

**ATLANTA PUBLIC SCHOOLS
EMPLOYEE BENEFIT PLANS
404-802-2334 or 404-802-2327**

ELIGIBILITY

All full-time employees working at least 20 hours per week in a benefit eligible position are eligible to enroll in any group benefit plan offered by the Atlanta Public Schools.

GROUP HEALTH INSURANCE

The State Health Benefit Plan of Georgia administers the health insurance program for Atlanta Public Schools. There are (3) carriers, Blue Cross Blue Shield, United HealthCare and Kaiser. Blue Cross Blue Shield offers a Health Reimbursement Account (HRA) under Gold, Silver, and Bronze Plans and an HMO plan. United HealthCare offers an HMO and HDHP plan. Kaiser offers an HMO plan only.

GROUP DENTAL PLAN - METLIFE

There is one dental plan made available through the MetLife Insurance Company, which is the High PPO plan. Members may choose any licensed dentist. The plan pays by percentage.

GROUP TERM LIFE INSURANCE – MINNESOTA LIFE

Atlanta Public Schools provides \$10,000 term life insurance coverage to all full-time employees at no cost to the employee through the Minnesota Life Insurance Company. Additionally, group term life and accidental death and dismemberment coverage is available to employees and their legal dependents.

Group term life coverage is age rated for employees and spouses. Employees may purchase one to five times their annual salary up to \$500,000 and up to 50% of their coverage amount on their spouse in increments of \$10,000. Employees may purchase child coverage, \$5,000 or \$10,000. Accidental Death and Dismemberment insurance is also available from \$10,000 to \$100,000.

GROUP VISION PLAN - VSP

Group vision coverage is available through Vision Service Plan. The plan covers the cost of an examination, lens and frames (with exception) from a network doctor at a copayment of \$25. Members using non-network physicians or facilities will be reimbursed according to the reimbursement schedule offered by VSP. Contact lens, bifocals and trifocals are also available under the plan. The plan does not cover health conditions associated with the eyes.

GROUP LONG-TERM DISABILITY PLAN - METLIFE

Group long-term disability is made available through MetLife. The plan pays up to 60% of your gross annual salary if you become totally disabled. There is a 180-day elimination period. Benefits are paid up to age 65 in most cases, unless the disability occurs after age 65. Premiums are age and salary rated.

SHORT-TERM DISABILITY PLAN – METLIFE

Short-term disability care is offered through MetLife. You may apply for enrollment within 31 days of employment. The Short Term Disability benefit replaces a portion of your pre-disability earnings, less other income that was actually paid to you during the same disability from other sources¹ (e.g., state disability benefits, no fault auto laws, sick pay, vacation pay, etc.). The Benefit amount for the **Low Plan** is 50 % of your pre-disability weekly earnings; subject to the plan's maximum weekly benefit of \$500. The

Benefit amount for the **High Plan** is 60 % of your pre-disability weekly earnings; subject to the plan's maximum weekly benefit of \$1,500.

LONG-TERM CARE PLAN – AFLAC

Atlanta Public Schools offers long-term care through AFLAC. You will need to contact AFLAC at 800-99-AFLAC or www.aflac.com for plan information and enrollment. You may apply for enrollment within 31 days of employment or during the annual enrollment period. Enrollment is subject to underwriting and application must be completed with an authorized AFLAC agent.

GROUP CANCER PLAN –ALLSTATE

Group Cancer insurance is offered through ALLSTATE. You will need to contact Clair Lauderdale at 404-270-9036 for plan information and enrollment. You may apply for enrollment within 31 days of employment or during the annual enrollment period. Enrollment is subject to underwriting and application must be completed with an authorized ALLSTATE agent.

DEPENDENT CARE SPENDING ACCOUNT PLAN – AMERICOMP BENEFITS

AmeriComp Benefits, Inc. administers dependent care-spending account. Employees may have child care expenses deducted on a tax-free basis. Expenses are reimbursed for a dependent under age 13 that you are entitled to claim as a dependent on your federal income tax return; or a spouse or other tax dependent that is physically or mentally incapable of caring for him or herself. Maximum benefit election is \$5,000 per year; \$2,500 if married filing separate tax return. Annual administrative fee is \$72.

MEDICAL SPENDING ACCOUNT PLAN – AMERICOMP BENEFITS

AmeriComp Benefits, Inc. administers the medical spending account. Employees may deposit up to \$2,500 annually to use towards medical expenses during the year. Please see plan description for detailed coverage information. Annual administrative Fee is \$72.

ANNUITIES

The Atlanta Public Schools offers a 403(b) tax sheltered annuity option and a 457 deferred compensation plan whereby earnings may be excluded from your taxable income up to limits as set forth by the Internal Revenue Service. These are voluntary plans and there are no employer contributions.

PENSION

Atlanta Public Schools does not contribute to Social Security. Participation in a pension plan is mandatory. Please check your payroll check to insure that contributions are being made to pension. If they are not being deducted, please contact Employee Benefits 404-802-2393 immediately. Arrear deductions will be made in a lump sum once they are discovered.

TEACHERS RETIREMENT SYSTEM OF GEORGIA (TRS)

- Full-time employees working at least 30 hours per week as a teacher, administrator, supervisor, clerk, teacher aide, secretary, paraprofessional or public school nurse must participate in the TRS pension plan.
- All members of the Teachers Retirement System contribute 6% of their gross income to the pension plan. Contributions are pre-taxed for both federal and state taxes.
- Members become vested after 10 years of service.
- Generally one must have 30 years of creditable service to retire.
- Sick leave may be used toward service time.
- Additional Information is available at www.trsga.com.

GENERAL EMPLOYEES' PENSION PLAN (GEPP)

- Full-time employees not eligible for participation in the Teachers Retirement System of Georgia are eligible for membership.
- Members of the Atlanta City General Employees' Pension Plan contribute 7% of their gross salary if they are single, with no minor children, and 8% if they are married and/or have minor children.
- A member becomes vested in the plan after 5 years of service.
- Additional creditable service may be awarded for accumulated sick leave.
- Generally one must have 30 years of creditable service to retire.
- Additional information may be obtained by calling GemGroup at 404-525-4191.

EMPLOYEE RETIREMENT SYSTEM OF GEORGIA (ERSGA)

- Full-time employees that are vested in ERS prior to becoming an employee with APS.
- All members of ERS contributes to the "New Plan" of 1.5% of their gross income to the pension plan. Contributions are pre-taxed for both federal and state taxes.
- Additional information is available at www.ers.ga.gov or by contacting ERSGA directly at 404-350-6300.