

Today's Date
Monday, June 18, 2012

HR SERVICES HOME APS HOME APPLICANTS EMPLOYEES RETIREES FORMS CONTACT HR

**ATLANTA PUBLIC SCHOOLS
EMPLOYEE BENEFIT PLANS**
404-802-2393 or 404-802-2334

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 two (2) carriers which offer a Health Reimbursement Account Plan (HRA), a High Deductible Health Plan (HDHP), and an HMO plan.

Note: New members to State Health Benefit Plan are only eligible for the HRA or HDHP plans.

GROUP DENTAL INSURANCE

There are two dental plans made available through the MetLife Insurance Company. They are the High PPO Plan and the Base PPO Plan. Members may choose any licensed dentist. The plan pays by percentage.

GROUP TERM LIFE INSURANCE

Atlanta Public Schools provides \$10,000 term life insurance coverage to all full-time employees at no cost to the employee through the Greater Georgia 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 INSURANCE

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 \$20. 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

Group long-term disability is made available through the Standard Life Insurance Company. 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.

SUPPLEMENTAL PLANS – AFLAC

Benefits

2012 Benefits Decision Guide
2012 Health Benefits Rate Sheet
Leave Programs
Vision Plan
Dental Plan (Base)
Dental Plan (High)
Employee Assistance Program (EAP)
Long-Term Disability
Life Insurance
Holidays
Cancer Plan
Long-Term Care
Short-Term Disability
Workers' Compensation

Atlanta Public Schools offers cancer, short-term disability and long-term care through AFLAC. You will need to contact AFLAC at 404-270-9036 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 the application must be completed with an authorized AFLAC agent.

DEPENDENT CARE SPENDING ACCOUNT

AmericompBenefits, 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

Americomp Benefits, Inc. administers the medical spending account. Employees may deposit up to \$7,500 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.

A Roth Plan is also available, which allows employees to contribute up to \$5,000 on an after-tax basis.

PENSION – IMPORTANT NOTE

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 at 404-802-2336 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 5.53% 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, or 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.

You may qualify for retirement if:

You are enrolled under the 1978 Amendment to the General Employees' Pension Fund and; you are at least age 65, or you are at least age 60 and have completed at least 15 years of service. Additional information may be obtained by calling GemGroup at 404-525-4191.

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Questions or Feedback?