



## TATTNALL COUNTY BOARD OF EDUCATION

Kristen D. Waters, Ed.D., Superintendent

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October 1, 2025

Open Enrollment for State Health Insurance and supplemental coverages with Hadden Insurance for plan year 2026 is upon us. The window for enrollment in SHBP is Monday, October 20, 2025 at 12:00 a.m. and ends Friday, November 7, 2025 at 11:59 p.m. The window for enrollment with Hadden Insurance is Wednesday, October 1, 2025 and ends Friday, November 7, 2025. You will again go online to <https://myshbpga.adp.com/> for State Health Insurance to make your elections for 2026. The link is also posted on [www.tattnallschools.org](http://www.tattnallschools.org) under Departments/Personnel Services (HR). We encourage you to go to these links and view the information posted. **If you are registering for the first time, the registration code is "SHBP-GA".** If you need help enrolling, there is a detailed presentation on this website (<https://shbp.georgia.gov/skip-phones>). Click on "Active Members Skip the Phones Campaign Presentation".

Attached to this email is the 2026 decision guide for State Health Benefit Plan. Please review the guide. It provides all the information you need to make your selection for health coverage for the next year. I would suggest saving the pdf version to your desktop to refer to during the year when you have questions about the coverages you have chosen.

The rates for the health insurance have increased. If you do not go online and make an election, you will be defaulted to the same plan you selected for this past year. If you do not make an election and are currently paying the tobacco surcharge, you will continue to pay this in 2026. ***Again, with SHBP, if you do not wish to make changes, you do not have to do anything. It will automatically default to your current coverage.***

We will continue with Hadden Insurance for your supplemental coverages. This includes dental, vision, life insurance, short and long term disability and other coverages. The Hadden's will offer a couple of ways for you to sign up. You will be able to meet with Ryan or Shane Hadden at your school (dates are listed below) or you can make changes online through the employee navigator. If you currently have a Flex Spending Account and want to continue that benefit, you **have** to go online and make an election or meet with the Hadden's when they are at your school. It will not roll over to next year. All other coverages will roll over if no elections are made.

- NTES – 10/1/25-10/3/25
- STES – 10/6/25-10/8/25
- STMS – 10/6/25-10/7/25
- BOE – 10/8/25

*"Whatever It Takes"*

- **NTMS** – 10/9/25-10/10/25
- **TCHS** – 10/9/25-10/10/25

If you make changes to your health insurance, please remember to print two copies of your confirmation page and email or send a copy of the change or termination to us. Keep one copy for your records.

It is mandatory that you complete the Benefits Acknowledgement Google Form even if you do not want either insurance.

Benefits Acknowledgement Form Link: <https://forms.gle/DrfaJMrh13GdKFc8A>

We cannot caution you enough about going online early and making your selections. The websites will be busier as the enrollment period goes on and the portal may be difficult to get on. Please remember that all the new coverages and/or changes become effective January 1, 2026. The new premiums will be deducted from your December 2025 paycheck to pay for January 2026 coverage.

If you are nearing retirement and you or your spouse are turning 65 years old, you must contact the Social Security office and enroll in Medicare Part A & B. Once you have enrolled, you must contact SHBP to give them the information on your Medicare card. Refer to page 11 of the Decision Guide that explains that failure to do so will result in you being enrolled in a SHBP Commercial Plan Option and you will have to pay 100% of the unsubsidized premium which is substantially higher than the SHBP Medicare Advantage Plan Options.

Please take this time to check the beneficiaries on your life insurance policies and/or TRS. 1-800-352-0650 or [www.trsga.com](http://www.trsga.com)

On a final note, anytime during the year that you have a qualifying event or make changes to your coverage on either SHBP or flexible benefits, it is VERY important that you notify the payroll department. We need this information to make sure that your deductions are updated. If you do not notify us, it may be necessary to take double deductions in a pay period if we are not aware of the changes in time. Please stay in touch with us regarding your coverages if you have changes and/or a change in your mailing address.

Sincerely,

*Christie Foster*  
Payroll/Benefits Clerk

