



Turner County

2023 Benefits Plan Year



Benefits Guide

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Introduction

Benefits are an integral part of the overall compensation package provided by the **Turner County School District**. We understand that your benefits package is important to you and your family. Our package is designed to provide the best possible coverage, at the best possible price with the goal of securing your family's financial security. Please take time to review each item carefully and discuss questions you may have with a benefits counselor.

Who is eligible?

All active full-time employees are eligible for coverage the first day of the month following one month of continuous full-time service.

How do I enroll?

- Plan Year: **January 1—December 31**
- Can enroll online through HR & Benefits Portal or ONE-ON-ONE with a benefits counselor
- New hire enrollment must take place within 30 days of first day of service

Can I make changes?

Changes to Cafeteria Plan Deductions may only be made during the plan year due to a qualifying life event (such as marriage, child birth, etc.) and must be completed through the HR & Benefits portal within thirty (30) days of the event.

Your benefits included in this guide:

- State Health
- Retirement Pension (When applicable)
- 403(b)/457 Supplemental Retirement Plan Options
- Short Term Disability
- Long Term Disability
- Group Term Life Insurance & AD&D
- Permanent Life Insurance
- Dental
- Vision
- Critical Illness/Cancer
- Accident
- Hospital Indemnity
- Medical Flexible Spending Accounts
- Dependent Spending Accounts

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 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 TurnerBOE



Username

Password

Login

[Reset a forgotten password](#)

[Register as a new user](#)

[Privacy Policy](#) | [Terms of Use](#) | [Legal Notice](#)

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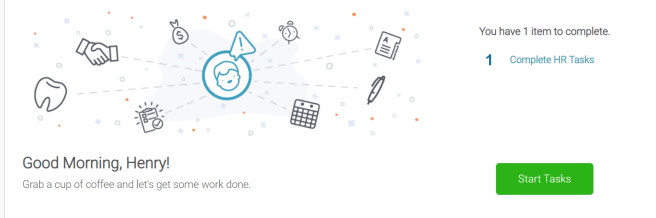
Step 3: COMPLETE!

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



Henry Hudson Home Profile Benefits Required Tasks Resources Time Off



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



Your OneSource Solution

We have partnered with **Your OneSource Solution**, a local financial services firm, to serve as a resource for our employees in one-on-one benefit counseling! **Your OneSource Solution** has an experienced team of counselors available to discuss all areas of your financial needs!



Health Insurance



Dental & Vision



Retirement

TRS, Social Security, 403b/457



Life Insurance



Disability



Much More!

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

We want to partner in your success!



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

MyBenefits@YourOneSourceSolution.com

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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.

Those circumstances include but not exclusively : **marriage, divorce, birth, adoption, death of a dependent or gain/loss coverage under spouse’s employer.**

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 Checklist

☐

Confirm your access to the benefits portal

☐

Update/Confirm your beneficiaries and dependents within the Benefits Portal

☐

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

☐

Review & Print your benefits summary page—Review 24/7 within the benefits portal

☐

Compare your paystub to the benefits shown within the Benefits Portal



State Health

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 \$945 per month 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

Member Rates:

	You	You + Child(ren)	You + Spouse	You + Family
Anthem Gold	\$175.68	\$320.11	\$436.33	\$580.76
Anthem Silver	\$114.32	\$215.80	\$307.47	\$408.95
Anthem Bronze	\$76.58	\$151.64	\$228.22	\$303.28
Anthem HMO	\$143.03	\$264.61	\$367.76	\$489.34
UHC HMO	\$174.49	\$318.09	\$433.83	\$577.43
UHC HDHP	\$61.83	\$126.57	\$197.24	\$261.98
Kaiser HMO	\$154.13	\$283.60	\$391.49	\$520.96

SHBP Decision Guide

<https://shbp.georgia.gov>

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Retirement

As a benefits eligible employee, you may be eligible to receive a pension from TRS (if vested), Social Security (**Review Windfall Elimination Provision with a Financial Consultant**), and the money you save for yourself in a Supplemental Retirement Plan (403(b)/457). You also have access to a rich selection of retirement investment options. After retirement, you can potentially receive income from at least three places. **Please note: Your employer does not currently participate in Social Security.**

TRS offers a defined benefit plan, guaranteeing a monthly benefit - based on a member's highest two consecutive years of salary and service - which is 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.**

However, even if you participate in TRS over a 30 year career, TRS will only provide a pension equal to 60% of your pre-retirement salary. TRS is a wonderful benefit public educators have in Georgia but supplementing your Retirement Plan is recommended. **Additionally, Turner County Schools does not participate in Social Security.** This means that the average 6.2% of your salary normally used to fund your Social Security benefit goes directly to you, with the purpose of funding a 403(b)/457 should you choose to. To encourage those employees not participating in social security to contribute to a 403(b) **Turner County Schools will match up to 6% of the amount you invest monthly.**



TRS



SS



403B/457

OneSource/Orion

Steve Schramm

s.schramm@YourOneSourceSolution.com | (229) 896-3436

Your OneSource Solution offers a 403(b)/457 utilizing an open architecture mutual fund platform. The platform is fully liquid meaning there are never any surrender charges.

**Please note you may be eligible for up to a 6% match on your 403(b) account.
Please inquire with your payroll department**

Your position may not participate in TRS and if not, you likely participate in PSERS.

PSERS employees do not participate in Social Security.

Please visit the HR & Benefits Portal for a TRS and/or PSERS Member Guide

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





Benefits Package

Disability

Disability insurance provides a source of income to people who are unable to work and who lose income due to an accident or illness. Since your employer doesn't pay into Social Security, there is a good chance you won't receive Social Security Disability. Therefore this coverage is very important.

Short-Term Disability

Elimination Period (How long before benefits start?)	7 accident, 7 sickness
Benefit Duration (How long will it pay?)	Up until your Long-Term Disability starts; 90 days
Benefit Amount (How much will it pay?)	60% of your gross weekly salary
Maximum Benefit Amount (What is the cap?)	\$1,000 (Weekly)
Pre-Existing Condition (What isn't covered?)	3 months / 6 months

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
Benefit Amount (How much will it pay?)	60% of your gross monthly salary
Maximum Benefit Amount (What is the cap?)	\$6,000 (Monthly)
Pre-Existing Condition (What isn't covered?)	3 months / 12 months

Long-Term Disability Monthly Rates

Age Category	Monthly Payroll Rate
0 - 29	\$0.12
30 - 34	\$0.19
35 - 39	\$0.30
40 - 44	\$0.41
45 - 49	\$0.48
50 - 54	\$0.60
55 - 59	\$0.67
60 +	\$.044

Short-Term Disability Monthly Rates

Age Category	Weekly Benefit Rate
<40	\$0.55
40-54	\$0.35
55-64	\$0.42
65-99	\$0.63

Rate Calculator:

Short-Term Disability	Long-Term Disability
1. Divide Annual Salary by 52	1. Divide Annual Salary by 12
2. Multiply by Benefit Percentage (60%)	2. Divide by 100
3. Divide by 10 and Multiply by Rate	3. Multiply by Rate

To receive disability benefits a person must generally:

- 1) Be Disabled as certified medical physician
- 2) Experience a loss of income
- 3) Not receive income from other sources (ex: sick pay)



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. Additionally, life insurance is the only asset not currently taxed when passed to your heirs - making it a strong planning tool.

1

Voluntary
Term
Life

2

Personalized
Permanent
Life Insurance

OneSource recommends combining the power of inexpensive group term life insurance provided through your employer with a permanent individual contract to ensure coverage upon separating from your employer and to lock in low rates at an earlier age!



Group Term Life

Group Term Life is an inexpensive way for you to protect you and your family from an untimely death during your working years. It is a good idea to partner your term insurance with a permanent solution. When considering how much coverage you need, consider your outstanding debts and at least two to three years of your salary.

Employee & Spouse Life Rates (Spouse Age Based on Employee)	
Age	Rates per \$10,000
0 - 29	\$0.50
30 - 34	\$0.61
35 - 39	\$0.84
40 - 44	\$1.07
45 - 49	\$1.53
50 - 54	\$2.34
55 - 59	\$3.60
60 - 64	\$4.52
65 - 69	\$6.48
70 +	\$11.88

Children Rates	
\$1,000	\$0.23

Life Insurance Amounts - Plan Includes Accidental Death and Dismemberment	
Employee	In increments of \$10,000 up to 5X salary or \$500,000
Spouse	In increments of \$5,000 up to 50% of employee's amount or \$150,000
All Children	\$10K
Guarantee Issue	
Employee	New Hire—\$150,000
Spouse	New Hire- \$50,000
All Children	New Hire—\$10,000

Benefits Reduction:
Age 75 by 50%

Want to maximize your TRS Pension? Ask OneSource how!

- What happens when I leave Turner County?
- 55-year-old employed \$100K costs \$36.00 per month
- Same 55-year-old retires and “ports” their coverage
 - \$100K costs \$97 per month instantly
 - At age 65 it costs **\$287 per month**
 - At age 75 it costs **\$699 per month**



Permanent Life

Life Insurance, while a pillar of financial consulting, is a commonly misunderstood tool.

Many think the term life insurance will go with them when they retire.

Here is an example of how term life generally works:

What happens to my term life insurance when I separate from service?

A 55-year-old who is still employed has \$100K term that costs \$36.00

55-year-old employed \$100K costs \$31.50 per month

The same 55-year-old retires and "ports" their coverage \$100K costs \$97 per month

At age 65 it costs **\$287 per month**

What is the solution?

Permanent Life Insurance solves this problem! It may cost a little more at first, but over time it is much more affordable and is designed to cover you for your entire life!

Once you purchase permanent coverage your rates are designed to never increase!

Plus it solves the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal Life includes a **long-term care (LTC)** benefit that can help pay for these services at any age.

2x

PLUS: if you collect a benefit for LTC, your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.

Long Term Care, Benefit Restoration

Non-Smoker Rates - Defined Benefit					
Issue Age	\$25,000 Monthly Premium	\$50,000 Monthly Premium	\$75,000 Monthly Premium	\$100,000 Monthly Premium	\$150,000 Monthly Premium
35	25.83	48.16	70.49	92.83	137.49
45	41.48	79.36	117.23	155.11	230.86
55	68.03	132.44	196.86	261.28	390.11

Long Term Care, Benefit Restoration

Smoker Rates - Defined Benefit					
Issue Age	\$25,000 Monthly Premium	\$50,000 Monthly Premium	\$75,000 Monthly Premium	\$100,000 Monthly Premium	\$150,000 Monthly Premium
35	32.63	61.67	90.71	119.75	177.84
45	53.89	104.08	154.27	204.46	304.83
55	91.71	179.71	267.71	355.71	531.71

*****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 ONE 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.*****



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For illustrative purposes only. Refer to full plan documents.

Dental

Do you want your smile to look its best? Want to do what you can now, to prevent expensive dental work later? Our plans help cover the cost of regular dental exams, cleanings and treatment to help keep your smile healthy for a lifetime.

	High Plan (Comprehensive)	Low Plan (Preventative)
Preventive (Type 1)	100%	100%
Basic (Type 2)	80%	50%
Major (Type 3)	50%	25%
Deductible (Only Type 2 & 3)	\$50 per person	\$75 per person
Max (per person)	\$1,500/Calendar Year	\$1,200/Calendar Year
	Orthodontia	
Coinsurance	50% Child(ren) (Under 19)	None
Lifetime Maximum	\$1,000	N/A

Child-only Ortho to age 19: This option does not require the child to be banded by their 17th birthday, however, ***all benefits still end on their 19th birthday.*** The payout is different with this option in that 25% of the total eligible benefit is paid up front. The remaining 75% will be paid on the usual schedule until their 19th birthday at which time benefits cease.

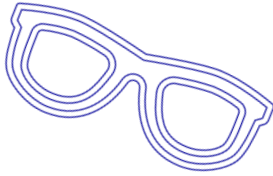
*** 12 month waiting period for Orthodontia Benefits***

	HIGH	LOW
Employee	\$39.62	\$19.76
Employee + Spouse	\$78.33	\$38.14
Employee + Children	\$90.50	\$48.59
Family	\$138.63	\$65.99

**Question about Dental Procedures/
Waiting Periods?**

View the listing in the Benefits Portal!





Vision

Vision benefits are so much more than an eye exam.
They help you save money, stay healthy, and see
everything life has to offer!

	VSP or EyeMed	VSP Out of Network	EyeMed Out of Network
Annual Eye Exam	Covered in full	Up to \$45	Up to \$35
Single Vision Lenses	Covered in full	Up to \$30	Up to \$25
Bifocal Lenses	Covered in full	Up to \$50	Up to \$40
Trifocal Lenses	Covered in full	Up to \$65	Up to \$55
Contacts (Elective)	Up to \$150	Up to \$120	Up to \$120
Frames	\$150	Up to \$75	Up to \$75

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

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

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

	VSP Network	EyeMed Network
Employee	\$8.30	\$8.30
Employee + Spouse	\$16.48	\$16.48
Employee + Child(ren)	\$14.02	\$14.02
Employee + Family	\$23.08	\$23.08



Critical Illness/Cancer

Fully Guaranteed Issue Benefit Amounts

Employee	In increments of \$5,000 up to \$30,000
Spouse	In increments of \$5,000 up to \$15,000
Child(ren)	Automatically covered at 50% of Employee for no cost

Notes:

Critical Illness provides cash benefits when you're diagnosed with a covered critical illness. These benefits are paid directly to you and are intended to help cover your medical out of pocket costs and the living expenses that can accompany a covered critical illness. **This plan is guaranteed issue and has no pre-existing condition other than a 12 month look back for cancer claims.** Also, be sure to fill out your **\$50 wellness benefit** for getting your health screening!

Base Benefits

Heart Attack (Myocardial Infarction)	100%
Sudden Cardiac Arrest	100%
Coronary Artery Bypass Surgery	100%
Major Organ Transplant*	100%
Bone Marrow Transplant (Stem Cell Transplant)	100%
Kidney Failure (End-Stage Renal Failure)	100%
Stroke (Ischemic or Hemorrhagic)	100%
Type I Diabetes	100%
Coma	100%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Paralysis	100%

*25% of this benefit is payable for Insureds placed on a transplant list for a major organ transplant

Cancer Benefits

Cancer (Internal or Invasive)	100%
Non-Invasive Cancer	25%
Skin Cancer	\$1000 per calendar year
Metastatic Cancer	25%

Health Screening Benefit

Health Screening (payable for employee and spouse only)	\$50
Health Screening (payable for dependent children)	100% of the Health Screening Amount
Payable per calendar year	1

Additional Benefits

Benign Brain Tumor	100%
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Accident Benefits*

Coma	100%
Loss of Hearing	100%
Loss of Sight	100%
Loss of Speech	100%
Paralysis	100%
Severe Burns	100%

*Benefits are payable for loss due to, caused by, and attributed to, a covered accident



Guaranteed Issue!
12 Month Pre-existing condition!

Accident

An accident insurance policy will pay you a tax-free benefit upon injury from an accident, which means a sudden, unexpected, and unforeseen event.

Benefit Description (24/7 coverage)	Benefit Amount
INJURIES	
Initial Treatment (once per accident)	\$100-\$200
Ambulance (once per day)	\$300-\$1200
Major Diagnostic Testing	\$200
Concussion (once per accident)	\$400
Burns (Second/Third degree)	\$75-\$15,000
Emergency Dental Work (Repair with Crown—once per accident)	\$200
Dislocations (once per accident)	\$200-\$5,000
Lacerations (once per accident)	\$50-\$400
Fractures (once per accident)	\$240-\$6,000
Outpatient Surgery & Anesthesia (Hospital/Surgical Center) (per day)	\$400
Outpatient Surgery & Anesthesia (Doctor's Office/Urgent Care/Emergency Room) (per day)	\$50
Inpatient Surgery & Anesthesia (per day)	\$1,000
Hospitalization Category	
Hospital Admission (per confinement)	\$1,000
Hospital Confinement (per day)	\$250
Hospital Intensive Care (per day)	\$500

Monthly Premiums	
Employee	\$14.02
Employee + Spouse	\$23.62
Employee + Child	\$27.95
Family	\$37.55

Example: Ashley's daughter, Brittany, plays soccer on the varsity high school team. During a recent game, she collided with an opposing player, was knocked unconscious and taken to the local emergency room by ambulance for treatment with a broken tooth and concussion.



Covered Event	Benefit Amount
Ambulance (Ground)	\$300
Emergency Room w/ X-Ray	\$200
Physician Follow-Up (2 x \$50)	\$100
Major Diagnostic Testing	\$200
Concussion	\$400
Broken Tooth (Repaired by Crown)	\$200
Total Benefits Paid by Aflac	\$1,400

Accidental Death Rider	Employee	Spouse	Child
Accidental Death - within 90 days of the accident			
Accidental Death	\$50,000	\$25,000	\$10,000
Accidental Common-Carrier Death	\$100,000	\$50,000	\$20,000

\$50 Wellness Benefit

Coverage Carrier:



Hospital Indemnity

Hospital Indemnity Plan provides cash benefits directly to you that help pay for some of the costs - medical and nonmedical - associated with a covered hospital stay due to a sickness or accidental injury.

Guaranteed Issue!

	High	Low
Hospital Admission (per confinement) (Once per covered sickness or accident per calendar year)	\$1,000	\$1,000
Hospital Confinement (per day) (Maximum confinement period: 31 days per covered sickness or covered accident)	\$100	\$100
Hospital Intensive Care (per day) (Maximum confinement period: 10 days per covered sickness or covered accident)	\$100	\$100
Outpatient Doctor's Visits (per day)	\$25	\$0
Hospital Emergency Room Visit (per day)	\$100	\$0
Major Diagnostic Exams	\$200	\$0
Inpatient Surgery Anesthesia (per day)	\$500	\$0
Outpatient Surgery Anesthesia (per day)	\$250	\$0

	High	Low
Employee	\$37.74	\$15.56
Employee + Spouse	\$74.96	\$31.30
Employee + Child(ren)	\$59.76	\$24.50
Family	\$96.98	\$40.24

\$50 Wellness Benefit



20 Turner County Schools

Coverage Carri-



For illustrative purposes only. Refer to full plan documents.

Medical Spending Accounts

The medical, dental, vision, or dependent expenses - what you pay out of your own pocket - doesn't have to take such a big bite out of your budget. Use a Flexible Spending Account (FSA) to cover these expenses using **PRE-TAX** dollars, while also reducing your taxable income.

Medical FSA Account	
Minimum Contribution	\$300 annually
Maximum Contribution	\$2,850 annually
Dependent Care Account	
Minimum Contribution	\$300 annually
Maximum Contribution	\$5,000 annually

Plan Year is Jan 1 - Dec 31 | \$570 Carry Over on Medical FSA Any leftover balance in your Dependent Care Account is forfeited | Total Medical FSA Contribution is available at the beginning of the year | Dependent Care election is only available as deposited monthly Medical FSA has a Debit Card | Dependent Care Account requires reimbursement submission See included eligible expenses listed in benefits portal

The IRS rules and the rules of your employer designate eligible expenses. Your employer has the responsibility to interpret these rules and make all decisions as to an expense's eligibility.

Information About Flexible Spending Accounts:

- Deductions for spending accounts are made on a pre-tax basis every pay period.
- Your spending account elections are binding for the plan year. You may be able to make limited changes if you have a qualified status change.
- When you enroll in a Medical Flexible Spending Account, you'll receive a VISA ® spending account card for purchases of eligible health care services.
- Remember, you may want to keep your receipts since some transactions may require validation by iSolved.

Important Note:

Please be aware that if you are currently contributing to a Medical Spending Account, your annual election will not roll over into the new plan year. You must make a new election during Open Enrollment if you want to contribute to the Medical Spending Accounts for the next plan year.

\$4.15 Flex Fee

Coverage Carrier: **iSolved**
Benefit Services



Carrier Information

Product	Carrier	Phone Number
Short-Term Disability	Mutual of Omaha	800-877-5176
Long-Term Disability	Mutual of Omaha	800-877-5176
Term Life Insurance	The Standard	800-628-8600
Permanent Life	Trustmark	877-201-9373
Dental	Ameritas	800-487-5553
Vision	Ameritas	800-487-5553
Critical Illness/Cancer	Aflac	800-433-3036
Accident	Aflac	800-433-3036
Hospital Indemnity	Aflac	800-433-3036
Medical Spending Accounts	iSolved	800-796-7910



FAQ

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

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

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

- Please contact a member from 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.

- **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, and 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 in 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. 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 can click on the “Life Events” tab within your OneSource benefits portal. You may also 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.





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). This Notice is available online within your employee benefits portal. 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. The full Notice is available online within your employee benefits portal. 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. This salary agreement will be terminated if you change the agreement during the next enrollment period. 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

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For illustrative purposes only. Refer to full plan documents.

Notes

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For illustrative purposes only. Refer to full plan documents.



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

