



## Telfair County Schools Benefits

### Coverage Continuation Options

This document outlines your coverage continuation options as a Telfair County Schools employee. Specific policy provisions and rules apply for continuation, this is a guideline for you. **Important: In order to continue coverage, you must take action including completing elections and premium payments by the deadlines for each benefit plan below.**

#### State Health Benefit Plan (SHBP)

##### Health Insurance

You may continue your health insurance coverage for up to 18 months through the Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA election packets are mailed to your home address by the COBRA administrator about 7 to 10 days following your SHBP coverage end date. Please be on the lookout for this document, as it will contain important coverage options and payment information. Access <https://shbp.georgia.gov/cobra-0> for COBRA health insurance information and premiums.

##### Guardian Dental and Vision

Your dental and vision benefits are COBRA-eligible benefits, and you may elect to continue these coverages for up to 18 months. If you would like to continue dental and/or vision, please reach out to Sharon Couey at the Telfair Board of Education HR Department.

##### Guardian Basic Life and Voluntary Life

Upon loss of eligibility or termination of employment, an employee and their dependents may elect to continue coverage by either porting or converting it. Both portability and conversion amend your coverage to an individual policy with direct premium billing, but there are differences between the two options. Please contact Guardian at **1-800-627-4200**. Telfair County Board of Education Group #**562343**.

##### Guardian Critical Illness

You may continue your Critical Illness policy by porting coverage. Please contact Guardian at **1-800-627-4200**. Telfair County Board of Education Group #**562343**.

**What is portability?** Portability means amending your coverage to an individual term life policy. Portability premiums are set by the insurance company. The premium rates are not the same as for active employees and are subject to change at any time.

**What is conversion?** Conversion means amending your coverage to an individual permanent life policy which builds cash value. Conversion premiums are higher than active and ported coverage premiums.

**How to Port/Convert?** Within **31** days of your termination date, you must: Contact Guardian at **1-800-627-4200**. Telfair County Board of Education Group # is **562343**.

##### Guardian Accident

You may continue your Accident policy by porting coverage. Please contact Guardian at **1-800-627-4200**. Telfair County Board of Education Group # is **562343**.

##### Unum Group Term Life

Upon loss of eligibility or termination of employment, an employee and their dependents may elect to continue coverage by either porting or converting it. Both portability and conversion amend your coverage to an individual policy with direct

premium billing, but there are differences between the two options. (See above differences between portability and conversion) Contact Unum at **1-800-421-0344** Telfair County Board of Education Group #**560482**.

### **Unum Whole Life**

This coverage is portable. Please call Unum at **1-800-635-5597** and request a portability letter. Application for portability must be made within **31** days from the date you terminate employment.

### **Aflac Individual Policies**

This is an Individual policy. You can continue coverage, same benefit, same premiums. Payments can be set up on a monthly automatic draft or billed directly. Please contact AFLAC at **1-800-462-3522**.

### **Mass Mutual at Work- Group Whole Life**

This policy has a portability option to continue coverage – Please contact Mass Mutual at **1-844-975-7522**. Telfair County Board of Education Group #**70114**.

### **Mass Mutual Individual Whole Life**

This is an Individual policy. You can continue coverage, same benefit, same premiums. Payments can be set up on a monthly automatic draft or billed directly. Please contact Mass Mutual at **1-800-272-2216**.

If you have questions or if you would like additional information, please contact Hadden Insurance at **1-866-464-8953**.