

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

2019
Annual Enrollment
Preparation
for
HR Professionals

HRA Flexible Benefits Team

October 10, 2018



Flexible Benefits Topics

- The HRA Team
- Annual Enrollment Dates
- 2019 Annual Enrollment Reminders
- Plan Options
- Changes for 2019 Plan Year
- Vendors

HRA Flexible Benefits Team



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Annual Enrollment for 2019 Plan Year



Monday, October 15, 2018
12:00 a.m. ET



Friday, November 2, 2018
11:59 p.m. ET

Pre-Annual Enrollment Website Reminders for 2019 Annual Enrollment

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

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.



GaBreeze



Log On [? Help](#)

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

User ID

Password¹

Log On

<https://leplb0510.portal.hewitt.com/web/stateofgeorgia/login?forkPage=false>

Flexible Benefits Enrollment Portal

1-877-342-7339 toll-free

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

Pre-Annual Enrollment Website Reminders for 2019 Annual Enrollment

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

Additional changes will be permitted online during the Annual Enrollment period of **October 15 to November 2, 2018.**

- ✓ 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 2019.



Flexible Benefits Plan Options

- Dental
- Vision
- Employee Life
- Spouse Life
- Child Life
- Accidental Death & Dismemberment (AD&D)
- Health Care Flexible Spending Account (HC FSA)*
- Dependent Care Flexible Spending Account (DC FSA)
- 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 2019 Plan Year

Flexible Benefits - Changes for 2019 Plan Year

- Health Care Flexible Spending Account Limit will increase to \$2,604
- The annual Disability Benefit Salary maximums will increase:
 - Short Term Disability - \$86,684
 - Long Term Disability - \$100,000
- Long Term Care premium will increase by 15%
- New tier will be added to Hyatt Legal Plans - Select Premium
- Hyatt Legal Plan options, Select and Select Plus, premiums have decreased for the 2019 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**

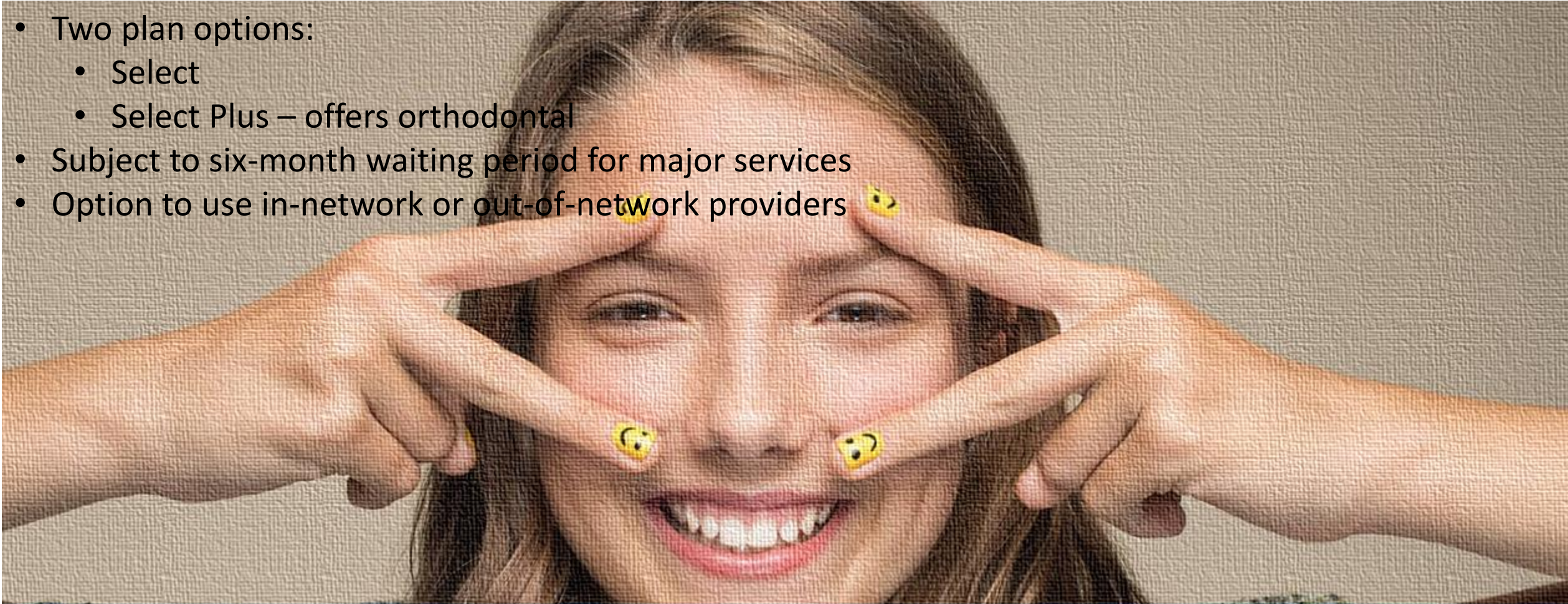
See the difference our team can make



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



Vision - BlueCross BlueShield of Georgia

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.



Blue View Vision

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



More than
PROTECTION

STATE of GEORGIA EMPLOYEES
LIFE BENEFITS FOR 2019 ENROLLMENT

MetLife

Health Care & Dependent Care Flexible Spending Accounts - 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

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



TheStandard®

The annual Disability Benefit Salary maximums will increase:

- Short Term Disability - \$86,684
- Long Term Disability - \$100,000

Benefit Waiting Period

- 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.

Employee & Spouse Critical Illness and Critical Illness Plus (Accident) - AFLAC/CAIC



Continental American Insurance Company



- 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.



Select

- Wills and codicils
- Living wills
- Powers of attorney
- Unlimited phone and office advice and consultations
- Traffic ticket defense (no DUI)
- Document review
- Affidavits
- Deeds
- Mortgages
- Promissory notes
- Elder law matters
- Personal Injury (25% maximum fee)
- Sale, purchase and refinancing of your primary residence and second or vacation home
- Home equity loans for your primary residence and second or vacation home
- Debt collection defense
- Identity theft defense
- Reduced fee Benefit (25% discount)



Select Plus

All Select Features and:

- Probate proceedings
- Consumer protection matters
- Personal bankruptcy or Wage Earner Plan
- Tax audits
- Civil litigation defense
- Administrative hearing representation
- Incompetency defense
- Change or establishment of custody order or visitation rights
- Adoption and legitimization
- Divorce/Dissolution/Annulment
- Enforcement or modification of support orders
- Guardianship/conservatorship
- Immigration assistance
- Eviction and tenant problems
- Name change
- Juvenile court defense
- Security deposit assistance
- Protection from domestic violence



Select Premium

All Select Plus Features and:

- Personal Property Protection
- Small Claim Assistance
- Demand Letters
- Prenuptial Agreement
- Property Tax Assessments
- Zoning applications
- Restoration of Driving Privileges
- Living Trusts



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!

2019 Annual Enrollment Reminders



Healthcare Flexible Spending Account (HCFSAs) and Dependent Care Flexible Spending Account (DCFSAs)

- Employees must re-enroll for HCFSAs and DCFSAs during Annual Open Enrollment. FSAs do not rollover.
- <https://myspendingaccount.wageworks.com/> is the 1st stop for research, employee inquiries, and to check HCFSAs and DCFSAs total amounts.
- 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.

OLD & NEW





2019 Annual Enrollment

Remind your employees to review, designate and/or update their beneficiary during Annual Open Enrollment and throughout the year, if they experience any of these events.

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



Important Recaps for 2019 Annual Enrollment

New Hires/Rehires During Annual Enrollment

- Employees hired by November 1, 2018 will have 2 enrollments:
 - ✓ PY 2018: Current Plan Year for benefits effective December 1st
 - ✓ PY 2019: New Plan Year for benefits effective January 1st

- Flexible Benefits for will rollover for New Hires/Rehires who make elections for the PY 2018, and fail to enroll for 2019 Annual Enrollment.
 - **Exception:** Flexible Spending Accounts do not rollover.

Annual Enrollment Reports

- 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.

Retiree Benefits

- Employees retiring effective January 1st who are NOT currently enrolled in a dental plan, are not eligible to enroll for the 2019 dental plan.
- If retirees opt out of the retiree dental, they will not be allowed to enroll at a later time.



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 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.

WE ARE HERE TO HELP!!



Human Resources Administration

1.877.342.7339

www.GaBreeze.ga.gov

Questions





Thank you!

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