

RETIREMENT BENEFIT OPTIONS / BILLING PROCESSES

Must enroll in options within 30 days of when benefits end as an active employee.



As a retiree, you are eligible to continue your dental plans, if you were previously enrolled as an active employee. 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 the enclosed material for dental plan options.

Vision

As a retiree, you are eligible to continue your vision plans, if you were previously enrolled as an active employee. 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 the 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 Campus Benefits. Email to: mybenefits@campusbenefits.com



Have questions?

Need assistance with the plans, please contact Campus Benefits.

Phone: 866-433-7661, opt. 5

Email: mybenefits@campusbenefits.com

Bryan County Schools Retiree Benefits Process and Billing

As a recent retiree of Bryan County Schools, you have an option to elect Retiree Dental and Vision insurance. Interactive Medical Systems/IMS is the billing administrator for elected 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>bryancountybenefits.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 Campus Benefits for processing (Email to mybenefits@campusbenefits.com).
- 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: cobradept@ims-tpa.com

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

IMS/My RSC Login: myrsc.com

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

Campus Benefits Contact Information

Campus Benefits

Phone: 1.866.433.7661, opt 5

Email: mybenefits@campusbenefits.com

Online: www.bryancountybenefits.com/contact-campus





2026 MetLife Dental Plan and Rates (Network - PDP Plus):

Please visit https://www.bryancountybenefits.com/retiree-benefits for full plan details. Below is high-level overview.

| Benefits | High Plan | Low Plan (In-Network Only) | |
|--|--|-------------------------------|--|
| | PDP Plus (Go to any provider) | PDP Plus | |
| Network | | (Must go to an in- | |
| | , , , , , , , , , , , , , , , , , , , | network provider) | |
| Preventive (Type A) | 100% | 100% | |
| Basic (Type B) | 80% | 80% | |
| Major (Type C) | 50% | 50% | |
| Orthodontia | Not Covered Not Covered | | |
| Deductible per Calendar Year | \$50 Individual / \$150 Family Max (Waived for Preventive) | | |
| Calendar Year Max/Person | \$1,500 | \$1,500 | |
| Sample Covered Services* | High Plan | Low Plan | |
| Routine Exam & Cleanings (2 in 12 months) | 100% | 100% | |
| Bitewing X-Rays (Adults: 1 in 12 months) | 100% | 100% | |
| Full mouth/panoramic x-rays(1 in 5 calendar yrs) | 100% | 80% | |
| Amalgam Fillings | 80% | 80% | |
| Periodontics Scaling & Root Planing (1 per quadrant in any 24 month period) | 50% | 80% | |
| General Anesthesia | 80% | 50% | |
| Resin Composite Fillings (excludes coverage for composite fillings in molars) | 80% | 80% | |
| Oral Surgery: Simple Extractions | 80% | 80% | |
| Crowns/Inlays & Onlays (replace 1 every 5 calendar years) | 50% | 50% | |
| Periodontal Surgery – Soft & Connective Tissue Grafts (1 per quadrant every 3 calendar years) | 50% | 50% | |
| Dentures (1 in 5 calendar years) | 50% | 50% | |
| Oral Surgery: Surgical Extractions | 50% | 50% | |
| Endodontics / Root Canal (1 per tooth per 12 months) | 50% | 50% | |
| Implant Services | Not Covered | 50% | |
| (1 per tooth position in 5 calendar years) | | | |
| Tier | High Plan | Low Plan | |
| EE Only | \$50.00 | \$33.07 | |
| EE + Spouse | \$97.48 | \$64.55 | |
| EE + Child(ren) | \$105.20 | \$66.37 | |
| EE + Family | \$149.92 | \$97.77 | |

^{*}Please review the plan highlight sheets and certificates for full coverage details.





2026 MetLife Vision Plan and Rates (Network - VSP Choice):

Please visit https://www.bryancountybenefits.com/retiree-benefits for full plan details. Below is high-level overview.

| Benefits | High Plan | Low Plan | | |
|---|---|---|--|--|
| Network | VSP Choice | | | |
| Exam | \$5 Copay | \$10 Copay | | |
| Retinal Imaging | Up to \$39 Copay | | | |
| Contact Lens Fit & Follow -Up | Standard: Up to \$60 Copay | | | |
| Lasik or PRK | 15% off retail price or 5% off promo price at US Laser Network participating providers | | | |
| Frames | \$200 allowance + 20% off balance & \$220 Allowance for featured frames (\$110 Allowance for Costco, Sam's Club & Walmart allowance will be the wholesale equivalent) | | | |
| Sample Covered Services* | High Plan | Low Plan | | |
| Single Vision, Lined Bifocal & Trifocal, Lenticular | \$20 Copay | \$25 Copay | | |
| Progressive Lenses | Standard & Premium/Custom Covered in full | Standard up to \$55 Copay Premium up to \$95 - \$105 Custom up to \$150 - \$175 | | |
| Standard UV Coating | Covered in full | | | |
| Standard Polycarbonate | Adults: Up to \$35 Copay / Child (up to 18): Covered in full | | | |
| Anti-Reflective Coating | Standard: Up to \$41 - \$85 Copay (varies by type) | | | |
| Photochromic | Up to \$47 - \$82 Copay (varies by type) | | | |
| Elective Contacts | \$200 allowance (Medically Necessary Contacts covered after eyewear copay) | | | |
| Frequencies | | | | |
| Exams, Lenses, Contact Lenses and Frames | Every 12 Months (based on date of service) | Exams, Lenses, Contact Lenses: Every 12 months Frames: Every 24 Months | | |
| 2 nd Pair Benefit (Advise provider to submit two pair of glasses on separate invoices) | Each covered person can get one of the options below: - 2 pairs of prescription eyeglasses, OR - 1 pair of prescription eyeglasses & an allowance toward contacts, OR - Double the contact lens allowance | 2 nd Pair Benefit - Not Covered | | |
| Tier | High Plan | Low Plan | | |
| EE Only | \$15.83 | \$12.18 | | |
| EE + Spouse | \$30.09 | \$23.14 | | |
| EE + Child(ren) | \$31.64 | \$24.35 | | |
| EE + Family | \$46.49 | \$35.78 | | |

^{*}Please review the plan highlight sheets and certificates for full coverage details.





Enrollment Form: Next page





| 2026 Enrollment 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 | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | Benefi | t | | | |
| Dental | Dental Vision | | | | |
| □ Low Plan | | □ Low Plan | | | |
| ☐ High Plan | | ☐ High Plan | | | |
| Coverage Tier | | | | | |
| Dental | | Vision | | | |
| □ Employee Only | | □ Employee Only | | | |
| □ Employee + Spouse | | ☐ Employee + Spouse | | | |
| □ Employee + Child(ren) | | ☐ Employee + Child(ren) | | | |
| □ Employee + Family | | ☐ Employee + Family | | | |
| Primary Insured Signa | iture | | | | |
| 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.