

Flexible Benefits for 2016 Plan Year

	Dental DHMO	Dental Select & Dental Select Plus	Vision Select & Vision Select Plus	Employee Life, Spouse and Child Life	Accidental Death & Dismemberment	Short Term & Long Term Disability	Specified Illness Select	Specified Illness & Accident Select Plus	Long Term Care	Legal Select & Legal Select Plus	FSA (Health & Dependent Care)
Vendor	Cigna	Delta Dental	Blue Cross Blue Shield of Ga.	Metlife	MetLife	The Standard	AFLAC/CAIC	AFLAC/CAIC	Unum	Hyatt Legal Plans	ADP
Contact Numbers	1-800-642-5810	1-866-496-2384	1-855-556-4844	1-877-255-5862 1-800-821-6400 (Estate Resolution)	1-877-255-5862 1-800-821-6400 (Estate Resolution)	1-888-641-7186	1-800-433-3036	1-800-433-3036	1-888-764-3539	1-800-821-6400	1-800-893-0763
Coverage Tiers	Employee (EE) EE + Spouse EE + Child(ren) EE + Family	Employee (EE) EE + Spouse EE + Child(ren) EE + Family	Employee (EE) EE + Spouse EE + Child(ren) EE + Family	*Employee: 1x to 10x Benefit Salary: Max Coverage is \$2,000,000 *Spouse Levels: \$6K, \$12K, \$30K, \$60K, \$100K, \$150K, \$200K, \$250K *Child Levels: \$3K, \$6K, \$10K, \$15K, \$20K	*Employee: 1x to 10x Benefit Salary: Max coverage is \$2,000,000 (Spouse or Child(ren) not eligible for coverage)	STD: 7 Day or 30 Day wait (Employee only) LTD: (Employee only)	*Employee: \$5K, \$10K, \$20K, \$30K, \$40K, \$50K *Spouse: \$5K, \$10K, \$20K, \$30K, \$40K, \$50K *Child: 50% of Employee's coverage (automatic)	*Employee: \$5K, \$10K, \$20K, \$30K, \$40K, \$50K *Spouse: \$5K, \$10K, \$20K, \$30K, \$40K, \$50K *Child: 50% of Employee's coverage (automatic)	*Employee Only*** A Spouse, Parent, and / or Parent-in-law may enroll in an individual policy directly with the vendor	Employee (EE) EE + Family	*Employee and any eligible dependents
Rate Tier	DHMO Employee (EE) \$21.74 EE + Spouse \$39.59 EE + Child(ren) \$49.09 EE + Family \$58.55	SELECT Employee (EE) \$26.20 EE + Spouse \$51.03 EE + Child(ren) \$53.49 EE + Family \$74.95 SELECT PLUS Employee (EE) \$42.01 EE + Spouse \$82.22 EE + Child(ren) \$86.24 EE + Family \$121.01	SELECT Employee (EE) \$4.54 EE + Spouse \$9.49 EE + Child(ren) \$9.92 EE + Family \$13.37 SELECT PLUS Employee (EE) \$ 7.73 EE + Spouse \$16.80 EE + Child(ren) \$17.57 EE + Family \$23.90	*Employee: Based on Age, Salary, and Coverage Selection *Spouse: Based on Employee's Age, Salary, and Coverage Selection *Child Rates: \$3000 - \$0.92 \$6000 - \$1.14 \$10,000 - \$1.44 \$15,000 - \$1.81 \$20,000 - \$2.18	*Based on Employee's Coverage Selection (0.020 per thousand +admin fee	* Based on Employee's Age, Salary, Social Security Eligibility, and Retirement eligibility + admin fee	*Based on AFLAC/CAIC's premium rate chart. *Employee: Guaranteed Issue up to \$30K + admin fee *Spouse: Rate will be based on the employee's age + admin fee *Child: Coverage is provided at no additional cost	*Based on AFLAC/CAIC's premium rate chart. *Employee: Guaranteed Issue up to \$30K + admin fee *Spouse: Rate will be based on the employee's age + admin fee *Child: Coverage is provided at no additional cost	*Based on Unum's premium rate chart + admin fee	SELECT Employee \$6.37 Family \$8.00 SELECT PLUS Employee \$8.00 Family \$10.30	*Monthly contributions are determined by the employee. Please refer to the website for minimum and maximum contribution amounts*. + monthly admin fee of \$3.20 will apply to the Health Care Spending Account only. *Must elect during AE to participate
Changes for 2016	Enhancement: Added Dentists in the Augusta, Cartersville, Lawrenceville, Macon, Savannah & Valdosta Areas.	Modification: Select and Select Plus Plans rate has increased by 10% with no plan changes.				Long term care days of deciding and completing forms after (termination, resign, and/or retirement) has gone from 30-45 days.			Modification: Plan has increased by 9-15% with no plan changes.	Enhancement: Hyatt Legal has added the Identity Theft and Debt Collection Defense to both the Select and the Select Plus Plan	Enhancement: Maximum contribution amount has increased from \$2460.00 to \$2510.00.
Eligibility	Benefits will begin the first day of the month after one full calendar month of employment										