

RETIREMENT RESOURCES



Eligible employees will become members in a State of Georgia retirement plan.

Teacher Retirement System (TRS)

Eligible employees who are employed one-half time or more in covered positions of the State's public school systems are required to be members of the TRS of Georgia as a condition of employment. Covered positions include teachers, supervisors, paraprofessionals, administrators, nurses, and clerical staff. Refer to the TRS guidelines for more details by visiting www.trsga.com.

Public School Employees Retirement System of Georgia (PSERS)

Regular, non-temporary employees of public school systems who are not eligible for membership in TRS must establish membership in the PSERS as a condition of employment. Covered positions include maintenance and custodial employees, bus drivers, bus monitors, and food service. Refer to the PSERS guidelines for more details by visiting www.ers.ga.gov

403(b) Deferred Compensation Plans

Social Circle City Schools works with Mack Poss and Associates to provide comprehensive retirement planning services to include: 403(b), 457 and Roth 403B deferred compensation plans, information/consultation regarding TRS, Social Security and Long-Term Care.

Lincoln and Voya / TransAmerica (Life/Long-Term Care)

Mack Poss Associates
Mack Poss & Byron Young
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SHBP Retiree Options

Before you transition into retirement, review the SHBP Retirement Coverage Presentation at: <https://shbp.georgia.gov/>

In order to continue your SHBP coverage as a retiree, you and any dependents you want covered must be enrolled in the plan while you are an active member.

If you are retiring and you or your covered dependents are age 65 or older (or will be turning age 65 at your retirement), you have the option of:

1. Enrolling in a SHBP Medicare Advantage with Prescription Drugs (MAPD) Plan Option if you submit your Medicare Part B enrollment information directly to SHBP, or
2. Remaining in a Commercial (Non-Medicare Advantage) Plan Option, and you will pay 100% of the unsubsidized premium, which is substantially higher than the SHBP Medicare Advantage Plan Options. **Medicare Advantage Plan Options are the only Plan Options subsidized by SHBP for Retirees age 65 and older.**