

# Important Contacts

## EMPLOYEE BENEFITS

Floyd County Schools has chosen Gallagher to assist all employees and family members with any eligibility issues, claims assistance or general insurance needs. Our role is to act as a liaison between you and the insurance carrier. We are your partners in ensuring quality benefits and total satisfaction with your insurance products. We have a strong history of providing quality service to our clients and we believe our team approach allows us to better serve you and your family.

## Gallagher Contacts

**Bonita Hannah**  
Client Service Manager.....706-291-7380  
Bonita\_hannah@ajg.com

## Medical

**State Health Information**  
Member Services.....1-800-610-1863  
<https://shbp.georgia.gov/plan-options-programs>

**Anthem**  
Member Services.....1-855-641-4862  
[www.anthem.com/shbp](http://www.anthem.com/shbp)

**United Health Care**  
Member Services.....1-888-364-6352  
[www.welcometouch.com/shbp](http://www.welcometouch.com/shbp)

**Kasier HMO**  
Member Services.....1-855-512-5997  
[www.my.kp.org/shbp](http://www.my.kp.org/shbp)

**CVS Caremark (prescriptions)**  
Member Services... 1-844-345-3241  
<http://info.caremark.com/shbp>

**ShareCare (wellness)**  
Member Services.....1-866-616-6411  
[www.bewellshbp.com](http://www.bewellshbp.com)

## Selerix

<https://>

## Dental

### MetLife

Member Services...1-800-942-0854  
[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

## Vision

### Superior Vision

Member Services.....1-800-507-3800  
[www.superiorvision.com](http://www.superiorvision.com)

## Disability and Life

### Mutual of Omaha

Member Services.....1-800-877-5176

## Critical Illness, Accident, Hospital

### Chubb

Member Services...1-866-445-8874  
[Chubb.workplace.benefits@Chubb.com](mailto:Chubb.workplace.benefits@Chubb.com)

## Lifetime Benefit Term

Member Services.....1-855-241-9891  
[csmail@gotoservice.chubb.com](mailto:csmail@gotoservice.chubb.com)

## Flexible Spending Account

### WEX

Member Services.....1-866-451-3399



As an employee of Floyd County Schools, you are eligible to participate in a comprehensive array of employee benefits. All of the plans featured in this packet are designed to protect you in the event of an unexpected illness, accident, death or other event.

## MEDICAL

Floyd County Schools participates in the State Health Benefit Plan. The board will contribute \$1,580 for Certified Employees and \$1,195 for Classified Employees per month to fund health care coverage.

**\*All medical benefits must be elected through State Health\***

State Health provides 7 plan choices with 3 different carriers. These plans include 3 Anthem HRA options, 1 HMO option, 1 United Healthcare High Deductible Plan, 1 United Health Care HMO and 1 Kaiser Permanente plan (for qualified participants).

## Employee Medical Rates

Plan Type	You	You + Child(ren)	You + Spouse	You + Family
Anthem HRA Gold	\$188.56	\$343.04	\$464.72	\$619.20
Anthem HRA Silver	\$125.19	\$235.32	\$331.65	\$441.78
Anthem HRA Bronze	\$77.69	\$154.57	\$231.90	\$308.78
Anthem HMO	\$148.53	\$274.99	\$380.66	\$507.12
UHC HMO	\$177.91	\$324.94	\$442.36	\$589.39
UHC HDHP	\$63.36	\$130.20	\$201.80	\$268.64
Kaiser HMO	\$169.54	\$311.96	\$430.64	\$573.06

## Wellness Partnerships

Anthem and United Healthcare plans offer participants Wellness incentive credits to offset eligible medical and pharmacy expenses. More information on this plan can be found in the **State Health Decision Guide**.

## Dental Insurance

### MetLife

FCS is proud to offer you a group Dental plan through MetLife that helps you and your family maintain oral health with the savings

Calendar Year Deductible	
Individual	\$25
Family	\$75
Coinsurance	
Preventive Services	100%
Basic Services	80%
Major Services	50%
Orthodontics	65%
Orthodontic Lifetime Maximum	\$1,000
Annual Plan Maximum	\$2,500

## Employee Dental Rates

You	\$35.35
You + Spouse	\$85.54
You + Child(ren)	\$91.67
You + Family	\$133.22

Out-of-network benefits may vary. Please refer to your benefit summary for complete details. The best way to save money through your dental and vision plan is by seeing a provider in your plan's network. "Find a Provider" online sites make it easy for you to search for a vision or dental provider that meets your needs.

## Flexible Spending Account (FSA)

FCS is happy to provide you an opportunity to participate in a FSA. There are two types of FSA available to you.

**Health Spending** allows you to pay for eligible out of pocket health care expenses.

In order to make this plan easy to use, a debit card is provided which can be used for any eligible expense. There are no forms to complete and no delay in the use of your funds. You may contribute \$3,050 per year in this account.

**Dependent Care Account** allows you to pay for child and dependent day care expenses at a state certified daycare. You may contribute up to \$5,000 per year in this account

The FSA is a **use it or lose it benefit**.

Funds not used by the end of the calendar year will be forfeited.

Monthly Fee: \$3.25

- IRS regulations may require receipts be submitted as proof of expense. It is wise to keep ALL FSA receipts.

## Vision Insurance

### Superior Vision

In a continuous effort to offer the best benefits, FCS offers you the option of participating in a vision plan through Superior Vision.

Exams—Covered Once Every 12 Months	
Annual Exam	\$10 Copay
Contact Lens Fitting	\$30 Copay
Lenses— Covered Once Every 12 Months	
Single/Bifocal/Trifocal/Lenticular	\$10 Copay
Progressive	\$10 / lined trifocal level
Allowance	
Contact Lenses (Covered Every 12 Months in lieu of frame purchase)	\$120
Frames (Covered Every 24 Months)	\$120

## Employee Vision Rates

You	\$6.46
You + Spouse	\$12.95
You + Child(ren)	\$12.21
You + Family	\$16.33

## Short-Term Disability

### Mutual of Omaha

This policy would protect 60% of your weekly income due to short term disabilities. The plan covers you when your accumulated sick days are exhausted.

The plan benefits duration is 24 weeks.

## Voluntary Life

### Mutual of Omaha

FCS offers employees the opportunity to elect optional supplemental Voluntary Life Insurance through Mutual of Omaha.

Supplemental life insurance policies allow you to purchase life insurance for yourself, your spouse, and children.

Employee	
Increments	\$10,000
Minimum Coverage	\$10,000
Maximum Coverage	\$500,000
Spouse	
Increments	\$5,000
Minimum Coverage	\$5,000
Maximum Value	\$150,000
Child(ren)	
Increments	\$1,000
Minimum Coverage	\$2,000
Maximum Value	\$10,000

*\*Employee & Spouse Life reduces to 65% at age 65.*

## Hospital Indemnity

### Chubb

Hospital Insurance helps employees minimize financial exposure of hospital confinement.

## Long Term Disability

### Mutual of Omaha

If you become disabled and must be out of work for an extended period of time, this plan will replace your pay after 180 consecutive days of disability. You can choose the amount of income you would like to cover, 40% or 60%.

## Lifetime Benefit Term

### Chubb

FCS offers employees the opportunity to elect Life time Benefit Term Insurance coverage through Chubb. Employees may elect: Ages 19-70 up to \$100,000. Ages 71-80 up to \$50,000. Employees may cover their spouse up to \$75,000. Children up to \$25,000, 15 days through age 25. This benefit can also be used for long term care.

## Accident

### Chubb

This coverage helps offset unexpected medical expenses, which can result from covered accidental injuries that occur off the job. This plan provides benefits for initial care and treatment as well as follow-up care. A \$50 health screening benefit is included and payable for one covered screening per year.

## Critical Illness

### Chubb

This plan pays a lump sum benefit if you are diagnosed with a covered illness or condition. Examples of covered Critical Illnesses include, but are not limited to heart attack, stroke, coma, or cancer.

You choose the amount of your benefit between \$10,000 and \$30,000 in \$10,000 increments. Spouse/Child: 50% of employee amount. A \$50 health screening benefit is included for one covered screening per year.