

The Fayette County Public Schools 2026 Benefits at a Glance



Valuable
Essential
Comprehensive

Total Rewards

In 2020, Fayette County Public Schools created a new benefits program and a new brand for our "total rewards" comprised of direct pay, health and retirement benefits, benefits like life insurance, dental, vision and time off with pay, student loan debt management and the many other ways we compensate and support our faculty and staff. Fittingly, we call it **Total Rewards**.

As we approach the 2026 benefits year, it's timely to revisit the meaning of **Total Rewards**. Whenever you see it, you know the focus is on the well-being of you and your family.



Why **Total Rewards**?

First, while most of us have chosen our profession for its non-financial rewards, our benefits combine with our direct pay to significantly boost the value and flexibility of our total compensation.

As our student body becomes more diverse, we strive to build and support an ever more capable team of career-minded people that reflect our community and our students. We know that such a team comes from widely different backgrounds, that each of you have your own specific needs and that those needs will often change. That's why we've built a program flexible enough for you to meet those needs both now and in the years ahead.

Fayette County Public Schools Employee Benefits Summary

As an employee of Fayette County Public Schools, you are eligible to participate in a comprehensive array of employee benefits. Many of these plans are funded in part by the District and others are available to you via payroll deduction. On most benefits your contribution is made with "before tax dollars." This feature lowers your taxes and helps you keep more dollars in your paycheck. Together, our benefits offer you a comprehensive and cost-effective means to protect your pay and personal savings and to achieve a secure retirement. You might consider your benefits as an additional "hidden paycheck", because they add so much value to your direct pay. This is a simple overview of all your benefits. We hope it will help you better understand just how valuable they are to you. The official plan documents provide more details you will want to know and they govern the operation of all our plans.

Your Health Plan Options

Fayette County Public Schools participates in the State Health Benefit Plan. This year, the District will contribute \$1,885/month for each participant. That's \$22,620 a year to fund healthcare coverage for our employees! Your share of the cost is shown here.



Ask Bette!

She is available 24/7, knows all our plans, and can chat in over 100 languages!
<https://Bette.short.gy/Fayette>

There are 7 plan choices and 3 providers. You may choose a Bronze, Silver or Gold HRA plan, one of 3 HMOs, or a High Deductible Health Plan. All the plans cover preventive care at 100%.

Health Care (Per Month)

Plan	Emp Only	Emp + Spouse	Emp + Child(ren)	Emp + Family
Anthem HRA Bronze	\$92.12	\$276.48	\$183.97	\$368.33
Anthem HRA Silver	\$146.11	\$389.86	\$275.76	\$519.51
Anthem HRA Gold	\$213.71	\$531.82	\$390.68	\$708.79
Anthem HMO	\$177.21	\$455.17	\$328.63	\$606.59
UHC HMO	\$217.19	\$539.13	\$396.59	\$718.53
UHC HDHP	\$81.11	\$253.36	\$165.26	\$337.51
Kaiser HMO	\$177.21	\$455.17	\$328.63	\$606.59

*Note that the \$80 per-pay tobacco surcharge must be added to these rates if you or anyone covered in your plan uses tobacco.

Anthem HRA Plans

In these plans - Gold, Silver and Bronze - all medical expenses are covered after a deductible except prescriptions and of course, preventive care, which is covered at 100%. All three plans contain an HRA Account—dollars that help you pay your medical expenses and meet your deductible. The amounts vary from plan to plan (see below).

In all the HRA plans, any unused HRA dollars roll over to the next year, so healthy people who don't

use the plan will see their HRA account grow from year to year.

HMO Plans

There are 3 HMOs available to Fayette County employees. The Anthem and UnitedHealthcare plans are identical—with only minor network differences—**so most** will want to focus on the lower-cost Anthem HMO. In these plans, a deductible applies to some expenses, like hospital stays, surgery and scans but co-pays apply to doctor visits, urgent care, emergency room

and prescriptions.

The Kaiser HMO is unique in that it has ONLY co-pays and no deductible. But, if you select Kaiser, you must go to their facilities and always use Kaiser doctors. Even prescriptions come from the Kaiser Pharmacy. Remember, there are NO out-of-network benefits when you're covered by an HMO.

High Deductible Health Plan (HDHP)

While this is the lowest cost plan to join, it also has the highest deductible and out-of-pocket cost of any plan option. Since the cost to join the Bronze HRA is not much more, and it has a lower deductible and out-of-pocket limit, it may be the more economical choice.

Please review the SHBP Decision Guide for all the details.

Plan	Deductible Single/Family	HRA Account \$ Single/Family	% Expenses paid after deductible
GOLD	\$1500/\$3000	\$400/\$800	85%
SILVER	\$2000/\$4000	\$200/\$400	80%
BRONZE	\$2500/\$5000	\$100/\$200	75%

The Employee Benefits Division is here to make it easier for you to devote your attention to our students and your day-to-day responsibilities. It's the Fayette County commitment to our employees!

How to Earn Wellness Points

Anthem and UnitedHealthcare members are rewarded for each employee and covered spouse that participates in the Wellness Program - no matter which plan you choose. By following the program, you accumulate "points" that you can use in a couple different ways. Follow the steps below so you don't leave this extra money on the table!*

Step 1

Complete the "RealAge Test" online at www.BeWellSHBP.com/sharecare-profile. You MUST do this step first - or the steps below won't count!



Step 2

Get a biometric screening either on-site at an SHBP-sponsored event, at a Quest Diagnostics Patient Service Center, or at your network doctor's office. It's free. Just download the screening form and take it with you.

Step 3

Complete phone calls with a Health Coach and Online Tracking/Challenges.

Earn 120 points for the RealAge Test, 120 points for the biometric screening, 40 points per screening exam (max of 2), and up to 240 points for well-being coaching, online challenges, or mini-programs.

What Can I use My Points For?

When you complete the activities above, go to www.BeWellSHBP.com, and select one of two options to redeem points:

1. Use points for health care costs. 480 points = \$480 for yourself. If your spouse completes the activities too, that's another \$480 - a total of \$960 for your family! You may redeem points in \$120 increments.
2. Redeem points for a gift card. Swap 480 points for a \$150 VISA Gift Card. You must use all 480 points to choose this option; no incremental redeeming or combining with option 1 is allowed, so it's not to your advantage.



REMEMBER!

If you earned wellness credits in 2025 but haven't used them, they will roll over to whatever plan you choose for 2026 - but they won't count towards a gift card! Rollover credits will show in your account around April 2026.

* To receive your wellness credits, you must complete these activities between January 1, 2026 and November 30, 2026. You'll get your money about a month after you complete the activities and select how you want to use your points - so the sooner you do it, the sooner you get your money!

Go to www.BeWellSHBP.com to get started!



Hey, Kaiser Members!

You get incentives too, but you earn them differently. Go to www.webmdhealth.com/kp/750/landing and sign up to complete wellness activities. You (and your spouse!) can earn up to \$500 on a Visa gift card.



Flexible Spending Accounts (FSAs)

There are two types of Flexible Spending Accounts (FSAs) available to you. Both help you avoid taxes and save money on qualified expenses. For most people, the savings will be 30% or more.

The **dependent care account** allows you to pay for certain child and dependent day care expenses using before-tax dollars. You may contribute up to \$7,500 in a dependent care FSA.

The **healthcare spending account** enables you to pay eligible out-of-pocket health care expenses with before-tax dollars saving you 30% or more since you are not paying taxes on this money. You may contribute up to \$3,100 a year into the medical FSA.

As out-of-pocket costs for health care grow, FSAs become a more important money-saving tool for everyone. Most medical, dental and vision care expenses you pay – like deductibles, co-insurance, prescription co-payments or even the cost of LASIK – can be paid using your FSA. The FSA includes a debit card, so many expenses can be paid without filing a claim. IRS regulations require that the FSA provider prove that expenses meet the IRS rules. You will be asked to supply receipts to support certain charges, so keep them handy and provide them promptly if requested.



This is what your FSA Debit card will look like!

Note that FSAs are use it or lose it. You may rollover up to \$620 in a Health FSA if you set up an account in the following year. Any unused dependent care dollars are lost. There is a \$3.20/month admin fee to participate.

PRO TIPS

- Your entire annual contribution election to the **Healthcare FSA** is available to you immediately when the plan year begins.
- Conversely, for a **Dependent Care** account, funds are available only after they are withheld from payroll checks.
- Save receipts in case the IRS requires you to verify that your expenses are eligible.
- Plan carefully. Money left in an FSA account after the end of the year - except for up to \$620 in the Healthcare FSA - is forfeited.

Dental Plan

There are four dental plans from which to choose.

Network Platinum Plan: This plan offers the most generous coverage, but you **MUST** use Delta Dental PPO dentists to get the best benefits. The plan pays 100% of preventive services. Basic services (like fillings) are covered at 90% and major services (like crowns) are covered at 60%. An annual deductible of \$50/person applies to non-preventive care. The annual, per person max is \$2,000 with a separate orthodontia lifetime max of \$2,000.

ChoicePlus Plan: This plan pays the same percentage of benefits even if you choose not to use a Delta Dental PPO dentist: 100% for preventive care, 80% of basic services and 60% of major services. An annual deductible of \$50/person applies to non-preventive care. The annual maximum is \$1,500 and the orthodontia lifetime max is \$1,500.

ChoiceStandard Plan: This plan offers a lower level of benefits for a much lower monthly rate. Like ChoicePlus, this plan pays the same percentage of benefits to non-network dentists as it does to Delta Dental PPO dentists. It pays 100% of preventive care, 80% of basic services, and 50% of major services to a yearly maximum of \$750. Orthodontia expenses are

not covered. There is a \$50 deductible to pay before the plan covers basic and major services.

DHMO Plan: This is the lowest cost plan to join but you **MUST** use an DeltaCare USA dentist to receive a benefit. Most preventive services are covered at 100%. For all other care, specific copays apply for each service. There is no annual maximum for services and the plan covers orthodontia with a copay and no lifetime maximum.

Dental (Per Month)

Plan Type	Emp Only	Emp + Sp	Emp + Ch	Family
Network Platinum	\$48.61	\$95.18	\$99.83	\$140.09
ChoicePlus	\$55.84	\$109.36	\$114.70	\$160.94
ChoiceStandard	\$33.57	\$65.42	\$68.58	\$96.12
DHMO	\$16.51	\$30.06	\$37.28	\$44.46

*If you elect the Network Platinum Plan you **MUST** use a Delta Dental PPO provider to receive the greatest benefits.

*If you elect the DHMO, you **MUST** use a DeltaCare USA network dentist



Vision Plan

Our vision plan helps you pay for eye exams, lenses, frames, and contact lenses. If you use an EyeMed Insight network provider, charges for routine exams and basic lenses are covered in full after a co-pay. The plan also features discounts on the wholesale cost of frames and other materials and services such as LASIK surgery.

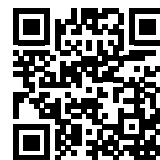
Vision (Per Month)

Plan Type	Emp Only	Emp + Sp	Emp + Ch	Family
Premium Plan	\$8.48	\$17.83	\$18.63	\$25.15
Standard Plan	\$5.04	\$10.00	\$10.44	\$13.90

Special Note: State Health covers an eye exam every two years at 100% if you're a member. It's part of your preventive benefits.

MAXIMIZE YOUR VISION BENEFIT

Choose a PLUS provider and receive a \$0 eye exam and greater frame and contact lens allowances. Call **1-866-723-0514** or visit <https://www.eyemed.com> to find EyeMed Insight network and PLUS providers.



Life Insurance

Employer Paid Life

The District provides \$15,000 of group term life and accidental death and dismemberment insurance at no cost to you.



Optional Life Insurance—For You

Employees may also purchase additional group term life insurance on their own lives in increments of \$10,000 up to a maximum benefit of ten times salary or \$1,000,000, whichever is less. The cost is based on your age.



Optional Life Insurance—For Your Children

An employee electing insurance may purchase optional insurance for any eligible child (ren) in increments of \$1,000 with a minimum of \$3,000 and a maximum of \$20,000. All benefit amounts are available with no medical questions asked.



Optional Life Insurance—For Your Spouse

You may purchase life insurance on your spouse. You purchase in increments of \$10,000 up to 50% of your coverage amount or \$250,000, whichever is less. The cost is based on your age.



Accidental Death and Dismemberment Plan

Employees may purchase AD&D insurance that pays a lump sum benefit if you are severely injured or die as a result of an accident. You can elect coverage in \$10,000 increments up to the lesser of 10 times your pay or \$1,000,000.



Life Rates

Employee

Age Band	Rate Per \$10,000
18 - 29	\$0.38
30 - 34	\$0.47
35 - 39	\$0.66
40 - 44	\$0.85
45 - 49	\$1.22
50 - 54	\$1.88
55 - 59	\$3.00
60 - 64	\$4.13
65 - 69	\$7.89
70+	\$12.76

Spouse

Age Band	Rate Per \$10,000
18 - 29	\$0.40
30 - 34	\$0.50
35 - 39	\$0.60
40 - 44	\$0.80
45 - 49	\$1.11
50 - 54	\$1.80
55 - 59	\$2.90
60 - 64	\$4.40
65 - 69	\$8.40
70+	\$13.60

Child (Rate Per \$1,000)

\$0.109

Accidental Death & Dismemberment

Plan Type	Rate/\$10,000
Employee	\$0.15

Protecting Your Pay

Sick Leave

To protect your earnings, the District enables employees to accumulate "sick leave" days. These are days for which you will receive full pay if you are sick or injured and cannot work.

Short-Term Disability Insurance

To protect earnings lost due to disabilities that last less than 180 days, you may wish to purchase Short-Term Disability coverage. This plan covers you after your accumulated sick days run out. You will not receive two checks! You choose from six different waiting periods (the longer you wait to receive benefits, the lower your cost) and you can choose any monthly benefit amount in multiples of \$100 up to 60% of your monthly earnings. Benefits are payable for up to six months.

Long-Term Disability Insurance

If you become totally disabled and must be out of work for an extended period, this plan will replace 60% of your pay after six months of disability.

Note to expectant mothers:

A "normal delivery" is the only situation in a disability plan where there is a pre-set **benefit period** – 6 weeks after delivery.

This does not mean you will get 6 weeks of payment from the Disability Plan. Employees eligible for paid parental leave will receive their full pay for the first 240 hours (30 workdays) following delivery from FCPS. If you deliver by c-section or complications require you to be out longer, benefits can extend beyond the 6-week period.



Employee Rates

Short-Term Disability

Short-Term Disability cost is based on your age, which benefits start date you pick, and your benefit amount. All of your costs will be calculated and displayed automatically as you enroll in the benefits system.

STD Rates

Sample Cost for \$2,000 Monthly Benefit, 45-49 Age Bracket

Benefits Start Date	Monthly Cost	Benefits Start Date	Monthly Cost
7 days	\$19.80	45 days	\$9.00
14 days	\$16.80	60 days	\$7.20
30 days	\$11.80	75 days	\$5.40

Long-Term Disability

Long-Term Disability cost is based on your age and your salary.

All of your benefit costs will be calculated and displayed automatically as you enroll using our benefits system.

Example: 45 yr old, \$3,333 salary ($\$3,333 \times 60\% = \$2,000/\text{month coverage}$) = $\$3,333 \times \$0.00137 = \$4.57/\text{month premium}$.

LTD Rates

Age Band	Rate Per \$100 of Salary
Under 50	\$0.137
50 - 54	\$0.280
55 - 59	\$0.500
60 - 64	\$0.604
65+	\$0.986

Employee Assistance Program (EAP)

When you choose to bring your talents and capabilities to FCPS, we intend to support you as a valuable member of our team. Your emotional wellbeing is an important part. Every one of us will have events in our lives that cause us personal distress. They are unavoidable in life. That's why we have an Employee Assistance Plan. A ready, no-cost resource to give you immediate support and counsel – as well as referrals to more in-depth services if needed.

Fayette County Public Schools employees, their spouses, and children have access to the Telus Health One EAP program offering professional support for a variety of challenges.

This includes up to five free counseling sessions for issues like stress, anxiety, job pressures, and family conflicts. Additionally, the program provides 30-minute consultations with financial and legal experts on topics ranging from debt management to estate planning, as well as discounts for extended services. The EAP also connects you with resources for work/life balance, such as childcare, elder care, and relocation services.

These services are confidential and accessible 24/7.

For the Telus Health One EAP program visit
<https://app.one.telushealth.com>
and use **username: metlifeeap**
password: eap or call
1-888-319-7819.



GUIDANCE

HELP

ASSISTANCE

SUPPORT

TIPS

ADVICE

Legal Insurance Plan

The Legal Plan covers the cost of certain legal services. You search for an attorney on the MetLife website and make an appointment to meet in person or over the phone.

Choose either the Premium or Standard plan option depending on your needs.

Monthly Cost	
Standard	\$8.25
Premium	\$15.75



Money Matters



Home & Real Estate



Estate Planning



Family & Personal



Tax Issues



Civil Lawsuits



Elder-Care Issues



Traffic Matters

There are no limits on the number of times you can use the benefit and no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Examples of additional covered services in the Premium Plan are: tax audit representation, personal bankruptcy, refinancing your home, property tax assessments, juvenile court defense including criminal matters, adoption, immigration assistance, civil litigation defense, small claims assistance, and more.



Accident Insurance Plan

The Accident Insurance Plan pays a lump sum benefit for many injuries incurred in an accident. In addition to payments for injuries it also provides a \$25,000 accidental death benefit and an annual \$60 health screening benefit.

Accident coverage is most valuable to very active people and could help you meet a plan deductible or get to an out-of-pocket limit.

Benefits are payable according to a specific schedule based on the injury and there are time limitations on all benefits. For example, surgery benefits are payable 1 time per accident and 2 times per calendar year.

How is Accident insurance different than Accidental Death & Dismemberment?

The Accidental Death & Dismemberment Plan ONLY pays benefits if you are severely injured or die from an accident. The Accident Plan covers many less severe injuries and is significantly more costly.

Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
\$10.00	\$19.80	\$22.39	\$27.74



Your annual physical and biometric screening under State Health qualifies you for the \$60 health screening benefit. Call MetLife at 800-438-6388, provide a few details, and receive your payment!



Fracture



Dislocation



Dismemberment



Ambulance Transportation



Emergency Department Care



Hospital Inpatient



Surgery



Eye Injury



Therapy Services

Critical Illness

The Critical Illness Plan pays you a lump sum immediately if you are diagnosed with a covered illness. Keep in mind that these, and all illnesses, are covered by all the State Health Benefits Plan options so you needn't purchase this plan to be covered. However, payments from the Critical Illness Plan can be used in any way you choose: to pay your deductibles, co-insurance, and other out-of-pocket medical costs or to pay someone to mow your lawn. The cost is based on the benefit you choose, and your age at time of enrollment.

The plan will also pay you a “wellness benefit” of \$50 each year for completing a health screening. Call MetLife at 800-438-6388, provide a few details, and receive your HSB payment!

Major Conditions Covered

Cancer



Stroke



End-Stage Renal



Coronary Artery Bypass



Organ Transplant



Permanent Paralysis



Alzheimer's



You select a benefit of \$5,000, \$10,000, \$20,000, \$30,000, or \$40,000. If you select any benefit for yourself you may also purchase coverage for your spouse and/or child(ren). You may choose from the same benefit amounts for spouses. For children you select \$5,000, \$10,000, \$15,000, or \$20,000.

Critical Illness Rates

Age	Cost Per \$1,000 Coverage	
	Employee	Spouse
Under 30	\$0.59	\$0.68
30 - 39	\$0.92	\$1.00
40 - 49	\$1.67	\$1.98
50 - 59	\$2.91	\$3.45
60 - 69	\$5.51	\$6.24
70+	\$8.17	\$9.30

Student Loan Debt Relief (GotZoom)

FCPS offers a service that helps match your individual financial situation with over 70 in-place Federal Department of Education programs aimed at helping you reduce your student loan payments and balances. It's called GotZoom. Funny name, serious service.

This program is not refinancing. Rather it seeks ways for you to reduce your monthly loan payment and shorten your term. As a FCPS employee, you're eligible for complete loan forgiveness after 10 years!

How much can GotZoom save you? It's free to find out! Start by calling GotZoom or use this QR Code. You'll be asked to upload your recent tax returns and pay stubs. That's it, GotZoom will take it from there and do all the research.

If you like what you hear, the cost is \$407, followed by \$29.95/month (payroll deducted) until you are done paying your loan. Many participants experience a transition month or two where you will not need to make your current



loan payments – which will often cover the upfront fee. For your monthly fee, GotZoom monitors all the changes and additions to the Federal program list and keeps you apprised. They also

help you “recertify” your eligibility each year so that you can stay on track to end your payments entirely in 10 years.

STUDENT LOAN DEBT?

To get started, simply visit <https://gzenroll.com/fayette/> or call **1-833-468-9666**. Be sure to gather your most recent tax return and pay stubs; GotZoom advisors will help match your circumstances to the best available federal programs.



Retirement

Our retirement program is made up of 3 parts – Social Security, either **Teachers Retirement System (TRS)** or **Public School Employees Retirement (PSERS)** programs, and the **FCPS Retirement Savings Plan (RSP)**. **TRS** covers teaching, administrative, clerical and other professional personnel. Bus drivers, maintenance, food service and custodial employees are covered by **PSERS**, as determined by the state of Georgia.

TRS requires members to contribute 6% of gross pay, while the District contributes 21.91%. Your ultimate benefit is based on a formula that includes years of service, age at retirement and monthly pay during your two highest-paid, consecutive years

times 2%. A 30-year employee could retire with a benefit of 60% of his or her highest pay depending upon the payout option chosen.

PSERS—Participants in PSERS hired before 7/1/12 contribute \$4 per month for 9 months (\$36 per year). Those hired 7/1/12 or later and without prior PSERS qualifying service, contribute \$10 per month for 9 months (\$90 per year). PSERS benefits are calculated using the years (and months) of experience times \$17.00. So for an employee with 30 years of experience, the monthly benefit is calculated as follows: 30 x \$17.00 = \$510 per month.

FCPS RETIREMENT SAVINGS PLAN (RSP)

Even though all employees are covered by TRS or PSERS and Social Security, you're still encouraged to save more. **PSERS participants receive a dollar for dollar match from the Board, up to 3% of your pay, so do not miss out on this max match!**

Employees are urged to visit our website for more information and to set up an appointment with one of our plan advisors.

Ask Bette!

She is available 24/7, knows all our plans, and can chat in over 100 languages!
<https://Bette.short.gy/Fayette>



ATTENTION! PSERS PARTICIPANTS

The Board matches your RSP contribution dollar for dollar up to 3%



PROVIDER CONTACT INFORMATION

Fayette County Public Schools — www.fcboe.org
Fayette County Public Schools Employee Benefits — 770-460-3535

State Health Enrollment Portal

<http://myshbpga.adp.com>

Health Plans

State Health Information

www.shbp.georgia.gov/plan-options-programs

1-800-610-1863

Anthem Plans

www.anthem.com/shbp

1-855-641-4862

United Healthcare Plans

www.welcometouhc.com/shbp

1-888-364-6352

Kaiser HMO

<https://my.kp.org/shbp>

1-855-512-5997

CVS Caremark

(Prescription Information)

<https://info.caremark.com/shbp>

1-844-345-3241

Sharecare (Wellness Information)

www.BeWellSHBP.com

1-888-616-6411

Vision

EyeMed

<https://www.eyemed.com>

Choose Find an Eye Doctor, then select Insight Network

1-866-723-0514

Dental

Delta

(Choose Delta Dental PPO for the PPO plans or DeltaCare USA for the DHMO plan)

1-800-521-2651

www.deltadentalins.com/find-a-dentist

Short Term Disability

OneAmerica

Claims:

1-855-517-6365

www.oneamerica.com/claims

Long Term Disability

MetLife

Call the FCPS Benefits Dept

Critical Illness

MetLife

1-800-438-6388

Flexible Spending Accounts

WORKTERRA

1-888-604-5394

Group Life

MetLife

Call the FCPS Benefits Dept

Student Loan Relief

GotZoom

www.gzenroll.com/fayette

1-833-468-9666

Employee Assistance Programs

Telus Health One

app.one.telushealthone.com

username: metlifeeap

password: eap

1-866-279-5177

Retirement Plans

Teachers Retirement System (TRS)

www.trsga.com

1-800-352-0650

Public School Employees Retirement System (PSERS)

www.ers.ga.gov

1-800-805-4609

Retirement Savings Plan

Chase Kulczak: **470-686-9163**

Cliff England: **678-231-7677**

Gerald Thrasher: **706-326-8868**

Accidental Death & Dismemberment

MetLife

1-800-638-6420

Accident

MetLife

1-800-438-6388

Legal

MetLife

1-800-821-6400

Need More Information?

We hope that this brief overview is helpful as you learn about how the plans work, the options available to you and how they add value to your direct pay. Remember, the official plan documents describe all of our plans in more detail and govern their operation.



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