



INSURANCE BENEFITS

101

Piedmont Public Schools offers health, dental, vision, and life insurance through the state Office of Management and Enterprise Services (OMES) Employee Group Insurance Division (EGID).

FREQUENTLY ASKED QUESTIONS

WHEN DO MY BENEFITS START?

Your insurance benefits go into effect the 1st day of the month following your start date.

WHEN CAN I CHANGE MY SELECTIONS?

The only time changes can be made to your insurance coverage without a qualifying event is during the OPTION PERIOD. Option period is in the fall and changes go into effect January 1.

WHAT IS A QUALIFYING EVENT?

A **QUALIFYING EVENT** is a life status change that allows for midyear changes to insurance benefits. Examples include birth, death, marriage, adoption, loss of other coverage, etc.

Enrollment forms and proof of event must be turned in within 30 days of the event taking place.

IMPORTANT NOTE: Babies must be added to the parent's coverage within 30 days of birth. Coverage is effective the 1st day of the month the baby was born.

DOES PPS PROVIDE OTHER BENEFITS?

Other insurances such as accident and disability, along with health savings accounts, are made available through American Fidelity.

Matthew Loftis, Account Manager

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americanfidelity.com

WHO DO I CONTACT WITH QUESTIONS?

Jazmin Cogburn, Insurance Coordinator
jazmin.cogburn@piedmontschools.org
(405) 373-5192

LIFE INSURANCE

- Basic, Supplemental, and Age-Rated life insurance is available.
- **NEWLY HIRED EMPLOYEES** are eligible for guaranteed issue life insurance up to two times their annual salary. This is only available at initial enrollment. After employment, any life insurance enrollment or additions will require an application and approval by EGID and can only be requested during the option period.
- **Don't forget about the beneficiary designation form!**

FLEXIBLE BENEFIT ALLOWANCE

- Employees who enroll in health insurance through Piedmont Public Schools will receive \$707.00 per month.
- Certified employees who DO NOT enroll in health insurance will receive \$69.71 in lieu of.
- Support personnel who DO NOT enroll in health insurance will receive \$189.69.

HELPFUL LINKS

- [EGID Website](#)
- [Employee Options Benefit Guide](#)
- [2026 Employee Premiums](#)