLEASE NOTE EACH INDIVIDUAL IS ONLY ELIGIBLE FOR THEIR OWN POLICY. THEREFORE IF YOU AND YOUR SPOUSE EACH WANT COVERAGE YOU MUST BE COVERED UNDER YOUR OWN INDIVIDUAL POLICY AND NOT COVERED UNDER YOUR SPOUSES POLICY. IN THE EVENT THERE ARE TWO POLICIES, ONLY YOUR OWN POLICY WOULD BE PAID.*****

*****ADDITIONALLY, IF TWO EMPLOYEES OF THE SAME EMPLOYER HAVE A CHILD(REN) IN COMMON, SAID CHILD(REN) CANNOT BE COVERED UNDER TWO SEPARATE POLICIES. IF THE CHILD(REN) HAVE TWO POLICIES, ONLY ONE CLAIM WOULD BE PAID.*****

There is the possibility that you could potentially outlive this coverage

Eligibility:

- Full time employees working 20+ hours per week, part-time working 49%
- Spouse and Children (up to age 26) (Marital status does not affect child coverage)
- Claims must be submitted within 90 days of service
- 2 cleanings per year
- Please find in-network providers in the Employee Navigator benefits portal and you must confirm with your provider at each visit as providers can move in and out of network at will

	High Plan		Low Plan	
Class Description	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Type A – Preventive	100%	100%	100%	100%
Type B – Basic	90%	90%	90%	90%
Type C – Major	60%	60%	60%	60%
Calendar Year Deductible applies to:				
✦ Individual	B & C \$75	B & C \$75	B & C \$75	B & C \$75
✦ Family	\$225 Individual	\$225 Individual	\$225 Individual	\$225 Individual
Calendar Year Maximum	\$3,250 <i>(applies to A,B,C services)</i>	\$3,250 <i>(applies to A,B,C services)</i>	\$2,250 <i>(applies to A,B,C services)</i>	\$2,250 <i>(applies to A,B,C services)</i>
Orthodontia	50%	50%	Not Covered	Not Covered
Orthodontia Lifetime Maximum	\$1,000	\$1,000	Not Covered	Not Covered

*Out-of-network pays at the 90th U&C

Confirm Provider

Confirm the dentist's network status every time you schedule an appointment, as participation can change as your dentist can change participation throughout the year.


PDP Plus Network

EMPLOYEE NAME
Sumter County BOE

EMPLOYEE ID
5998934

GROUP NAME

GROUP NUMBER

This card is not a guarantee of coverage or eligibility.
See reverse side for important plan information.



	High Plan	Low Plan
Employee	\$44.34	\$41.46
Emp + 1	\$94.09	\$86.92
Family	\$134.54	\$120.24

Dental Plan Summary*	High	Low
Type A	- Routine exam (2 per benefit year) - Bitewing x-ray (1 per benefit year) - Cleaning (2 per benefit year) - Fluoride for children under 14 (1 per benefit year)	- Routine exam (2 per benefit year) - Bitewing x-ray (1 per benefit year) - Cleaning (2 per benefit year) - Fluoride for children under 14(1 per benefit year)
Type B	- Full Mouth/Panoramic X-rays (1 in 3 years) - Periapical/Full Mouth X-rays - Fillings for Cavities - Restorative Composites - Denture Repair - Simple/Surgical Extractions	- Sealants 14 and under - Full Mouth/Panoramic X-rays (1 in 5 years) - Full Mouth X-Rays - Fillings for Cavities - Resin Composite Fillings - Simple/Surgical Extractions
Type C	- Root Canal (1 in 12 months) - Crowns (1 per tooth in 84 months) - Crown Repair - Periodontics (nonsurgical) - Dentures (1 in 84 months) - Inlays/Onlays/Crowns - Fixed Bridges	- Root Canal (1 in 12 months) - Crowns (1 per tooth in 84 months) - Crown Repair - Periodontics (nonsurgical) - Dentures (1 in 84 months) - Inlays/Onlays/Crowns - Fixed Bridges
Orthodontia Per Person	50% Adult or Child with \$1,000 Lifetime Maximum	NONE

*This is not an exhaustive list of services

Dental

What steps do I need to take when I got to the dentist?

Verify Network Participation

- Contact your dental insurance provider to confirm your dentist is in-network.
- Visiting <https://providers.online.metlife.com/findDentist> online directory for the most up-to-date list of in-network providers.
- Confirm the dentist's network status every time you schedule an appointment, as your dentist can change participation throughout the year.
- **Call the dental office directly and ask, “Are you in-network with [Metlife]?”**

Bring Your Insurance Information

- Always bring your current dental insurance ID card to your appointment. If you need a replacement call 1-229-896-3436.
- Verify that your insurance information is up-to-date with the dental office to avoid billing issues.

Know the Balance Billing Policy

- Understand that out-of-network providers can charge you the difference between their fees and what your insurance pays. This is known as balance billing.
- Staying in-network minimizes the risk of balance billing, as in-network providers agree to contracted rates.

Request a Pre-Treatment Estimate

- Ask the dental office to submit a pre-treatment estimate to your insurance company for all services.
- This will help you understand what your insurance will cover and your potential out-of-pocket costs.

Ask About Additional Fees

- Inquire if the dentist charges for services not covered by insurance, such as upgraded materials, infection control fees, or out-of-network lab work.
- Request an itemized estimate of all charges before proceeding with treatment.

Keep Records of All Communications

- Document the name of the person you spoke with, the date, and the information provided when verifying network status or coverage details.

Eligibility:

- Full time employees working 20+ hours per week
- Spouse and Children (up to age 26) (Marital status does not affect child coverage)
- Claims must be submitted within 90 days of service
- Please find in-network providers in the Employee Navigator benefits portal

Rates		
	VSP	EyeMed
Employee	\$7.00	\$7.00
Employee + One	\$12.84	\$12.84
Family	\$21.72	\$21.72

Co-Payments:
\$10 for exams
\$25 for Materials

Exams/Lens/Frames:
Every 12/12/24

**To locate a provider, please
view the list of in-network
providers in the HR Portal!**



	VSP or EyeMed In-Network	VSP Out-Of-Network	EyeMed Out-Of-Network
Annual Eye Exam	Covered in full	Up to \$45	Up to \$35
Lenses (per pair)			
Single	Covered in full	Up to \$30	Up to \$25
Bifocal	Covered in full	Up to \$50	Up to \$40
Trifocal	Covered in full	Up to \$65	Up to \$55
Lenticular	VSP– Covered in full EyeMed– 20% discount	Up to \$100	\$0
Frames	Up to \$130	Up to \$70	Up to \$65
Contact Lenses*			
Elective	\$130	Up to \$105	Up to \$104

*If you choose contact lenses, no benefits will be available for covered eyeglass lenses during that period.



Critical Illness/Cancer

Eligibility:

- Full time employees working 20+ hours per week
- Spouse and Children (up to age 26) (Children lose coverage once married)
- Issue Age Rates are locked in and will not increase
- No Health questions every year, pre-existing conditions apply
- Portable at same rates

Benefits	Critical Illness
Employee	\$5,000
COVERED SPECIFIED CRITICAL ILLNESSES	Pays % of Face Amount
Heart Attack (Myocardial Infarction)	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal Failure (Kidney)	100%
Coronary Artery Bypass Graft Surgery	25%
Invasive Cancer Benefit	100%
Bone Marrow Transplant	50%
Carcinoma in Situ, Benign Brain Tumor	25%
Heart Transplant	100%
Acute Respiratory Distress Syndrome (ARDS)	25%
ALS or Advanced Alzheimer's Disease	100%

Rates for \$5,000					
Age	Non-Tobacco	Tobacco	Age	Non-Tobacco	Tobacco
0-24	\$1.25	\$1.45	45-49	\$7.40	\$11.25
25-29	\$1.50	\$1.80	50-54	\$10.45	\$17.65
30-34	\$2.15	\$2.65	55-59	\$14.25	\$26.20
35-39	\$3.15	\$4.15	60-64	\$20.30	\$40.40
40-44	\$4.95	\$6.85	65-69	\$27.65	\$58.80

Notes: The policy maximum is 300% of the initial benefit (\$15K is the most the plan will ever pay out). There is no benefit waiting period, but a pre-existing exclusion for claims that arise in the first 12 months due to a condition that occurred 12 months prior from the coverage start date. There are other exclusion, please refer to the full plan document.

The coverage terminates at age 70.

\$50 WELLNESS BENEFIT

Guaranteed Issue!
12 Month Pre-existing condition

As a benefits-eligible employee, you may qualify to receive income from three sources in retirement:

1. **A pension from TRS/PSERS/ERS** (if vested)
2. **Social Security**
3. The money you save for yourself in a **403(b) or 457 Supplemental Retirement Plan**

Understanding how these accounts all work together and affect each other is vital to successful retirement planning. The experienced professionals at Your OneSource Solution are available to help you. *Their services are offered to you as an employee benefit.*

Supplemental Retirement Plans are independent retirement accounts opened by employees to save additional funds for retirement. The funds are typically invested in the market. They can be employee-sponsored, such as 403(b), 457, or 401(k) accounts, or opened individually, such as IRA's. **The education sector primarily utilizes 403(b) and 457 accounts.**

The primary difference between 403(b) and 457 accounts is that 457 accounts are not subject to IRS age restrictions for withdrawals (age 59 1/2). Funds from a 457 can be accessed without penalty as soon as an employee separates from service. Both types of accounts are subject to rules set by the plan and the IRS.



Already started?
Access your Orion
403(b) or 457
account



Have questions?
Scan here to
start the
conversation



229-896-3436



wealthmanagment@youronesourcesolution.com

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Retirement

Teachers' Retirement System of Georgia, or TRS, offers a defined benefit plan to members, guaranteeing a monthly benefit upon retirement. Member benefits are based on the member's highest two consecutive years of salary and are payable for the life of the member, and when applicable, transferable to a member's spouse or beneficiary(ies).

6% of your salary is contributed to your TRS Pension from your check. In addition, your employer contributes approximately 20% of your salary to TRS on your behalf. However, it is important to realize that TRS will only provide a pension equal to **60% of your pre-retirement salary if you contribute to TRS for 30 years**. The percentage is lower for those that serve fewer than 30 years.

TRS is a wonderful benefit to public educators in Georgia, but because it does not fully replace your income, a supplemental retirement plan is something we can help you with.

Public School Employees Retirement System, or PSERS, members include bus drivers, food service workers, and maintenance or custodial personnel. Some managers in these positions are members of TRS. Each member contributes \$4 each month (or \$10/month if membership started on or after July 1, 2012).

These contributions are deducted from your paycheck nine months of the year (September through May). This means each member only contributes only \$36 per year (\$90 if after July 1, 2012). To receive a benefit, you must have at least ten years of credible service and you must be age 65 for Normal Retirement or Age 60 for Early Retirement (you will receive a reduced benefit). To calculate your benefit amount, you multiply your years of Creditable Service by a Specific Dollar Amount set by the Georgia General Assembly. The current dollar amount is \$16.50.

However, even if you participate in PSERS over a 30 year career, PSERS will only provide \$465/month. *PSERS is not intended to serve as your sole retirement plan. As such, a supplemental retirement plan is something we can help you with.*

Vested members of **Employer's Retirement System (ERS)** may be eligible for a separate monthly ERS pension once you reach retirement age. If you have *10 or more years* of credited ERS service, you are a vested member. ERS service is common for employees who previously held certain state-level positions (e.g., in a state agency) before joining the school system. **Vested members of ERS can choose to continue contributing to ERS instead of TRS.** They must notify HR of this request within their first 30 days of employment to maintain ERS or elect to switch to TRS. Vested ERS benefits can be drawn in addition to any TRS, PSERS, Social Security, or supplemental 403(b)/457 savings you accumulate.

Unsure about past ERS service? Contact ERSGA (1-800-805-4609) or your HR office to verify your status and review payout options.

 229-896-3436

 wealthmanagment@youronesourcesolution.com

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Wealth Management & Retirement Planning Services Available to You



Retirement Planning

- Personalized investment allocations based on your situation
- Available to answer questions on an individual basis



Relationship-Based Approach

- Approachable and accessible professionals
- Local office, local service
- Online accessibility and in-office service
- No call centers, no long hold times



Educational Programs

- Retirement Readiness Program
- Seminars, educational publications, advising, and webinars about TRS and Social Security



Tax Planning

- Use of Retirement Plan to help lower taxable income
- Methods to access funds prior to age 59 1/2 without penalty



Pension Consulting

- Personalized TRS Plan reviews
- Explanation of pension options



Social Security Optimization

- Determination of the optimal age to begin drawing Social Security
- Spousal benefits explained

Take the first step to get started.



Want more information?
Schedule a call.

📞 229-896-3436

✉️ wealthmanagment@youronesourcesolution.com

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Carrier Information

Plan	Carrier	Phone Number
Short-Term Disability	Mutual of Omaha	800-877-5176
Long-Term Disability	Mutual of Omaha	800-877-5176
Voluntary Term Life/ AD&D	Mutual of Omaha	800-877-5176
Permanent Life	Trustmark	877-918-8877
Dental	Metlife	800-638-5433
Vision	Ameritas	800-487-5553
Critical Illness/Cancer	Mutual of Omaha	800-877-5176
Retirement (403B/457)	OneSource	229-896-3436



General Notices

General Notices

The Benefits Plan is offered by your employer. It is governed by the Internal Revenue Code, section 125, and rules issued by your employer. This section is intended to provide you with general notices and disclosures.

1. This benefits guide summarizes the benefits you can elect. A more detailed explanation of benefit provisions is provided in each benefit summary plan document. Every attempt has been made to ensure that the information in this booklet is accurate. Coverages are governed by legal documentation and insurance contracts. **In the event of conflict between this benefits guide and the official plan documents and/or contracts, the terms of the official plan documents and contracts shall prevail.**
2. This Notice describes how the Plan(s) may use and disclose your protected health information (PHI) and how you can get access to your information. The privacy of your protected health information that is created, received, used or disclosed by the Plan(s) is protected by the Health Insurance Portability and Accountability Act of 1996 (HIPPA). A paper copy is also available, free of charge, by calling your employer or Your OneSource Solution at (229) 896-3436. Please note the participant is responsible for providing a copy to their dependents covered under the group health plan.
3. Section 125 Pre-Tax Benefit Authorization Notice: Before-tax deductions will lower the amount of income reported to the federal government. This may result in slightly reduced Social Security benefits. If you do not enroll eligible dependents at this time, you may not enroll them until the next open enrollment period. You may not drop the coverage you elected until the next open enrollment period. You may only make a change or drop coverage elections before the next open enrollment period under a qualifying life event.
4. On April 7, 1986, a federal law was enacted (Public Law 99272, Title X) requiring that most employers sponsoring group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called "continuation coverage") at group rates in certain instances where coverage under the plan would otherwise end. If you or your eligible dependents enroll in the group health benefits available through your Employer you may have access to COBRA continuation coverage under certain circumstances. Therefore, your plan makes available to you and your dependents the General Notice of COBRA Continuation Coverage Rights. This notice contains important information about your right to COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it. A paper copy is also available, free of charge, by calling your employer or Your OneSource Solution at (229) 896-3436.
5. For dependent and/or spousal coverage, it is your responsibility to notify Your OneSource Solution if the person is ineligible or ceases to be eligible to participate in the Plan. There will be no refund of premiums paid into the Plan, when a timely notice is not made.
6. If you do not change the agreement, your benefit choices will rollover in the next Plan year or default to a specified coverage **except for the Flexible Spending Accounts.**
7. If you choose not to participate or choose not to continue coverages, your ability to enroll at a later date will be subject to contractual provisions, which may include medical proof of insurability or limited coverages.
8. If you failed to enroll in options requiring medical underwriting when first eligible and you choose new or increased levels of coverage, you must complete the medical underwriting process and be approved.
9. If on any policy a beneficiary is not named, the beneficiary will follow the order stated in the policy or the insurance carriers standard protocol.
10. If you have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices in your prescription drug plan.

Notes

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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We are real people who offer real solutions to real problems.

