Georgia™
Department of Administrative Services

Human Resources Administration

2016 Annual Enrollment Webinar
Flexible Benefits Training

October 8 & 15, 2015

Department Mission:
DOAS provides enterprise business services, solutions, leadership, and governance to State Government stakeholders to improve efficiency, compliance, and organizational performance.

AGENDA

Topics Covered

- Annual Enrollment Timeline and Dates
- Flexible Benefit Plan Enhancements/Modifications
- GaBreeze Annual Enrollment Communication and Website Reminders
- Important Recaps for 2016 Annual Enrollment
- HRA Benefits and Programs Staff Members

KEEP CALM
ANNUAL
ENROLLMENT
IS ON THE
WAY!

Annual Enrollment for 2016 Plan Year

- OPENS: Monday, October 19th at 12:00 a.m.
- CLOSES: Friday, November 6th at 11:59 p.m.
  - Benefits elected are effective January 1, 2016

Plan Enhancements/Modifications for 2016 Annual Enrollment

Automatic Data Processing, Inc.

Plan Enhancement for 2016 AE

- Flexible Spending Accounts for Healthcare maximum contribution amount has increased by $50….from $2460 to $2510. The minimum remains the same $120.

Plan Enhancement for 2016 AE

- Cigna Dental (DHMO) Dental Network is available primarily to those who work or live in the Metro Atlanta Area. Additional dental offices are available in the following locations:

✓ Augusta
✓ Cartersville
✓ Lawrenceville
✓ Macon
✓ Savannah
✓ Valdosta

Premium Increase for 2016 AE

Delta Dental Select

Delta Dental Select Plus

Both, Select & Select Plus Plans has a 10% rate increase with no plan changes.

Hyatt Legal Plans
A MetLife Company

Plan Enhancements for 2016 AE

Hyatt Legal Select | **Hyatt Legal Select Plus**

❖Both plans now include the

Identity Theft Defense and Debt Collection Defense.

This added option to the Employee-Select Plan gives employees the ability to have an attorney act as the liaison between the employee and creditors.

Plan Modifications for 2016 AE

- Unum (Long Term Care provider) has increased by 9.9% with no plan changes.

Plan Modifications for 2016 AE

- If you have Long Term Disability Coverage when you separate, the length of time that is given to decide and complete the carrier forms for portability (direct billing) has increased from 30 days to 45 days. Giving the separated employees more time to make a decision.

GA Breeze Annual Enrollment

Communication & Website Reminders

(Pre-Annual Enrollment) Website Reminders for 2016 AE

- Employees should be encouraged to go online as soon as possible to verify and/or update their passwords.

- Employees should be encouraged to include an email address (work or personal) on their GaBreeze accounts:
  - ✓Update email addresses in the “Personal Information” section of the “ Your Profile” page.
  - ✓Quicker response time to receive password updates from GaBreeze.

- GaBreeze will provide a reminder for employees to enroll in Health Benefits.
  - ✓The link to Department of Community Health Annual Enrollment site is on GaBreeze.

Website Reminder for 2016 AE

- Employees will receive a Confirmation Number upon successful completion of their online Annual Enrollment on the “Completed Successfully” page on the GaBreeze Website.

- Additional changes will be permitted online during the remainder of the Annual Enrollment period.
  - ✓Employees will retain the same Confirmation Number
  - ✓Date/Time stamp will update to reflect the most recent completion

- Employees should print a copy of the Confirmation Number page for their records.

Annual Enrollment Reminders

Important Recaps for 2016 Annual Enrollment

Annual Benefit Base Rate (ABBR) for 2016 Plan Year

- ABBR Salary entry deadlines has surpassed.
- If an employee's ABBR salary changes after October 1st….
  - ✓ All agencies will use the "Frozen Annual Benefit Salary Correction" smart form
- For additional question, contact HRA Benefits team.

Annual Enrollment Materials from DOAS

- You Decide! Booklet
- Benefits Brochure with tentative Benefit Fair dates and Updates
- NOTE: Annual Enrollment materials will be posted online after the webinar.

Important Recaps for 2016 Annual Enrollment

New Hires During Annual Enrollment

- Employees, who are hired by November 1, 2015, will have 2 enrollment periods: Plan Year 2015 and Plan Year 2016.
  - ✓ Current Plan Year for benefits effective December 1st
  - ✓ New Plan Year for benefits effective January 1st
- New hires who make elections only for the 2015 Plan Year benefits package will rollover for Plan Year 2016, excluding Spending Accounts.
  - ✓ New hires selecting a Spending Account for PY 2015 must make the election in GaBreeze for Plan Year 2015; no rollover
- Pending Enrollment Report on Employer website will provide support to agencies.
  - ✓ New hires and/or current employees who have not completed Annual Enrollment.
  - ✓ Report will be produced daily during the Annual Enrollment period.

Important Recaps for 2016 Annual Enrollment

Employees returning from Leave of Absence Without Pay

- Employees, who are on a Leave of Absence Without Pay and cross plan years, will be given an enrollment opportunity upon return to **Active** status.
  - ✓ If the employee paid premiums while on LOA, and makes no changes during their enrollment period upon return to Active Status, benefits will rollover into the new Plan Year with the exception of Spending Accounts.

Important Recaps for 2016 Annual Enrollment

Leave of Absence processing for Worker's Compensation

- If an employee is receiving benefits from Worker's Compensation, the employee is not to use accrued paid leave (Sick, Annual; Personal).
- The agency should place the employee in a Leave of Absence status. GaBreeze will direct bill the employee for their Flexible Benefits.
- The agency should maintain the employee in a Leave of Absence status until the employee returns to active employment status.

Important Recaps for 2016 Annual Enrollment

Employees returning from Leave of Absence Without Pay

- If the employee failed to pay, no coverage will show on GaBreeze.
- Employee will be given an enrollment opportunity subject to applicable penalties.
- HR should verify if an employee paid premiums during the LOA.
  - ✓ "View Flex Plan Coverage History" via the Employer website.
  - ✓ **Do not reinstate** deductions unless indicated by GaBreeze on the Financial Report.
  - ✓ If employee makes benefit selections upon return, GaBreeze will report new deductions via the Financial Report.

Important Recaps for 2016 Annual Enrollment

End of the Year Terminations (after the 16th of December)

- If an employee terminates from employment after December 16th, the agency should not take deductions for January's coverage.
- If deductions are taken by the agency, a refund of premiums should be processed to the employee, including any potential HealthCare or Dependent Care Spending Accounts contribution deducted on December 15th.
- Employee's coverages will end as of December 31st.
- Employees retiring effective January 1st who are NOT currently enrolled in a dental option, and elects a dental option during Annual Enrollment is NOT eligible for coverage for the new Plan Year.
  - ✓ If deductions are taken by the agency, a refund of premiums should be processed.

Supportive Resources for Employees/Participants

GaBreeze Website

www.gabreeze.ga.gov

Benefits Call Center

1-877-342-7339 (Toll-Free)
Monday-Friday, 8:00am-5:00pm EST
(excluding holidays)

Link on Team Georgia Flexible Benefits tab

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Human Resources Benefits and Programs Staff

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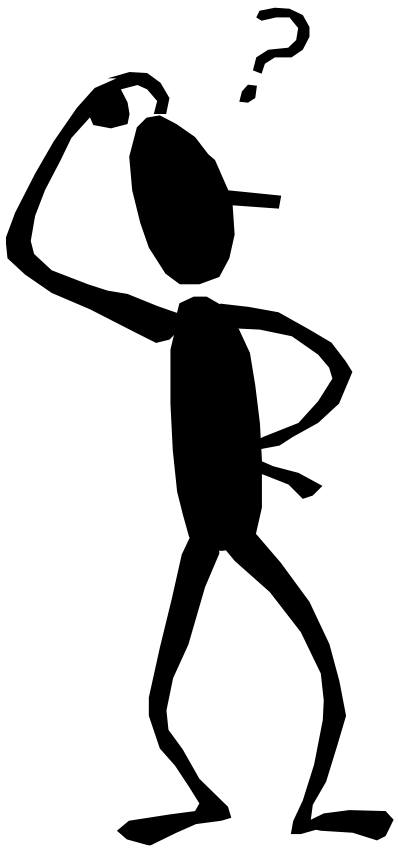
Q & A



We value your feedback!