



# HENRY COUNTY SCHOOLS

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



# A COMPASS FOR THE FUTURE

### CORE BELIEFS | 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

### STRATEGIC ACTIONS | 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

### CORE POLICIES | 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

### PRIORITY OUTCOMES | 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

Angela H. Swift, Benefits Coordinator

October 21, 2024; 4:30 pm



# 2025 Open Enrollment Dates

**Tuesday, October 15, 2024**  
**until**  
**Friday, November 8, 2024**

*\*Enrollment Portals close @ 11:59 pm*

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# NEW FOR 2025!

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Effective 1/1/2025, there will be a few changes to some plan coverages:

**Delta Dental** rates will increase by about 7% across both **Select & Select Plus** plan offerings.

**State Health Benefit Plan (SHBP) medical** rates will increase about 6% across all Anthem BCBS & UHC plans. Kaiser HMO rates will experience a rare **decrease** in rates of about 6% depending on the tier level of coverage.

Per IRS guidelines, the maximum contribution limit on the Healthcare Flexible Spending Account (FSA) will increase to \$3,200 for the 2025 plan year.

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## 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](http://www.trsga.com) (404)352-6500
    - **Public School Employee Retirement System (PSERS)** - [www.ers.ga.gov](http://www.ers.ga.gov) (404)350-6300
  
- **Submit intent to retire letter** to Principal/Supervisor and cc [HumanResourcesDivision@henry.k12.ga.us](mailto: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 with TRS, 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](http://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 401(k) and 457 plans , call the GABreeze Benefits Center 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 28, 2025, is the last day of work** for this teacher; therefore, the retirement date would be June 1, 2025
  - ❖ Initial pension pay would be received on June 15<sup>th</sup> and then the 1<sup>st</sup> of the month thereafter
  - ❖ The first **Cost-Of-Living Adjustment** (typically +1.5%) would go into effect January 1, 2026
  - ❖ HCS will make last deduction for SHBP medical benefits from May paycheck
  
  - ❖ **Example #2: June 6, 2025, is the last day of work** for this employee with a work calendar beyond last day of school; therefore, the retirement date would be July 1, 2025
  - ❖ Initial pension pay would be received on July 15<sup>th</sup> and then the 1<sup>st</sup> of the month thereafter
  - ❖ The first **Cost-Of-Living Adjustment** (typically +1.5%) would go into affect July 1, 2026
  - ❖ HCS will make last deduction for SHBP medical benefits from June paycheck
  
- **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 of the last payroll deduction
  - ❖ All other voluntary plan coverage (dental, vision, disability, etc.) will terminate at the end of the same month of the last payroll deduction

## What to do during Open Enrollment?

- Review health insurance coverage/options and determine individual and family needs for 2025 and into retirement
- The selection made during this Open Enrollment season will be in place for the 2025 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 **2025 SHBP Active Decision Guide** on [MyHenryBenefits.com](https://myhenrybenefits.com) or <https://shbp.georgia.gov/>
  - ❖ 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 in retirement
  - ❖ QE must be reported directly to SHBP via [mySHBPGA.adp.com](https://myshbpga.adp.com) portal within 31 days of event occurrence
  - ❖ See **2025 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 Jan. 1, 2012, but was receiving a retirement check from a GA state retirement system (ERS or TRS) and enrolled on SHBP retirement coverage

b. Not an active employee on Jan. 1, 2012, but was a former GA state employee with eight years of service and enrolled in state extended SHBP coverage or were not an active teacher or public-school employee on Jan.1, 2012 but were a former teacher or public-school employee w/8 YOS but could not retire due to age and enrolled in state extended SHBP coverage

c. An active employee who on Jan. 1, 2012 had five years of service in the GA retirement system where you will receive a monthly retirement check (ERS or TRS)

## State Health Benefit Plan (SHBP) Retiree Premiums

- SHBP premiums for health coverage in retirement is based on one of two subsidy policies :
  - ❖ **The YOS (Years of Service) Policy – the monthly premium is based on the number of years of service reported to SHBP from the GA retirement system (ERS or TRS)**
    - policy applies if you did not have five years of service in TRS or ERS on Jan. 1, 2012.
    - Subsidy % increases with every year of service beginning at 10 YOS to 30+ YOS
      - Member Subsidy range is minimum 15% for 10 YOS and a maximum of 75% for 30+ YOS
      - Never to exceed the subsidy for an active employee
    - Subsidy % for dependent increases with every YOS for the member
      - Dependent Subsidy range 15% for 10 YOS and a maximum of 55% for 30+ YOS
      - Never to exceed the subsidy for an active employee's dependent minus 20%
    - **Members with <10 YOS receive *no* subsidy**
    - Retiree premiums are found here: <https://shbp.Georgia.gov/member-rates/retiree-rates>
    - An additional 2 % administration fee will be added to members SHBP bill directly.

## Reaching Medicare Eligibility During Retirement

➤ **When retiree or covered dependent reaches age 65, you have the option of:**

Enrolling in an active SHBP Medicare Advantage with Prescription Drugs (MAPD) Plan option if you submit proof of Medicare Part B (Medical) enrollment directly to SHBP timely

**-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+

➤ **Courtesy notifications** will be sent to active members alerting them they are eligible to make certain changes to their coverage

➤ **Age 64 yrs. + 8 months old** active member will receive letter four months prior to their or spouses 65<sup>th</sup> birthday requesting they enroll in Medicare Part B and provide proof to SHBP

➤ **Age 64 yrs. + 10 months old** active member will receive letter two months prior to their or spouses 65<sup>th</sup> birthday requesting they enroll in Medicare Part B and provide proof to SHBP

## Reaching Medicare Eligibility During Retirement

- **Medicare Part B** should be effective the first of the month following the last 30 days of work
  - ❖ Example – If your last day of work is May 28, 2025, you will have coverage through Henry County Schools through June 30, 2025. Medicare Part B should be effective July 1, 2025. **SHBP needs to be notified timely with proof of Medicare B coverage or else there will be no subsidy.**
  - ❖ Retirees will have a split plan if one person has not reached age 65 and the other is age 65+
- 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 **2025 SHBP Retiree Decision Guide** for a comparison of the Medicare Advantage plans offered by Anthem BCBS and United Healthcare (UHC)

## Voluntary Benefits after Retirement

- Some voluntary benefits may be continued into retirement as an individual with direct billing from the appropriate carrier
  
- **Dental and Vision plans have two available options**
  - ❖ You may choose to continue the current active Delta Dental and Anthem Blue Vision coverages through COBRA extension for 18 months
  - ❖ View **Individual plan** options on [MyHenryBenefits.com](https://www.myhenrybenefits.com) as they are slightly different than the active plan designs
  
- **Benefits eligible for COBRA continuation (18 months & includes 2% admin fee)**
  - ❖ Delta Dental
  - ❖ Anthem Blue Vision
  - ❖ Consolidate Admin Services (CAS) Healthcare Flexible Spending Account
  
- **Benefits available as Individual Policies (carriers send out information after job separation)**
  - ❖ 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 (Unum)
  - ❖ Voluntary Term Life/AD&D (Unum)
  - ❖ Long Term Disability (Mutual of Omaha)
  - ❖ 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 Pension Plans
- Retiree Dental & Vision Plans
- Supplemental Retirement Plans
- Benefits Support
- Financial Literacy

Benefits Support Center Contact Us 844-687-2869  
Mon - Fri 8:00am - 5:00pm




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



**HENRY COUNTY SCHOOLS**  
Retirement

[Learn More About Retirement >](#)



**TELEMEDICINE**

[Your SHBP Telemedicine Plan >](#)



**HENRY COUNTY SCHOOLS**  
Overview of Benefits Offered

[Benefits Video Guide >](#)

# ENROLLMENT PORTALS

- There are two unique enrollment portals to make benefit elections



- ▶ State Health Benefit Plan (SHBP) - [myshbpga.adp.com](http://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](http://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



# Open Enrollment Support

HCS Employee Benefits Center

Available 24/7

## **Benefits Support (all voluntary benefits)**

Email: [support@benefitscallcenter.com](mailto:support@benefitscallcenter.com)

844-687-2869

Mon. – Fri. 8:00 am to 5:00 pm & Final Week until 6pm

## **SHBP Member Services (medical only)**

Email: [SHBPservicecenter@adp.com](mailto:SHBPservicecenter@adp.com)

800-610-1863

Mon.– Fri. 8:30 am to 7:30 pm &

Saturday 8:00 am – 5:00pm

\*ADP mobile app available on App- Store (iPhone) & Google Play (Android)

# HCS Human Resources Benefits Dept.

[HRBenefitsStaff@henry.k12.ga.us](mailto:HRBenefitsStaff@henry.k12.ga.us)

770.957-6601 Ext. 01268

## **Benefits Specialists**

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## **Benefits Coordinator**

*Angela H. Swift, SHRM-SCP*