

1
00:00:00,500 --> 00:00:03,083
(upbeat music)

2
00:00:14,410 --> 00:00:15,620
- Good evening.

3
00:00:15,620 --> 00:00:17,350
It's that time, Georgia

4
00:00:17,350 --> 00:00:18,610
- You know it comes around daily,

5
00:00:18,610 --> 00:00:19,970
almost like clockwork, Beth.

6
00:00:19,970 --> 00:00:23,160
- The very definition of clockwork, Tony.

7
00:00:23,160 --> 00:00:24,600
Welcome to 'HR hour'.

8
00:00:24,600 --> 00:00:26,360
- Thank you for joining
us, I'm Tony Harris.

9
00:00:26,360 --> 00:00:27,860
- And I'm Beth Pilgreen.

10
00:00:27,860 --> 00:00:30,060
Tonight we're giving you
an exclusive sneak peek

11
00:00:30,060 --> 00:00:33,780
inside a beneficial program
for state of Georgia employees.

12
00:00:33,780 --> 00:00:34,613
You know it.

13
00:00:34,613 --> 00:00:35,446
- You love it.

14
00:00:35,446 --> 00:00:36,377
- You want it.

15
00:00:36,377 --> 00:00:37,210
- You need it.

16
00:00:37,210 --> 00:00:38,043
- Ply and perks.

17
00:00:38,043 --> 00:00:38,876
- Bindable bonuses.

18
00:00:38,876 --> 00:00:39,740
- Fluid favors

19
00:00:39,740 --> 00:00:41,170
- Adaptable advantages.

20
00:00:41,170 --> 00:00:42,560
- Maybe we should stop alliterating

21
00:00:42,560 --> 00:00:43,570
and tell them what it is.

22
00:00:43,570 --> 00:00:44,550
- Pretty good idea, Beth.

23
00:00:44,550 --> 00:00:47,750
We're talking about,
drum roll please Beth.

24
00:00:47,750 --> 00:00:48,583
(drum rolls)

25
00:00:48,583 --> 00:00:50,813
Flexible benefits.

26
00:00:50,813 --> 00:00:52,101
Felt good to get that off
my chest (indistinct).

27

00:00:52,101 --> 00:00:55,010

- Oh, that was way too
much built up for an intro.

28

00:00:55,010 --> 00:00:56,920

- Now finally onto our story,

29

00:00:56,920 --> 00:00:58,770

the Department of Administrative Services,

30

00:00:58,770 --> 00:01:00,780

Human Resources Administration

31

00:01:00,780 --> 00:01:03,540

offers that competitive
Flexible Benefits Program

32

00:01:03,540 --> 00:01:05,090

to state of Georgia employees,

33

00:01:05,090 --> 00:01:07,580

as part of a total rewards package.

34

00:01:07,580 --> 00:01:10,380

The program provides a wide
range of coverage levels

35

00:01:10,380 --> 00:01:12,650

to advocate total wellness and protection,

36

00:01:12,650 --> 00:01:14,260

for you and your family.

37

00:01:14,260 --> 00:01:18,450

It's voluntary, fully insured
and 100% employee funded.

38

00:01:18,450 --> 00:01:21,700

- Employees pay 100% of the premiums.

39

00:01:21,700 --> 00:01:22,590
- I just said that.

40
00:01:22,590 --> 00:01:24,210
- Which includes an administrative fee

41
00:01:24,210 --> 00:01:26,090
for each option you select.

42
00:01:26,090 --> 00:01:29,190
The Flexible Benefits Program
is comprised of dental,

43
00:01:29,190 --> 00:01:33,060
vision, life insurance, accidental
death and dismemberment,

44
00:01:33,060 --> 00:01:34,980
flexible spending accounts, short-term

45
00:01:34,980 --> 00:01:37,480
and long-term disability, long-term care,

46
00:01:37,480 --> 00:01:39,900
critical illness and legal plan options.

47
00:01:39,900 --> 00:01:44,350
I might need to peruse those
legal plan options myself Beth.

48
00:01:44,350 --> 00:01:46,490
- Please don't tell us why.

49
00:01:46,490 --> 00:01:49,400
Premiums for dental,
vision, accidental death

50
00:01:49,400 --> 00:01:52,270
and dismemberment and the
flexible spending accounts

51
00:01:52,270 --> 00:01:54,410

plan options are pre-taxed,

52

00:01:54,410 --> 00:01:56,710
which reduces your taxable income.

53

00:01:56,710 --> 00:01:58,800
Can we say, yay.

54

00:01:58,800 --> 00:02:00,450
You have the option to pay premiums

55

00:02:00,450 --> 00:02:04,700
for employee life insurance
on a pre post-tax basis.

56

00:02:04,700 --> 00:02:06,630
All other plan option premiums

57

00:02:06,630 --> 00:02:09,180
are deducted on a post-tax basis.

58

00:02:09,180 --> 00:02:11,650
- New hires have 31
days from your hire day

59

00:02:11,650 --> 00:02:13,970
to enroll in the Flexible
Benefits Program.

60

00:02:13,970 --> 00:02:15,320
To prepare you to enroll,

61

00:02:15,320 --> 00:02:17,040
an enrollment packet detailing

62

00:02:17,040 --> 00:02:19,250
the flexible benefits plan options

63

00:02:19,250 --> 00:02:21,360
will be mailed to your home address.

64

00:02:21,360 --> 00:02:23,033
They know where you live.

65
00:02:24,330 --> 00:02:27,550
- During this time you may also
enroll eligible dependents.

66
00:02:27,550 --> 00:02:29,870
Contact your human
resources representative

67
00:02:29,870 --> 00:02:32,920
with questions about your
dependents eligibility.

68
00:02:32,920 --> 00:02:36,930
You may also enroll newly
eligible adult disabled dependents

69
00:02:36,930 --> 00:02:39,580
who meet the definition
of a disabled dependent,

70
00:02:39,580 --> 00:02:42,320
at the time of your new hire enrollment.

71
00:02:42,320 --> 00:02:44,860
- Now onto the available plan options,

72
00:02:44,860 --> 00:02:47,520
starting with dental
insurance for employees,

73
00:02:47,520 --> 00:02:49,730
spouse, and spawn.

74
00:02:49,730 --> 00:02:52,440
- I think Tony means children.

75
00:02:52,440 --> 00:02:53,750
- I think they know what I mean.

76

00:02:53,750 --> 00:02:55,550
- What do you mean?

77
00:02:55,550 --> 00:02:57,900
- There are three main
dental plan options,

78
00:02:57,900 --> 00:03:00,870
Cigna Dental HMO is
in-network only coverage

79
00:03:00,870 --> 00:03:04,390
with no deductible coinsurance
or maximum benefit limits.

80
00:03:04,390 --> 00:03:06,610
There are Delta Dental PPO options,

81
00:03:06,610 --> 00:03:09,490
Select Plan and Select Plus Plan

82
00:03:09,490 --> 00:03:12,100
with in-network and
out-of-network benefits.

83
00:03:12,100 --> 00:03:15,860
The Select Plus option
includes orthodontia coverage.

84
00:03:15,860 --> 00:03:17,670
Did you ever have braces Beth?

85
00:03:17,670 --> 00:03:18,880
- Oh, absolutely Tony.

86
00:03:18,880 --> 00:03:20,603
I actually just got 'em removed.

87
00:03:21,490 --> 00:03:24,410
- Wow, now that is a winning smile, Beth.

88
00:03:24,410 --> 00:03:25,810

You know what our viewers need

89

00:03:25,810 --> 00:03:27,730
to appreciate a smile like that?

90

00:03:27,730 --> 00:03:31,000
- What is a board certified
orthodontist for 600, Tony?

91

00:03:31,000 --> 00:03:33,560
- No Beth, good vision.

92

00:03:33,560 --> 00:03:36,230
Anthem Blue Cross Blue
Shield offers Select Plan

93

00:03:36,230 --> 00:03:39,850
and Select Plus Plan vision
insurance options for employees,

94

00:03:39,850 --> 00:03:41,705
spouse, and spawn.

95

00:03:41,705 --> 00:03:43,670
- (clears throat) Children.

96

00:03:43,670 --> 00:03:46,180
- Well these options provide
coverage for eye exams

97

00:03:46,180 --> 00:03:48,170
and eyeglass lenses every year.

98

00:03:48,170 --> 00:03:49,880
Copayments do apply.

99

00:03:49,880 --> 00:03:53,110
There are in-network and
out-of-network benefits.

100

00:03:53,110 --> 00:03:56,720
- Another available plan option

is MetLife life insurance

101

00:03:56,720 --> 00:04:00,240
for employee, spouse and children.

102

00:04:00,240 --> 00:04:03,490
And accidental death and
dismemberment for employees.

103

00:04:03,490 --> 00:04:05,880
You may elect up to 10 times your pay

104

00:04:05,880 --> 00:04:08,830
to a maximum benefit of 2 million dollars.

105

00:04:08,830 --> 00:04:11,370
- Whoa, those are some big bucks, Beth.

106

00:04:11,370 --> 00:04:13,410
- Well, that's what they call
me outside of work, Tony.

107

00:04:13,410 --> 00:04:14,820
Big bucks Beth.

108

00:04:14,820 --> 00:04:16,550
The new hire eligibility period

109

00:04:16,550 --> 00:04:19,660
grants a one time opportunity
to choose designated levels

110

00:04:19,660 --> 00:04:22,720
of employee and spouse
life insurance coverage,

111

00:04:22,720 --> 00:04:25,690
without providing
evidence of insurability.

112

00:04:25,690 --> 00:04:28,510
- Employees and eligible

dependents can also enjoy

113

00:04:28,510 --> 00:04:32,170
the WageWorks dependent care
flexible spending account

114

00:04:32,170 --> 00:04:34,600
and healthcare flexible spending account.

115

00:04:34,600 --> 00:04:36,830
Once you enroll in a
flexible spending account

116

00:04:36,830 --> 00:04:39,410
you may submit claims
for services incurred

117

00:04:39,410 --> 00:04:41,830
on or after the first of the month,

118

00:04:41,830 --> 00:04:42,830
after you have completed

119

00:04:42,830 --> 00:04:44,960
one full calendar month of employment.

120

00:04:44,960 --> 00:04:48,160
- During your 31-day new
hire eligibility period,

121

00:04:48,160 --> 00:04:50,300
you have a one time opportunity to sign up

122

00:04:50,300 --> 00:04:52,250
for short-term disability coverage

123

00:04:52,250 --> 00:04:55,680
without being subject to a
late entrant waiting period.

124

00:04:55,680 --> 00:04:58,350
If you do not enroll

within this 31-day period,

125

00:04:58,350 --> 00:05:01,380

you'll be subject to the
late enrollment penalty.

126

00:05:01,380 --> 00:05:04,670

You can choose a seven day
or 31-day waiting period.

127

00:05:04,670 --> 00:05:08,310

If approved short term disability
benefits become payable

128

00:05:08,310 --> 00:05:10,410

after you have been continuously disabled

129

00:05:10,410 --> 00:05:14,140

for seven days option
a, or 31 days option b.

130

00:05:14,140 --> 00:05:16,510

Long term disability
benefits become payable

131

00:05:16,510 --> 00:05:18,700

after you have been continuously disabled

132

00:05:18,700 --> 00:05:21,100

for 180 calendar days.

133

00:05:21,100 --> 00:05:23,870

If you do not enroll
within this 31-day period

134

00:05:23,870 --> 00:05:26,640

you'll need to complete a
statement of health form.

135

00:05:26,640 --> 00:05:29,330

Your requested long-term
disability coverage

136

00:05:29,330 --> 00:05:30,700
will not become effective

137

00:05:30,700 --> 00:05:34,200
until your evidence of
insurability is approved.

138

00:05:34,200 --> 00:05:37,770
- Next up, Unum long-term care benefits

139

00:05:37,770 --> 00:05:40,000
are for the employee, spouse, parents,

140

00:05:40,000 --> 00:05:41,310
and parents (indistinct).

141

00:05:41,310 --> 00:05:43,700
They provide a wide
range of personal care,

142

00:05:43,700 --> 00:05:46,340
health and social services
for people of all ages

143

00:05:46,340 --> 00:05:49,770
who suffer a chronic disease
or long lasting disability.

144

00:05:49,770 --> 00:05:53,010
Now these services can be
provided in a nursing facility,

145

00:05:53,010 --> 00:05:55,530
an adult daycare center or at home,

146

00:05:55,530 --> 00:05:57,750
and can involve some nursing care.

147

00:05:57,750 --> 00:06:00,020
You have a one time opportunity to sign up

148

00:06:00,020 --> 00:06:01,740
for long term care insurance

149

00:06:01,740 --> 00:06:04,690
without providing
evidence of insurability.

150

00:06:04,690 --> 00:06:07,870
- Another plan option available
to employee and spouse

151

00:06:07,870 --> 00:06:12,000
is Aflac critical illness and
critical illness accident.

152

00:06:12,000 --> 00:06:14,310
During your new hire eligibility period,

153

00:06:14,310 --> 00:06:16,910
you and your spouse have
a one-time opportunity

154

00:06:16,910 --> 00:06:18,630
to sign up for guaranteed levels

155

00:06:18,630 --> 00:06:20,360
of critical illness insurance,

156

00:06:20,360 --> 00:06:24,710
up to \$30,000 without providing
evidence of insurability

157

00:06:24,710 --> 00:06:26,540
- And talk about news you can use, Beth.

158

00:06:26,540 --> 00:06:29,500
There are MetLife legal
plans offering Select,

159

00:06:29,500 --> 00:06:32,240
Select Plus and Select Premium options.

160

00:06:32,240 --> 00:06:36,480
These plans provide access to
attorneys as if on a retainer,

161
00:06:36,480 --> 00:06:40,390
through a net of pre qualified attorneys.

162
00:06:40,390 --> 00:06:41,580
- What are you doing there?

163
00:06:41,580 --> 00:06:43,880
- I'm just searching
through attorneys, Beth

164
00:06:43,880 --> 00:06:46,150
- Ah, please reference the summary plan

165
00:06:46,150 --> 00:06:48,730
description documents for more details.

166
00:06:48,730 --> 00:06:50,460
While my co-host seeks counsel

167
00:06:50,460 --> 00:06:52,490
for his questionable legal issues,

168
00:06:52,490 --> 00:06:55,130
I'll tell you how to enroll
in your flexible benefits.

169
00:06:55,130 --> 00:06:58,937
Simply access the enrollment
portal at GaBreeze.ga.gov.

170
00:07:00,650 --> 00:07:03,400
You can contact the
GaBreeze Benefits Center

171
00:07:03,400 --> 00:07:06,020
with questions or for
enrollment assistance

172

00:07:06,020 --> 00:07:10,070
at (877) 342-7339.

173
00:07:10,070 --> 00:07:12,780
The Benefit Center is
available Monday through Friday

174
00:07:12,780 --> 00:07:15,580
between 8:00 a.m and 5:00 p.m Eastern.

175
00:07:15,580 --> 00:07:19,220
And, we fact checked this insider detail,

176
00:07:19,220 --> 00:07:21,810
you can also enroll in the
Flexible Benefits Program

177
00:07:21,810 --> 00:07:25,140
during the year if you
experience a qualifying event

178
00:07:25,140 --> 00:07:27,680
or in the fall during open enrollment.

179
00:07:27,680 --> 00:07:29,223
You heard it here first.

180
00:07:30,230 --> 00:07:32,800
Okay Tony, this is the part
where we need you to explain

181
00:07:32,800 --> 00:07:34,400
what happens after new hires enroll

182
00:07:34,400 --> 00:07:35,950
in their flexible benefits.

183
00:07:35,950 --> 00:07:38,400
- Did you say you need me, Beth?

184
00:07:38,400 --> 00:07:41,540
- I mean, I just need you

to read the teleprompter.

185

00:07:41,540 --> 00:07:43,900

- Oh, you need a Tony Harris.

186

00:07:43,900 --> 00:07:45,860

- Breakdown, a Tony Harris breakdown.

187

00:07:45,860 --> 00:07:47,000

Sure, why not?

188

00:07:47,000 --> 00:07:49,050

- Ah, (upbeat music)

189

00:07:49,050 --> 00:07:50,970

Your flexible benefits become effective

190

00:07:50,970 --> 00:07:52,420

on the first day of the following month

191

00:07:52,420 --> 00:07:54,610

after you have completed

a full calendar month

192

00:07:54,610 --> 00:07:56,100

of continuous employment.

193

00:07:56,100 --> 00:07:59,010

Generally your flexible
spending account contributions

194

00:07:59,010 --> 00:08:00,200

are deducted twice a month.

195

00:08:00,200 --> 00:08:03,570

All other premiums are deducted
at the end of the month.

196

00:08:03,570 --> 00:08:05,340

You'll receive identification cards

197

00:08:05,340 --> 00:08:09,330
for certain plan options from
the Flexible Benefits vendors.

198
00:08:09,330 --> 00:08:11,250
Contact your Flexible
Benefits vendors directly

199
00:08:11,250 --> 00:08:14,050
with questions regarding
any of the plan options.

200
00:08:14,050 --> 00:08:16,410
- Ah, nicely done Tony.

201
00:08:16,410 --> 00:08:18,370
A treasure trove of resources,

202
00:08:18,370 --> 00:08:20,080
such as Flexible Benefits rates,

203
00:08:20,080 --> 00:08:22,130
summary plan descriptions and more

204
00:08:22,130 --> 00:08:23,807
are available GaBreeze.ga.gov,

205
00:08:25,355 --> 00:08:30,355
doas.ga.gov and team.ga.gov/my-benefits.

206
00:08:32,110 --> 00:08:34,090
Supporting employees and their efforts

207
00:08:34,090 --> 00:08:36,460
to prioritize work and personal needs,

208
00:08:36,460 --> 00:08:38,280
is high priority for the Department

209
00:08:38,280 --> 00:08:39,700
of Administrative Services,

210
00:08:39,700 --> 00:08:41,870
Human Resources Administration.

211
00:08:41,870 --> 00:08:43,160
What a mouthful.

212
00:08:43,160 --> 00:08:46,030
This agency invests in
the employee experience

213
00:08:46,030 --> 00:08:48,930
with various programs
promoting work life balance.

214
00:08:48,930 --> 00:08:49,942
What is that?

215
00:08:49,942 --> 00:08:53,980
They are as follows, the
employee assistance program.

216
00:08:53,980 --> 00:08:56,390
Participating state entities have access

217
00:08:56,390 --> 00:09:00,380
to provider referrals,
counselors and training resources

218
00:09:00,380 --> 00:09:01,900
- Flexible work schedules.

219
00:09:01,900 --> 00:09:04,830
Many state entities allow
employees to work from home,

220
00:09:04,830 --> 00:09:07,020
work alternative work schedules

221
00:09:07,020 --> 00:09:08,890
or work a combination of both.

222

00:09:08,890 --> 00:09:11,930
- Georgia state charitable
contributions program.

223
00:09:11,930 --> 00:09:14,100
During the annual charity campaign,

224
00:09:14,100 --> 00:09:15,840
employees can make a one time

225
00:09:15,840 --> 00:09:17,950
monetary charitable contribution

226
00:09:17,950 --> 00:09:21,280
or make a pledge to donate
through payroll deductions

227
00:09:21,280 --> 00:09:22,830
withheld throughout the year

228
00:09:22,830 --> 00:09:25,310
to an independent charity or federation.

229
00:09:25,310 --> 00:09:26,990
- You know, it's all about
the whales for me, Beth.

230
00:09:26,990 --> 00:09:28,780
I just love sea creatures.

231
00:09:28,780 --> 00:09:30,030
- You know I do too.

232
00:09:30,030 --> 00:09:32,480
- Hey, did you ever swim with
dolphins in exotic locals?

233
00:09:32,480 --> 00:09:33,313
- Oh no.

234
00:09:33,313 --> 00:09:36,380
The ocean is a terrifying

place in I burn easily.

235

00:09:36,380 --> 00:09:37,290

- Fair.

236

00:09:37,290 --> 00:09:38,190

Whoa, literally.

237

00:09:38,190 --> 00:09:39,120

- Yeah.

238

00:09:39,120 --> 00:09:42,310

- Huh, then there's the
employee purchasing program.

239

00:09:42,310 --> 00:09:44,630

Employees who meet the
eligibility requirements

240

00:09:44,630 --> 00:09:47,030

can purchase items and pay for them

241

00:09:47,030 --> 00:09:50,720

through payroll deductions for
up to six or 12 month terms.

242

00:09:50,720 --> 00:09:52,330

- Employee discounts.

243

00:09:52,330 --> 00:09:54,480

Now we're speaking my love language.

244

00:09:54,480 --> 00:09:57,460

Employee discounts are available
for various attractions,

245

00:09:57,460 --> 00:10:00,880

shopping and there are technology
and travel discounts too.

246

00:10:00,880 --> 00:10:02,950

I've got my eye on a new rumor.

247
00:10:02,950 --> 00:10:05,370
- Recognition is such great affirmation

248
00:10:05,370 --> 00:10:08,330
for recipients of faithful
service awards, Beth.

249
00:10:08,330 --> 00:10:10,130
Employees reaching certain milestones,

250
00:10:10,130 --> 00:10:11,970
such as years of service are recognized

251
00:10:11,970 --> 00:10:14,810
and awarded certificates
and or lapel pins.

252
00:10:14,810 --> 00:10:17,450
Now I am a big fan of the lapel pins.

253
00:10:17,450 --> 00:10:19,370
In fact, I collect them.

254
00:10:19,370 --> 00:10:21,390
- Whoa, from the looks of that, Tony

255
00:10:21,390 --> 00:10:23,715
seems like you've been here 920 years.

256
00:10:23,715 --> 00:10:24,548
- Huh.

257
00:10:24,548 --> 00:10:27,830
- Next up, workers
compensation/return to work.

258
00:10:27,830 --> 00:10:30,250
Employees approved for
workers compensation

259

00:10:30,250 --> 00:10:32,510
receive medical and disability benefits

260
00:10:32,510 --> 00:10:34,560
for their injuries resulting in partial

261
00:10:34,560 --> 00:10:37,440
or total incapacity or death.

262
00:10:37,440 --> 00:10:40,130
The return to work program
is a collaborative approach

263
00:10:40,130 --> 00:10:41,800
between all parties that helps

264
00:10:41,800 --> 00:10:44,440
medically able employees return to work.

265
00:10:44,440 --> 00:10:46,500
- And the final work life balance program

266
00:10:46,500 --> 00:10:49,250
is the Path2College 529 Plan.

267
00:10:49,250 --> 00:10:54,120
This state sponsor tax advantaged
529 college savings plan

268
00:10:54,120 --> 00:10:55,910
helps families and individuals plan

269
00:10:55,910 --> 00:10:57,500
for the cost of education.

270
00:10:57,500 --> 00:11:00,470
You really can't put a price
on higher education, Beth

271
00:11:00,470 --> 00:11:01,550
it's invaluable.

272
00:11:01,550 --> 00:11:04,500
- It is invaluable and it also has a price

273
00:11:04,500 --> 00:11:05,820
thus the savings plan.

274
00:11:05,820 --> 00:11:08,380
- And that is all for our
show on Flexible Benefits.

275
00:11:08,380 --> 00:11:10,900
To all of the enthusiastic
new hires watching,

276
00:11:10,900 --> 00:11:13,560
thank you for tuning in to 'HR Hour'.

277
00:11:13,560 --> 00:11:14,440
I'm Tony Harris.

278
00:11:14,440 --> 00:11:15,560
- And I'm Beth Pilgreen.

279
00:11:15,560 --> 00:11:17,015
- We'll be back at that time.

280
00:11:17,015 --> 00:11:18,681
Next time.
- Next time

281
00:11:18,681 --> 00:11:19,514
(upbeat music)

282
00:11:19,514 --> 00:11:21,040
(chuckles) Oh man.

283
00:11:21,040 --> 00:11:22,100
That was so fun.

284
00:11:22,100 --> 00:11:23,338
Look at your lapel pins.

285

00:11:23,338 --> 00:11:26,050
(laughing) you've got so many.

286

00:11:26,050 --> 00:11:26,883
Wow.

287

00:11:26,883 --> 00:11:29,478
(upbeat music)