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Notice:

- * Our next issue will focus on the Houston County Dental Plan.
- * Direct Reimbursement is now a part of Wells Fargo. Look for the Wells Fargo logo if you are part of the Direct Reimbursement Dental Plan.

Spotlight Benefit—Sick Leave

Sick Leave is one of your most valuable benefits. Full-time, permanent employees of the Board of Education earn sick leave at the rate of approximately 1.25 days for every calendar month worked and can accumulate to a maximum of 100 days. Sick leave can be used for disability or medical appointments for you or any member of your immediate family.

As you know, sick leave pays your full salary if you must be out sick. But did you realize that accumulating sick leave days can have real advantages to you now and in retirement? See Page 2 for more details.

Three of your leave days can be used as personal leave. Just be sure to request

the time off in advance. As you accumulate sick leave days, you earn extra personal leave. Once you reach 45 days, you earn a 4th personal leave day. At the 60 day level, you earn a 5th personal leave day. So, hang on to your leave, use it only when you have to, and earn extra personal leave days by doing so.

Keep up with your current sick leave balance – as it's posted on your pay stub and also on the online Benefits Management System for quick reference.



The Benefit Insider Answers Your Questions

Does my personal leave roll over? Yes, unused personal leave rolls into the new year as sick leave. Personal leave is granted on a fiscal year basis. So, if you have personal leave days left over from this year, you don't lose them. They are just considered sick leave days thereafter.

What is the maximum amount of sick leave credit that I can use to earn additional service credit at retirement? There is a cap of 40 years of combined service credit, purchased credit, and sick leave credit.

When should I request sick leave information from my former school system? If you formerly worked in another Georgia public school system, we recommend that you contact them and request a sick leave computation. Do this at least 6 months prior to retirement. The former school system will require that you sign a sick leave certification form first.

What if there are no sick leave records in my previous school system? The previous school system still needs to complete the sick leave certification form confirming the years of unavailable records. TRS will give you a "credit" based on the average number of unused sick leave days for the years that records were available.

Focus on State Health — Family Status Changes

If you experience a Qualifying Event or change in family status, you are able to make changes to who is covered under your State Health plan and your other benefits. Qualifying events include:

- Marriage
- Divorce
- Birth
- Adoption
- Loss of other Healthcare due to Job loss/change



First, know that there is a 31 day window to add a dependent to your benefit plan due to a qualifying event. This means that you have 31 days from your wedding day or the birth date of your new baby to get the new addition registered with State Health. If you miss the window, you must wait until the October open enrollment to add your new family member and coverage would not begin until January 1st, no exceptions. Add this to your Wedding Planning To-Do list or your Getting Ready for Baby list. And make sure you get it checked off before the 31-day deadline.

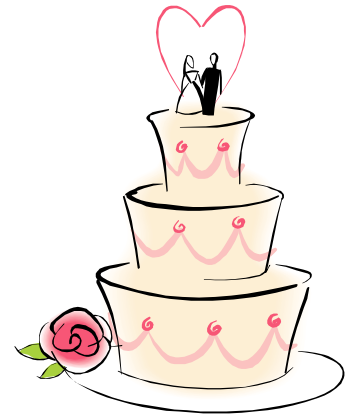
Second, if you are adding your husband or wife to your State Health plan and your spouse has a health plan at

their job, be prepared to pay the State Health spousal surcharge. This is an extra \$30 per month for your spouse to be on your plan instead of the one where he/she works.

Third, if your spouse uses tobacco, there is also \$40 tobacco surcharge added to your health plan premium (monthly). In fact, this tobacco fee is added if anyone on your plan is a tobacco user whether that be you, your spouse, or your child.

Finally, here is what you need to do to get your new family member on your plan:

1. Gather proof that this person is really part of your family. You need birth certificate and SSN for your new baby or marriage license and spouses SSN.
2. Fill out the State Health Membership Form
3. Submit all this to Your Benefits Office inside the 31 day deadline.
4. Additional proof may be required. Contact Your Benefits Office for details.



Thinking Ahead: Retirement

If you are a Teacher's Retirement System (TRS) member and accumulate more than 60 days of sick leave, you will receive additional retirement credit. Generally, every 20 days of sick leave gives you an extra month of TRS service credit. If you're within 3 years of retirement, feel free to contact Your Benefits Office for a sick leave estimate. TRS retiree's with less than 60 days of sick leave are eligible to be paid \$ 22.50 per day, upon retirement.

Employees retiring under the Public School Employees Retirement System (PSERS) will be eligible for buy-back of days in excess of 45, up to 100 days maximum, at \$22.50 per day as well. The employee must have a minimum of five consecutive years of employment with the School System at the time of retirement, in order to qualify.

At HCBE, we have the strength of TRS, PSERS, and State Health to support our retirement.