

Department of Administrative Services

Lead. Empower. Collaborate.

2020 Flexible Benefits Program Open Enrollment (OE) Presentation for HR Professionals

Human Resources Administration

October 9, 2019



Flexible Benefits Topics

- Human Resources Administration (HRA) Flexible Benefits Team
- Open Enrollment Period
- 2020 Flexible Benefits Program Enhancements and Changes
- 2020 Flexible Benefits Vendors
- 2020 Flexible Benefits Plan Options
- GaBreeze Enrollment Portal
- Open Enrollment (OE) Reminders
- Open Enrollment (OE) Helpful Hints
- Open Enrollment (OE) Report
- Resources

HRA Flexible Benefits Team



Carla Gracen
Director
404-651-5049



Lenequa Morris
Benefits Manager
404-463-7049



Son Truong
Benefits Specialist
404-463-3589



Jody Hiyabu
Benefits Specialist
404-463-1149



Barbara Heard
Benefits Analyst
404-463-2143

Email: hra.flexbenefits@doas.ga.gov

2019 Open Enrollment for 2020 Plan Year

October 21, 2019 at 12:00 a.m. ET and ends November 8, 2019 at 11:59 p.m. ET

During Open Enrollment, eligible active employees may:

- Enroll in Flexible Benefits coverage
- Change Plan Option and/or Vendor
- Enroll eligible dependents
- Drop covered dependents
- Decrease or increase coverage tier
- Discontinue Flexible Benefits plan option(s)



2020 Flexible Benefits Program Enhancements and Changes

- MetLife's One-Up Campaign – allows all eligible active employees to enroll or increase their Employee Life coverage one-level without completing a Statement of Health (SOH) form
- Cigna DHMO network expands in the Metro-Atlanta area
- 2020 Health Care Flexible Spending Account Limit will increase to \$2,652
- Anthem Blue Cross Blue Shield (Anthem) Blue View Vision rates will increase by 2.3%
- Delta Dental rates will increase by 5.99%
- Spouse's age will be used to calculate Spouse Life premiums and any coverage reductions due to age

Important Notes: If you are currently enrolled in any Flexible Benefits plan options, all options excluding the Flexible Spending Accounts (Health and/or Dependent Care) will automatically roll over to the 2020 Plan year. Flexible Spending Accounts do not automatically roll over. If you want to continue your FSA(s) contributions for the 2020 plan year, you must re-enroll during this OE period.

2020 Flexible Benefits Program Enhancements and Changes cont'd

Delta Dental Select	2019 Rates	2020 Rates
Employee Only	\$26.20	\$27.73
Employee + Spouse	\$51.03	\$54.04
Employee + Child(ren)	\$53.49	\$56.65
Employee + Family	\$74.95	\$79.40

Delta Dental Select Plus	2019 Rates	2020 Rates
Employee Only	\$42.01	\$44.48
Employee + Spouse	\$82.22	\$87.10
Employee + Child(ren)	\$86.24	\$91.36
Employee + Family	\$121.01	\$128.22

5.99% Increase for the 2020 Plan Year

2020 Flexible Benefits Program Enhancements and Changes cont'd

Anthem BCBS Vision Select	2019 Rates	2020 Rates
Employee Only	\$5.50	\$5.61
Employee + Spouse	\$11.69	\$11.94
Employee + Child(ren)	\$12.23	\$12.50
Employee + Family	\$16.54	\$16.90

Anthem BCBS Vision Select Plus	2019 Rates	2020 Rates
Employee Only	\$9.49	\$9.69
Employee + Spouse	\$20.83	\$21.29
Employee + Child(ren)	\$21.79	\$22.28
Employee + Family	\$29.70	\$30.37

2.3% Increase for the 2020 Plan Year

2020 Flexible Benefits Vendors



Flexible Benefits Plan Options

- Dental*
- Vision*
- Employee Life
- Spouse Life*
- Child Life
- Accidental Death & Dismemberment (AD&D)
- Health Care Flexible Spending Account (HCFSA)*
- Dependent Care Flexible Spending Account (DCFSA)
- 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 2020 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**

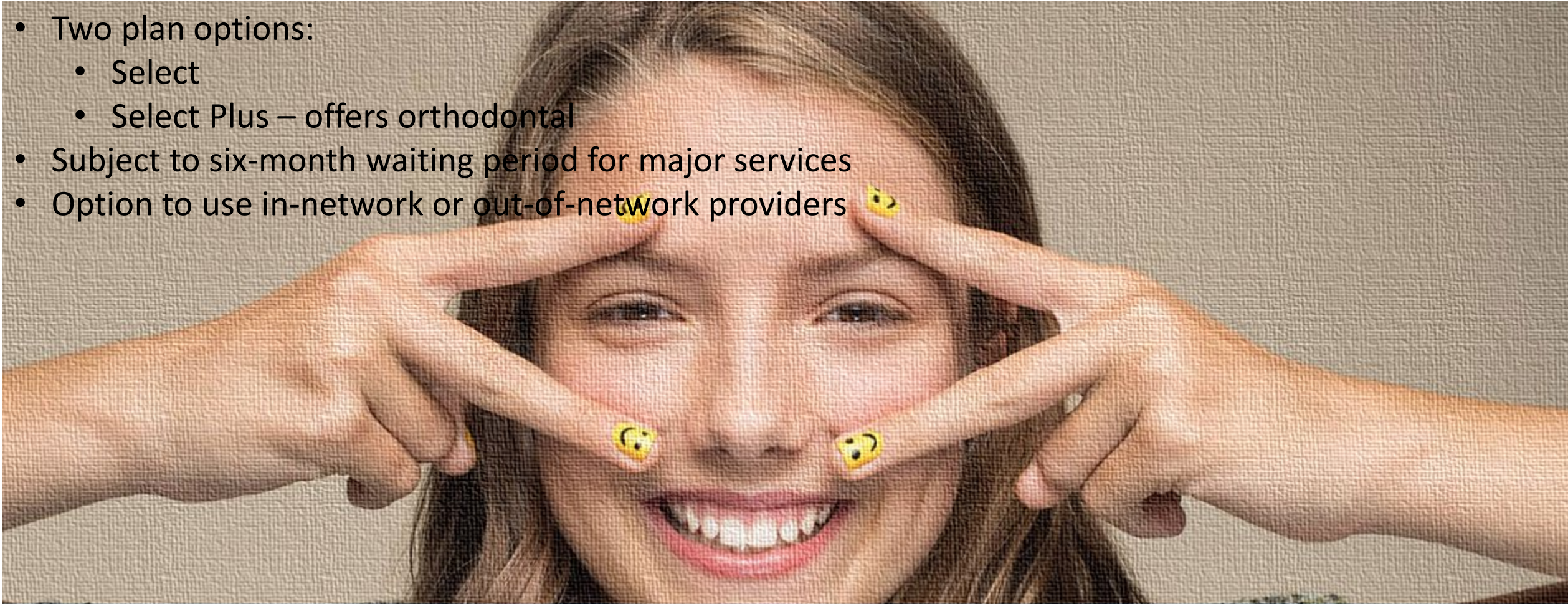
See the difference our team can make



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



Blue View Vision – Anthem Blue Cross Blue Shield (Anthem)

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.

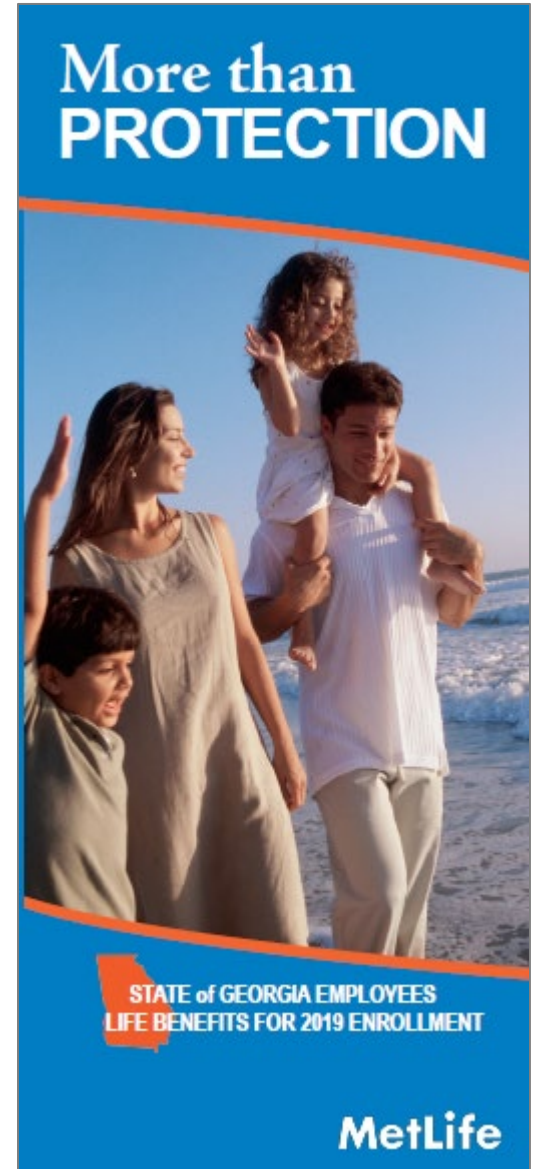
Select Plus Plan

- 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
- For 2020 Open Enrollment – eligible active employees can enroll or increase their Employee Life coverage one-level without completing a Statement of Health (SOH) form



Health Care & Dependent Care Flexible Spending Accounts (FSA)- 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

Note: FSAs contributions do not roll over. If you want to continue your FSA(s) contributions for the 2020 plan year, you must re-enroll during this OE period.

Short-Term Disability & Long-Term Disability - The Standard



Benefit Waiting Period

- If claim is approved, benefits become payable after you have been continuously disabled for 7 days (Option A) or 30 days (Option B).
- 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.
- Coverage is available to you, your spouse, your parents and/or your parents-in-law

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

Legal - Hyatt Legal Plans, Inc.



- Three Plan Options:

- Select
- Select Plus
- Select Premium

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

GaBreeze – Enrollment Portal



Log On [? Help](#)

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

User ID

Password¹

Log On

[Forgot User ID or Password?](#)

[Are you a new user?](#)

By logging on, you agree to the [Terms of Service](#), [Privacy Statement](#) and [Cookie Notice](#).

[Protect Yourself From Website Fraud](#)

[Read Footnote](#)

Did you forget your password?

To reset your password, if you have a phone number on file, request a one-time code by clicking on 'Forgot User ID or Password'. A message will be sent to your phone number on file.

After five failed login attempts your account will be locked. If your account is locked, you will need to click on the 'Forgot User ID or Password' link to request a password reset. The instructions to reset your password will be sent to you via postal mail.

GaBreeze Benefits Center

1-877-342-7339 toll-free

Monday - Friday, 8:00 a.m. – 5:00 p.m. ET

www.GaBreeze.ga.gov

Open Enrollment (OE) Reminders

- Employees are encouraged to confirm their access to the enrollment portal in advance of Open Enrollment which starts on October 21, 2019 at 12:00 a.m. ET and ends on November 8, 2019 at 11:59 p.m. ET

www.GaBreeze.ga.gov

- Employees should review and/or update their email addresses and select their email preferences (personal or work) on GaBreeze

- ✓ 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



Open Enrollment (OE) Reminders cont'd

Employees will receive a confirmation number upon successfully completing their OE elections.

Note: You must select the “Complete Enrollment” button once you’ve completed your elections.

Additional changes will be permitted online during the during the Open Enrollment period of **October 21 to November 8, 2019.**

- ✓ 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 2020.



Open Enrollment (OE) Reminders cont'd



Flexible Spending Accounts (FSAs)

- Employees must re-enroll in the Health Care Flexible Spending Account (HCFSA) and Dependent Care Flexible Spending Account (DCFSA) during Open Enrollment. FSAs do not roll over
- <https://myspendingaccount.wageworks.com/> is the 1st stop for research, employee inquiries, and to check HCFSA and DCFSA balances



Open Enrollment Reminders cont'd

Remind employees to review, designate and/or update their beneficiaries during Open Enrollment and throughout the year, if they experience any of these qualifying life events (QLEs).

- Marriage
- Divorce
- Death in the family
- Changes in dependents





Open Enrollment Helpful Hints

New Hires/Rehires During Open Enrollment

- Employees hired by November 1, 2019 will have 2 enrollments:
 - ✓ PY 2019: Current Plan Year for benefits effective December 1st
 - ✓ PY 2020: New Plan Year for benefits effective January 1st

- Flexible Benefits will roll over for New Hires/Rehires who make elections for the PY 2019 and do not make elections for PY 2020 during Open Enrollment.
 - **Exception:** Flexible Spending Accounts do not roll over.

Open Enrollment (OE) Report

- FLX Pending Enrollment Status Report on the Employer website will provide a snapshot of employees who have not made their benefit elections during Open Enrollment.
 - ✓ New hires and/or current employees who have not completed OE
 - ✓ Report will be produced daily during the OE period



Resources for Employees/Participants

- Websites



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

www.Team.Ga.gov

www.GaBreeze.ga.gov

GaBreeze 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 with Flexible Benefits.

WE ARE HERE TO HELP!!

Questions





Thank you!

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