

Benefits are provided to full-time employees (those working at least 20 hours a week) of the Towns County School System.

*Please note changes to benefits can only be made outside of open enrollment if a qualifying event occurs. Examples of a qualifying event may include adoption, birth, death, divorce, or marriage. Employees may also have a qualifying event when their spouse's employment changes and benefits are offered that were not previously offered. **If a qualifying event occurs, required documentation must be submitted within 30 days of the event.***

## **Health Insurance -**

Blue Cross Blue Shield of GA [www.bcbsga.com/shbp](http://www.bcbsga.com/shbp) 855-641-4862

United Healthcare

[www.welcomtouhc.com/shbp](http://www.welcomtouhc.com/shbp) 888-364-6352

Wellness Program Administrator

[www.BeWellSHBP.com](http://www.BeWellSHBP.com) 888-616-6411

Express Scripts will administer Pharmacy Benefits

[www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp) 877-841-5227

2017 Plan Options will be:

- BCBS HRA Gold
- BCBS HRA Silver
- BCBS HRA Bronze
- BCBS HMO
- UHC HMO
- UHC HDHP

Each covered family member will receive their own ID card.

The tobacco surcharge of \$80.00 will still be applied if you or any of your covered dependents use tobacco.

The Towns County Board of Education pays \$25.00 monthly toward each employee's health premium.

For more detailed information please visit

[www.dch.georgia.gov/shbp](http://www.dch.georgia.gov/shbp)

**Teacher Retirement System (TRS)**- Eligible employees contribute 6.0% of their gross monthly salary to TRS. In addition, the Towns County Board of Education contributes 16.81% of the gross monthly salary to TRS.

**Public School Employee Retirement System (PSERS)-** The Towns County Board of Education contributes \$4.00 per month September through May for eligible employees hired prior July 1, 2012. After July 1, 2012 the contribution rate is \$10.00. (bus drivers, school nutrition, maintenance, custodial employees)

**Social Security-** Employees pay 6.2% of their gross monthly salary toward social security. The Towns County Board of Education pays 6.2% of the gross monthly salary of eligible employees.

**Medicare-** Employees pay 1.45% of their gross monthly salary toward Medicare. This is matched by the Towns County Board of Education.

**Towns County Schools makes the following optional coverage available to its full-time employees. The premiums for these plans are the responsibility of the employee:**

Open enrollment for optional coverage occurs annually beginning April 22nd and ending May 22nd. Coverage selected during open enrollment will take effect on July 1st of the same year.

**All of the following benefits are offered through [American Fidelity](#):**

- **Accident**
- **Cafeteria Plan**
- **Cancer**
- **Dental Insurance**
- **Disability**
- **Life**
- **Long Term Care**
- **Vision**
- **403B** ([Download](#))

**[Please select this link to access forms and additional information.](#)**

**For more information on these benefits, please contact Jimmy Jackson at 1-800-450-3506, ext 6472 or by email at [james.jackson@af-group.com](mailto:james.jackson@af-group.com)**

**Contact Information for Annuities:**

- American Fidelity Assurance 800-662-1106
- Horace Mann Life Insurance 866-999-1945
- Lincoln National 800-454-6265
- The Variable Annuity Life Ins. Co 800-448-2542