

2019-2020

— OPEN — ENROLLMENT

Decatur County Board of Education



George E Daniel Jr
Danielhealth
119 N Donalson Street
Bainbridge, Ga 39817
229-246-3342 Office
229-416-7030 Cell

Group Term Life
AD&D
Whole Life
Dental
Vision
Short Term Disability
Long Term Disability

EMPLOYEE BENEFITS

Changes









STD & Whole Life

WE HEAR YOU!

We have improved our Benefits and updated our site for you. This year Sun Life Financial has made STD Benefits available to everyone who applies up to the GIO Amount of \$2,166.66 a month Benefit. You may apply for more coverage with an EOI Completed.

Our Whole Life & 10-20 Year Term Products are Available for 2020 with Guarantees - Conversion Options, and rates payroll deduction, The Policy Rates are locked in for Life, and Portable at the same rate for Life on Whole Life

NEW FOR 2020:

 LTD	 STD	 WHOLE LIFE INSURANCE	 GROUP TERM LIFE
 DENTAL REIMBURSEMENT	 VISION INSURANCE	 AD&D	 10-20 YEAR TERM PLANS

If you don't make any changes during Open Enrollment, your current elections will continue into next year, apart from Flexible Spending Accounts (FSAs). You must actively elect your FSA contributions each year. (See Steve Elrod)

TABLE OF CONTENTS

Group Term Life Insurance

LONG-TERM DISABILITY

SHORT TERM DISABILITY

DENTAL REIMBURSEMENT

FSA DEBIT CARD
STEVE ELROD






VISION - AVESIS

MEDICAL - STATE HEALTH

SENSIBLE BENEFITS -
WHOLE LIFE

AD&D

2020 BENEFITS AT A GLANCE

	How the Plans Work		New for 2020																																																																
Short Term Disability Sun Life 0 Day Waiting Period for Accidents & Hospital Stays. 7 Day Waiting Period for Sickness Benefits up to 6 Months Maternity Benefit Included 	Waiting Period 0 Day for Accidents 0 Day for Hospital Stays 7 Day Waiting for Sickness		 <ul style="list-style-type: none"> Guaranteed Issue up to \$2,166.66 Month Benefits up to 6 months 1st Day Coverage in Hospital 1st Day Coverage for Accidents You must choose benefits levels in order to change benefits. Sun Life Financial 																																																																
	Benefits up to 6 Months \$2,166.66 GIO You may purchase up to GIO - Guaranteed Issue	Increase Benefits You may increase Benefits based on Salary																																																																	
	STD Benefits <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Individual Maximum</th> <th rowspan="2">Maximum Benefit (\$4,983.33)</th> </tr> <tr> <th>Earnings</th> <th>Benefit</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$3,900</td> <td>\$216.66</td> <td>\$4.45</td> </tr> <tr> <td></td> <td>\$7,800</td> <td>\$433.33</td> <td>\$8.90</td> </tr> <tr> <td></td> <td>\$11,700</td> <td>\$650.00</td> <td>\$13.35</td> </tr> <tr> <td></td> <td>\$15,600</td> <td>\$866.66</td> <td>\$17.80</td> </tr> <tr> <td></td> <td>\$19,500</td> <td>\$1,083.33</td> <td>\$22.25</td> </tr> <tr> <td></td> <td>\$23,399</td> <td>\$1,300.00</td> <td>\$26.70</td> </tr> <tr> <td></td> <td>\$27,299</td> <td>\$1,516.66</td> <td>\$31.15</td> </tr> <tr> <td></td> <td>\$31,199</td> <td>\$1,733.33</td> <td>\$35.60</td> </tr> <tr> <td></td> <td>\$35,099</td> <td>\$1,950.00</td> <td>\$40.05</td> </tr> <tr> <td></td> <td>\$38,999</td> <td>\$2,166.66</td> <td>\$44.50</td> </tr> <tr> <td></td> <td>\$42,898</td> <td>\$2,383.33</td> <td>\$48.98 * EOI</td> </tr> <tr> <td></td> <td>\$46,798</td> <td>\$2,600.00</td> <td>\$53.40 * EOI</td> </tr> <tr> <td></td> <td>\$50,698</td> <td>\$2,816.66</td> <td>\$57.85 * EOI</td> </tr> <tr> <td></td> <td>\$54,598</td> <td>\$3,033.33</td> <td>\$62.30 * EOI</td> </tr> <tr> <td></td> <td>\$58,498</td> <td>\$3,250.00</td> <td>\$66.75 * EOI</td> </tr> </tbody> </table>			Individual Maximum		Maximum Benefit (\$4,983.33)	Earnings	Benefit		\$3,900	\$216.66	\$4.45		\$7,800	\$433.33	\$8.90		\$11,700	\$650.00	\$13.35		\$15,600	\$866.66	\$17.80		\$19,500	\$1,083.33	\$22.25		\$23,399	\$1,300.00	\$26.70		\$27,299	\$1,516.66	\$31.15		\$31,199	\$1,733.33	\$35.60		\$35,099	\$1,950.00	\$40.05		\$38,999	\$2,166.66	\$44.50		\$42,898	\$2,383.33	\$48.98 * EOI		\$46,798	\$2,600.00	\$53.40 * EOI		\$50,698	\$2,816.66	\$57.85 * EOI		\$54,598	\$3,033.33	\$62.30 * EOI		\$58,498	\$3,250.00
	Individual Maximum		Maximum Benefit (\$4,983.33)																																																																
	Earnings	Benefit																																																																	
	\$3,900	\$216.66	\$4.45																																																																
	\$7,800	\$433.33	\$8.90																																																																
	\$11,700	\$650.00	\$13.35																																																																
	\$15,600	\$866.66	\$17.80																																																																
	\$19,500	\$1,083.33	\$22.25																																																																
	\$23,399	\$1,300.00	\$26.70																																																																
	\$27,299	\$1,516.66	\$31.15																																																																
	\$31,199	\$1,733.33	\$35.60																																																																
	\$35,099	\$1,950.00	\$40.05																																																																
	\$38,999	\$2,166.66	\$44.50																																																																
	\$42,898	\$2,383.33	\$48.98 * EOI																																																																
	\$46,798	\$2,600.00	\$53.40 * EOI																																																																
	\$50,698	\$2,816.66	\$57.85 * EOI																																																																
	\$54,598	\$3,033.33	\$62.30 * EOI																																																																
	\$58,498	\$3,250.00	\$66.75 * EOI																																																																
Dental Reimbursement DCBOE 	Premiums \$10.00 Single Coverage \$30.00 Family Coverage	Benefits Pays 100% of the 1 st \$150.00, then 50% of the next \$1,200 until \$750.00 Max Benefit per person	No changes																																																																
Vision Avesis 	Benefits Coverage for annual eye exams, contacts and glasses.	Premiums Single Coverage \$ 6.41 Employee + 1 \$ 11.17 Family \$ 16.45	No changes																																																																
AD&D 	Benefits Accidental Death Insurance	<table border="1"> <thead> <tr> <th rowspan="2">Premiums</th> <th rowspan="2">Employee</th> <th colspan="2">Accidental Death Insurance</th> </tr> <tr> <th>Benefit</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>\$100,000</td> <td>\$ 3.00</td> </tr> <tr> <td></td> <td></td> <td>\$200,000</td> <td>\$ 6.00</td> </tr> <tr> <td></td> <td></td> <td>\$300,000</td> <td>\$ 9.00</td> </tr> <tr> <td></td> <td></td> <td>\$400,000</td> <td>\$12.00</td> </tr> <tr> <td></td> <td></td> <td>\$500,000</td> <td>\$15.00</td> </tr> <tr> <td></td> <td>Spouse</td> <td>\$ 50,000</td> <td>\$ 1.50</td> </tr> <tr> <td></td> <td>50% of Emp</td> <td>\$100,000</td> <td>\$ 3.00</td> </tr> <tr> <td></td> <td></td> <td>\$150,000</td> <td>\$ 4.50</td> </tr> <tr> <td></td> <td></td> <td>\$200,000</td> <td>\$ 6.00</td> </tr> <tr> <td></td> <td></td> <td>\$250,000</td> <td>\$ 7.50</td> </tr> </tbody> </table>	Premiums	Employee	Accidental Death Insurance		Benefit	Premium			\$100,000	\$ 3.00			\$200,000	\$ 6.00			\$300,000	\$ 9.00			\$400,000	\$12.00			\$500,000	\$15.00		Spouse	\$ 50,000	\$ 1.50		50% of Emp	\$100,000	\$ 3.00			\$150,000	\$ 4.50			\$200,000	\$ 6.00			\$250,000	\$ 7.50	No Changes																		
Premiums	Employee	Accidental Death Insurance																																																																	
		Benefit	Premium																																																																
		\$100,000	\$ 3.00																																																																
		\$200,000	\$ 6.00																																																																
		\$300,000	\$ 9.00																																																																
		\$400,000	\$12.00																																																																
		\$500,000	\$15.00																																																																
	Spouse	\$ 50,000	\$ 1.50																																																																
	50% of Emp	\$100,000	\$ 3.00																																																																
		\$150,000	\$ 4.50																																																																
		\$200,000	\$ 6.00																																																																
		\$250,000	\$ 7.50																																																																
LTD Reliance Standard	Waiting Period 6 Month Waiting Period Day Benefits up to Age 65 + 66.67% of Gross Income Low Premiums		<ul style="list-style-type: none"> All Enrollee's are required to complete app and EOI's. 																																																																

Insurance

Group Term Life
Reliance Standard

Life Insurance: Group Term Life up to 7 times income
Rate .16 per thousand
GIO to \$150,000 for Employees
GIO to \$50,000 for Spouses
GIO for Children \$15,000 @ \$3.00 to Age 26

No changes

**Whole Life
Sensible
Benefits**



Life Insurance: Benefits from \$5,000 to \$100,000
Rates Based on Age
GIO to \$100,000 for Employees
Accidental Death Coverage (low Cost)
Children Rider \$10,000 15 days to Age 17 \$4.17

New Benefits

**Whole Life Insurance
10-20 Year Term**

Policy Builds Cash Value
Premiums are set for Life Guaranteed
Policy is Portable - Take with you at same rate
Premiums are level and will not go up (Whole Life)
Life Long Protection & Tax Deferred Savings
You may purchase a Children's Policy for children 18-25 Years Old

Sample Rates Below - See more rates on the Rate Sheet

**WHOLE LIFE RATES
(N/S)**

Age	10,000	25,000	50,000	100,000
25	\$9.79	\$16.59	\$30.25	\$57.59
30	\$11.27	\$19.79	\$36.67	\$70.42
35	\$13.26	\$24.17	\$45.42	\$87.92
40	\$15.64	\$29.59	\$56.25	\$109.59
45	\$18.91	\$36.86	\$70.79	\$138.67
50	\$23.38	\$46.59	\$90.46	\$178.00
55	\$27.98	\$57.84	\$112.75	\$222.59

**20 YEAR TERM LIFE RATES
(N/S)**

Age	25,000	50,000	75,000	100,000
25	\$6.58	\$10.58	\$14.83	\$19.08
30	\$6.93	\$11.29	\$15.89	\$20.50
35	\$8.14	\$13.54	\$19.27	\$25.00
40	\$10.29	\$17.66	\$25.45	\$33.25
45	\$13.89	\$24.41	\$35.58	\$46.75
50	\$19.20	\$34.33	\$50.45	\$66.58
55	\$29.68	\$54.04	\$80.02	\$106.00

ADD ADDITIONAL RIDERS

	10,000	25,000	50,000	75,000	100,000
Accidental Death	\$.79	\$1.98	\$3.96	\$5.94	\$7.92

Children Term Rider	\$10,000
15 days to Age 17	\$4.17

SENSIBLE BENEFITS

DCBOE COVERAGE REVIEW

NEW Short Term Disability & Whole Life

You may make changes during open enrollment for all benefits. Short Term Benefits are New for this year with increased GIO, and the ability to get coverage regardless of health up to the GIO Amount. The Pre-X Conditions still apply, but it has been reduced from 12 months to 3 months.

Whole Life is available from \$5,000 to \$100,000 on a Simplified Basis. You may insure yourself, spouse & children.

Summary	Benefit Summary	Premium (Payroll Deduction)
Group Term Life	Employee _____ Spouse _____ Children _____	\$ _____ Employee \$ _____ Spouse \$ _____ Children \$ _____ Total
AD&D	Employee _____ Spouse _____	\$ _____ Employee \$ _____ Spouse \$ _____ Total
Whole Life / 10-20 Term Life	Employee _____ Spouse _____ Children _____	\$ _____ Employee \$ _____ Spouse \$ _____ Children \$ _____ Total
Dental	<input type="checkbox"/> Single Coverage <input type="checkbox"/> Family Coverage	\$ _____ Single \$ _____ Family
Vision	<input type="checkbox"/> Employee <input type="checkbox"/> Employee + 1 <input type="checkbox"/> Family	\$ _____ Premium
Short Term Disability	Benefit Amount _____	\$ _____ Premium
Long Term Disability	Salary _____	\$ _____ Premium