

1
00:00:00,205 --> 00:00:03,622
(bright energetic music)

2
00:00:14,880 --> 00:00:15,713
- Good evening.

3
00:00:15,713 --> 00:00:17,340
It's that time, Georgia.

4
00:00:17,340 --> 00:00:18,600
- You know it comes around daily,

5
00:00:18,600 --> 00:00:19,980
almost like clockwork, Beth.

6
00:00:19,980 --> 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 --> 00:00:25,433
- Thank you for joining us.

9
00:00:25,433 --> 00:00:26,370
I'm Tony Harris.

10
00:00:26,370 --> 00:00:27,870
- And I'm Beth Pilgreen.

11
00:00:27,870 --> 00:00:30,060
Tonight, we're giving you
an exclusive sneak peek

12
00:00:30,060 --> 00:00:33,780
inside a beneficial program
for State of Georgia employees.

13
00:00:33,780 --> 00:00:35,190
You know it.
- You love it.

14

00:00:35,190 --> 00:00:36,540

- You want it.

- You need it.

15

00:00:36,540 --> 00:00:37,710

- Flyin' perks.

16

00:00:37,710 --> 00:00:38,760

- Bendable bonuses.

17

00:00:38,760 --> 00:00:39,775

- Fluid favors.

18

00:00:39,775 --> 00:00:40,870

- Adaptable advantages.

19

00:00:40,870 --> 00:00:42,510

- Maybe we should stop alliterating

20

00:00:42,510 --> 00:00:43,500

and tell them what it is.

21

00:00:43,500 --> 00:00:44,550

- Pretty good idea, Beth.

22

00:00:44,550 --> 00:00:47,638

We're talking about,

drum roll please, Beth.

23

00:00:47,638 --> 00:00:48,540

(hands patter)

24

00:00:48,540 --> 00:00:51,000

Flexible benefits.

25

00:00:51,000 --> 00:00:52,170

Felt good to get that off my chest.

26

00:00:52,170 --> 00:00:54,990

- Oh, that's way too much

buildup for an intro.

27

00:00:54,990 --> 00:00:56,940

Now, finally onto our story.

28

00:00:56,940 --> 00:00:58,770

The Department of Administrative Services

29

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

Human Resources Administration

30

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

offers the competitive
flexible benefits program

31

00:01:03,540 --> 00:01:05,100

to State of Georgia employees

32

00:01:05,100 --> 00:01:07,590

as part of a Total Rewards package.

33

00:01:07,590 --> 00:01:09,780

The program provides a
wide range of coverage

34

00:01:09,780 --> 00:01:11,850

levels to advocate total wellness

35

00:01:11,850 --> 00:01:14,250

and protection for you and your family.

36

00:01:14,250 --> 00:01:18,450

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

37

00:01:18,450 --> 00:01:21,690

- Employees pay 100% of the premiums

38

00:01:21,690 --> 00:01:22,560

- I just said that.

39

00:01:22,560 --> 00:01:24,180
- Which includes an administrative fee

40
00:01:24,180 --> 00:01:26,100
for each option you select.

41
00:01:26,100 --> 00:01:28,620
The flexible benefits program is comprised

42
00:01:28,620 --> 00:01:31,920
of dental, vision, life
insurance, accidental death

43
00:01:31,920 --> 00:01:34,410
and dismemberment,
flexible spending accounts,

44
00:01:34,410 --> 00:01:37,470
short-term and long-term
disability, long-term care,

45
00:01:37,470 --> 00:01:39,900
critical illness, and legal plan options.

46
00:01:39,900 --> 00:01:42,780
I might need to peruse those legal plan

47
00:01:42,780 --> 00:01:44,340
options myself, Beth.

48
00:01:44,340 --> 00:01:46,470
- Please don't tell us why.

49
00:01:46,470 --> 00:01:49,410
Premiums for dental,
vision, accidental death,

50
00:01:49,410 --> 00:01:51,840
and dismemberment and
the flexible spending

51
00:01:51,840 --> 00:01:54,420

accounts plan options are pre-taxed,

52

00:01:54,420 --> 00:01:56,700

which reduces your taxable income.

53

00:01:56,700 --> 00:01:58,800

Can we say, yay?

54

00:01:58,800 --> 00:02:01,080

You have the option to
pay premiums for employee

55

00:02:01,080 --> 00:02:04,680

life insurance on a pre or post-tax basis.

56

00:02:04,680 --> 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 --> 00:02:11,700

- New hires have 31
days from your hire date

59

00:02:11,700 --> 00:02:13,950

to enroll in the Flexible
Benefits Program.

60

00:02:13,950 --> 00:02:16,470

To prepare you to enroll,
an enrollment packet

61

00:02:16,470 --> 00:02:19,230

detailing the flexible
benefits plan options

62

00:02:19,230 --> 00:02:21,360

will be mailed to your home address.

63

00:02:21,360 --> 00:02:23,043

They know where you live.

64

00:02:24,180 --> 00:02:27,540

- During this time, you may
also enroll eligible dependents.

65

00:02:27,540 --> 00:02:29,880

Contact your human
resources representative

66

00:02:29,880 --> 00:02:32,910

with questions about your
dependents' eligibility.

67

00:02:32,910 --> 00:02:36,930

You may also enroll newly
eligible adult disabled dependents

68

00:02:36,930 --> 00:02:39,241

who meet the definition
of a disabled dependent

69

00:02:39,241 --> 00:02:42,300

at the time of your new hire enrollment.

70

00:02:42,300 --> 00:02:44,880

- Now on to the available plan options,

71

00:02:44,880 --> 00:02:46,500

starting with dental insurance

72

00:02:46,500 --> 00:02:49,710

for employee, spouse, and spawn.

73

00:02:49,710 --> 00:02:52,170

- Uh, I think Tony means children.

74

00:02:52,170 --> 00:02:53,760

- I think they know what I mean.

75

00:02:53,760 --> 00:02:54,903

- What do you mean?

76

00:02:56,520 --> 00:02:59,640
- Cigna's Dental, HMO is
in-network only coverage

77

00:02:59,640 --> 00:03:04,170
with no deductible, co-insurance
or maximum benefit limits.

78

00:03:04,170 --> 00:03:07,530
Dental implant benefits,
and orthodontia coverage

79

00:03:07,530 --> 00:03:11,460
are available under the
Cigna Dental HMO plan option.

80

00:03:11,460 --> 00:03:15,120
Cigna's Dental PPO Options,
Select, Select Mid,

81

00:03:15,120 --> 00:03:19,710
and Select Plus have in-network
and out-of-network benefits.

82

00:03:19,710 --> 00:03:22,560
The Select Mid and Select
Plus options include

83

00:03:22,560 --> 00:03:26,010
dental implant benefits
and orthodontia coverage.

84

00:03:26,010 --> 00:03:27,810
Did you ever have braces, Beth?

85

00:03:27,810 --> 00:03:29,040
- Oh, absolutely, Tony.

86

00:03:29,040 --> 00:03:30,753
I actually just got 'em removed.

87

00:03:31,620 --> 00:03:32,490

- Wow.
(tooth sparkle dings)

88
00:03:32,490 --> 00:03:34,560
Now that is a winning smile, Beth.

89
00:03:34,560 --> 00:03:35,940
You know what our viewers need

90
00:03:35,940 --> 00:03:37,860
to appreciate a smile like that?

91
00:03:37,860 --> 00:03:41,160
- What is a board certified
orthodontist for 600, Tony?

92
00:03:41,160 --> 00:03:43,680
- No, Beth, good vision.

93
00:03:43,680 --> 00:03:46,380
Anthem Blue Cross Blue
Shield offers Select Plan

94
00:03:46,380 --> 00:03:48,930
and Select Plus Plan
vision insurance options

95
00:03:48,930 --> 00:03:51,677
for employees, spouse, and spawn.

96
00:03:51,677 --> 00:03:53,820
- [Beth] (clears throat) Children.

97
00:03:53,820 --> 00:03:55,200
- [Tony] While these
options provide coverage

98
00:03:55,200 --> 00:03:57,480
for eye exams and eyeglass lenses

99
00:03:57,480 --> 00:04:00,000
every year, co-payments do apply.

100
00:04:00,000 --> 00:04:03,210
There are in-network and
out-of-network benefits.

101
00:04:03,210 --> 00:04:05,820
- [Beth] Another available
plan option is MetLife

102
00:04:05,820 --> 00:04:10,380
life insurance for employee,
spouse, and children,

103
00:04:10,380 --> 00:04:13,620
and accidental death and
dismemberment for employees.

104
00:04:13,620 --> 00:04:16,020
You may elect up to 10 times your pay

105
00:04:16,020 --> 00:04:18,928
to a maximum benefit of \$2 million.

106
00:04:18,928 --> 00:04:21,450
- Whoa, those are some big bucks, Beth.

107
00:04:21,450 --> 00:04:22,800
- Well, that's what they call me outside

108
00:04:22,800 --> 00:04:24,960
of work, Tony, Big Bucks Beth.

109
00:04:24,960 --> 00:04:27,720
The new hire eligibility
period grants a one-time

110
00:04:27,720 --> 00:04:29,790
opportunity to choose designated levels

111
00:04:29,790 --> 00:04:32,850
of employee and spouse
life insurance coverage

112
00:04:32,850 --> 00:04:35,820
without providing
evidence of insurability.

113
00:04:35,820 --> 00:04:38,670
- Employees and eligible
dependents can also enjoy

114
00:04:38,670 --> 00:04:42,300
the Wageworks dependent care
flexible spending account

115
00:04:42,300 --> 00:04:44,730
and healthcare flexible spending account.

116
00:04:44,730 --> 00:04:46,950
Once you enroll in a
flexible spending account,

117
00:04:46,950 --> 00:04:50,010
you may submit claims
for services incurred on

118
00:04:50,010 --> 00:04:51,990
or after the first of the month,

119
00:04:51,990 --> 00:04:53,190
after you have completed one

120
00:04:53,190 --> 00:04:55,110
full calendar month of employment.

121
00:04:55,110 --> 00:04:58,290
- During your 31 day new
hire eligibility period,

122
00:04:58,290 --> 00:05:00,450
you have a one-time opportunity to sign up

123
00:05:00,450 --> 00:05:02,400
for short-term disability coverage

124

00:05:02,400 --> 00:05:05,820
without being subject to a
late entrant waiting period.

125

00:05:05,820 --> 00:05:08,460
If you do not enroll
within this 31 day period,

126

00:05:08,460 --> 00:05:11,490
you'll be subject to the
late enrollment penalty.

127

00:05:11,490 --> 00:05:14,610
You can choose a 7 day
or 30 day waiting period.

128

00:05:14,610 --> 00:05:18,240
If approved, short-term
disability benefits become payable

129

00:05:18,240 --> 00:05:20,340
after you have been continuously disabled

130

00:05:20,340 --> 00:05:24,420
for 7 days, option A,
or 30 days, option B.

131

00:05:24,420 --> 00:05:26,610
Long-term disability
benefits become payable

132

00:05:26,610 --> 00:05:28,800
after you have been continuously disabled

133

00:05:28,800 --> 00:05:31,200
for 180 calendar days.

134

00:05:31,200 --> 00:05:33,990
If you do not enroll
within this 31 day period,

135

00:05:33,990 --> 00:05:36,750
you'll need to complete a
statement of health form.

136
00:05:36,750 --> 00:05:40,140
Your requested long-term
disability coverage will not become

137
00:05:40,140 --> 00:05:44,310
effective until your evidence
of insurability is approved.

138
00:05:44,310 --> 00:05:47,880
- Next up, UNUM long-term care benefits

139
00:05:47,880 --> 00:05:51,390
are for the employee, spouse,
parents, and parents-in-law.

140
00:05:51,390 --> 00:05:54,210
They provide a wide range
of personal care, health,

141
00:05:54,210 --> 00:05:56,460
and social services for people of all ages

142
00:05:56,460 --> 00:05:59,880
who suffer a chronic disease
or long-lasting disability.

143
00:05:59,880 --> 00:06:03,120
Now, these services can be
provided in a nursing facility,

144
00:06:03,120 --> 00:06:05,670
an adult daycare center, or at home,

145
00:06:05,670 --> 00:06:07,860
and can involve some nursing care.

146
00:06:07,860 --> 00:06:10,080
You have a one-time opportunity to sign up

147
00:06:10,080 --> 00:06:12,360
for long-term care insurance without

148
00:06:12,360 --> 00:06:14,703
providing evidence of insurability.

149
00:06:14,703 --> 00:06:18,960
Voya offers four plan options,
critical illness insurance,

150
00:06:18,960 --> 00:06:22,470
accident insurance, hospital
indemnity insurance,

151
00:06:22,470 --> 00:06:25,380
and cancer insurance
that are all available

152
00:06:25,380 --> 00:06:28,590
to employees, their spouses and children.

153
00:06:28,590 --> 00:06:31,230
All plan options include
annual wellness benefits

154
00:06:31,230 --> 00:06:33,180
for each enrolled family member.

155
00:06:33,180 --> 00:06:36,510
There are no evidence of
insurability requirements

156
00:06:36,510 --> 00:06:38,430
or late enrollment penalties.

157
00:06:38,430 --> 00:06:40,260
And talk about news you can use, Beth.

158
00:06:40,260 --> 00:06:43,260
There are MetLife legal
plans offering Select,

159
00:06:43,260 --> 00:06:45,990
Select Plus, and Select Premium options.

160
00:06:45,990 --> 00:06:50,220
These plans provide access to
attorneys as if on a retainer

161
00:06:50,220 --> 00:06:54,120
through a network of
pre-qualified attorneys.

162
00:06:54,120 --> 00:06:55,470
- [Beth] What are you doing there?

163
00:06:55,470 --> 00:06:57,630
- I'm just searching
through attorneys, Beth.

164
00:06:57,630 --> 00:06:59,910
- Ah, please reference the summary plan

165
00:06:59,910 --> 00:07:02,490
description documents for more details.

166
00:07:02,490 --> 00:07:04,230
While my co-host seeks counsel

167
00:07:04,230 --> 00:07:06,240
for his questionable legal issues,

168
00:07:06,240 --> 00:07:08,880
I'll tell you how to enroll
in your flexible benefits.

169
00:07:08,880 --> 00:07:13,880
Simply access the enrollment
portal at Gabreeze.ga.gov.

170
00:07:14,400 --> 00:07:17,130
You can contact the GA
Breeze Benefits Center

171

00:07:17,130 --> 00:07:21,540
with questions or for enrollment
assistance at 877-342-7339.

172

00:07:23,820 --> 00:07:26,520
The benefits center is
available Monday through Friday

173

00:07:26,520 --> 00:07:29,340
between 8:00 AM and 5:00 PM Eastern.

174

00:07:29,340 --> 00:07:32,970
And we fact check this insider detail,

175

00:07:32,970 --> 00:07:35,550
you can also enroll in the
Flexible Benefits Program

176

00:07:35,550 --> 00:07:38,910
during the year if you
experience a qualifying event

177

00:07:38,910 --> 00:07:41,430
or in the fall during open enrollment.

178

00:07:41,430 --> 00:07:42,963
You heard it here first.

179

00:07:43,950 --> 00:07:46,050
Okay, Tony, this is the
part where we need you

180

00:07:46,050 --> 00:07:47,760
to explain what happens after new hires

181

00:07:47,760 --> 00:07:49,680
enroll in their flexible benefits.

182

00:07:49,680 --> 00:07:52,140
- Did you say you need me, Beth?

183

00:07:52,140 --> 00:07:54,660
- I mean, I just need you
to read the teleprompter.

184
00:07:54,660 --> 00:07:57,660
- Oh, you need a Tony Harris-

185
00:07:57,660 --> 00:07:59,610
- Breakdown, a Tony Harris breakdown.

186
00:07:59,610 --> 00:08:00,663
Sure, why not?
- Ha!

187
00:08:02,790 --> 00:08:04,710
Your flexible benefits become effective

188
00:08:04,710 --> 00:08:06,150
on the first day of the following month

189
00:08:06,150 --> 00:08:08,010
after you have completed a full calendar

190
00:08:08,010 --> 00:08:09,870
month of continuous employment.

191
00:08:09,870 --> 00:08:12,090
Generally, your flexible spending account

192
00:08:12,090 --> 00:08:13,950
contributions are deducted twice a month.

193
00:08:13,950 --> 00:08:17,310
All other premiums are deducted
at the end of the month.

194
00:08:17,310 --> 00:08:19,080
You'll receive identification cards

195
00:08:19,080 --> 00:08:23,070
for certain plan options from
the flexible benefits vendors.

196

00:08:23,070 --> 00:08:24,990

Contact your flexible
benefits vendors directly

197

00:08:24,990 --> 00:08:27,780

with questions regarding
any of the plan options.

198

00:08:27,780 --> 00:08:30,150

- Ah, nicely done, Tony.

199

00:08:30,150 --> 00:08:32,910

A treasure trove of
resources such as flexible

200

00:08:32,910 --> 00:08:35,130

benefits rates, summary plan descriptions

201

00:08:35,130 --> 00:08:39,148

and more are available
at Gabreeze.ga.gov.,

202

00:08:39,148 --> 00:08:44,148

dos.ga.gov, and team.ga.gov/my-benefits.

203

00:08:45,900 --> 00:08:48,960

Supporting employees in their
efforts to prioritize work

204

00:08:48,960 --> 00:08:51,240

and personal needs is high priority

205

00:08:51,240 --> 00:08:53,430

for the Department of
Administrative Services

206

00:08:53,430 --> 00:08:55,620

Human Resources Administration.

207

00:08:55,620 --> 00:08:56,910

What a mouthful.

208

00:08:56,910 --> 00:08:59,760

This agency invests in
the employee experience

209

00:08:59,760 --> 00:09:02,670

with various programs
promoting work-life balance.

210

00:09:02,670 --> 00:09:05,550

What is that? They are as follows.

211

00:09:05,550 --> 00:09:07,710

The Employee Assistance Program.

212

00:09:07,710 --> 00:09:10,140

Participating state entities have access

213

00:09:10,140 --> 00:09:14,250

to provider referrals, counselors,
and training resources.

214

00:09:14,250 --> 00:09:15,630

- [Tony] Flexible work schedules.

215

00:09:15,630 --> 00:09:18,570

Many state entities allow
employees to work from home,

216

00:09:18,570 --> 00:09:20,760

work alternative work schedules,

217

00:09:20,760 --> 00:09:22,620

or work a combination of both.

218

00:09:22,620 --> 00:09:25,680

- [Beth] Georgia State
Charitable Contributions program.

219

00:09:25,680 --> 00:09:27,840

During the annual charity campaign,

220

00:09:27,840 --> 00:09:30,870
employees can make a
one-time monetary charitable

221

00:09:30,870 --> 00:09:33,810
contribution or make a pledge to donate

222

00:09:33,810 --> 00:09:36,570
through payroll deductions
withheld throughout the year

223

00:09:36,570 --> 00:09:39,060
to an independent charity or federation.

224

00:09:39,060 --> 00:09:40,740
- You know, it's all about
the whales for me, Beth.

225

00:09:40,740 --> 00:09:42,480
I just love sea creatures.

226

00:09:42,480 --> 00:09:43,740
- You know? I do too.

227

00:09:43,740 --> 00:09:44,573
- Hey, did you ever swim with

228

00:09:44,573 --> 00:09:46,110
dolphins in exotic locales?

229

00:09:46,110 --> 00:09:48,660
- Oh no, the ocean is a terrifying place.

230

00:09:48,660 --> 00:09:51,120
And I burn easily.
- Fair.

231

00:09:51,120 --> 00:09:52,860
- Ooh, literally.
- Yeah.

232

00:09:52,860 --> 00:09:53,760
- Oh.

233
00:09:53,760 --> 00:09:56,070
Then there's the employee
purchasing program.

234
00:09:56,070 --> 00:09:58,380
Employees who meet the
eligibility requirements

235
00:09:58,380 --> 00:10:00,780
can purchase items and pay for them

236
00:10:00,780 --> 00:10:04,470
through payroll deductions
for up to 6 or 12 month terms.

237
00:10:04,470 --> 00:10:06,060
- [Beth] Employee discounts.

238
00:10:06,060 --> 00:10:08,070
Now we're speaking my love language.

239
00:10:08,070 --> 00:10:09,720
Employee discounts are available

240
00:10:09,720 --> 00:10:11,850
for various attractions, shopping,

241
00:10:11,850 --> 00:10:14,640
and there are technology
and travel discounts too.

242
00:10:14,640 --> 00:10:16,710
I've got my eye on a new Roomba.

243
00:10:16,710 --> 00:10:19,890
- Recognition is such great
affirmation for recipients

244
00:10:19,890 --> 00:10:22,080

of Faithful Service Awards, Beth.

245

00:10:22,080 --> 00:10:23,880

Employees reaching certain milestones

246

00:10:23,880 --> 00:10:25,740

such as years of service are recognized

247

00:10:25,740 --> 00:10:28,560

and awarded certificates

and, or lapel pins.

248

00:10:28,560 --> 00:10:31,200

Now I am a big fan of the lapel pins.

249

00:10:31,200 --> 00:10:33,090

In fact, I collect them.

250

00:10:33,090 --> 00:10:35,130

- Whoa, from the looks of that, Tony,

251

00:10:35,130 --> 00:10:38,100

seems like you've been here 920 years.

252

00:10:38,100 --> 00:10:41,490

Next up, workers'

compensation, return to work.

253

00:10:41,490 --> 00:10:43,950

Employees approved for

workers' compensation

254

00:10:43,950 --> 00:10:46,260

received medical and disability benefits

255

00:10:46,260 --> 00:10:48,360

for their injuries resulting in partial

256

00:10:48,360 --> 00:10:51,180

or total incapacity or death.

257

00:10:51,180 --> 00:10:53,280
The Return to Work
program is a collaborative

258
00:10:53,280 --> 00:10:55,200
approach between all parties

259
00:10:55,200 --> 00:10:58,170
that helps medically able
employees return to work.

260
00:10:58,170 --> 00:11:00,240
- [Tony] And the final
work-life balance program

261
00:11:00,240 --> 00:11:03,000
is the Path to College 529 Plan.

262
00:11:03,000 --> 00:11:06,600
This state sponsor tax
advantaged 529 College

263
00:11:06,600 --> 00:11:09,270
Savings Plan helps
families and individuals

264
00:11:09,270 --> 00:11:11,250
plan for the cost of education.

265
00:11:11,250 --> 00:11:12,990
You really can't put a price

266
00:11:12,990 --> 00:11:15,300
on higher education benefits, invaluable.

267
00:11:15,300 --> 00:11:17,310
- It is invaluable and it also

268
00:11:17,310 --> 00:11:19,560
has a price, thus the savings plan.

269
00:11:19,560 --> 00:11:22,110

- And that is all for our
show on flexible benefits.

270

00:11:22,110 --> 00:11:24,630
To all of the enthusiastic
new hires watching,

271

00:11:24,630 --> 00:11:27,300
thank you for tuning in to "HR Hour."

272

00:11:27,300 --> 00:11:29,310
I'm Tony Harris.
- And I'm Beth Pilgreen.

273

00:11:29,310 --> 00:11:31,050
- We'll be back at that time...

274

00:11:31,050 --> 00:11:32,283
- Next time.

275

00:11:33,840 --> 00:11:35,850
Oh man, that was so fun.

276

00:11:35,850 --> 00:11:37,800
Look at your lapel pin.

277

00:11:37,800 --> 00:11:39,490
You've got so many, wow.

278

00:11:41,148 --> 00:11:44,398
(soft pulsating music)