

0	00:00:00:23	00:00:03:05	(soft music)
1	00:00:14:16	00:00:15:20	- Good evening.
2	00:00:15:20	00:00:17:11	It's that time, Georgia.
3	00:00:17:11	00:00:18:18	- You know it comes around daily,
4	00:00:18:18	00:00:20:00	almost like clockwork, Beth.
5	00:00:20:00	00:00:23:06	- The very definition of clockwork, Tony.
6	00:00:23:06	00:00:24:19	Welcome to HR Hour.
7	00:00:24:19	00:00:25:14	- Thank you for joining us.
8	00:00:25:14	00:00:26:12	I'm Tony Harris
9	00:00:26:12	00:00:27:27	- And I'm Beth Pilgreen.
10	00:00:27:27	00:00:30:03	Tonight. We're giving you an exclusive sneak peek
11	00:00:30:03	00:00:33:24	inside a beneficial program for state of Georgia employees.
12	00:00:33:24	00:00:35:07	You know it, - You love it.
13	00:00:35:07	00:00:36:15	- You want it- - You need it.
14	00:00:36:15	00:00:38:25	- Play and perks- - Bendable bonuses
15	00:00:38:25	00:00:41:07	- Fluid favors- - Adaptable advantages.
16	00:00:41:07	00:00:42:16	- Maybe we should stop alliterating
17	00:00:42:16	00:00:43:18	and tell them what to do.
18	00:00:43:18	00:00:44:18	- Pretty good idea, Beth.
19	00:00:44:18	00:00:47:20	We're talking about drum roll, please, Beth.
20	00:00:47:20	00:00:48:18	(Beth drums the table)
21	00:00:48:18	00:00:50:17	- Flexible benefits.
22	00:00:50:17	00:00:52:17	It felt good to get that off my chest.
23	00:00:52:17	00:00:55:01	- Oh, that was way too much buildup for an intro.
24	00:00:55:01	00:00:56:29	Now finally, onto our story.
25	00:00:56:29	00:00:58:24	The department of Administrative Services,
26	00:00:58:24	00:01:00:23	Human Resources Administration,
27	00:01:00:23	00:01:03:29	offers the competitive flexible benefits program to state
28	00:01:03:29	00:01:07:16	of Georgia employees, as part of a total rewards package.
29	00:01:07:16	00:01:10:10	The program provides a wide range of coverage levels
30	00:01:10:10	00:01:12:18	to advocate total wellness and protection
31	00:01:12:18	00:01:14:07	for you and your family.
32	00:01:14:07	00:01:18:13	It's voluntary, fully insured and 100% employee funded.
33	00:01:18:13	00:01:21:19	- Employees pay 100% of the premiums
34	00:01:21:19	00:01:22:16	- I just said that
35	00:01:22:16	00:01:24:05	- Which includes an administrative fee
36	00:01:24:05	00:01:26:01	for each option you select.
37	00:01:26:01	00:01:29:05	The flexible benefits program is comprised of dental,
38	00:01:29:05	00:01:33:00	vision, life insurance, accidental death and dismemberment,
39	00:01:33:00	00:01:34:28	flexible spending accounts short-term,
40	00:01:34:28	00:01:37:13	and long-term disability, long-term care,
41	00:01:37:13	00:01:39:26	critical illness and legal plan options.
42	00:01:39:26	00:01:44:09	I might need to peruse those legal plan options myself Beth,
43	00:01:44:09	00:01:46:13	- Please don't tell us why.

44	00:01:46:13	00:01:48:14	Premiums for dental, vision,
45	00:01:48:14	00:01:50:16	accidental death and dismemberment,
46	00:01:50:16	00:01:53:01	and the flexible spending  accounts plan options
47	00:01:53:01	00:01:56:20	are pre-taxed which reduces  your taxable income.
48	00:01:56:20	00:01:58:23	Can we say, yay.
49	00:01:58:23	00:02:00:12	You have the option to pay premiums
50	00:02:00:12	00:02:04:17	for employee life insurance  on a pre or post tax basis.
51	00:02:04:17	00:02:07:05	All other plan option  premiums are deducted
52	00:02:07:05	00:02:09:00	on a post-tax basis.
53	00:02:09:00	00:02:12:01	- New hires have 30 days  from your hire day to enroll
54	00:02:12:01	00:02:13:23	in the flexible benefits program.
55	00:02:13:23	00:02:16:09	To prepare you to enroll  an enrollment packet
56	00:02:16:09	00:02:19:23	detailing the flexible benefits  plan options will be mailed
57	00:02:19:23	00:02:21:05	to your home address.
58	00:02:21:05	00:02:22:23	They know where you live
59	00:02:24:06	00:02:27:13	- During this time, you may  also enroll eligible dependents.
60	00:02:27:13	00:02:29:22	Contact your human  resources representative
61	00:02:29:22	00:02:32:23	with questions about your  dependence eligibility.
62	00:02:32:23	00:02:36:24	You may also enroll newly  eligible adult disabled dependents
63	00:02:36:24	00:02:39:13	who meet the definition  of a disabled dependent
64	00:02:39:13	00:02:42:05	at the time of your new hire enrollment.
65	00:02:42:05	00:02:44:22	- Now on to the available plan options,
66	00:02:44:22	00:02:47:11	starting with dental  insurance for employees,
67	00:02:47:11	00:02:49:18	spouse, and spawn.
68	00:02:49:18	00:02:51:29	- I think Tony means children.
69	00:02:51:29	00:02:53:19	- Nah I think they know what I mean.
70	00:02:53:19	00:02:55:12	- What do you mean?
71	00:02:55:12	00:02:57:23	- There are three main  dental plan options,
72	00:02:57:23	00:03:00:20	Cigna Dental HMO is  in-network only coverage
73	00:03:00:20	00:03:04:06	with no deductible co-insurance  or maximum benefit limits.
74	00:03:04:06	00:03:06:12	There are Delta Dental PPO options
75	00:03:06:12	00:03:09:09	select plan and select plus plan.
76	00:03:09:09	00:03:12:07	There is a six month waiting  period for major services
77	00:03:12:07	00:03:14:26	with in-network and  out-of-network benefits.
78	00:03:14:26	00:03:18:19	The select plus option  includes orthodonture coverage.
79	00:03:18:19	00:03:20:13	Did you ever have braces, Beth?
80	00:03:20:13	00:03:23:11	- Oh, absolutely Tony, I  actually just got them removed.
81	00:03:24:08	00:03:27:05	- Wow. Now that is a winning smile, Beth.
82	00:03:27:05	00:03:28:17	You know what our viewers need
83	00:03:28:17	00:03:30:15	to appreciate a smile like that?
84	00:03:30:15	00:03:33:23	- What is a board certified  orthodontist for 600 Tony?
85	00:03:33:23	00:03:36:09	- No Beth...good vision.
86	00:03:36:09	00:03:37:24	Anthem Blue Cross Blue Shield
87	00:03:37:24	00:03:40:09	offers select plan and select plus plan,

88	00:03:40:09	00:03:44:10	vision insurance options for employees, spouse, and spawn
89	00:03:44:10	00:03:45:12	(clears throat)
90	00:03:45:12	00:03:46:13	- Children
91	00:03:46:13	00:03:48:28	- With these options provide coverage for eye exams
92	00:03:48:28	00:03:52:19	and eye glass lenses every year, co-payments do apply.
93	00:03:52:19	00:03:55:29	There are in-network and out-of-network benefits.
94	00:03:55:29	00:03:59:15	- Another available plan option is MetLife Life Insurance
95	00:03:59:15	00:04:02:28	for employee, spouse and children,
96	00:04:02:28	00:04:06:06	and accidental death and dismemberment for employees.
97	00:04:06:06	00:04:08:17	You may elect up to 10 times your pay
98	00:04:08:17	00:04:11:24	to a maximum benefit of \$2 million.
99	00:04:11:24	00:04:14:05	- Wow, those are some big bucks, Beth.
100	00:04:14:05	00:04:16:01	- That's what they call me outside of work Tony,
101	00:04:16:01	00:04:17:16	"Big Bucks Beth".
102	00:04:17:16	00:04:19:16	The new hire eligibility period grants
103	00:04:19:16	00:04:22:11	a one-time opportunity to choose designated levels
104	00:04:22:11	00:04:25:13	of employee and spouse, life insurance coverage
105	00:04:25:13	00:04:28:12	without providing evidence of insurability
106	00:04:28:12	00:04:31:25	- Employees and eligible dependents can also enjoy the wage
107	00:04:31:25	00:04:34:26	works dependent care flexible spending account
108	00:04:34:26	00:04:37:09	and healthcare flexible spending account.
109	00:04:37:09	00:04:39:16	Once you enroll in a flexible spending account,
110	00:04:39:16	00:04:42:17	you may submit claims for services incurred on
111	00:04:42:17	00:04:44:16	or after the first of the month,
112	00:04:44:16	00:04:45:16	after you have completed
113	00:04:45:16	00:04:47:25	one full calendar month in employment
114	00:04:47:25	00:04:50:27	- During your 30 day new hire eligibility period,
115	00:04:50:27	00:04:53:04	you have a one-time opportunity to sign up
116	00:04:53:04	00:04:55:07	for short-term disability coverage
117	00:04:55:07	00:04:58:20	without being subject to a late entrant waiting period.
118	00:04:58:20	00:05:01:05	If you do not enroll within this 30 day period,
119	00:05:01:05	00:05:04:07	you will be subject to the late enrollment penalty.
120	00:05:04:07	00:05:07:10	You can choose a seven day or 30 day waiting period.
121	00:05:07:10	00:05:10:29	If approved, short term disability benefits become payable
122	00:05:10:29	00:05:13:26	after you have been continuously disabled for seven days
123	00:05:13:26	00:05:16:26	option A or 30 days option B.
124	00:05:16:26	00:05:19:18	Long-term disability benefits become payable
125	00:05:19:18	00:05:21:26	after you have been continuously disabled
126	00:05:21:26	00:05:24:22	for 180 calendar days.
127	00:05:24:22	00:05:27:15	If you do not enroll within this 30 day period
128	00:05:27:15	00:05:30:17	you'll need to complete a statement of health form.
129	00:05:30:17	00:05:33:15	Your requested long-term disability coverage
130	00:05:33:15	00:05:34:23	will not become effective
131	00:05:34:23	00:05:38:12	until your evidence of insurability is approved.

132	00:05:38:12	00:05:42:00	- Next up, UNUM long-term care benefits.
133	00:05:42:00	00:05:45:15	Are for the employee, spouse,  parents, and parents in law.
134	00:05:45:15	00:05:47:27	They provide a wide  range of personal care,
135	00:05:47:27	00:05:50:16	health and social services  for people of all ages
136	00:05:50:16	00:05:53:29	who suffer a chronic disease  or long lasting disability.
137	00:05:53:29	00:05:55:20	Now these services can be provided
138	00:05:55:20	00:05:58:20	in a nursing facility  and adult daycare center
139	00:05:58:20	00:06:01:27	or at home and can  involve some nursing care.
140	00:06:01:27	00:06:04:04	You have a one-time opportunity to sign up
141	00:06:04:04	00:06:05:26	for long-term care insurance
142	00:06:05:26	00:06:08:25	without providing  evidence of insurability.
143	00:06:08:25	00:06:12:10	- Another plan option available  to employee and spouse is,
144	00:06:12:10	00:06:16:04	Aflac critical illness and  critical illness accident.
145	00:06:16:04	00:06:18:13	During your new hire eligibility period,
146	00:06:18:13	00:06:21:19	you and your spouse have a  one-time opportunity to sign up
147	00:06:21:19	00:06:24:15	for guaranteed levels of  critical illness insurance
148	00:06:24:15	00:06:28:25	up to \$30,000 without providing  evidence of insurability.
149	00:06:28:25	00:06:30:25	- And talk about "news you can use" Beth.
150	00:06:30:25	00:06:34:15	There are MetLife legal plans  offering select, select plus
151	00:06:34:15	00:06:36:12	and select premium options.
152	00:06:36:12	00:06:40:18	These plans provide access to  attorneys as if on a retainer
153	00:06:40:18	00:06:44:15	through a network of  pre-qualified attorneys.
154	00:06:44:15	00:06:45:21	- What are you doing there?
155	00:06:45:21	00:06:48:00	- I'm just searching  through attorneys Beth.
156	00:06:48:00	00:06:48:25	- Ah,
157	00:06:48:25	00:06:51:11	Please reference the summary  plan description documents
158	00:06:51:11	00:06:52:26	for more details.
159	00:06:52:26	00:06:54:18	While my co-host seeks counsel
160	00:06:54:18	00:06:56:19	for his questionable legal issues,
161	00:06:56:19	00:06:59:08	I'll tell you how to enroll  in your flexible benefits.
162	00:06:59:08	00:07:02:28	Simply access the enrollment  portal at GaBreeze.ga.gov
163	00:07:04:21	00:07:08:13	You can contact the GA breeze  benefits center with questions
164	00:07:08:13	00:07:12:25	or for enrollment assistance  at (877) 342-7339.
165	00:07:14:04	00:07:16:25	The benefits center is  available Monday through Friday
166	00:07:16:25	00:07:19:19	between 8:00 am and 5:00 pm Eastern.
167	00:07:19:19	00:07:23:09	And we fact check this insider detail.
168	00:07:23:09	00:07:24:07	You can also enroll
169	00:07:24:07	00:07:27:01	in the flexible benefits  program during the year,
170	00:07:27:01	00:07:29:23	if you experience a qualifying event or
171	00:07:29:23	00:07:31:22	in the fall during open enrollment.
172	00:07:31:22	00:07:33:09	You heard it here first.
173	00:07:34:08	00:07:35:04	Okay, Tony,
174	00:07:35:04	00:07:37:10	this is the part where we need  you to explain what happens
175	00:07:37:10	00:07:40:00	after new hires enroll in  their flexible benefits.

176	00:07:40:00	00:07:42:15	- Did you say you "need" me, Beth?
177	00:07:42:15	00:07:45:18	- I just need you to read the teleprompter.
178	00:07:45:18	00:07:47:29	- Ah, you need a Tony Harris...
179	00:07:47:29	00:07:49:28	- Break down, a Tony Harris breakdown.
180	00:07:49:28	00:07:50:29	Sure. Why not?
181	00:07:53:03	00:07:55:01	- You're flexible benefits become effective
182	00:07:55:01	00:07:56:15	on the first day of the following month
183	00:07:56:15	00:07:58:20	after you have completed a full calendar month
184	00:07:58:20	00:08:00:04	of continuous employment.
185	00:08:00:04	00:08:03:00	Generally, your flexible spending account contributions
186	00:08:03:00	00:08:04:06	are deducted twice a month.
187	00:08:04:06	00:08:07:17	All other premiums are deducted at the end of the month.
188	00:08:07:17	00:08:09:10	You will receive identification cards
189	00:08:09:10	00:08:13:10	for certain plan options from the flexible benefits vendors.
190	00:08:13:10	00:08:15:07	Contact your flexible benefits vendors directly
191	00:08:15:07	00:08:17:21	with questions regarding any of the plan options.
192	00:08:19:05	00:08:22:11	- Nicely done Tony, a treasure trove of resources
193	00:08:22:11	00:08:25:12	such as flexible benefits rates, summary plan descriptions
194	00:08:25:12	00:08:27:22	and more are available at GaBreeze.ga.gov
195	00:08:29:14	00:08:30:12	doas.ga.gov
196	00:08:31:15	00:08:36:04	and team.ga.gov/my-benefits.
197	00:08:36:04	00:08:39:06	Supporting employees and their efforts to prioritize work
198	00:08:39:06	00:08:41:15	and personal needs is high priority
199	00:08:41:15	00:08:43:21	for the Department of Administrative Services,
200	00:08:43:21	00:08:45:26	Human Resources Administration.
201	00:08:45:26	00:08:47:05	What a mouthful.
202	00:08:47:05	00:08:50:01	This agency invests in the employee experience
203	00:08:50:01	00:08:52:27	with various programs promoting work-life balance.
204	00:08:52:27	00:08:54:10	What is that? (laughing)
205	00:08:54:10	00:08:55:24	They are as follows,
206	00:08:55:24	00:08:57:29	The employee assistance program.
207	00:08:57:29	00:09:00:15	Participating state entities have access to
208	00:09:00:15	00:09:04:12	provide a referrals, counselors and training resources
209	00:09:04:12	00:09:05:25	- Flexible work schedules.
210	00:09:05:25	00:09:08:23	Many state entities allow employees to work from home,
211	00:09:08:23	00:09:10:28	work alternative work schedules
212	00:09:10:28	00:09:12:25	or work a combination of both.
213	00:09:12:25	00:09:15:26	- Georgia State Charitable Contributions Program.
214	00:09:15:26	00:09:18:19	During the annual charity campaign, employees
215	00:09:18:19	00:09:21:26	can make a one-time monetary charitable contribution
216	00:09:21:26	00:09:24:00	or make a pledge to donate
217	00:09:24:00	00:09:25:26	through payroll deductions withheld
218	00:09:25:26	00:09:29:07	throughout the year to an independent charity or Federation.
219	00:09:29:07	00:09:30:28	- You know, it's all about the whales for me, Beth.

220 00:09:30:28 00:09:32:21 I just love sea creatures.  
221 00:09:32:21 00:09:33:29 - You know, I do too.  
222 00:09:33:29 00:09:36:09 - Hey, did you ever swim with|dolphins in exotic locales?  
223 00:09:36:09 00:09:40:15 - Oh no. The ocean is a terrifying|place, and I burn easily  
224 00:09:40:15 00:09:42:16 - Fair literally.-|- Yeah.  
225 00:09:43:29 00:09:46:07 - Then there's the employee|purchasing program.  
226 00:09:46:07 00:09:48:17 Employees who meet the|eligibility requirements  
227 00:09:48:17 00:09:50:29 can purchase items and pay for them  
228 00:09:50:29 00:09:54:20 through payroll deductions for|up to six or 12 month terms  
229 00:09:54:20 00:09:56:08 - Employee discounts.  
230 00:09:56:08 00:09:58:08 Now we're speaking my love language.  
231 00:09:58:08 00:10:01:12 Employee discounts are available|for various attractions,  
232 00:10:01:12 00:10:04:24 shopping and there are technology|and travel discounts too.  
233 00:10:04:24 00:10:06:27 I've got my eye on the new Roomba.  
234 00:10:06:27 00:10:09:09 - Recognition is such great affirmation  
235 00:10:09:09 00:10:12:07 for recipients of faithful|service awards, Beth.  
236 00:10:12:07 00:10:14:02 Employees reaching certain milestones,  
237 00:10:14:02 00:10:15:27 such as years of service are recognized  
238 00:10:15:27 00:10:18:23 and awarded certificates|and or lapel pins.  
239 00:10:18:23 00:10:21:11 Now I am a big fan of the lapel pins.  
240 00:10:21:11 00:10:23:09 In fact, I collect them.(laughing)  
241 00:10:23:09 00:10:25:09 - Whoa! from the looks of that, Tony  
242 00:10:25:09 00:10:28:09 it seems like you've been here 920 years.  
243 00:10:28:09 00:10:31:20 Next up, workers'|compensation/returned to work.  
244 00:10:31:20 00:10:34:04 Employees approved for|workers' compensation,  
245 00:10:34:04 00:10:36:13 receive medical and disability benefits  
246 00:10:36:13 00:10:37:25 for their injuries resulting  
247 00:10:37:25 00:10:41:11 in partial or total incapacity or death.  
248 00:10:41:11 00:10:44:02 The return to work program|is a collaborative approach  
249 00:10:44:02 00:10:46:06 between all parties that helps medically  
250 00:10:46:06 00:10:48:12 able employees return to work.  
251 00:10:48:12 00:10:50:13 - And the final work-life balance program  
252 00:10:50:13 00:10:53:05 is the Path2College 529 plan.  
253 00:10:53:05 00:10:58:02 This state sponsored tax|advantaged 529 college savings plan  
254 00:10:58:02 00:10:59:24 helps families and individuals plan  
255 00:10:59:24 00:11:01:11 for the cost of education.  
256 00:11:01:11 00:11:04:10 You really can't put a price|on higher education Beth,  
257 00:11:04:10 00:11:05:13 it's invaluable  
258 00:11:05:13 00:11:08:11 - It is invaluable,|and it also as a price,  
259 00:11:08:11 00:11:09:24 thus the savings plan.  
260 00:11:09:24 00:11:12:07 - And that is all for our|show on flexible benefits.  
261 00:11:12:07 00:11:14:23 To all of the enthusiastic|new hires watching,  
262 00:11:14:23 00:11:17:13 thank you for tuning in, to HR Hour.  
263 00:11:17:13 00:11:19:13 I'm Tony Harris|- And I'm Beth Pilgreen.

264	00:11:19:13	00:11:21:06	- We'll be back at that time,
265	00:11:21:06	00:11:22:04	- [Both] next time.
266	00:11:23:12	00:11:24:28	(laughing)   - Oh man.
267	00:11:24:28	00:11:25:29	That was so fun.
268	00:11:25:29	00:11:27:03	Look at your lapel pins.
269	00:11:27:03	00:11:29:17	You've got so many.
270	00:11:29:17	00:11:30:15	Wow.
271	00:11:30:15	00:11:32:28	(soft music)