

Continuing Benefits During Retirement



- Medicare Advantage Plans are the only medical plans subsidized by SHBP once you turn age 65. If you remain on the Gold, Silver, or Bronze you will pay the full cost of the plan (Individual-\$1,466.67-\$1,703.79/month).
- Consult SHBP Retiree Decision Guide for more detailed information



Dental & Vision Plans

- Group Dental and Vision plans may not transfer into retirement, except COBRA for 18 months.
- Houze & Associates, Inc. offers a MetLife Dental Plan for Employees/Retirees that will not expire. See next page
- Vision is offered through Georgia Retired Educators Association visit <https://www.garetirededucators.org/>

Medical Plans

- If you begin drawing an immediate pension upon retirement from Teachers' Retirement System or Public School Employees' Retirement System, you can maintain your existing medical plan until you reach age 65 and become eligible for Medicare.

For those retirees approaching age 65 or already 65 or older, you must register with Social Security for Medicare Parts A and B and submit your Medicare card to SHBP 60 days prior to turning 65.

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- Use Medicare enrollment online at www.ssa.gov or visit your local Social Security office.
- Contact SHBP once you have received your Medicare Card. They will take your information over the phone. Call 1-800-610-1863 for more information.
- Do not enroll in Part D, as Medicare Advantage contains this component. Enrollment in Part D or other Medicare supplemental policies will end your Medicare Advantage eligibility.
- SHBP will use this card to verify eligibility for Medicare with the Centers for Medicare & Medicaid Services (CMS). Once verified, you will be eligible for the Medicare Advantage plans.

Plan Comparison

	Medicare	Medicare Advantage
Premiums	\$202.90 Part B (Income Based)	\$202.90 Part B + \$30.00 (Basic) to \$90.42 (YOS) (Anthem Standard)
Deductible	\$1,763 Part A \$283 Part B + 20% After Deductible	None
Pharmacy	No Coverage Must Add Part D	Included Plus Full Coverage in the Gap
Out of Pocket Maximum	No Limit	\$3,500 then coverage 100% (except Part D)
Value Adds	None	Vision, Hearing, Silver Sneakers
Claims Payment	Medicare A or B first then other supplements	SHBP Medicare Advantage pays all claims

Dental Insurance with MetLife is available through a benefits referral program sponsored by Houze & Associates, Inc. This plan has no enrollment time limitation (example: Cobra is 18 months). You will setup payments direct with MetLife.

To Enroll online: www.metlifetakealongdental.com

Enter your Zip Code for pricing

"Enroll in Program Now"

enter referral code: **HouzeDental**

or click here: <https://www.metlifetakealongdental.com/Plan/MbrEnroll?PromoCode=HOUZEDENTAL>

To Enroll over the phone: 844-2METDEN (844-263-8336)- **HouzeDental** referral code



referral partner:
Houze & Associates, Inc.
800-523-7135

Coverage Type	PPO-LOW	PPO-MEDIUM	PPO-HIGH
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Calendar Year Maximum per person			
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	\$750	\$1,500	\$2,000
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Calendar Year Deductibles*			
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	\$75 self \$150 self + 1 \$225 self + 2 or more	\$50 self \$100 self + 1 \$150 self + 2 or more	\$25 self \$50 self + 1 \$75 self + 2 or more
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* Applies only to Basic Restorative and Major Restorative Services			
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Preventive and Diagnostic Services			
Cleanings, oral examination and X-rays	100%	100%	100%

Percentages shown are based on the maximum allowed charge**	100%	100%	100%
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Basic Restorative Services			
Fillings and periodontal maintenance	50%	70%	80%

Percentages shown are based on the maximum allowed charge**	50%	70%	80%
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Major Restorative Services			
			50%

Crowns, bridges, root canal treatment and dentures	Not Covered	50%	50%
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Percentages shown are based on the maximum allowed charge**	Not Covered	50%	50%
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Covered Orthodontic Services			
Percentages shown are based on the maximum allowed charge**	Not Covered	Not Covered	Dependent child: 50% up to \$1,000 (Lifetime Max) Adult: Not Covered

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Waiting Periods			
The waiting periods before certain dental work can be performed for new enrollees ***	6 months Basic Restorative	6 months Basic Restorative	6 months Basic Restorative

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*** If you currently have comparable Dental coverage that has been in effect for at least 12 months, you may qualify to have the waiting period waived during enrollment.		12 months Major Restorative	12 months Major Restorative Orthodontics
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** Maximum Allowable Charge			
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In-Network If a Covered Service is performed by an In-Network Dentist, MetLife will base the benefit on the Covered Percentage of the Maximum Allowed Charge. If an In-Network Dentist performs a Covered Service, You will be responsible for paying: • the Deductible; and • any other part of the Maximum Allowed Charge which MetLife does not pay benefits.

Out-of-Network If a Covered Service is performed by an Out-of-Network Dentist, We will base the benefit on the Covered Percentage of the Maximum Allowed Charge. Out-of-Network Dentists may charge You more than the Maximum Allowed Charge. If an Out-of-Network Dentist performs a Covered Service, You will be responsible for paying: • the Deductible; • any other part of the Maximum Allowed Charge for which MetLife does not pay benefits; and • any amount in excess of the Maximum Allowed Charge charged by the Out-of-Network Dentist.