

# **Dental**

As a retiree, you are eligible to elect a retiree dental plan option. Coverage must be elected within 30 days of your benefits end date as an active employee. Coverage can include dependent spouses and children up to age 26. Review enclosed material for dental plan options.

# **Vision**

As a retiree, you are eligible to elect a retiree vision plan option. Coverage must be elected within 30 days of your benefits end date as an active employee. Coverage can include dependent spouses and children up to age 26. Review enclosed material for vision plan options.

# **Steps to Elect**



## **Review Options**

Review the benefit options. This will be your only opportunity to add the retiree dental and vision.



## **Complete the Enrollment Form**

Complete the enclosed form and submit it to the Payroll Department at George County School District (Attention to Kimberly Collins).

Email to: kimberly.collins@gcsd.us



## Have questions?

Need assistance with the plans, please contact Campus Benefits.

Phone: 866-433-7661, opt. 5

Email: mybenefits@campusbenefits.com

### **GET IN TOUCH**

# George County School District Retiree Benefits Process and Billing

As a recent retiree of George County School District, you have an option to elect Retiree Dental and Vision insurance. Interactive Medical Systems/IMS is the billing administrator for benefits elected for retiree benefits (and COBRA benefits).

After termination, employees also have the option to utilize COBRA to continue coverage on several benefits for up to 18 months which includes dental and vision insurance.

All terminated employees will receive COBRA paperwork directly from IMS; However, COBRA paperwork doesn't need to be completed if electing retiree benefits. Below outlines the process for electing retiree benefits.

### **Enrollment Steps**

- 1. Go to <u>georgecountybenefits.com/retiree-benefits</u> and choose the Retiree Benefits tab to review benefit options for Retiree Dental and Retiree Vision.
- 2. Complete Retiree Enrollment Packet & return to Kimberly Collins in the Payroll Department at George County School District for processing (Email to <u>kimberly.collins@gcsd.us</u>).
- 3. After Retiree Coverage Effective Date, Interactive Medical Systems/IMS (Retiree Billing Administrator) will mail out Billing Options letter to the retiree. If a letter is not received within 7–14 days of Retiree Benefits Effective Date contact Campus Benefits at 1.866.433.7661, option 5.
- 4. Employees have within 30 days from Retiree Effective Date to set up billing option with IMS.
  - a. Payment Options:
    - i. Check By Mail: Mail check utilizing Coupon Book (Monthly, Quarterly, Semi-annually, or Annually).
    - ii. Bank Draft: Create an account with IMS and submit ACH Draft Form.
    - iii. Submit Payment Online.

#### **Important Reminders**

- 1. Payments cannot be made over the phone with IMS.
- 2. Benefits Provider is not notified of retiree coverage election until approximately five workdays from when IMS receives first premium payment.

### **Billing Contact Information**

Interactive Medical Systems/IMS P.O. Box 1349

Wake Forest, NC 27588

1.800.426.8739 or 919.877.9933, opt 5054

Web: <u>IMS-tpa.com</u>

Email: cobradepteims-tpa.com

Online: <u>Contact Form (bottom of webpage)</u> <u>https://www.ims-tpa.com/members/</u>

### Campus Benefits Contact Information

Campus Benefits

Phone: 1.866.433.7661, opt 5

Email: mybenefits@campusbenefits.com

Online: www.georgecountybenefits.com/contact-campus

IMS/My RSC Login: myrsc.com
My RSC Login Q&As: myrsc.com/login.asp





# 2025 Guardian Dental Plan and Rates:

Please visit <a href="https://www.georgecountybenefits.com/retiree-benefits">https://www.georgecountybenefits.com/retiree-benefits</a> for full plan details. Below is just a high-level overview.

Benefits	Dental Plan		
Network	Dental Guard Preferred (Can go to any provider)		
Preventative (Type 1)	100%		
Basic (Type 2)	80%		
Major (Type 3)	50%		
Orthodontia	Not Covered		
Deductible per Calendar Year	\$25/person, \$75/family max (Waived for Type 1)		
Calendar Year Max/Person	\$1,250		
Allowance	80 <sup>th</sup> UCR		
Covered Services	Retiree Plan		
Routine Exam & Cleanings (2 per benefit period)	Type 1		
Bitewing X-Rays (2 per benefit period)	Type 1		
Full mouth/panoramic x-rays (1 in 3 years)	Type 1		
Periapical X-rays	Type 1		
Space Maintainers	Type 1		
Restorative Amalgams	Type 2		
Restorative Composites	Type 2		
Denture Repairs	Type 2		
Endodontics	Type 3		
Periodontics	Type 3		
Simple Extractions	Type 2		
Complex Extractions	Type 2		
General Anesthesia	Type 2		
Crowns (1 in 5 years per tooth)	Type 3		
Prosthodontics (1 in 5 years)	Type 3		
Tier	Retiree Plan Rates		
EE Only	\$39.66		
EE + Spouse	\$79.56		
EE + Child(ren)	\$90.75		
EE + Family	\$140.29		





## 2025 MetLife Vision Plan and Rates:

Please visit <a href="https://www.georgecountybenefits.com/retiree-benefits">https://www.georgecountybenefits.com/retiree-benefits</a> for full plan details. Below is just a high-level overview.

Covered Benefits	Vision Plan (In-Network Benefits)			
Network	VSP Choice Network			
Exam	\$10 Copay			
Contact Lens Fit/Follow-Up	Up to \$60 Copay			
Retinal Imaging	Up to \$39 Copay			
Lasik or PRK	15% Discount off Retail and 5% off Promotional			
Frames	\$200 allowance + 20% off balance \$110 allowance at Costco, Walmart, Sam's Club			
	Lenses and Lens Options			
Single/Lines Bifocal & Trifocal/Lenticular	\$15 Copay			
Progressive Standard Lens	Up to \$55 Copay			
Ultraviolet Coating	Covered in Full			
Polycarbonate	Children: Covered in Full			
	Adults: Up to \$35 Copay			
Tint	Up to \$17 - \$44 Copay			
Scratch-Resistant Coating	Up to \$17 - \$33 Copay			
Anti-Reflective Coating	Up to \$41 - \$85 Copay			
Photochromic	Up to \$47 - \$82 Copay			
Contact Lenses				
Elective Contacts	\$200 Allowance			
Medically Necessary Contacts	Covered in Full after eyewear copay			
Frequencies				
Exams/Lenses or Contact Lenses/Frames	Every 12 Months			
	Each covered person can get one of the options below:			
	2 pairs of prescription eyeglasses, OR			
2 <sup>nd</sup> Pair Benefit	1 pair of prescription eyeglasses and an allowance toward contacts,			
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	Double the contact lens allowance			
Tier	Monthly Rates			
EE Only	\$12.17			
EE + Spouse	\$24.39			
EE + Child(ren)	\$20.65			
EE + Family	\$34.05			





2025 Election Form – Retiree Dental & Vision					
Printed Name					
Benefit Effective Date	*First of the month after benefits end as an active employee.				
Home Address					
Phone Number					
Personal Email Address					
SSN					
Date of Birth					
Dependents					
Relationship	Name	SSN	Date of Birth		
Benefit					
<b>Dental</b> ☐ Dental Plan		Vision  ☐ Vision Plan			
Coverage Tier					
Dental  ☐ Employee Only ☐ Employee + Spouse ☐ Employee + Child(ren) ☐ Employee + Family		Vision  ☐ Employee Only ☐ Employee + Spouse ☐ Employee + Child(ren) ☐ Employee + Family			
Primary Insured Signature					
Date					

\*Note: Billing will be through Interactive Medical Systems (IMS). IMS will collect a monthly admin fee (\$4.50) which will be paid in addition to your premium amount.