



Coverage Continuation Options at Retirement

This document provides an overview of your options for continuing coverage once you separate from employment with Coffee County Schools. While specific policy provisions and rules govern continuation, this serves as a helpful guide.

Important: To maintain coverage, you must take action within 30 days of your coverage ending through the district. This includes completing your elections and making premium payments. For questions, contact the Coffee County Schools Benefits Service Center. Information is also located on the Resource Page at <https://www.coffeebenefits.org/resources>.



State Health Benefit Plan (SHBP)

SHBP will continue into retirement. The premium will be deducted from your TRS or PSERS retirement annuity provided your annuity is sufficient to cover the premium due.

Please refer to retiree State Health Benefit Plan information at <https://shbp.georgia.gov/members/retirees>. Carefully review all communications from State Health or their billing group, WEX, as you may be invoiced directly for your medical premium for a period after you retire. If you are placed on Direct Pay status and you fail to pay the Direct Pay premiums to State Health, your coverage will be terminated with no right to reinstatement, unless you return to work in a benefits eligible position.



Unum Dental

Dental benefits are COBRA-eligible, and you may elect to continue your coverage for up to 18 months. You will receive a COBRA election letter from Consolidated Admin Services once your active coverage ends. Please respond by the deadline to continue your dental coverage.



VSP Vision

Vision coverage is COBRA-eligible, allowing you to extend your coverage for up to 18 months. You'll receive a COBRA election letter in the mail from Consolidated Admin Services following your retirement. Be sure to respond by the deadline to continue vision coverage.



Consolidated Admin Services Flexible Spending Accounts

The Healthcare Flexible Spending Account (FSA) is COBRA-eligible and may be continued through the calendar year of termination by maintaining contributions. A COBRA election letter will be mailed to your home address from Consolidated Admin Services.



Unum Universal Life Insurance

Your permanent life insurance is an individual policy and can remain active after termination, provided premiums are paid. To maintain coverage, you can set up direct bill premium payments by contacting Unum at (800) 445-0402. Be sure to reach out directly upon termination to arrange payment.



Unum Voluntary Term Life & AD&D Insurance

You can continue your voluntary term life insurance through portability or conversion if certain conditions are met, both of which transition your coverage to an individual policy with direct premium billing.

- **Portability:** Converts your coverage to an individual term life policy. Premiums are set by the insurer, differ from active employee rates, and may change.
- **Conversion:** Converts your coverage to an individual permanent life policy that builds cash value. Premiums are higher than active and ported coverage rates.

You must apply and remit premiums within 31 days of your termination date to continue coverage. For details, contact Unum at (800) 445-0402.



Unum Critical Illness, Accident, Hospital Indemnity

You may continue your coverage by applying for continuation and paying premiums directly to Unum within 30 days of your retirement. Contact Unum at (800) 635-5597 for additional information. Continuation forms are on the Resources page of the benefits website.

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Identity Theft Protection

You may continue your participation in the ID Watchdog from Equifax Identity Theft Protection Plan upon separation. You must activate your plan on a direct bill basis by calling (866) 513-1518 within 30 days of your retirement. Pricing may differ from your active employee deduction.



Teachers Retirement System (TRS)

If you have completed 10 years of creditable service in a TRS covered position, you have a vested right to a monthly retirement benefit under TRS at age 60. For those who are not vested in TRS, your account will remain active for a maximum of 4 years without requiring any member contributions. During this time, your account will also accrue interest. You have the option to either withdraw your funds or leave them in your TRS account. There are no penalty fees, and your funds will remain intact if you choose to leave them in your TRS account.

For more comprehensive information about retirement benefits, please refer to the following resources:

Visit <https://www.trsga.com>
Contact them at (800) 352-0650



Social Security and Retirement Plan Notes

As a reminder, as an active Coffee County Schools employee, Social Security taxes were withheld from your paycheck, and you earned credits towards federal retirement, disability, or survivor benefits under Title II of the Social Security Act. To qualify for these benefits, most individuals need 40 credits (approximately 10 years of work).

As a Coffee County Schools employee, you were also enrolled in a pension/retirement plan. Additional retirement plan information is located here:

TRS: <https://www.trsga.com>
PSERS: <https://www.ers.ga.gov>



Supplemental Retirement

U.S. Omni & TSACG Compliance Services is the Third Party Administrator for Coffee County Schools supplemental retirement plan. Contact them for assistance with supplemental retirement questions and transactions. Visit www.tsacg.com or call (888) 796-3786.

The individual supplemental retirement vendors for the district are listed below:

Horace Mann (457b)

- Kim Sasser or Summer Brigmond: (912) 632-0078

Your OneSource (Roth 403b)

- Lisa Carter or Jennifer Hayes: (229) 896-3436

Corebridge Financial (403b)

- Debbie Smith: (229) 292-1003



Public School Employees Retirement System (PSERS)

If you have completed 10 years of creditable service under PSERS, you have a vested right to a monthly retirement benefit at age 65. If you're not vested in PSERS, you're able to leave your funds in your PSERS account or apply for a refund of contributions.

For more information concerning your PSERS retirement benefits, please refer to the following resources:

Visit <https://www.ERS.GA.GOV>

Contact them at (800) 805-4609