



New Employee Benefits Orientation

Houze & Associates, Inc.



Two Places for Information & Enroll for Benefits *within 30 days of your start date:*

**Medical Benefits with State Health
Enroll after your start date:**

www.myshbpga.adp.com

www.dch.ga.gov/shbp

**Coweta County School Benefits
Enroll with your Welcome Packet:**

www.houze.org/coweta

houze-benefits.org/coweta



Cowetaschools.net – Departments- Human Resources- Resources- Employee Benefits- Houze & Associates

The screenshot shows the Coweta County School System website. The top navigation bar includes links for District Information, Financial Information, Departments, Schools, Resources, Calendars, and Contact. The main content area displays a grid of departmental links: Curriculum, Financial Services, Human Resources, Operations, Pre-K Programs, Psychological Services, School Health, School Nutrition, Special Education, School Social Work, Student Services, Superintendent, Technology Services, Title I, Title III/ESOL, and Transportation. A red arrow points from the 'Financial Services' link to the 'Human Resources' link. Below the grid, the 'HUMAN RESOURCES' department page is visible, featuring a list of services and contact information for Vera Perry-Harris, EdS, Human Resources Manager. A red arrow points to the 'Houze & Associates' link in the list of services.

Navigation Menu:

- District Information
- Financial Information
- Departments
- Schools
- Resources
- Calendars
- Contact

Departmental Links:

- Curriculum (Curriculum & Instruction)
- Financial Services (Information & Reports)
- Human Resources (Resources & Open Positions)
- Operations (School System Operations)
- Pre-K Programs
- Psychological Services
- School Health (Health Resources)
- School Nutrition (Menus & Resources)
- Special Education (Coweta County Special Education Site)
- School Social Work Services
- Student Services
- Superintendent
- Technology Services
- Title I
- Title III/ESOL
- Transportation

Human Resources Department:

The goal of Human Resources is to support the school district in its mission "Coweta Committed to Student Success." Coweta County School System serves over 22,000 students and has thirty-one schools. Whether you were in Coweta County, relocated to our

Services:

- Start an Application for Employment
- Continue/Modify My Application for Employment
- Use Passcodes Sent to Me
- Request Technical Help
- Georgia Statewide Travel Regulations
- Houze & Associates
- Professional Standards Certification Information
- Teacher Retirement

Contact Information:

Vera Perry-Harris, EdS
VERA.PERRY-@COWETA.SCHOOLSDISTRICT.GA
770-254-2803
Human Resources Manager



Important Information

What do I need to do?

**Transfers from
another GA School
System**

**SHBP Medical will
continue from prior
system**

**All other benefits
must be re-enrolled
with Coweta as a
new hire**

**New Employee,
not a transfer**

**SHBP Medical
and**

**Coweta benefits
must be enrolled
as a new hire**

When are my benefits effective?

**1st day of the month
following a full
working month of
employment**

If the first working day of the month is a weekend or holiday, benefits will be effective 1st day of the following month

Start working on the second working day of the month, benefits will be effective on the 1st day of the 2nd month of employment



What if I don't enroll?

New Employees & Transfers from another GA School System

You must wait until Annual Enrollment
which is held in October/November
with Benefits starting January 1.

Late Entrant
Evidence of Insurability Requirements

72.9%



Board Paid Benefit Programs

State Health Insurance	\$22,620 year \$1,885/mo
Basic Group Life	1X salary to \$50,000 policy
Sick Leave	10 Month Contract 12.50 days 11 Month 13.75 days 12 Month 15.00 days
FICA/Medicare	7.65% of Salary
Retirement	21.91% TRS – \$16.50 PSERS

NOT JUST SALARY SIGNIFICANT INVESTMENT IN BENEFITS

Coweta Average Salary \$54,349 gets total compensation of \$95,487

Medical: State Health Benefit Plan



HRA

Health Reimbursement
Account

No Copays

**SHBP gives
HRA Credits**

Deductible

**Then share
expenses to
out of pocket
max**

HMO

Health Maintenance
Organization

Copays

No Credits

Deductible

**Then share
expenses to
out of pocket
max**

HDHP

High Deductible Plan
Health Plan

**No Copays
No Credits**

**Full
Deductible**

**Then share
expenses to
out of pocket
max**



Low Medical Expense Example

Low Expense	\$1000 Expense = 3 Primary Doctor \$75, 2 Specialist \$150, Hospital \$475						
Employee Only	Gold	Silver	Bronze	Anthem HMO	UHC HMO	Kaiser HMO	UHC HDHP
Monthly	\$194.67	\$131.17	\$82.67	\$157.53	\$196.58	\$157.53	\$72.69
Annual Premium	\$2,336.04	\$1,574.04	\$992.04	\$1,890.36	\$2,358.96	\$1,890.36	\$872.28
Used Deductible	\$1,000.00	\$1,000.00	\$1,000.00	\$475.00	\$475.00		\$1,000.00
CoPays				\$195.00	\$195.00	\$195.00	
HRA Credit	-\$400.00	-\$200.00	-\$100.00				
Coinsurance							
Out of Pocket	\$2,936.04	\$2,374.04	\$1,892.04	\$2,560.36	\$3,028.96	\$2,085.36	\$1,872.28
FSA	-\$180.00	-\$240.00	-\$270.00	-\$201.00	-\$201.00	-\$58.50	-\$300.00
Net Cost	\$2,756.04	\$2,134.04	\$1,622.04	\$2,359.36	\$2,827.96	\$2,026.86	\$1,572.28

The Bronze and HDHP plan will most likely provide a better financial result for lower medical expense due to the premium savings.



Mid Range Medical Expenses

Mid Range	\$2500 Expense = 12 Primary Doctor \$75, 6 Specialist \$150, Hospital \$700						
Employee Only	Gold	Silver	Bronze	Anthem HMO	UHC HMO	Kaiser HMO	UHC HDHP
Monthly	\$194.67	\$131.17	\$82.67	\$157.53	\$196.58	\$157.53	\$72.69
Annual Premium	\$2,336.04	\$1,574.04	\$992.04	\$1,890.36	\$2,358.96	\$1,890.36	\$872.28
Used Deductible	\$1,500.00	\$2,000.00	\$2,500.00	\$700.00	\$700.00	-	\$2,500.00
CoPays				\$690.00	\$690.00	\$690.00	
HRA Credit	-\$400.00	-\$200.00	-\$100.00				
CoInsurance	\$150.00	\$100.00	\$0.00	\$140.00	\$140.00		
Out of Pocket	\$3,586.04	\$3,474.04	\$3,392.04	\$3,420.36	\$3,888.96	\$2,580.36	\$3,372.28
FSA	-\$375.00	-\$570.00	-\$720.00	-\$417.00	-\$417.00	-\$207.00	
Net Cost	\$3,211.04	\$2,904.04	\$2,672.04	\$3,003.36	\$3,471.96	\$2,373.36	\$3,372.28

The BCBS HMO plan will most likely provide a better financial result for mid-range medical expense due to the copayment savings versus deductible & co-insurance under other plans.



High Medical Expenses

High Expense	\$5000 Expense = 12 Primary Doctor \$75, 6 Specialist \$150, Hospital \$3200						
Employee Only	Gold	Silver	Bronze	Anthem HMO	UHC HMO	Kaiser HMO	UHC HDHP
Monthly	\$194.67	\$131.17	\$82.67	\$157.53	\$196.58	\$157.53	\$72.69
Annual Premium	\$2,336.04	\$1,574.04	\$992.04	\$1,890.36	\$2,358.96	\$1,890.36	\$872.28
Used Deductible	\$1,500.00	\$2,000.00	\$2,500.00	\$1,300.00	\$1,300.00	-	\$3,500.00
CoPays				\$690.00	\$690.00	\$690.00	
HRA Credit	-\$400.00	-\$200.00	-\$100.00				
Coinsurance	\$525.00	\$600.00	\$625.00	\$380.00	\$380.00		\$450.00
Out of Pocket	\$3,961.04	\$3,974.04	\$4,017.04	\$4,260.36	\$4,728.96	\$2,580.36	\$4,822.28
FSA	-\$487.50	-\$720.00	-\$907.50	-\$597.00	-\$597.00	-\$207.00	-
Net Cost	\$3,473.54	\$3,254.04	\$3,109.54	\$3,663.36	\$4,131.96	\$2,373.36	\$4,822.28

The Gold plan will most likely provide a better financial result for high medical expense due to the lower co-insurance (15%), lower deductible (\$1500), except for HMO (\$1300) and HRA credit, versus other plans

It's as easy as 1 - 2 - 3

Earning Wellness Credits

- 1) TAKE REAL AGE TEST (ASSESSMENT) on www.BeWellSHBP.com.
- 2) GET A BIOMETRIC SCREENING or 2 PREVENTIVE SCREENINGS

**RAT + Biometric Screening or 2 Preventive Screenings=
240 well-being incentive credits**

- 3) TAKE ACTION – choose one or combo:

Get a Well Being Phone Coach

40 credits/mo up to 6/year

Monthly Online Challenges

40 credits/mo up to 6/year

Preventative Screenings

60 credits each up to 2/year



**RAT + combo of the above actions=
240 well-being incentive credits**

2025 BENEFITS

EMPLOYEE PAID BENEFITS

Dental- MetLife

Low Option

100% Preventive cleanings/exam
60% Basic fillings/periodontics/
 oral surgery
0% Major crowns/bridges, dentures
0% Orthodontics children through 19
\$1,000 Annual Max
\$50/\$150 Deductible Waived on Preventive

High Option

100% Preventive
80% Basic
50% Major
50% Orthodontics
\$1,250 Annual Max
\$25/\$75 Deductible





2025 BENEFITS

EMPLOYEE PAID BENEFITS

Vision Plan – EyeMed Select

Exam

\$10/copay

dilation as needed

Every 12 months

Materials

\$25/copay

Lens or Contacts ever 12 months

Contacts up to \$130 allowance

Frames \$130 allowance

Every 24 months

40% off second set of glasses

20% off above balance

Set costs for add on lens benefits

In-Network Providers include:

LensCrafters, Pearle, Target, Independent Providers



2025 BENEFITS

EMPLOYEE PAID BENEFITS

Flexible Spending Accounts

Medical FSA

\$3,200 Maximum Annual Election

Medical, Dental, Vision, Hearing and other items not covered by insurance- including Over The Counter and feminine products

Debit MasterCard

\$640 Rolls to Next Plan Year

Dependent Care FSA

\$5,000 if married and filing joint taxes or \$2,500

Child Care for dependent children up to 13 years old. Covers elderly & adult daycare for dependents

Subject to Use-it-or-Lose-it



2025 BENEFITS

BOARD PAID BENEFITS

Group Life Insurance

Basic Group Life

- 1x salary up to \$50,000
- Terminates at Retirement unless Converted

Employee Assistance Program

- 5 face to face Master Level Counselor Visits
- Unlimited Phone Support 24 x 7
- Family Included

Expanded EAP- LifeKeys

Financial, Legal, Guidance, Travel Connect and other online resources



2025 BENEFITS

EMPLOYEE PAID BENEFITS

Supplemental Group Life Insurance

Employee Coverage* ***\$300,000 Guarantee Issue***
\$10,000 to \$300,000

Spouse Coverage* ***\$50,000 Guarantee Issue***
\$10,000 to \$150,000
Not to exceed 100% Employee

Child Coverage \$5,000 or \$10,000

** Age 70 will reduce to 50%*

2025 BENEFITS

EMPLOYEE BENEFITS



Sick Bank

Membership: Donate one day of sick leave to the bank

Usage: Apply to the bank for paid time off (not post partum)
Serious Employee/Family Illness
60 days per year in 20 day increments
100% of salary

Usage: Must have used all sick days and vacation



2025 BENEFITS

EMPLOYEE PAID BENEFITS

Short Term Disability

Waiting Period	8 th day of disability
Benefit Election	Choose: 50% or 60% benefit
Benefit Period	total 6 months

Guarantee Issue for New Hires

12/12 Pre-Existing Limitation

Diagnosed, treated or consulted 12 months prior to effective date will not be covered unless 'disability' begins 12 months after the effective date

Pregnancy covered the same as any other illness or injury



2025 BENEFITS

EMPLOYEE PAID BENEFITS

Long Term Disability

Benefit	Choose 50% or 60% of earnings to \$6,000/mo benefit
Waiting Period	6 Months
Benefit Period	to age 65 or SSNRA
Offsets	Social Security & Retirement Benefits Sick Leave

Guarantee Issue for New Hires

- 12/12 Pre-Existing
- 24 Months Own Occupation then any position qualified or trained for that is comparable

***TRS offers LTD after 9.5 Years of Service
Benefit is 2% credit each year worked***



2025 BENEFITS

EMPLOYEE PAID BENEFITS

Leave and Disability

Type of Employee	Situation	Consideration
New Employee	No Sick Leave Accumulation or TRS time	Leave Bank Short Term Disability Long Term Disability
Other Employee	Accumulated Sick Leave and/or TRS time Other means of income	Leave Bank May not need Short Term Disability Long Term Disability
New Family Consideration	No sick leave or other means of income	Short Term Disability Hospital



2025 BENEFITS

EMPLOYEE PAID BENEFITS

**Other Plans-
Guarantee
Issue =
No Health
Questions**

Accident

Voya Group

Hospital Indemnity

Voya Group

Voya Critical Illness

Guarantee Issue

Aflac Cancer

Open Enrollment Only in Oct/Nov



Benefits Goal Summary

Major Loss

Medical
Dental/Vision
Sick Bank
Disability
Life Insurance

Pre-Tax

Flexible
Spending
Accounts

Other

Cancer
Accident
Critical Illness
Hospital



Enrollment Sites



Coweta County School System

Summary of Benefits January 1, 2025 – December 31, 2025

TWO PLACES TO ENROLL FOR YOUR BENEFITS!

MEDICAL SPECIFIC BENEFITS

There are **three ways** to elect or make changes

1. See a benefits counselor
2. SHBP Enrollment Portal: mySHBPga.adp.com/shbp
3. SHBP Member Services: 1-800-610-1863



First-time users: CREATE AN ACCOUNT using registration code SHBP-GA
Returning users: Forgot User ID/Password to reset

- See the SHBP Medical Provider Options for contact, rates and other information.
- PRINT your confirmation statement for verification of Medical Election.
- **What happens if you take no action?** If SHBP does not receive an election from you through the website, or by contacting SHBP Member Services and you are enrolled, you will remain in your current Plan Option and Tier with your current Medical Claims Administrator. If you paid a Tobacco Surcharge, it will continue to apply.

ENROLLMENT CHANGES/REMINDERS:

- SHBP medical rates will increase—percent varies by plan.
- Dental MetLife annual maximum \$1,250 High Plan and \$1,000 Low Plan. Using a Network Provider guarantees there will be no balance billing.
- Vision- EyeMed: Use an EyeMed Eye360 Plus Provider there will be a \$0 copay for exam and a \$180 frame allowance

COWETA COUNTY SCHOOLS BENEFITS

There are **three ways** to enroll

1. See a benefits counselor
2. Call Center 800-523-7135 Mon-Fri, 9AM - 4:30PM
3. Self service from houze.org/coweta



First-time users: REGISTER first with Pin Code: CowetaCountySchools
Returning users: Forgot User ID/Password to reset

- Employees should re-enroll and verify benefits every annual enrollment period to verify the correct beneficiary and dependents, including elected coverage(s).
 - **What happens if you take no action?** Medical Flexible Spending and Dependent Daycare Accounts will not be re-enrolled. All other benefits will remain the same for the next Plan Year, including your Sick Leave Bank Option.
- It is encouraged that all employees review all benefits and plans each year so you are aware and acknowledge updates in rates, plan details and carriers.

- Flexible Spending Accounts (Medical and Dependent Daycare) must be re-enrolled EACH plan year. Medical FSA maximum has increased to \$3,200 with \$640 rollover.

ENROLLMENT AND ADMINISTRATION PROVIDED BY:
800-523-7135





WELCOME TO COWETA COUNTY SCHOOLS