



and our COMMUNITY share

A VISION TO

ensure a
**high-quality,
world-class
education for
every student.**

and a singular

MISSION TO

empower all students with
**exceptional
opportunities
and access
that lead to
success**

in a global society.

Unified Governance

An system for educating, led by the Henry County Board of Education



COREBELIEFS | We believe

Each student can learn at or above grade level and will have an equal opportunity to do so

Family and community involvement is critical to student success

All learning environments should be supportive, safe, and secure

Effective teachers, leaders, and staff, produce excellent results

STRATEGICACTIONS | To advance

And accelerate learning opportunities and experiences for students

And support effective school leaders and teachers

Community and stakeholder engagement so that all students, families and employees feel welcomed and valued

Student and employee health, wellness, and support structures

A high-performing operational culture

Community-Inspired **2021-2026 Strategic Plan**
Developed by the Henry County Board of Education

A COMPASS FOR THE FUTURE

COREPOLICIES | BAB, IAB, and IB, call for

An Aligned System of Teaching & Learning

A System of Accountability

A Framework for Continuous Improvement

A Plan to Advance Opportunities, Access, and Outcomes

PRIORITYOUTCOMES | Every student will be

Ready for kindergarten

Ready to read and write at or above grade level each year with a curriculum rich literature and world languages

Ready for success in advanced coursework at every grade level

Ready for life with strong soft skills, personal health, and well-being

Ready for college, career and post-secondary successes with industry certifications, competitive test scores and scholarship awards

In Pursuit of *Exceptional*

Open Enrollment & How it Affects Retirement

October 26, 2023





Expect *Exceptional*

2024

 **HCS HUMAN RESOURCES** | Benefits

OPEN
ENROLLMENT

10.16.23 to 11.03.23

NEW FOR 2024!

Effective 1/1/2024, there will be a few changes to some plan coverages:

Anthem Blue Vision plans (High & Low) - 25% rate increase

Long-Term Disability plan - 15% rate increase; Changing carrier from Metlife to Mutual of Omaha

State Health Benefit Plan (SHBP) medical plans - average 5% rate increase across Anthem BCBS, UHC & Kaiser

- In-Network **Diagnostic** Colonoscopies now covered at 100%
 - In-Network **Diagnostic** Mammograms/Breast Services now covered at 100%
 - In-Network Dilated retinal eye exams now covered at 100% once/calendar year
 - HMO Emergency room co-pay increases from \$150 to \$200
-

Prepare Now for Retirement

- **Well in advance of retirement date, set up online account & contact the appropriate retirement system to complete these important tasks:**
 - ❖ schedule to speak with a TRS or PSERS retirement counselor
 - ❖ generate a retirement benefit (pension) estimate for various retirement scenarios
 - ❖ review most recent annual member statement with projected retirement benefit
 - ❖ review/update designated beneficiaries
 - **Teachers Retirement System (TRS)** - www.trsga.com (404)352-6500
 - **Public School Employee Retirement System (PSERS)** - www.ers.ga.gov (404)350-6300
- Submit **intent to retire letter** to Principal/Supervisor and cc HumanResourcesDivision@henry.k12.ga.us as soon as decision is made
- **Submit retirement application early** to ensure all paperwork is completed & retirement account accurately displays service credit and salary information
 - ❖ TRS will accept application 6 months before intended retirement date
 - ❖ PSERS will accept application 3 months before intended retirement date

Prepare Now for Retirement

- To establish credit for unused sick leave, a **Sick Leave Certification** form must be completed for Henry County Schools & all other GA public school systems worked for previously
 - ❖ start early if using unused sick leave credits to establish retirement eligibility
 - ❖ download **SKL-Final** form from TRS www.trsga.com
 - ❖ complete the **Member** (top) section and send to each school system for completion of the **Employer** section
 - ❖ each school system is responsible for submitting completed Sick Leave form (SKL-Final) to TRS on your behalf
 - ❖ **TRS calculates sick leave credit only after receiving Sick Leave Certification forms from all TRS covered employers**

- Prior to retirement, all work email addresses must be updated to a personal email address
 - ❖ Includes SHBP and PlanSource enrollment portals, Etrieve Central and Peach State Reserves
 - ❖ email notifications will be sent to the address on file

- If you are contributing or have contributed to Peach State Reserves, call 1.877.342.7339 for more information

Retirement Date Considerations

- **TRS & PSERS consider the retirement date as the 1st of the month following the last day of work**
 - ❖ **Example #1: May 29, 2024, is the last day of work** for teachers; therefore, the retirement date would be June 1, 2024
 - ❖ Initial pension pay would be received on June 15th and then the 1st of the month thereafter
 - ❖ The first cost-of-living adjustment (typically +1.5%) would go into affect January 1, 2025
 - ❖ HCS will make last deduction for SHBP medical benefits from May paycheck

 - ❖ **Example #2: June 8, 2024, is the last day of work** for employees with a work calendar beyond last day of school; therefore, the retirement date would be July 1, 2024
 - ❖ Initial pension pay would be received on July 15th and then the 1st of the month thereafter
 - ❖ The first cost-of-living adjustment (typically +1.5%) would go into affect July 1, 2025
 - ❖ HCS will make last deduction for SHBP medical benefits from June paycheck
 - ❖ **TRS & PSERS consider the retirement date as the 1st of the month following the last day of work**
- **NOTE: there is no cost-of-living adjustment (COLA) for PSERS members**
- **HCS payroll benefit deductions will end when active employment ends; SHBP will begin taking medical deductions from pension check (if elected)**
 - ❖ SHBP “active” medical coverage will terminate at the end of the following month after last payroll deduction
 - ❖ All other voluntary plan coverage (dental, vision, disability, etc.) will terminate at the end of the same month of last payroll deduction

What to do during Open Enrollment?

- Review health insurance coverage/options and determine individual and family needs for 2024 and into retirement
- The selection made during this Open Enrollment season will be in place for the 2024 plan year and allowed to carry into retirement
 - ❖ Coverage for employee and dependents must be in place prior to retirement
 - ❖ Coverage **cannot** be elected once retired
- We strongly encourage review of the **2024 SHBP Active Decision Guide and SHBP Retiree Decision Guide** on [MyHenryBenefits.com](https://myhenrybenefits.com)
 - ❖ Page 41 - IF YOU ARE RETIRING (PLANNING TO RETIRE SOON? HERE'S WHAT YOU NEED TO KNOW)
- Retirees are offered a **Retiree Option Change Period (ROCP)** once a year
 - ❖ Retirees may change plans or drop dependents during this time
 - ❖ SHBP coverage may be discontinued
 - ❖ If coverage is dropped during retirement, re-enrollment is NOT allowed
- Experiencing a **Qualifying Event (QE)** is the only time dependents may be added
 - ❖ QE must be reported directly to SHBP via [mySHBPGA.adp.com](https://myshbpga.adp.com) portal within 31 days of event occurrence
 - ❖ See SHBP Retiree Decision Guide for listing of QE's (Page 17)

State Health Benefit Plan (SHBP) Retiree Premiums

- SHBP premiums for health coverage in retirement is based on one of two subsidy policies :

- ❖ **The Basic Policy – the monthly premium is the same as active employees**

The retiree must meet one of three criteria:

- a. Not an active employee on January 1, 2012, but was receiving a retirement check from a Georgia State retirement system
- b. Not an active employee on January 1, 2012, but was a former Georgia state employee with eight years of service and enrolled in state extended SHBP coverage
- c. An active employee who on January 1, 2012 had five years of service in the Georgia retirement system where you will receive a monthly retirement check

- ❖ **The YOS (Years of Service) Policy – the monthly premium is based on the number of years of service reported to SHBP from the Georgia retirement system**

- a. policy applies if you did not have five years of service in TRS or PSERS on January 1, 2012.
- b. Retiree premiums are found <https://shbp.Georgia.gov/member-rates/retiree-rates>

Reaching Medicare Eligibility During Retirement

- When retiree or covered dependent reach age 65, you have the option of:
 - Enrolling in an active SHBP Medicare Advantage with Prescription Drugs (MAPD) Plan option if you submit Medicare Part B (Medical) enrollment directly to SHBP
 - OR-**
 - Remaining in Commercial (active Non-Medicare Advantage) plan option and pay 100% of the premium (no subsidies)
 - ❖ NOTE: Medicare Advantage Plan Options are the only plans subsidized by SHBP for Retirees age 65+
- **Medicare Part B** should be effective the first of the month following 30 days of your last day of work
 - ❖ Example – If your last day of work is May 29, 2024, you will have coverage through Henry County Schools through June 30, 2024. Medicare Part B should be effective July 1, 2024. **SHBP needs to be notified of Medicare B coverage no later than 31 days from the effective date.**
- Retirees will have a split plan if one person has not reached age 65 and the other is age 65+ with Medicare Part A (Hospital) & Part B (Medical)
- Medicare Advantage plan participants, must use a physician or facility that accepts Medicare Advantage (In-network); Otherwise, there will be **no coverage** for those services
- Review the SHBP Retiree Decision Guide for a comparison of the Medicare Advantage plans.

Voluntary Benefits after Retirement

- Some voluntary benefits may be continued into retirement as an individual with direct billing from the appropriate carrier
- **Retiree Delta Dental and Anthem Vision plans are available options**
 - ❖ View plan options on [MyHenryBenefits.com](https://myhenrybenefits.com) as they are slightly different than the active coverages
 - ❖ You may also choose to continue the current active Delta Dental and Anthem Vision coverages through COBRA extension for 18 months
- **Benefits eligible for COBRA (18 months)**
 - ❖ Delta Dental *
 - ❖ Anthem Vision *
 - ❖ Consolidate Admin Services (CAS) Medical Flexible Spending Account
- **Benefits available as Individual Policies (carriers will send out information)**
 - ❖ Whole/Permanent Life (Unum)
 - ❖ Critical Illness (MetLife)
 - ❖ Accident (MetLife)
 - ❖ Pet Insurance (MetLife)

Voluntary Benefits after Retirement

➤ **Benefits available through Portability or Conversions**

- ❖ Employee Paid Basic Life
- ❖ Voluntary Term Life/AD&D (UNUM) – information will be sent by UNUM
- ❖ Long Term Disability
- ❖ ID Theft (Norton LifeLock)

➤ **Grandfathered participants with Transamerica**

- ❖ Contact Michael Gasses Agency (770) 957-5535 to switch to direct billing

➤ **Benefits NOT available for continuation**

- ❖ Short Term Disability
- ❖ Legal
- ❖ Dependent Care Flexible Spending Account

HCS main page>Employees>Benefits



[Home](#)

[Enroll](#)

[Benefits](#)

[Qualifying Events](#)

[Retirement](#)

[Investments](#)

[Benefits Support](#)

[Financial Literacy](#)

Benefits Support 844-687-2869

Mon - Thur 8:00am - 5:00pm

Fri 9:00am - 3:00pm

Search



Welcome To Henry County Schools Employee Benefit Center

[PlanSource Enrollment Portal >](#)



[ENROLL OR REVIEW YOUR BENEFITS](#)

[SHBP Enrollment Portal >](#)



[ENROLL OR REVIEW YOUR BENEFITS](#)

[SHBP Toolkit >](#)



[SHBP VIDEO GUIDE AND TOOLKIT](#)



[Learn More About Retirement >](#)



[Your SHBP Telemedicine Plan >](#)



[Benefits Video Guide >](#)

ENROLLMENT PORTALS

- There are two unique enrollment portals to make benefit elections



- State Health Benefit Plan (SHBP) - myshbpga.adp.com
- Use the registration code **SHBP-GA** and set up a Username and password before making medical plan election
- Retain **Confirmation #** for all transactions



- PLANSOURCE® - benefits.plansource.com
- All benefits other than medical
- (User ID) first letter of first name + six letters of last name + Employee ID#
- (Password) birthdate YYYYMMDD format (change once registered)
- Designate life insurance beneficiary on this portal

MyHenryBenefits.com

HCS Employee Benefits Center

Available 24/7

Benefits Support (all voluntary benefits)

Email: support@benefitscallcenter.com

844-687-2869

Mon. – Fri. 8:00 am to 5:00 pm

[Oct. 30 – Nov. 3] Mon. - Fri. 8:00 am to 6:00 pm

SHBP Member Services (medical)

Email: SHBPservicecenter@adp.com

800-610-1863

Mon.– Fri. 8:30 am to 7:30 pm &

Saturday 8:00 am – 5:00pm

HCS Human Resources Benefits Dept.

HRBenefitsStaff@henry.k12.ga.us

770.957-6601 Ext. 01268

Benefits Specialists

Marjorie Drane

Cheryl Still

Kennedy Glover

Benefits Coordinator

Angela H. Swift, SHRM-SCP