

OPEN ENROLLMENT HIGHLIGHTS

This Flyer Contains This Important Information:

- *Changes to State Health*
- *Information on Flex Spending, Life, Disability, and Cancer Coverage*
- *Logging into the online system —This is Mandatory so read this part no matter what!*



STATE HEALTH—YOU MUST GO ONLINE

State Health has announced changes for 2012. Prescriptions will be paid in a different way, so your HRA dollars will go further. Each of the plans (HMO, HRA, and HDHP) will now have a **wellness** option and a **standard** option. The new rates for the wellness options are +11% over this year's rates. The standard option rates are +17% over current and the co-pays, deductibles, co-insurance, etc. are higher. Be sure to attend the Open Enrollment presentation at your work location so that we can guide you on getting the best deal for you and your family. Consult the State Health Decision Guide available on our website for the details.

For the first time, SHBP participants may be eligible to enroll their children in **PeachCare for Kids**. This change allows lower-income families to cover their kids in PeachCare instead of State Health. The costs are low and the benefits attractive. To learn more, go to www.peachcare.org to apply. **Alert:** Unless you have confirmation your kids are covered, be sure to sign them up for State Health during OE. You can take them off later - but can't add them to State Health mid-year if they are not approved. **The Tricare supplement is back for military veterans and active duty people. Review the online Tricare Brochure for details.**

Health Plan Decision Guides (HPDG) will be online only this year. The HPDG provides an excellent comparison of all health plans. **Health Provider and Prescription Directories are online** -- From our Benefits Center, select the CIGNA or United Healthcare link under the State Health heading.

Note: Dependent information is required for new dependents added during this Open Enrollment. Prepare to mail copies of birth certificates, your marriage license, etc. to State Health to verify newly covered dependents. For State Health, you can cover children to age 26 regardless of student, marital or employment status.

STATE HEALTH RATES FOR 2012

Rates are the same for both Cigna and United Plans. Health plan rates are increasing by 11%-17% in 2012. These rates do not include the \$80 tobacco surcharge or the \$50 spouse surcharge. **You must go online and make a choice for 2012 or all surcharges will be applied to your premium.**

Plan Type	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
HMO Standard	\$129.18	\$304.90	\$309.72	\$333.96
HMO Wellness	\$122.56	\$289.30	\$293.88	\$316.86
HRA Standard	\$80.58	\$246.24	\$252.18	\$267.54
HRA Wellness	\$76.46	\$233.64	\$239.26	\$253.86
HDHP Stan.	\$70.14	\$227.54	\$233.26	\$247.14
HDHP Well.	\$66.54	\$215.90	\$221.32	\$234.48
Tricare Supp.	\$60.00	\$119.00	\$119.00	\$160.00

Open Enrollment Dates

October 11, 2011 to
November 10, 2011
at 4:30 PM

Your elections during this Open Enrollment will be in effect for the 2012 benefits plan year (1/1 – 12/31/2012). **Be sure to attend a meeting at your location!**

Mandatory

You must go online

Every employee must access the HCBE Employee Benefits Center. In addition to electing new 2012 benefits, you'll update dependent information, verify beneficiaries, and confirm health plan elections.

All employees – From www.hcbe.net, click on *Benefits*, the *Employee Benefits Center* button, and then *Login*.

User ID = First, Middle and Last Initial (all capital), and last four digits of soc. sec. # (if no middle initial/use 2 initials)

Password = is the same as above (unless you changed your password previously) (Ex: Patty L. Jones = PLJ11111)



Please feel free to contact the benefits office with any questions or comments: chris.gibson@hcbe.net

DENTAL PLAN FOR 2012

We're making big changes to our Dental Plan this year. The new plan (still with High and Low options) has a different benefit structure that looks more like the plans of other large employers. It will pay for Preventive Care at 100% to encourage good dental hygiene. Routine care (Type B) will be paid at higher percentage than the current plan and Major Services (Type C), like root canals, crowns and bridgework will be paid at 50%. A small annual deductible applies to combined B and C expenses only. Orthodontia will have a new, separate lifetime maximum. This new design helps us create more competition for our plan and MetLife has offered us much-improved rates for 2012.

More network dentists coming soon! MetLife is the new carrier for the TriCare plans of the Federal Government effective May 1, 2012. They will be in a position to add many local dentists to their network as the year progresses – making it easier for all of us to utilize a network dentist and save money. **All employees will have an opportunity to join the new plan without limitations during this open enrollment!**

Dependents are covered to age 19 (to age 26) if a full-time student. The health reform rules apply *only* to State Health. You may not cover non-students or married children in any other HCBE plans.

Dental Rates

	Current <u>Low Option</u>	New <u>Low Option</u>	Current <u>High Option</u>	New <u>High Option</u>
You	\$ 13.44	\$ 10.07	\$ 25.92	\$ 17.37
You + Spouse	\$ 31.36	\$ 25.46	\$ 55.52	\$ 40.21
You+Child/ren	\$ 31.36	\$ 29.31	\$ 55.52	\$ 45.81
Family	\$ 52.04	\$ 49.75	\$ 91.28	\$ 73.71

PROTECTING YOUR PAY—SICK LEAVE AND DISABILITY COVERAGE

Our school system has a great, three-part program to protect your pay: Sick Leave, Short Term (STD) and Long Term Disability (LTD). The school system funds Sick Leave and LTD. You cover the gap between your accumulated Sick Leave and LTD by purchasing STD Coverage. **Are you in the right option for you?** This is something you need to review each year as your number of sick leave days grows (or shrinks). The more Sick Leave days you have, the less it costs to protect your pay. STD benefits don't begin until Sick Leave is gone – so don't pay for a "benefit start date" that's too soon! If you have 30 sick leave days at open enrollment time, you might consider at a *benefit start date* of 45 days. 30 sick days = 6 full work weeks or about 42 calendar days. Choosing a later benefit start date can save you some money. Check it out this open enrollment. Keep in mind that in the long run, ALL your unused sick days count as credit toward your retirement service. Many long-term teachers have found that they can retire a year or even two years earlier than they thought because they had accumulated so many sick days over their career!

Flexible Spending Accounts (FSA's)

We will have a new FSA vendor in 2012. This means a new debit card and a new place to send receipts beginning January 1, 2012. A new FSA election is required every year...be sure to enter your 2012 monthly contribution online.

FSA's help you pay out-of-pocket medical, dental, and vision expenses with **before-tax dollars**. This year, due to Health Reform, over-the-counter medications cannot be paid with your debit card and will require a "prescription" An FSA is also available for daycare/childcare expenses. Click on the PLAN button on the FLEX tab for more detail.

Life benefits are not changing. Those wishing to enroll or increase coverage will need to complete a Medical form. Print the **required form** online and forward your completed form/s to the Benefits Office, pony location code 8008, no later than November 10th.

The Cancer Plan will be discontinued for 2012. Those wishing to continue the coverage can do so on their own. Current participants will receive an email with more information.

TIPS FOR USING THE ONLINE BENEFITS PORTAL

Task 1 – Access HCBE Employee Benefits Center – from www.hcbe.net, click on *Benefits*, the *Employee Benefits Center* button, and then *Log in*. See the box on the previous page for log in instructions.

Select the various benefit tabs and make any necessary changes. Click the SAVE button to update data on each tab.

Task 2 – Access State Health Plan website – **Health Plan members and first time enrollee's only** – State Health requires online access to continue, enroll, change or terminate coverage and answer surcharge questions. While online in the HCBE Benefits Center, select the **Health** tab, then the SHBP link provided. Register first and then login to make any changes to the health plan and dependents and answer the surcharge question/s. New enrollees are only eligible for the HRA and HDHP Standard plan the first year. SHBP direct = www.myshbp.ga.gov

PRINT THE CONFIRMATION PAGE and **keep for your records** (no need to send us copies). The Confirmation Page provides your Health Plan option, premium, dependents, answers to the surcharge question/s and your Confirmation number. The benefit confirmed as of 4:30 p.m., November 10, 2011, is your 2012 health plan election.