

Department of Administrative Services
Improving efficiency, compliance, and workplace performance

2018
Annual Enrollment
Preparation Webinar
for
HR Professionals

HRA Flexible Benefits Team
September 20, 2017



What Are We Covering Today?

2018 Annual Enrollment Webinar Overview

- Timeline and Dates
- Flexible Benefit Plan Enhancements/Modifications
- GaBreeze AE Communication and Website Reminders
- HRA Benefits and Programs Staff Members



Annual Enrollment for 2018 Plan Year



Monday, October 16, 2017
12:00 a.m.



Friday, November 3, 2017
11:59 p.m.

Flexible Benefits

Plan Enhancements/Modifications

2018 Annual Enrollment Plan Modification



BlueCross BlueShield
 **BlueVision** SM



- **Select Plan**: vision premium will have a 25% increase; no plan changes.
- **Select Plus Plan**: increase of co-pays by tiers for progressive lens and transitional lens; the contact allowance changed to \$150.



2018 Annual Enrollment Plan Modification



Critical Illness Insurance



- This policy provides a lump sum cash benefit to you if diagnosed or treated for a covered critical illnesses such as heart attack, stroke, end-stage renal failure, coma, major human organ transplant, and paralysis.
- Dependent children are covered at no additional cost.
- Spouse coverage can only be elected if the employee has coverage.
- **Critical Illness rates will have an 8% increase for PY 2018.**
- There will also be a plan change at the 12 month interval and a **50%** benefit for the **2nd** occurrence.

2018 Annual Enrollment Plan Modification



- Long Term Care rates will increase by 9.9%

2018 Annual Enrollment Plan Enhancement



- Effective Spring 2017, WageWorks acquired ADP's Consumer Health Spending Accounts businesses. This partnership will not affect the State of Georgia employees.
- www.myspendingaccount.adp will continue to remain the 1st stop for research, employee inquiries, and to check HCSA and DCFSA total amounts.

OLD & NEW



- State of Georgia's security code is **STATEOFGE-10029** for *first time web users* to gain access to the website. This code can be emailed to participants within 5 minutes of the request for website access.

GaBreeze Annual Enrollment

Communication and Website Reminders

Pre-Annual Enrollment Website Reminders for 2018 Annual Enrollment

- Employees are encouraged to go online to verify and/or update their passwords.

www.TeamGa.gov

www.GaBreeze.ga.gov

- This includes an email address (personal or work) on GaBreeze accounts:
 - ✓ 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.



Pre-Annual Enrollment Website Reminders for 2018 Annual Enrollment

Employees will receive a confirmation number upon successful completion of their online AE.

Additional changes will be permitted online during the during the Annual Enrollment period of **October 16 to November 3, 2017**.

- ✓ 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 2018.



Pre-Annual Enrollment Website Reminders for 2018 Annual Enrollment

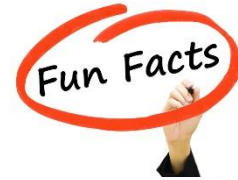
GaBreeze provides a link to the SHBP site for the
Health Insurance Enrollment.

The link to the Department of Community Health
Annual Enrollment is:

www.myshbpga.adp.com/shbp



2018 Annual Enrollment



- ✓ Employees can log into the GaBreeze website as many times during the Annual Enrollment of **October 16- November 3, 2017**.
- ✓ Last confirmed elections at the close of AE at 11:59 p.m. on November 3, 2017, will become effective **January 1, 2018**.
- ✓ Employees who do not make any benefit changes to elections will keep their current elections during the 2018 plan year. Please note that **Flexible Spending Accounts do not roll over**.

Annual Enrollment Reminders

Annual Benefit Base Rate (ABBR) for 2018 Plan Year

- In preparation for the 2018 AE period, it is important to update the Annual Benefit Base Rate (ABBR) for any employee whose salary has changed. This salary information is needed for proper calculation of various employee benefits, such as STD, LTD, and life insurance.
- For Manual Agencies, the ABBR Salary entry deadline for submission to HRA was September 18, 2017. Please send all submissions and confirmations to Son.Truong@doas.ga.gov
- *Please note: Only spreadsheets with employees whose salary has changed will be accepted for submission.*



Important Recaps for 2018 Annual Enrollment

New Hires During Annual Enrollment

- Employees hired by November 1, 2017 will have 2 enrollments:
 - ✓ PY 2017: Current Plan Year for benefits effective December 1st
 - ✓ PY 2018: New Plan Year for benefits effective January 1st
- Flexible Benefits will rollover for New Hires who make elections for the PY 2017, and fail to enroll for 2018 Annual Enrollment.
 - **Exception:** Flexible Spending Accounts do not rollover.

New Hires during Annual Enrollment (continued)

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



Reminder!

Important Recaps for 2018 Annual Enrollment

Leave of Absence Processing for Worker's Compensation

When an employee is receiving benefits from Worker's Compensation, the employee is not to use accrued paid leave (i.e. Sick, Annual, Personal).

- ✓ The agency should place the employee in a Leave of Absence status. GaBreeze will direct bill the employee for Flexible Benefits.
- ✓ The agency should maintain the employee in a Leave of Absence status until the employee returns to active employment status.





Important Recaps for 2018 Annual Enrollment

Employees Returning from a Leave of Absence Without Pay (LOA w/o Pay)

Employees that fail to pay their direct bill will reflect “**no coverage**” in the GaBreeze system.

Employees will be given an opportunity to have their Flexible Benefits reinstated, depending on the type of leave, and are subject to applicable penalties (such as waiting period, completion of Statement of Health or gap in coverage).

HR Benefits Specialists should verify if an employee paid premiums during the LOA w/o Pay:

- ✓ “View Flex Plan Coverage History” via the Employer website.
- ✓ **Do not reinstate** deductions unless instructed by GaBreeze on the Financial Report.
- ✓ If employees make benefit selections upon return, GaBreeze will report new deductions via the Financial Report.



Important Recaps for 2018 Annual Enrollment

End of the Year Terminations (after the 16th of December)

- If an employee is separated from employment after December 16th, the agency should not start deductions for January's coverage.
- If deductions are taken by the agency, the premiums will need to be refunded to the employee, including any potential Healthcare or Dependent Care Spending Accounts contributions.
- Flexible Benefits coverage will end as of December 31st for plan year 2017.

End of the Year Termination after the 16th of December

- Employees retiring effective January 1st who are NOT currently enrolled in a dental plan, are not eligible to enroll for the 2018 dental plan.
- If deductions are taken by the agency, the premiums will need to be refunded to the employee.
- If retirees opt out of the retiree dental, they will not be allowed to enroll at a later time.



Supportive Resources for Employees/Participants

■ Websites



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

www.TeamGa.gov

www.GaBreeze.ga.gov

Benefits Call Center

1-877-342-7339 (Toll-Free)
Monday-Friday, 8:00am-
5:00pm EST
(excluding holidays)



ATTENTION



EMAIL

HRA.FlexBenefits@doas.ga.gov

Please email us if you have any questions or need assistance.

WE ARE HERE TO HELP!!

HELLO!



MEET THE TEAM

HRA Flexible Benefits Programs Staff

HRA: The Flexible Benefits Team



Nicole Long
Nicole.Long@doas.ga.gov
Benefits & Compensation Director



Valerie Henderson
Valerie.Henderson@doas.ga.gov
HR Benefit Programs Manager



Cora Keenan
Cora.Keenan@doas.ga.gov
HR Benefits Attorney



Jacelyn Dean
Jacelyn.Dean@doas.ga.gov
HR Benefits Specialist



Eina Hogan
Eina.Hogan@doas.ga.gov
HR Benefits Specialist



Son Truong
Son.Truong@doas.ga.gov
HR Benefits Specialist

Thank you for joining us today!



**Make it a
BENEFICIAL
Day!**





Human Resources Administration

1.877.342.7339

www.GaBreeze.ga.gov