Flexible Benefits Topics

• The HRA Team
• Annual Enrollment Dates
• 2019 Annual Enrollment Reminders
• Plan Options
• Changes for 2019 Plan Year
• Vendors
HRA Flexible Benefits Team

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Annual Enrollment for 2019 Plan Year

Monday, October 15, 2018
12:00 a.m. ET

Friday, November 2, 2018
11:59 p.m. ET
Pre-Annual Enrollment Website Reminders for 2019 Annual Enrollment

- Employees are encouraged to go online to verify and/or update their passwords.
  - www.GaBreeze.ga.gov

- This includes an email address (personal or work) on GaBreeze accounts:
  - ✓ Update email address in the “Personal Information” section of the “Your Profile” page.
  - ✓ This will allow a faster response to receive password resets and changes from GaBreeze.
Log On  ? Help

All fields are required, unless they are noted as optional.

User ID

Password

Log On

Flexible Benefits Enrollment Portal
1-877-342-7339 toll-free
Monday - Friday, 8:00 a.m. – 5:00 p.m. ET

Pre-Annual Enrollment Website Reminders for 2019 Annual Enrollment

Employees will receive a confirmation number upon successful completion of their online AE.

Additional changes will be permitted online during the Annual Enrollment period of **October 15 to November 2, 2018**.

✓ Employees will retain the same confirmation number.
✓ Date/time stamp will update to reflect the most recent completion.
✓ The last change will lock in the employees’ flexible benefits election for 2019.
Flexible Benefits Plan Options

- Dental
- Vision
- Employee Life
- Spouse Life
- Child Life
- Accidental Death & Dismemberment (AD&D)
- Health Care Flexible Spending Account (HC FSA)*

- Dependent Care Flexible Spending Account (DC FSA)
- Short Term Disability (STD)*
- Long Term Disability (LTD)*
- Long Term Care (LTC)*
- Employee Critical Illness
- Employee or Spouse Critical Illness (Accident)
- Spouse Critical Illness
- Legal*

*There will be changes for the 2019 Plan Year
Flexible Benefits - Changes for 2019 Plan Year

• Health Care Flexible Spending Account Limit will increase to $2,604
• The annual Disability Benefit Salary maximums will increase:
  • Short Term Disability - $86,684
  • Long Term Disability - $100,000
• Long Term Care premium will increase by 15%
• New tier will be added to Hyatt Legal Plans - Select Premium
• Hyatt Legal Plan options, Select and Select Plus, premiums have decreased for the 2019 plan year
Dental - Cigna

- Cigna Dental is a DHMO Plan – Required to use in-network providers only
- Coverage area is limited to where network providers are located
- Participants must live or work in the covered service area – Check the list of providers
- There is no waiting period for any covered services and no annual maximum benefits

ABOUT CIGNA

WE’RE YOUR PARTNER IN HEALTH

See the difference our team can make
Dental - Delta Dental

- Two plan options:
  - Select
  - Select Plus – offers orthodontal
- Subject to six-month waiting period for major services
- Option to use in-network or out-of-network providers
Vision - BlueCross BlueShield of Georgia

Select Plan
• Eye exam and eyeglass lenses every year, copayments apply
• $130 allowance for Frames every two years
• Prescription contact lenses - To receive the full $105 allowance, you must receive your exam, fitting and evaluation at a single visit to the same network provider.

Select Plus Plan
• Eye exam and eyeglass lenses every year, copayments apply
• $150 allowance for Frames every year
• Prescription contact lenses - To receive the full $150 allowance, you must receive your exam, fitting and evaluation at a single visit to the same network provider.
Employee, Spouse, & Child Life; and Accidental Death & Dismemberment - MetLife

- Employees may elect up to ten times pay to a maximum benefit of $2,000,000
- Evidence of Insurability is medical underwriting that is required if you apply for an amount of insurance in excess of (1) times your pay, or $200,000
- New Hires are guaranteed up to $30,000 in spouse coverage without Evidence of Insurability
Health Care & Dependent Care Flexible Spending Accounts - WageWorks

- Pre-tax dollars for medical or daycare expenses
- Dependent Care for children under 13 years of age or other eligible dependent as defined by the IRS
The annual Disability Benefit Salary maximums will increase:

- Short Term Disability - $86,684
- Long Term Disability - $100,000

**Benefit Waiting Period**

- Benefits are not payable during the 7 or 30 day waiting period.

**Post-Tax Benefits**

- Disability benefits are non-taxable when paid out.
Long Term Care - Unum

• Provides a wide range of personal care, health, and social services for people of all ages who suffer a chronic disease or long-lasting disability.
• These services can be provided in a nursing facility, an adult day care center, or at home, and can involve some nursing care.
Employee & Spouse Critical Illness and Critical Illness Plus (Accident) - AFLAC/CAIC

- Lump Sum Benefits payable upon initial diagnosis of a covered critical illness.
- Each Dependent Child is covered at 50% of the primary insured amount at no additional charge.

Guaranteed-Issue

No Health Questions Asked!

- Employee: Up to $30,000
- Spouse: Up to $30,000
Employees and family members have access to an attorney, as if on retainer, through Hyatt’s nationwide network of more than 14,000 pre-qualified attorneys!
Healthcare Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA)

- Employees must re-enroll for HCFSA and DCFSA during Annual Open Enrollment. FSAs do not rollover.

- [https://myspendingaccount.wageworks.com/](https://myspendingaccount.wageworks.com/) is the 1st stop for research, employee inquiries, and to check HCFSA and DCFSA total amounts.

- State of Georgia’s security code is `STATEOFGE-10029` for *first time web users* to gain access to the website. This code can be emailed to participants within 5 minutes of the request for website access.
2019 Annual Enrollment

Remind your employees to review, designate and/or update their beneficiary during Annual Open Enrollment and throughout the year, if they experience any of these events.

- Marriage
- Divorce
- Death in the family
- Changes in dependents
Important Recaps for 2019 Annual Enrollment

New Hires/Rehires During Annual Enrollment

- Employees hired by November 1, 2018 will have 2 enrollments:
  - PY 2018: Current Plan Year for benefits effective December 1\textsuperscript{st}
  - PY 2019: New Plan Year for benefits effective January 1\textsuperscript{st}

- Flexible Benefits for will rollover for New Hires/Rehires who make elections for the PY 2018, and fail to enroll for 2019 Annual Enrollment.
  - **Exception:** Flexible Spending Accounts do not rollover.
Annual Enrollment Reports

• Pending Enrollment Reports on the Employer website will provide a snapshot of employees who have not made their benefit elections during Annual Enrollment.
  ✓ New hires and/or current employees who have not completed AE.
  ✓ Report will be produced daily during the AE period.
Retiree Benefits

- Employees retiring effective January 1st who are NOT currently enrolled in a dental plan, are not eligible to enroll for the 2019 dental plan.
- If retirees opt out of the retiree dental, they will not be allowed to enroll at a later time.
Resources for Employees/Participants

• Websites

TEAM GEORGIA
For State of Georgia Employees

GaBreeze
Great Easy Access to Your Benefits

• Link to GaBreeze is located on the TEAM GEORGIA Flexible Benefits tab

www.TeamGa.gov
www.GaBreeze.ga.gov

Benefits Center

1-877-342-7339 (Toll-Free)
Monday-Friday, 8:00a.m.- 5:00p.m. ET
(excluding holidays)
HRA.FlexBenefits@doas.ga.gov

Please email us if you have any questions or need assistance.

WE ARE HERE TO HELP!!
Questions
Thank you!

http://team.georgia.gov/my-benefits/