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Open Enrollment Dates for 2023 Benefits
October 17 – November 4, 2022

Open Enrollment presentations will be available to all employees utilizing the Microsoft Teams platform on the following dates:

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 19, 2022</td>
<td>4:00 PM – 5:00 PM</td>
</tr>
<tr>
<td>October 26, 2022</td>
<td>4:00 PM – 5:00 PM</td>
</tr>
<tr>
<td>Nov 2, 2022</td>
<td>4:00 PM – 5:00 PM</td>
</tr>
</tbody>
</table>

Click [Here](#) or scan the QR code with your mobile device to request your choice of appointment time for the Virtual Open Enrollment Presentations.

Once your session is confirmed, you will receive an email with a Microsoft Teams meeting link.

Click the Microsoft Teams meeting link to join your session on the date/time listed.
2023 Benefits Overview

This publication summarizes the benefits of employment for full-time, benefit-eligible employees of Rockdale County Public Schools. The information presented in this booklet is a summary.

NOTE: Employees must visit two places to elect benefits during Open Enrollment! See below for login instructions to both websites.

Medical Benefits: SHBP
https://myshbpga.adp.com/shbp/

- Log in to the SHBP website
- If you are new user to the SHBP website, select CREATE ACCOUNT
- If you've logged in previously and don't know your user ID, select FORGOT YOUR USER ID?
- The registration code for first-time users is SHBP-GA

RCPS Supplemental Benefits: Bswift

Click the following link: log in (bswift.com)

- Your Username on the Bswift site is your first initial, your last name, and your employee ID, all together.
- Your employee ID is your password.

Example: kcoil12345
Password: 12345

Note: All passwords have been reset to Employee ID Number.

You can find your Employee ID Number on your paycheck or by logging into ESS under the Personal Information Tab.
2023 Group Medical Insurance

Employees are required to pay the monthly employee portion, as seen below. Rockdale County Public Schools (RCPS) contributes $945 a month for each employee that elects health benefits as part of the RCPS Total Compensation Package. Health insurance is available to employees who work at least 20 hours per week. The State Health Benefit Plan is underwritten by the Department of Community Health (DCH), an agency of the State of Georgia.

<table>
<thead>
<tr>
<th>Plan</th>
<th>You</th>
<th>You + Child(ren)</th>
<th>You + Spouse</th>
<th>You + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem Gold</td>
<td>$175.68</td>
<td>$320.11</td>
<td>$436.33</td>
<td>$580.76</td>
</tr>
<tr>
<td>Anthem Silver</td>
<td>$114.32</td>
<td>$215.80</td>
<td>$307.47</td>
<td>$408.95</td>
</tr>
<tr>
<td>Anthem Bronze</td>
<td>$76.58</td>
<td>$151.64</td>
<td>$228.22</td>
<td>$303.28</td>
</tr>
<tr>
<td>Anthem HMO</td>
<td>$143.03</td>
<td>$264.61</td>
<td>$367.76</td>
<td>$489.34</td>
</tr>
<tr>
<td>UHC HMO</td>
<td>$174.49</td>
<td>$318.09</td>
<td>$433.83</td>
<td>$577.43</td>
</tr>
<tr>
<td>UHC HDHP</td>
<td>$61.83</td>
<td>$126.57</td>
<td>$197.24</td>
<td>$261.98</td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td>$154.13</td>
<td>$283.60</td>
<td>$391.49</td>
<td>$520.96</td>
</tr>
</tbody>
</table>

**Surcharge:** An $80 per month tobacco surcharge is added to your monthly premium if you or any covered dependents have used tobacco products in the previous 12 months.

*You will automatically be charged the applicable surcharges if you fail to answer questions concerning the tobacco surcharge.*

The State Health Benefit Plan (SHBP) website is where you will manage your Medical Open Enrollment selections; you can find the active decision guide and manage your health care information throughout the year on the SHBP website.
Group Dental Insurance

Ameritas Group Dental and Vision Insurance are available to employees who work at least 20 hours per week. See below for coverage information.

<table>
<thead>
<tr>
<th>Payroll Deduction</th>
<th>Employee</th>
<th>Employee + Child(ren)</th>
<th>Employee + Spouse</th>
<th>Employee + Spouse + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Option</td>
<td>$43.84</td>
<td>$123.92</td>
<td>$109.40</td>
<td>$141.12</td>
</tr>
<tr>
<td>Low Option</td>
<td>$33.84</td>
<td>$91.44</td>
<td>$86.60</td>
<td>$108.44</td>
</tr>
</tbody>
</table>

**High Option** - You may see any provider you wish

**Low Option** - (Maximum Allowable Charge-this plan utilizes a Participation Provider Organization Network). Visit the Ameritas website to view in-network providers in your area at https://www.ameritas.com.

**Services Covered (Sample)**

- 100% Service of a preventive, diagnostic, or emergency nature (oral exams, cleanings, and x-rays). 75% Restorative and surgical procedures (fillings and extractions).
- 50% Prosthodontics procedure (inlay, crowns, repair, or bridges and dentures to replace teeth extracted while this insurance is in force). Periodontics (root canals) and Endodontics are also covered at 50%.
- 50% Orthodontic procedures **ADULT & CHILD** coverage (Maximum lifetime benefit of $2,000).

Children only up to age 26. Maximum Dental Benefit $2,000 per person per benefit year for all combined except Orthodontics.

Group Vision Insurance

<table>
<thead>
<tr>
<th>Payroll Deduction</th>
<th>Employee</th>
<th>Employee + Child(ren)</th>
<th>Employee + Spouse</th>
<th>Employee + Spouse + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision</td>
<td>$7.28</td>
<td>$11.84</td>
<td>$14.04</td>
<td>$18.64</td>
</tr>
</tbody>
</table>

As a bonus for carrying Dental and Vision with Ameritas, you qualify for a $100 reimbursement of $200 per household per year towards your out-of-pocket expenses with our Vision Perfect Program.

**Services Covered (Sample)**

- Annual Eye Exam: Covered in Full
- Lenses Single Vision: Covered in Full
- Lenses Bifocal: Covered in Full
- Lenses Trifocal: Covered in Full

Visit the Ameritas website to view in-network providers in your area and get detailed coverage information at https://www.ameritas.com.
Group Life, Disability
Critical Illness Insurance

- Long-Term Disability-Employer Paid
- Basic Employee Life and AD&D
- Voluntary Life
- Spouse Life
- Child Life
- Dependent Life & AD&D
- Short Term Disability
- Critical Illness
- Spouse Critical Illness
- Child Critical Illness

Long-Term Disability Insurance

Plan Highlight: This employer-paid benefit is included in the RCPS Total Compensation Package and is at no cost to you.

Plan Description: Disability benefits are provided as a source of income if you become disabled and cannot work.

Note: You must work a minimum of 20 hours per week to be eligible.
Percentage of Salary Maximum: 60% of your monthly earnings up to a maximum of $5,000 per month.

Basic Life and AD&D

Plan Highlight: This employer-paid benefit is included as part of the RCPS Total Compensation Package and is provided at no cost.

Plan Description: Your benefit is an amount equal to 1.5 times your annual salary, up to $350,000.
- Maximum: $350,000
- Minimum: $20,000
- Age Factor Coverage Limitations: Benefit reduces to 65% at 65 and 50% at 70.

Note: Your amount of life insurance will be rounded to the next higher multiple of $1,000.
Voluntary Life Insurance

Plan Highlights: Supplemental life insurance is an optional benefit offered to eligible employees as a financial resource to protect their families.

Plan Description:
- Maximum: 5x annual salary, up to $500,000
- Guarantee Issue: $200,000
- Minimum: $10,000
- Coverage is to be elected in increments of $10,000 to the applicable Maximum.
- Age Factor Coverage Limitations: Benefit reduces to 65% at age 70, 45% at age 75, 30% at age 80, 20% at age 85, and 15% at age 90.

Your amount of life insurance is subject to any reductions indicated in the Benefit Reductions provision in the Policy Schedule.

Voluntary Spouse Life Insurance

Plan Description: You may elect to have your spouse insured for an amount of life insurance from $5,000 to $200,000, in increments of $5,000, provided the amount selected does not exceed 100% of your amount of voluntary life insurance.

Your spouse's amount of life insurance is subject to any reductions indicated in the Benefit Reductions provision in the Policy Schedule.

Voluntary Child Life Insurance

Plan Description: You may elect to have your Dependent eligible child(ren) insured for life insurance from $2,000 to $20,000, in increments of $2,000, provided the amount elected does not exceed 100% of your amount of life insurance. Each eligible Dependent child must have the same amount of insurance.
**Basic Dependent Life & AD&D**

**Plan Description:** You may elect to add Accidental Death and Dismemberment insurance to your dependents (Spouse and children). Selecting this coverage adds $10,000 worth of coverage to your spouse and $5000 additional coverage to your child(ren). The double Indemnity provision is applied if the death is deemed an accident.

**Short-Term Disability Insurance**

**Plan Description:** Short Term Disability is an optional benefit offered to eligible employees as a financial resource to protect their families in the event of a short-term disability. See policy documents for more detailed information, exclusions, and limitations.

- **7-Day Elimination Period**
  - Waiting Period: 7 days from the date of disability
  - Weekly Maximum: $1500
  - Percentage of Salary: 60% of weekly salary
  - Duration of benefit: 21 weeks

- **14-Day Elimination Period**
  - Waiting Period: 14 days from the date of disability
  - Weekly Maximum: $1500
  - Percentage of Salary: 60% of weekly salary
  - Duration of benefit: 20 weeks

- **29-Day Elimination Period**
  - Waiting Period: 29 days from the date of disability
  - Weekly Maximum: $1500
  - Percentage of Salary: 60% of weekly salary
  - Duration of benefit: 18 weeks

**Note:** Mutual of Omaha considers the total of all your income from other sources of income in determining the amount of your weekly benefit. See policy documents for more detailed information, exclusions, and limitations.
Critical Illness Insurance

Plan Highlight: A Critical Illness insurance policy provides a lump sum cash benefit upon the diagnosis of a critical illness that is covered under the policy guidelines. This benefit can be used to pay out-of-pocket medical expenses.

Plan Description: You may elect to be insured for an amount of Critical Illness insurance from $5,000 to $50,000 in increments of $5,000. Your amount of Critical Illness insurance is also referred to as Your Critical Illness Principal Sum. If you have questions regarding the amount of your Critical Illness insurance, please contact the Rockdale County Public Schools’ Benefits Department at benefitshelp@rockdale.k12.ga.us.

Spouse Critical Illness Insurance

Plan Description: Provided you have elected voluntary Critical Illness insurance for yourself, you may elect to have your spouse insured for an amount of Critical Illness insurance from $5,000 to $50,000, in increments of $5,000, provided the amount selected does not exceed 100% of your Critical Illness principal sum.

Child Critical Illness Insurance

Plan Description: Provided you have elected some amount of Critical Illness insurance, the amount of Critical Illness insurance for your eligible dependent child(ren) is 25% of your CI Principal Sum but in no event more than $5,000. Any amount of Critical Illness insurance for your dependent(s) will be rounded to the next higher multiple of $1,000, if not already an even multiple of $1,000. Any amount of Critical Illness insurance for a dependent is the dependent’s Critical Illness Principal Sum.
**Flexible Spending (FSA)**

**Plan Description:** A Flexible Spending Account (FSA) allows employees to set aside money for future medical expenses pre-tax. The total amount of your medical election is available for reimbursement on the first day of your plan year. There is a $3,050 maximum contribution, and you will be payroll deducted based on the annual election chosen at Open Enrollment.

For example, if you elect the complete available $3,050, you will receive a debit card with the $3,050 election on January 1, 2023. You will be deducted $237.50 for each paycheck beginning in December 2022 and ending in November 2023.

See below for examples of some eligible expenses covered under the Flexible Spending Plan with BASIC:

- Insurance deductibles
- Co-payments
- Co-insurance
- Prescriptions
- Dental and Vision expenses
- Over-the-counter medicine
- Diabetic Supplies

Your FSA benefits Do Not rollover. You must log into Bswift annually to add your FSA selections.

**Dependent Care Accounts (DCA)**

**Plan Description:** A Dependent Care Flexible Spending Account is a pre-tax benefit that allows reimbursement for qualified dependent care expenses. Qualified expenses include care for a dependent child under the age of 13 and care for your spouse or adult dependent who is physically or mentally unable to care for themselves.

**How it works:** Plan participants specify a specific dollar amount to contribute from their paychecks per pay period to their Dependent Care Account. The money is pre-tax, saving participants between 15%-40% for rendered services and lowering their overall tax liability. Unlike a Medical FSA, DCA accounts are pay-as-you-go accounts, meaning the employer does not advance funds. DCA accounts also differ from traditional FSAs since election amounts can change or stop during the year if expenses vary, significantly reducing the risk of use-it-or-lose-it.

Your DCA benefits Do Not rollover. You must log into Bswift annually to add your DCA selections.
**Pet Insurance**

**Plan Description:** A Pets Best insurance plan will allow you to have all your pet insurance needs in one convenient place. Pets Best offers premiums as low as $6.00 for cats and $9.00 for dogs. They offer customizable plans to fit each unique parent’s budget and coverage needs.

**How the Plan Works:** Get a quote, customize your coverage level, and choose a plan. Accident Only or Accident & Illness. It is that easy!
Routine care coverage for dogs and cats is also available and helps pay for regular veterinary visits. From regular checkups to dental cleanings and blood work, routine care helps catch diseases early to ensure a longer, happier, healthier life for your pet.

See below for examples of some eligible expenses covered under the Pet Insurance Plans with Pets Best.

- Accidents
- Illnesses
- Cancer
- Hereditary Conditions
- Emergency Services
- Rx Medications
- Routine Care
- Exam Fees

**Hospital Indemnity**

**Plan Description:** The Aflac Group Hospital Indemnity Plan provides cash benefits directly to RCPS employees to help pay for some of the medical and non-medical costs associated with a covered hospital stay due to a sickness or accidental injury.

- Hospital Intensive Care
- Immediate Intensive Care
- Intermediate Intensive Care Step-Down Unit
- Hospital Admission
- Hospital Confinement
Path2College 529 Plan

A Path2College 529 Plan works like a 401(k) or 403(b) retirement plan, and it is used to save for higher education.

Plan Highlights

- Contributions are payroll deducted.
- 100% tax-free growth.
- Financial aid friendly.
- Use at approved schools anywhere in the United States or abroad.

Please visit the Path2College website at https://www.path2college529.com for more information.

This is a great opportunity to save for your dependent's education or further your degree!
Rockdale County Public School partners with Lincoln Financial and Cannon Financial Strategists to provide supplemental Retirement options such as Voluntary 403(b), 457(b), and Roth plans.

Please access the Lincoln site through the Bswift enrollment portal to ensure all your beneficiary information is up to date and accurate. You may make changes to your alternate retirement plan by contacting one of our designated financial strategists or by accessing the Lincoln website at any time of the year.
**Frequently Asked Questions (FAQs)**

**Open Enrollment Dates**

*Opens - October 17, 2022 (12:00 AM)*

*Closes - November 4, 2022 (11:59 PM)*

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Q: Will there be any presentations I can attend to learn more about enrolling in benefits?
A: Yes. Virtual Open Enrollment Presentations are being offered through Microsoft Teams and will be held on the following dates/times. You are required to register to attend. Registration links for these sessions are listed on page 2 of this booklet.

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wednesday, October 19</td>
<td>4:00 PM – 5:00 PM</td>
</tr>
<tr>
<td>Wednesday, October 26</td>
<td>4:00 PM – 5:00 PM</td>
</tr>
<tr>
<td>Wednesday, November 2</td>
<td>4:00 PM – 5:00 PM</td>
</tr>
</tbody>
</table>

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Q: Which websites do I have to visit to enroll in benefits?
A: Visit the SHBP website to enroll or change your medical benefits. 
[https://myshbpqa.adp.com/shbp/](https://myshbpqa.adp.com/shbp/)
You must visit the Bswift site to enroll or change your Rockdale Sponsored benefits.

---

Q: If I want to keep my same plan, is there anything I need to do?
A: If you are not making any changes to your medical plan, you do not need to log into the SHBP Website. You **MUST** log in to the Bswift site each year to enroll/ waive your Rockdale County Sponsored Benefits.

---

Q: What if I do not log in to SHBP?
A: If you do not log in, you will remain in the 2022 benefit plan you enrolled in for the 2023 Benefit Plan Year.

---

Q: What if I do not log in to the Bswift site?
A: If you do not log in, you will remain in the 2022 benefit plan you enrolled in for the 2023 Benefit Plan Year. **Excluding** FSA & DCA. You **must** log in if you are electing either one of these benefits. *Note: Even if you are not making any changes to your RCPS Sponsored benefits, we encourage you to access the site and declare your beneficiaries.*

---

Q: What if I have technical assistance?
A: If you need technical assistance with the SHBP site, please call SHBP Member Services before the last day of Open Enrollment at 1-800-610-1863. If you need technical assistance with the Bswift site, contact the Benefits Department at benefitshelp@rockdale.k12.ga.us

---

Q: Can I just send my enrollment changes via email to SHBP or RCPS Benefits Department?
A: No. You must log in to the SHBP and Bswift sites to select, add, or change your enrollment selections.
Q: What if I keep changing my elections throughout the OE period? Which election will I have for the 2023 plan year?
A: Your last confirmed election will be your election for the 2023 plan year.

Q: How do I sign up for my Rockdale Benefits?
A: To access the RCPS benefits website: Go to page 4 of this booklet and follow the login instructions for RCPS Supplemental Benefits: Bswift.

Q: I need help choosing my Plan. What should I do?
A: Access the 2023 SHBP Active Decision Guide for plan comparisons attached to all Open Enrollment emails.

<table>
<thead>
<tr>
<th>Qualifying Events</th>
<th>Eligible Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Birth, adoption of a child, or legal guardianship of a child • Death of a currently enrolled spouse or enrolled child • Your spouse's or eligible dependent’s loss of eligibility for other group health coverage • Marriage or divorce • Medicare eligibility • Loss of Medicaid eligibility (excluding voluntary discontinuation of coverage/ non-compliance/ failure to make payment)</td>
<td>• Spouse • Dependent Child (natural child, adopted child, stepchild, legal guardianship of child)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Plan Contact Information</th>
<th>How to Log In</th>
</tr>
</thead>
</table>
| State Health Benefits Plan (SHBP)  
https://myshbpga.adp.com/shbp/ | First day of Open Enrollment 10/17/2022.  
- Log in to the SHBP website  
- If you are a new user of the SHBP website, select CREATE ACCOUNT  
- If you’ve logged in previously and don’t know your user ID, select FORGOT YOUR USER ID.  
- The registration code for first-time users is SHBP-GA. Register for a username and Password with State Health. |
| SHBP Member Services: 800-610-1863  
Monday – Friday / 8:30 AM – 7:30 PM |                                                                                             |

*The registration Code for the SHBP website is: SHBP-GA*

| Bswift (Rockdale Sponsored Benefits) | Username: First initial + Last Name + Employee ID Number  
Password: Employee ID Number  
Note: All passwords have been reset to Employee ID Number. |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>log in (bswift.com)</td>
<td>You can find your Employee ID Number on your paycheck or by logging into ESS under the Personal Information Tab.</td>
</tr>
</tbody>
</table>

Dental, Vision, Flexible Spending, Dependent Care, Life, Pet Insurance, Hospital Indemnity, Critical Illness, Disability, Catastrophic Illness, 529 Path2College

*Print the confirmation page for SHBP and Bswift for your records*
# Open Enrollment Contacts

**Questions or Additional Information**

- Benefits Help Email Address: benefitshelp@rockdale.k12.ga.us
- Kelly Coil, Benefits Manager: kcoil@rockdale.k12.ga.us
- Jaime Oliver, Benefits Specialist: joliver@rockdale.k12.ga.us

The Rockdale County Public Schools Benefits Providers Information and Links are available on our benefits Website. Visit [www.rockdaleschools.org](http://www.rockdaleschools.org). Click on Employee Links, then Employee Benefits.

<table>
<thead>
<tr>
<th>VENDOR</th>
<th>PHONE NUMBER</th>
<th>WEBSITE INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem Blue Cross Blue Shield</td>
<td>1-855-641-4862</td>
<td><a href="https://www.anthem.com/">https://www.anthem.com/</a></td>
</tr>
<tr>
<td>United Healthcare</td>
<td>1-888-364-6352</td>
<td><a href="https://whyuhc.com/shbp">https://whyuhc.com/shbp</a></td>
</tr>
<tr>
<td>Kaiser Permanente</td>
<td>1-855-512-5997</td>
<td><a href="https://my.kp.org/shbp/">https://my.kp.org/shbp/</a></td>
</tr>
<tr>
<td>SHBP Be Well Sharecare</td>
<td>1-888-616-6411</td>
<td><a href="https://bewellshbp.com/">https://bewellshbp.com/</a></td>
</tr>
<tr>
<td>Pharmacy CVS Caremark</td>
<td>1-844-345-3241</td>
<td><a href="https://info.caremark.com/oe/shbp">https://info.caremark.com/oe/shbp</a></td>
</tr>
<tr>
<td>State Health Benefit Plan</td>
<td>1-800-610-1863</td>
<td><a href="https://myshbpga.adp.com/shbp/">https://myshbpga.adp.com/shbp/</a></td>
</tr>
<tr>
<td>Peach care for Kids</td>
<td>1-877-427-3224</td>
<td><a href="https://dch.georgia.gov/peachcare-kids">https://dch.georgia.gov/peachcare-kids</a></td>
</tr>
<tr>
<td>Social Security Administration</td>
<td>1-800-772-1213</td>
<td><a href="https://www.ssa.gov/">https://www.ssa.gov/</a></td>
</tr>
<tr>
<td>Centers for Medicare and Medicaid</td>
<td>1-800-633-4227</td>
<td><a href="https://www.medicare.gov/">https://www.medicare.gov/</a></td>
</tr>
</tbody>
</table>

## RCPS Sponsored Supplemental Plans

<table>
<thead>
<tr>
<th>VENDOR</th>
<th>PHONE NUMBER</th>
<th>WEBSITE INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teachers Retirement System (TRS)</td>
<td>1-404-352-6500</td>
<td><a href="https://www.trsga.com">https://www.trsga.com</a></td>
</tr>
<tr>
<td>Ameritas Dental Vision (Eye Med)</td>
<td>1-800-487-5553</td>
<td><a href="https://www.ameritas.com/">https://www.ameritas.com/</a></td>
</tr>
<tr>
<td></td>
<td>1-866-289-0614</td>
<td></td>
</tr>
<tr>
<td>BASIC Flex Spending Accounts</td>
<td>1-800-444-1922</td>
<td><a href="https://www.basiconline.com/">https://www.basiconline.com/</a></td>
</tr>
<tr>
<td>Mutual of Omaha Employee Assistance Program (EAP)</td>
<td>1-800-316-2796</td>
<td><a href="https://www.mutualofomaha.com/">https://www.mutualofomaha.com/</a></td>
</tr>
<tr>
<td>Pets Best</td>
<td>1-888-984-8700</td>
<td><a href="www.petsbest.com/RCPSPET">www.petsbest.com/RCPSPET</a></td>
</tr>
<tr>
<td>Aflac</td>
<td>1-404-391-2185</td>
<td><a href="www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a></td>
</tr>
</tbody>
</table>