

Atlanta Public Schools New Hire Benefit Enrollment Packet

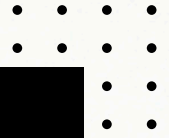


2026



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Benefits Enrollment Acknowledgement



Dear New Employee,

Welcome to Atlanta Public Schools

Welcome to Atlanta Public Schools! We're excited to have you on board! As part of your employment, you are eligible for a comprehensive benefits package that includes medical, dental, and vision coverage; supplemental term life insurance; accidental death and dismemberment (AD&D) coverage; short-term and long-term disability; flexible spending accounts (FSA's) with pre-tax premium options; and tax-deferred supplemental retirement plans (403(b) and 457 options). Detailed information about these plans is available through American Fidelity and the Employee self-service portal (ESS). Detailed information about available plans, coverage options, and pricing is available through American Fidelity and the Employee Self-Service (ESS) portal.

Important Enrollment Deadline

You must enroll in or formally waive APS flexible benefits offered through American Fidelity, as well as medical benefits offered through the State Health Benefit Plan (SHBP), within 31 days of your adjusted hire date.

*If you do not complete your enrollment within this timeframe, your next opportunity to enroll will be during the annual Open Enrollment period, with coverage effective January 1 of the following year.

How to Enroll in Your Benefits

There are two separate enrollment processes: one for medical benefits and one for APS flexible benefits.

1. Medical Benefits (State Health Benefit Plan – SHBP)

To enroll in your medical benefits, visit the State Health Benefit Plan (SHBP) website:

<https://www.myshbpga.adp.com>

- Register using the code **SHBP-GA**, even if you have previously created an account.
- For login assistance, contact SHBP Member Services at **1-800-610-1863**.

2. APS Flexible Benefits (Dental, Vision, Life, Disability, etc.)

To enroll in APS flexible benefits, visit the Atlanta Public Schools Benefits site through American Fidelity: [Atlanta Public Schools Benefits Site - American Fidelity](#). On this site, you can review benefit options, compare plans, and enroll either by scheduling an appointment with a benefits enroller or by completing self-enrollment online.

Employees Transferring from Another Georgia State Agency

If you are transferring from another Georgia State employer, your medical coverage under SHBP will transfer automatically. However, you are still required to enroll in APS flexible benefits offered through American Fidelity (such as dental, vision, and life insurance), as these benefits **do not transfer**.

Need Assistance?

If you have any questions or need assistance with your benefits enrollment, please contact an Employee Benefits Representative at 404-802-0020 or by email at employeebenefits@atlanta.k12.ga.us.

Acknowledgment Statement

I acknowledge that I have read and understand the requirement to complete my New Hire Benefits Enrollment through Atlanta Public Schools and/or the State Health Benefit Plan within 31 days of my adjusted hire date. I understand that if I do not enroll within this timeframe, my next opportunity to enroll will be during the next Open Enrollment period.

PLEASE RETURN COMPLETED FORM TO THE DIVISION OF HUMAN RESOURCES

Employee Name (Print):

Employee Signature:

Lawson No.

Date:



> Insurance Plans

- State Health Benefit Plan (SHBP)
- Dental Plan
- Vision Plan
- Group Life Insurance/AD&D
- Disability Income Insurance
- Accident Insurance
- Legal Services
- Cancer Insurance
- Term Life Insurance
- Whole Life Insurance
- Term 100 Life Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Flexible Spending Accounts (FSA)





Atlanta Public Schools

EMPLOYEE BENEFITS DEPARTMENT 2025 MONTHLY PREMIUMS

EFFECTIVE – JANUARY 1, 2025

2025 Premium Rates for Active Employees Monthly Premiums State Health Benefit Plan

Active Employees	Single	Employee & Child(ren)	Employee & Spouse	Family
Anthem -Gold	\$194.67	\$355.26	\$482.76	\$643.35
Anthem -Gold*	\$274.67	\$435.26	\$562.76	\$723.35
Anthem -Silver	\$131.17	\$247.31	\$349.41	\$465.55
Anthem - Silver*	\$211.17	\$327.31	\$429.41	\$545.55
Anthem - Bronze	\$82.67	\$164.86	\$247.56	\$329.75
Anthem - Bronze*	\$162.67	\$244.86	\$327.56	\$409.75
Anthem HMO	\$157.53	\$292.12	\$404.77	\$539.36
Anthem HMO*	\$237.53	\$372.12	\$484.77	\$619.36
UHC HMO	\$196.58	\$358.50	\$486.77	\$648.69
UHC HMO*	\$276.58	\$438.50	\$566.77	\$728.69
UHC HDHP	\$72.69	\$147.89	\$226.60	\$301.80
UHC HDHP*	\$152.69	\$227.89	\$306.60	\$381.80
Kaiser HMO	\$157.53	\$292.12	\$404.77	\$539.36
Kaiser HMO*	\$237.53	\$372.12	\$484.77	\$619.36
Tricare Supplement	\$60.50	\$119.50	\$119.50	\$160.50

***Tobacco User**

Monthly Premiums

Dental Single \$15.44 Family -\$81.70
Vision Single \$6.28 Family - \$12.16
ID Theft- Single \$8.95 Family \$16.95

Benefit elections are binding through **DECEMBER 31, 2025**, except under qualifying life events as outlined by the Internal Revenue Service Section 125.



Atlanta Public Schools

EMPLOYEE BENEFITS DEPARTMENT 2026 MONTHLY PREMIUMS

EFFECTIVE – JANUARY 1, 2026

State Health Benefits Plan

Group Health Insurance (Including Tobacco Rates)

Active Employee, *Early Retiree, & Employees on FMLA/Disability/Military Leave w/o Pay

Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
Anthem Gold	\$213.71	\$390.68	\$531.82	\$708.79
Anthem Gold (Tobacco)	\$293.71	\$470.68	\$611.82	\$788.79
Anthem Silver	\$146.11	\$275.76	\$389.86	\$519.51
Anthem Silver (Tobacco)	\$226.11	\$355.76	\$469.86	\$599.51
Anthem Bronze	\$92.12	\$183.97	\$276.48	\$368.33
Anthem Bronze (Tobacco)	\$172.12	\$263.97	\$356.48	\$448.33
Anthem HMO	\$177.21	\$328.63	\$455.17	\$606.59
Anthem HMO (Tobacco)	\$257.21	\$408.63	\$535.17	\$686.59
UHC HMO	\$217.19	\$396.59	\$539.13	\$718.53
UHC HMO (Tobacco)	\$297.19	\$476.59	\$619.13	\$798.53
UHC HDHP	\$81.11	\$165.26	\$253.36	\$337.51
UHC HDHP (Tobacco)	\$161.11	\$245.26	\$333.36	\$417.51
Kaiser HMO	\$177.21	\$328.63	\$455.17	\$606.59
Kaiser HMO (Tobacco)	\$257.21	\$408.63	\$535.17	\$686.59

Atlanta Public Schools

METLIFE - AMERICAN FIDELITY - 2026 MONTHLY PREMIUMS

Dental – Low Rate		Dental - High Rate		Vision	
Tier	EE Cost	Tier	EE Cost	Tier	EE Cost
Employee	\$11.83	Employee	\$19.81	Employee	\$6.93
Family	\$67.19	Family	\$97.44	Family	\$13.42

Benefit elections are binding through **DECEMBER 31, 2026**, except under qualifying life events as outlined by the Internal Revenue Service Section 125.





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New Hire Benefits Enrollment

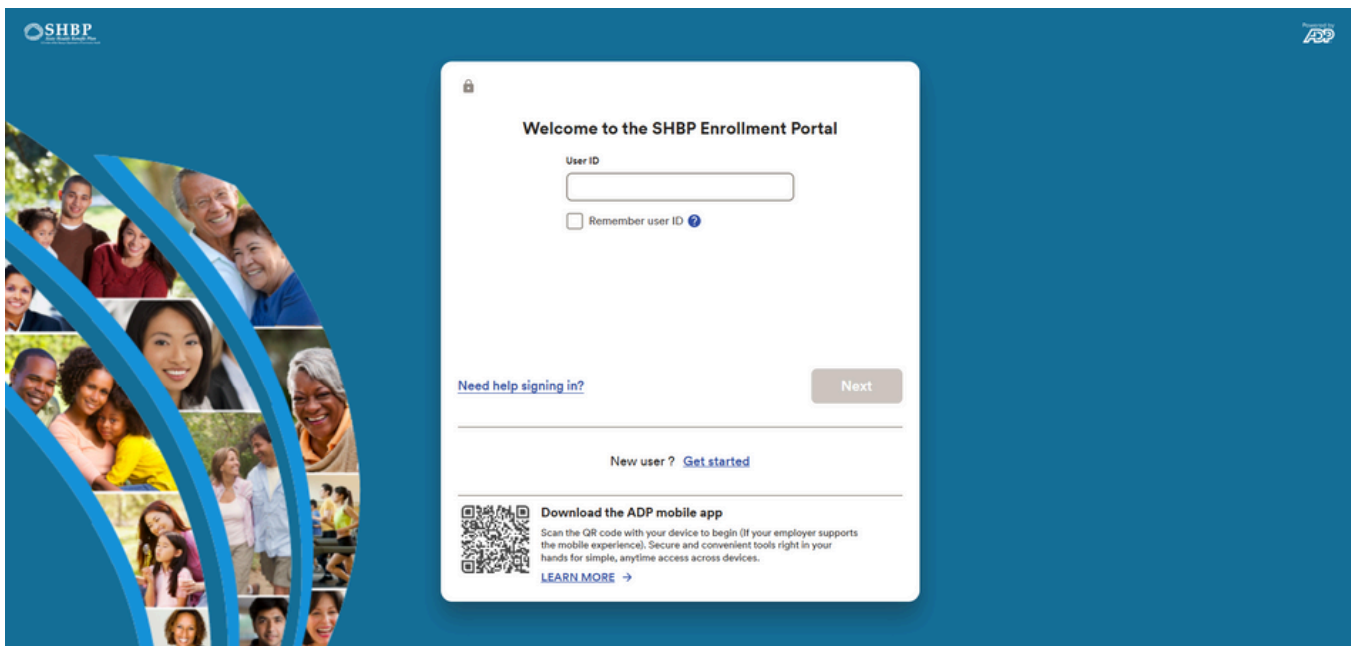
How to Enroll

American Fidelity
State Health Benefit Plan

> How to Enroll

To enroll in State Health Benefit Plan insurance (SHBP) - Kaiser, Anthem BCBS or United Healthcare), please visit the State Health Benefit Plan (SHBP) website to create an account: <https://myshbpga.adp.com/>

SHBP Registration Code: **SHBP-GA**



Browser Recommendation: Use Mozilla Firefox for the best compatibility and performance.

> State Health Benefit Plan (SHBP)

CONTACT DIRECTORY

Vendor	Member Services	Website
Anthem Blue Cross Blue Shield of Georgia (BCBSGa) Member Services: Mon - Fri 8:00 a.m. to 8:00 p.m. ET	855-641-4862	www.anthem.com
United Healthcare Member Services: Mon - Fri 8:00 a.m. to 8:00 p.m. ET TTY711	888-364-6352	www.whyuhc.com/shbp
SHBP Eligibility Member Services: Mon - Fri 8:30 a.m. to 5:00 p.m. ET	800-610-1863	https://shbp.georgia.gov/
SHBP Call Center	1-800-610-1863	https://shbp.georgia.gov/
Healthways Member Services: Mon - Fri 8:00 a.m. to 8:00 p.m. ET	888-646-6411	https://bewellshbp.com/
Additional Information	Member Services	Website
CVS Caremark Member Services: 24 hours a day/7 days a week	1-844-345-3241	www.caremark.com
TRICARE Supplemental Plan Member Services 8:30 a.m. to 5 p.m. ET Monday – Friday	866-637-9911	https://shbp.georgia.gov/tricare-supplement-plan
PeachCare for Kids	877-427-3224	www.peachcare.org

To learn more about SHBP Health Plan options, please review the following guides here:
<https://myshbpga.adp.com/shbp/>

> It's Time to Enroll



SCAN HERE



**Schedule an
Appointment with a
Benefits Counselor**

enroll.americanfidelity.com/DCCD3747



Available Benefits Include:

- Disability Insurance
- Life Insurance
- Accident Insurance
- Critical Illness Insurance
- Cancer Insurance
- Hospital Indemnity Insurance
- Dental Insurance
- Vision Insurance
- Group Life Insurance
- Flexible Spending Accounts(FSA)
- Dependent Daycare

Contact us at: APSBenefits@americanfidelity.com

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Limitations, exclusions and waiting periods may apply.
*Not affiliated with American Fidelity Assurance Company.

> Retirement Information



Teachers Retirement System (TRS)

All personnel in a TRS covered permanent position, not less than half-time are required to be members as a condition of employment. Members of TRS currently contribute 6% of earnable compensation. Contributions are made on a beforefederal tax basis. In addition to your contributions, Atlanta Public Schools contributes to TRS. You can receive more information about TRS by visiting www.trsga.com or calling 1-800-352-0650. Or you can contact the school by visiting www.ers.ga.gov or calling 1-800-805-4609.



General Employees Pension Plan (GEPP)

Full-time employees who are not eligible to participate in the Teachers Retirement System (TRS) are eligible for membership in the Atlanta City General Employees' Pension Plan (GEPP). Members contribute 7% of their gross salary if single, or 8% if married and/or have minor children. Vesting in the plan occurs after 5 years of service. To qualify for retirement under the 1978 Amendment to the General Employees' Pension Fund, members must be at least age 65, or at least age 60 with a minimum of 15 years of service. <https://jcoa.sba-inc.com/>



Employee Retirement System of Georgia (ERSGA)

Full-time employees who were vested in the Employees' Retirement System (ERS) prior to joining Atlanta Public Schools (APS) may continue their participation in the plan. All ERS members contribute 1.5% of their gross income to the "New Plan," with contributions made on a pre-tax basis for both federal and state taxes. Additional information is available at www.ers.ga.gov.



Bencor

Atlanta Public Schools offers the BENCOR FICA Alternative Plan for eligible part-time, seasonal, and temporary employees instead of Social Security. If you're eligible, you're automatically enrolled. APS contributes 7.5% of your wages to a retirement account in your name. This money is contributed before taxes, so you don't pay income tax until you withdraw it. You're fully vested right away, which means the account is completely yours. Plus, since you're not paying into Social Security, more of your earnings go directly into your retirement savings. www.bencorplans.com

SUPPLEMENTAL RETIREMENT: Lincoln Financial

Atlanta Public Schools offers employees the opportunity to invest in their future through two voluntary retirement savings plans: a 403(b) supplemental retirement plan and a 457(b) deferred compensation plan. To enroll or discuss your retirement planning options, please contact a Lincoln Financial representative, Jean Rateau at 774-428-3031.

STATE HEALTH BENEFIT PLAN TRANSFER FORM



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If you are a **TRANSFER** from another State Health Benefit Plan covered school system, agency or returning to employment with AtlantaPublic Schools within the same Plan Year (January 1 – December 31) you must complete the information below and return this form within 10 days of receipt to the **Human Resources Department** to process your Health Benefits Transfer. (The Benefits department recommends you also log into your SHBP online account to review and confirm ACTIVE coverage with your current district.

*** This form is valid for Health Insurance only - Kaiser, Anthem BCBS or United Healthcare - (Dental, Vision, FSA, etc. DOES NOT transfer over from your previous district. Please see the New Hire Enrollment instructions included in this packet to enroll in all other APS sponsored benefits).***

Employee Name (Last, First)

LAWSON Number

Report to Duty Date

Transferring From

Last Date of Health Premium
Deduction from Previous Employer

Coverage Option (Vendor, Tier)
Ex: Kaiser HMO, Employee + Family

Phone Number

E-mail Address

Signature

By completing this form, I understand that I will be enrolled in the same SHBP Coverage (Option and Tier) I have been enrolled in during this Plan Year. I also understand that if I had a Qualifying Event within the past 31 days (or during my period of SHBP non-coverage) I must access the Online SHBP Enrollment Portal to enroll in coverage.

<http://myshbpga.adp.com/shbp/>

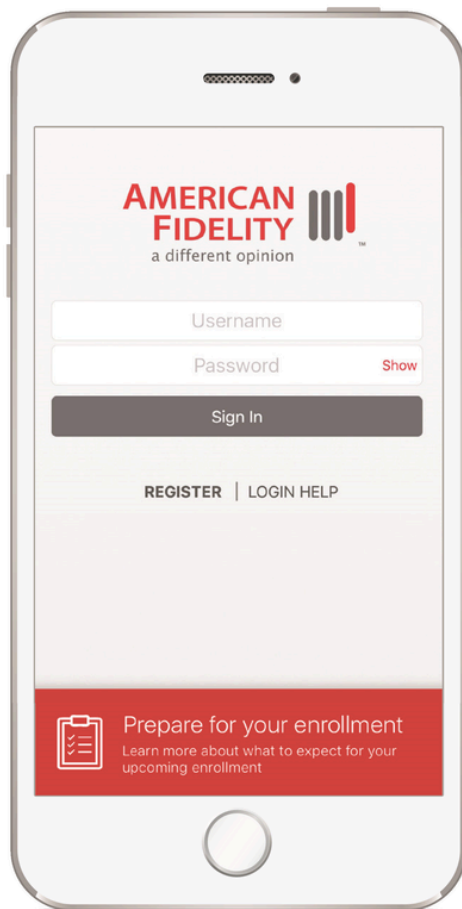
PLEASE RETURN THIS FORM TO THE HUMAN RESOURCES DEPARTMENT

Effective January 1, 2026.



Mobile Convenience

For ultimate convenience, get 24/7 access, direct from your tablet or mobile device with AFmobile®. Our mobile application allows you to manage your reimbursement accounts and insurance benefits, all from the palm of your hand.



AFmobile Features

- ✓ Manage claims
- ✓ Receive account alerts
- ✓ Maintain personal information
- ✓ View account balance
- ✓ Prepare for enrollment
- ✓ Submit receipt documentation

Getting started:

Download AFmobile. To register, you will need:

- Your email address - this should be the same email address provided at time of enrollment.
- Your Social Security Number.

Please allow 24 hours after you enroll before registering for your account.

If you already have an online account, your username and password will be the same for AFmobile.

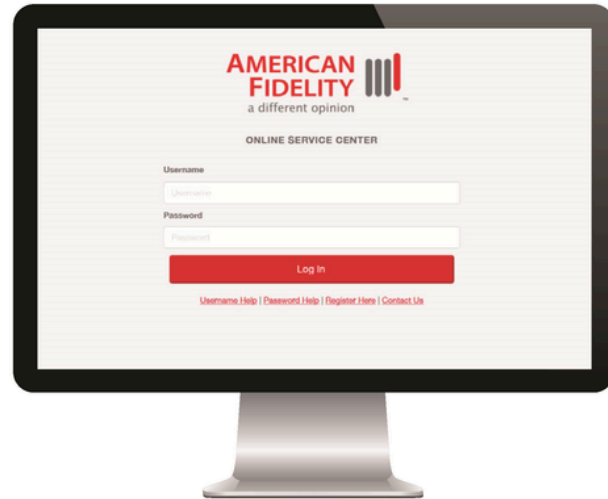
Effective January 1, 2026.

Online Control

From your laptop or desktop, access all of your American Fidelity accounts—reimbursement accounts and insurance benefits—from one portal.

Getting started:

- Register at americanfidelity.com
- Register using your email address and Social Security Number.



File a Claim. Three Easy Ways.

- 1 AFmobile app**
Use AFmobile to manage your reimbursement accounts and insurance benefits.
- 2 americanfidelity.com**
Create an account by visiting americanfidelity.com and clicking on the "Register" button.
- 3 Mail or fax**
Download a claim form at americanfidelity.com/fileaclaim. Follow the instructions on the form to mail or fax to us.

AMERICAN FIDELITY 
a different opinion

American Fidelity Assurance Company

> Benefit Contact Information

MEDICAL BENEFITS

Anthem Blue Cross Blue Shield of Georgia

855-641-4862

www.bcbsga.com/shbp

UnitedHealthcare

888-364-6352

www.welcometouhc.com/shbp

Kaiser Permanente

855-512-5997

Kaiser Permanente (WELLNESS)

866-300-9867

SHBP Eligibility

800-610-1863

www.dch.georgia.gov/shbp

TRICARE Supplemental Plan

866-637-9911

<https://dch.georgia.gov/tricare-supplement>

PeachCare for Kids

877-427-3224

www.peachcare.org

DENTAL/VISION INSURANCE

MetLife

200 Park Ave., New York, NY 10166 1-800-METLIFE (1-800-638-5433)

www.metlife.com/mybenefits

VOLUNTARY INSURANCE BENEFITS

American Fidelity Assurance Company

Disability Income, Cancer, Accident, Group Critical Illness, Group Hospital Indemnity and Life Insurance

900 Circle 75 Parkway S.E., Suite 1340

Atlanta, GA 30339-3095

1-800-639-0850 / 770-575-2468

www.americanfidelity.com

The Standard Life Insurance

www.standard.com

Section 125 Services & Flexible Spending Accounts

American Fidelity Assurance Company

900 Circle 75 Parkway S.E., Suite 1340

Atlanta, GA 30339-3095

1-800-639-0850 / 770-575-2468

www.americanfidelity.com

OTHER CONTACT INFORMATION

Atlanta Public Schools 130 Trinity Avenue S.W. Atlanta, GA 30303
404-802-3500

www.atlantapublicschools.us/EmployeeBenefits@atlanta.k12.ga.us

American Fidelity Assurance Company

Georgia Branch Office

900 Circle 75 Parkway S.E., Suite 1340

Atlanta, GA 30339-3095

1-800-639-0850

www.americanfidelity.com

APSbenefits@americanfidelity.com

Teachers Retirement System (TRS)

404-352-6500

<http://www.trsga.com/>

City of Atlanta Pension Center (GEPP)

888-594-0216

<https://coa.sba-inc.com/>

Employees Retirement System (ERS)

404-350-6300

<http://www.ers.ga.gov/>

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866-296-9712