

WEBVTT

Kind: captions

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00:00:00.500 --> 00:00:03.083
(upbeat music)

00:00:14.410 --> 00:00:15.620
- Good evening.

00:00:15.621 --> 00:00:17.350
It's that time, Georgia

00:00:17.351 --> 00:00:18.610
- You know it comes around daily,

00:00:18.611 --> 00:00:19.970
almost like clockwork, Beth.

00:00:19.971 --> 00:00:23.160
- The very definition of clockwork, Tony.

00:00:23.161 --> 00:00:24.600
Welcome to 'HR hour'.

00:00:24.601 --> 00:00:26.360
- Thank you for joining
us, I'm Tony Harris.

00:00:26.361 --> 00:00:27.860
- And I'm Beth Pilgreen.

00:00:27.861 --> 00:00:30.060
Tonight we're giving you
an exclusive sneak peek

00:00:30.061 --> 00:00:33.780
inside a beneficial program
for state of Georgia employees.

00:00:33.781 --> 00:00:34.613
You know it.

00:00:34.614 --> 00:00:35.446
- You love it.

00:00:35.447 --> 00:00:36.377
- You want it.

00:00:36.378 --> 00:00:37.210
- You need it.

00:00:37.211 --> 00:00:38.043

- Ply and perks.

00:00:38.044 --> 00:00:38.876
- Bindable bonuses.

00:00:38.877 --> 00:00:39.740
- Fluid favors

00:00:39.741 --> 00:00:41.170
- Adaptable advantages.

00:00:41.171 --> 00:00:42.560
- Maybe we should stop alliterating

00:00:42.561 --> 00:00:43.570
and tell them what it is.

00:00:43.571 --> 00:00:44.550
- Pretty good idea, Beth.

00:00:44.551 --> 00:00:47.750
We're talking about,
drum roll please Beth.

00:00:47.751 --> 00:00:48.583
(drum rolls)

00:00:48.584 --> 00:00:50.813
Flexible benefits.

00:00:50.814 --> 00:00:52.101
Felt good to get that off
my chest (indistinct).

00:00:52.102 --> 00:00:55.010
- Oh, that was way too
much built up for an intro.

00:00:55.011 --> 00:00:56.920
- Now finally onto our story,

00:00:56.921 --> 00:00:58.770
the Department of Administrative Services,

00:00:58.771 --> 00:01:00.780
Human Resources Administration

00:01:00.781 --> 00:01:03.540
offers that competitive
Flexible Benefits Program

00:01:03.541 --> 00:01:05.090
to state of Georgia employees,

00:01:05.091 --> 00:01:07.580
as part of a total rewards package.

00:01:07.581 --> 00:01:10.380
The program provides a wide
range of coverage levels

00:01:10.381 --> 00:01:12.650
to advocate total wellness and protection,

00:01:12.651 --> 00:01:14.260
for you and your family.

00:01:14.261 --> 00:01:18.450
It's voluntary, fully insured
and 100% employee funded.

00:01:18.451 --> 00:01:21.700
- Employees pay 100% of the premiums.

00:01:21.701 --> 00:01:22.590
- I just said that.

00:01:22.591 --> 00:01:24.210
- Which includes an administrative fee

00:01:24.211 --> 00:01:26.090
for each option you select.

00:01:26.091 --> 00:01:29.190
The Flexible Benefits Program
is comprised of dental,

00:01:29.191 --> 00:01:33.060
vision, life insurance, accidental
death and dismemberment,

00:01:33.061 --> 00:01:34.980
flexible spending accounts, short-term

00:01:34.981 --> 00:01:37.480
and long-term disability, long-term care,

00:01:37.481 --> 00:01:39.900
critical illness and legal plan options.

00:01:39.901 --> 00:01:44.350
I might need to peruse those
legal plan options myself Beth.

00:01:44.351 --> 00:01:46.490
- Please don't tell us why.

00:01:46.491 --> 00:01:49.400

Premiums for dental,
vision, accidental death

00:01:49.401 --> 00:01:52.270
and dismemberment and the
flexible spending accounts

00:01:52.271 --> 00:01:54.410
plan options are pre-taxed,

00:01:54.411 --> 00:01:56.710
which reduces your taxable income.

00:01:56.711 --> 00:01:58.800
Can we say, yay.

00:01:58.801 --> 00:02:00.450
You have the option to pay premiums

00:02:00.451 --> 00:02:04.700
for employee life insurance
on a pre post-tax basis.

00:02:04.701 --> 00:02:06.630
All other plan option premiums

00:02:06.631 --> 00:02:09.180
are deducted on a post-tax basis.

00:02:09.181 --> 00:02:11.650
- New hires have 31
days from your hire day

00:02:11.651 --> 00:02:13.970
to enroll in the Flexible
Benefits Program.

00:02:13.971 --> 00:02:15.320
To prepare you to enroll,

00:02:15.321 --> 00:02:17.040
an enrollment packet detailing

00:02:17.041 --> 00:02:19.250
the flexible benefits plan options

00:02:19.251 --> 00:02:21.360
will be mailed to your home address.

00:02:21.361 --> 00:02:23.033
They know where you live.

00:02:24.330 --> 00:02:27.550
- During this time you may also

enroll eligible dependents.

00:02:27.551 --> 00:02:29.870

Contact your human
resources representative

00:02:29.871 --> 00:02:32.920

with questions about your
dependents eligibility.

00:02:32.921 --> 00:02:36.930

You may also enroll newly
eligible adult disabled dependents

00:02:36.931 --> 00:02:39.580

who meet the definition
of a disabled dependent,

00:02:39.581 --> 00:02:42.320

at the time of your new hire enrollment.

00:02:42.321 --> 00:02:44.860

- Now onto the available plan options,

00:02:44.861 --> 00:02:47.520

starting with dental
insurance for employees,

00:02:47.521 --> 00:02:49.730

spouse, and spawn.

00:02:49.731 --> 00:02:52.440

- I think Tony means children.

00:02:52.441 --> 00:02:53.750

- I think they know what I mean.

00:02:53.751 --> 00:02:55.550

- What do you mean?

00:02:56.156 --> 00:02:59.407

- There are four dental plan options administered by Cigna.

00:02:59.437 --> 00:03:02.166

Cigna Dental HMO is
in-network only coverage

00:03:02.205 --> 00:03:05.724

with no deductibles, coinsurance,
or annual maximum benefit limits.

00:03:05.725 --> 00:03:10.316

Cigna's Dental PPO options, Select, Select-Mid, and Select Plus

00:03:10.317 --> 00:03:12.993
have in-network and
out-of-network benefits.

00:03:13.032 --> 00:03:16.665
The Select and Select Plus options
include dental implant benefits

00:03:16.666 --> 00:03:18.079
and orthodontia coverage.

00:03:18.501 --> 00:03:20.310
Did you ever have braces Beth?

00:03:20.311 --> 00:03:21.520
- Oh, absolutely Tony.

00:03:21.521 --> 00:03:23.243
I actually just got 'em removed.

00:03:23.919 --> 00:03:26.839
- Wow, now that is a winning smile, Beth.

00:03:26.840 --> 00:03:28.239
You know what our viewers need

00:03:28.240 --> 00:03:30.159
to appreciate a smile like that?

00:03:30.160 --> 00:03:33.429
- What is a board certified
orthodontist for 600, Tony?

00:03:33.430 --> 00:03:35.989
- No Beth, good vision.

00:03:35.990 --> 00:03:38.659
Anthem Blue Cross Blue
Shield offers Select Plan

00:03:38.660 --> 00:03:42.279
and Select Plus Plan vision
insurance options for employees,

00:03:42.280 --> 00:03:44.134
spouse, and spawn.

00:03:44.135 --> 00:03:46.099
- (clears throat) Children.

00:03:46.100 --> 00:03:48.609
- Well these options provide
coverage for eye exams

00:03:48.610 --> 00:03:50.599
and eyeglass lenses every year.

00:03:50.600 --> 00:03:52.309
Copayments do apply.

00:03:52.310 --> 00:03:55.539
There are in-network and
out-of-network benefits.

00:03:55.588 --> 00:03:59.197
- Another available plan option
is MetLife life insurance

00:03:59.198 --> 00:04:02.717
for employee, spouse and children.

00:04:02.718 --> 00:04:05.967
And accidental death and
dismemberment for employees.

00:04:06.092 --> 00:04:08.481
You may elect up to 10 times your pay

00:04:08.482 --> 00:04:11.431
to a maximum benefit of 2 million dollars.

00:04:11.432 --> 00:04:13.971
- Whoa, those are some big bucks, Beth.

00:04:13.972 --> 00:04:16.011
- Well, that's what they call
me outside of work, Tony.

00:04:16.012 --> 00:04:17.239
Big bucks Beth.

00:04:17.240 --> 00:04:18.969
The new hire eligibility period

00:04:18.970 --> 00:04:22.079
grants a one time opportunity
to choose designated levels

00:04:22.080 --> 00:04:25.139
of employee and spouse
life insurance coverage,

00:04:25.140 --> 00:04:28.109
without providing
evidence of insurability.

00:04:28.110 --> 00:04:30.929
- Employees and eligible

dependents can also enjoy

00:04:30.930 --> 00:04:34.589
the WageWorks dependent care
flexible spending account

00:04:34.590 --> 00:04:37.019
and healthcare flexible spending account.

00:04:37.020 --> 00:04:39.249
Once you enroll in a
flexible spending account

00:04:39.250 --> 00:04:41.829
you may submit claims
for services incurred

00:04:41.830 --> 00:04:44.249
on or after the first of the month,

00:04:44.250 --> 00:04:45.249
after you have completed

00:04:45.250 --> 00:04:47.379
one full calendar month of employment.

00:04:47.380 --> 00:04:50.579
- During your 31-day new
hire eligibility period,

00:04:50.580 --> 00:04:52.719
you have a one time opportunity to sign up

00:04:52.720 --> 00:04:54.669
for short-term disability coverage

00:04:54.670 --> 00:04:58.099
without being subject to a
late entrant waiting period.

00:04:58.100 --> 00:05:00.769
If you do not enroll
within this 31-day period,

00:05:00.770 --> 00:05:03.799
you'll be subject to the
late enrollment penalty.

00:05:03.800 --> 00:05:07.089
You can choose a seven day
or 30-day waiting period.

00:05:07.100 --> 00:05:10.739
If approved short term disability

benefits become payable

00:05:10.788 --> 00:05:12.887
after you have been continuously disabled

00:05:12.888 --> 00:05:16.617
for seven days option
a, or 30 days option b.

00:05:16.618 --> 00:05:18.987
Long term disability
benefits become payable

00:05:18.988 --> 00:05:21.177
after you have been continuously disabled

00:05:21.178 --> 00:05:23.577
for 180 calendar days.

00:05:23.578 --> 00:05:26.347
If you do not enroll
within this 31-day period

00:05:26.415 --> 00:05:29.184
you'll need to complete a
statement of health form.

00:05:29.233 --> 00:05:31.922
Your requested long-term
disability coverage

00:05:31.923 --> 00:05:33.292
will not become effective

00:05:33.293 --> 00:05:36.619
until your evidence of
insurability is approved.

00:05:36.620 --> 00:05:40.189
- Next up, Unum long-term care benefits

00:05:40.190 --> 00:05:42.419
are for the employee, spouse, parents,

00:05:42.420 --> 00:05:43.729
and parents in-law.

00:05:43.817 --> 00:05:46.206
They provide a wide
range of personal care,

00:05:46.207 --> 00:05:48.846
health and social services
for people of all ages

00:05:48.847 --> 00:05:52.276
who suffer a chronic disease
or long lasting disability.

00:05:52.277 --> 00:05:55.516
Now these services can be
provided in a nursing facility,

00:05:55.517 --> 00:05:58.036
an adult daycare center or at home,

00:05:58.037 --> 00:06:00.256
and can involve some nursing care.

00:06:00.257 --> 00:06:02.526
You have a one time opportunity to sign up

00:06:02.527 --> 00:06:04.246
for long term care insurance

00:06:04.247 --> 00:06:07.100
without providing
evidence of insurability.

00:06:07.216 --> 00:06:10.395
- Another plan option available
to employee and spouse

00:06:10.396 --> 00:06:14.525
is Aflac critical illness and
critical illness accident.

00:06:14.526 --> 00:06:16.835
During your new hire eligibility period,

00:06:16.836 --> 00:06:19.387
you and your spouse have
a one-time opportunity

00:06:19.388 --> 00:06:20.953
to sign up for guaranteed levels

00:06:20.954 --> 00:06:22.683
of critical illness insurance,

00:06:22.684 --> 00:06:27.033
up to \$30,000 without providing
evidence of insurability

00:06:27.245 --> 00:06:29.074
- And talk about news you can use, Beth.

00:06:29.075 --> 00:06:32.034

There are MetLife legal plans offering Select,

00:06:32.035 --> 00:06:34.640
Select Plus and Select Premium options.

00:06:34.641 --> 00:06:38.880
These plans provide access to attorneys as if on a retainer,

00:06:38.881 --> 00:06:42.790
through a net of pre qualified attorneys.

00:06:42.791 --> 00:06:43.980
- What are you doing there?

00:06:43.981 --> 00:06:46.280
- I'm just searching through attorneys, Beth

00:06:46.281 --> 00:06:48.406
- Ah, please reference the summary plan

00:06:48.407 --> 00:06:50.986
description documents for more details.

00:06:51.163 --> 00:06:52.892
While my co-host seeks counsel

00:06:52.893 --> 00:06:54.922
for his questionable legal issues,

00:06:54.952 --> 00:06:57.591
I'll tell you how to enroll in your flexible benefits.

00:06:57.592 --> 00:07:02.953
Simply access the enrollment portal at GaBreeze.ga.gov.

00:07:02.954 --> 00:07:05.838
You can contact the GaBreeze Benefits Center

00:07:05.839 --> 00:07:08.660
with questions or for enrollment assistance

00:07:08.661 --> 00:07:12.556
at (877) 342-7339.

00:07:12.557 --> 00:07:15.305
The Benefit Center is available Monday through Friday

00:07:15.306 --> 00:07:18.047
between 8:00 a.m and 5:00 p.m Eastern.

00:07:18.048 --> 00:07:21.255
And, we fact checked this insider detail,

00:07:21.871 --> 00:07:24.460
you can also enroll in the
Flexible Benefits Program

00:07:24.461 --> 00:07:27.790
during the year if you
experience a qualifying event

00:07:27.791 --> 00:07:30.330
or in the fall during open enrollment.

00:07:30.331 --> 00:07:31.873
You heard it here first.

00:07:32.801 --> 00:07:35.371
Okay Tony, this is the part
where we need you to explain

00:07:35.372 --> 00:07:36.971
what happens after new hires enroll

00:07:36.972 --> 00:07:38.521
in their flexible benefits.

00:07:38.522 --> 00:07:40.971
- Did you say you need me, Beth?

00:07:40.972 --> 00:07:44.111
- I mean, I just need you
to read the teleprompter.

00:07:44.112 --> 00:07:46.471
- Oh, you need a Tony Harris.

00:07:46.472 --> 00:07:48.431
- Breakdown, a Tony Harris breakdown.

00:07:48.432 --> 00:07:49.571
Sure, why not?

00:07:49.572 --> 00:07:51.621
- Ah, (upbeat music)

00:07:51.622 --> 00:07:53.541
Your flexible benefits become effective

00:07:53.542 --> 00:07:54.991

on the first day of the following month

00:07:54.992 --> 00:07:57.181
after you have completed
a full calendar month

00:07:57.182 --> 00:07:58.671
of continuous employment.

00:07:58.672 --> 00:08:01.581
Generally your flexible
spending account contributions

00:08:01.582 --> 00:08:02.771
are deducted twice a month.

00:08:02.772 --> 00:08:06.141
All other premiums are deducted
at the end of the month.

00:08:06.142 --> 00:08:07.911
You'll receive identification cards

00:08:07.912 --> 00:08:11.901
for certain plan options from
the Flexible Benefits vendors.

00:08:11.902 --> 00:08:13.821
Contact your Flexible
Benefits vendors directly

00:08:13.822 --> 00:08:16.621
with questions regarding
any of the plan options.

00:08:16.622 --> 00:08:18.981
- Ah, nicely done Tony.

00:08:18.982 --> 00:08:20.941
A treasure trove of resources,

00:08:20.942 --> 00:08:22.651
such as Flexible Benefits rates,

00:08:22.652 --> 00:08:24.701
summary plan descriptions and more

00:08:24.702 --> 00:08:27.751
are available GaBreeze.ga.gov,

00:08:27.752 --> 00:08:34.624
doas.ga.gov and team.ga.gov/my-benefits.

00:08:34.625 --> 00:08:36.605

Supporting employees and their efforts

00:08:36.606 --> 00:08:38.975
to prioritize work and personal needs,

00:08:38.976 --> 00:08:40.795
is high priority for the Department

00:08:40.796 --> 00:08:42.215
of Administrative Services,

00:08:42.216 --> 00:08:44.385
Human Resources Administration.

00:08:44.386 --> 00:08:45.675
What a mouthful.

00:08:45.676 --> 00:08:48.545
This agency invests in
the employee experience

00:08:48.546 --> 00:08:51.445
with various programs
promoting work life balance.

00:08:51.446 --> 00:08:52.457
What is that?

00:08:52.458 --> 00:08:56.495
They are as follows, the
employee assistance program.

00:08:56.496 --> 00:08:58.905
Participating state entities have access

00:08:58.906 --> 00:09:02.895
to provider referrals,
counselors and training resources

00:09:02.896 --> 00:09:04.415
- Flexible work schedules.

00:09:04.416 --> 00:09:07.345
Many state entities allow
employees to work from home,

00:09:07.346 --> 00:09:09.535
work alternative work schedules

00:09:09.536 --> 00:09:11.405
or work a combination of both.

00:09:11.406 --> 00:09:14.445
- Georgia state charitable

contributions program.

00:09:14.446 --> 00:09:16.615
During the annual charity campaign,

00:09:16.616 --> 00:09:18.355
employees can make a one time

00:09:18.356 --> 00:09:20.465
monetary charitable contribution

00:09:20.466 --> 00:09:23.795
or make a pledge to donate
through payroll deductions

00:09:23.796 --> 00:09:25.345
withheld throughout the year

00:09:25.346 --> 00:09:27.825
to an independent charity or federation.

00:09:27.826 --> 00:09:29.505
- You know, it's all about
the whales for me, Beth.

00:09:29.506 --> 00:09:31.295
I just love sea creatures.

00:09:31.296 --> 00:09:32.545
- You know I do too.

00:09:32.546 --> 00:09:34.995
- Hey, did you ever swim with
dolphins in exotic locals?

00:09:34.996 --> 00:09:35.828
- Oh no.

00:09:35.829 --> 00:09:38.895
The ocean is a terrifying
place in I burn easily.

00:09:38.896 --> 00:09:39.805
- Fair.

00:09:39.806 --> 00:09:40.705
Whoa, literally.

00:09:40.706 --> 00:09:41.635
- Yeah.

00:09:41.636 --> 00:09:44.825
- Huh, then there's the
employee purchasing program.

00:09:44.826 --> 00:09:47.145

Employees who meet the
eligibility requirements

00:09:47.146 --> 00:09:49.545

can purchase items and pay for them

00:09:49.546 --> 00:09:53.235

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

00:09:53.236 --> 00:09:54.845

- Employee discounts.

00:09:54.846 --> 00:09:56.995

Now we're speaking my love language.

00:09:56.996 --> 00:09:59.975

Employee discounts are available
for various attractions,

00:09:59.976 --> 00:10:03.395

shopping and there are technology
and travel discounts too.

00:10:03.396 --> 00:10:05.465

I've got my eye on a new rumor.

00:10:05.466 --> 00:10:07.885

- Recognition is such great affirmation

00:10:07.886 --> 00:10:10.845

for recipients of faithful
service awards, Beth.

00:10:10.846 --> 00:10:12.645

Employees reaching certain milestones,

00:10:12.646 --> 00:10:14.485

such as years of service are recognized

00:10:14.486 --> 00:10:17.325

and awarded certificates
and or lapel pins.

00:10:17.326 --> 00:10:19.965

Now I am a big fan of the lapel pins.

00:10:19.966 --> 00:10:21.885

In fact, I collect them.

00:10:21.886 --> 00:10:23.905

- Whoa, from the looks of that, Tony

00:10:23.906 --> 00:10:26.230
seems like you've been here 920 years.

00:10:26.231 --> 00:10:27.063
- Huh.

00:10:27.064 --> 00:10:30.345
- Next up, workers
compensation/return to work.

00:10:30.346 --> 00:10:32.765
Employees approved for
workers compensation

00:10:32.766 --> 00:10:35.025
receive medical and disability benefits

00:10:35.026 --> 00:10:37.075
for their injuries resulting in partial

00:10:37.076 --> 00:10:39.955
or total incapacity or death.

00:10:39.956 --> 00:10:42.645
The return to work program
is a collaborative approach

00:10:42.646 --> 00:10:44.315
between all parties that helps

00:10:44.316 --> 00:10:46.955
medically able employees return to work.

00:10:46.956 --> 00:10:49.015
- And the final work life balance program

00:10:49.016 --> 00:10:51.765
is the Path2College 529 Plan.

00:10:51.766 --> 00:10:56.635
This state sponsor tax advantaged
529 college savings plan

00:10:56.636 --> 00:10:58.425
helps families and individuals plan

00:10:58.426 --> 00:11:00.015
for the cost of education.

00:11:00.035 --> 00:11:03.004
You really can't put a price
on higher education, Beth

00:11:03.005 --> 00:11:04.084
it's invaluable.

00:11:04.085 --> 00:11:07.034
- It is invaluable and it also has a price

00:11:07.035 --> 00:11:08.354
thus the savings plan.

00:11:08.355 --> 00:11:10.914
- And that is all for our
show on Flexible Benefits.

00:11:10.915 --> 00:11:13.434
To all of the enthusiastic
new hires watching,

00:11:13.435 --> 00:11:16.094
thank you for tuning in to 'HR Hour'.

00:11:16.095 --> 00:11:16.974
I'm Tony Harris.

00:11:16.985 --> 00:11:18.104
- And I'm Beth Pilgreen.

00:11:18.105 --> 00:11:19.559
- We'll be back at that time.

00:11:19.560 --> 00:11:21.225
Next time.
- Next time

00:11:21.226 --> 00:11:22.058
(upbeat music)

00:11:22.059 --> 00:11:23.584
(chuckles) Oh man.

00:11:23.585 --> 00:11:24.644
That was so fun.

00:11:24.645 --> 00:11:25.882
Look at your lapel pins.

00:11:25.883 --> 00:11:28.594
(laughing) you've got so many.

00:11:28.595 --> 00:11:29.427
Wow.

00:11:29.428 --> 00:11:32.022
(upbeat music)