New Dental Plans

For Plan Year 2013, Delta Dental will be replacing United Concordia as the State of Georgia’s new dental provider.

Delta Dental will provide two different plan options to choose from: Select Plan and the Select Plus Plan.

The Select Plus plan includes increased in-network basic services, coinsurance, higher annual maximum, orthodontia lifetime maximum, and the addition of adult orthodontia services.

During Annual Enrollment, employees currently enrolled in the PPO Plan will show under the Delta Select Plan. Employees enrolled in the Regular Plan will show under the Delta Select Plus Plan.

New Enhanced Critical Illness Plan

The current Critical Illness plan, referred to as Select, will have no changes to the plan design or rate changes for Plan Year 2013.

A new enhanced critical illness plan will be added called the Select Plus Plan.

The Select Plus Plan will provide the same coverage as the Select Plan with the addition of accident coverage. The accident coverage will offer benefits to employees or their spouses for accidents regardless if the accident was work related.

Employee, Spouse, and Child Life and Accidental Death & Dismemberment Plans

We are pleased to announce lower premiums for Employee and Spouse Life for Plan Year 2013.

The maximum coverage for Employee Life and Accidental Death & Dismemberment will increase from $500,000 to $1 million. Employees currently capped at $500,000 can increase to the uncapped amount on a guarantee issue basis.

January 1, 2013: The waiver of premium benefit will be removed from the Minnesota Life plans.

Disability Plans

We are pleased to announce lower premiums for Long Term Disability.

The monthly maximum benefit for LTD will increase from $4,000 to $5,000.

For LTD claims initiated on or after January 1, 2013: The maximum benefit period for LTD benefits will increase from age 65 to age 67 to coordinate with Social Security’s normal retirement age.

Vision Plan

For 2013, OptumHealth will be changing their name to Spectera.

The Select Plus Plan will have the following enhancements:
- Participants can receive up to 8 boxes of standard, single-vision, disposable contact lenses.
- Frame allowance will increase to $150 for Private or Retail Providers.
- The frequency for frames will be once every 12 months.
- Participants can receive an annual $200 allowance for contacts out of network.
- Additional lens options covered at 100% (Anti-Reflective coating, Photochromotic; Deluxe Progressive)

Spending Accounts

SHPS has been acquired by ADP. Please be aware their name will be changing to ADP on Spending Account materials for 2013. The customer service phone number, fax number, mailing address and website address will currently remain the same.

The Health Care Spending Account annual maximum amount will reduce to $2,460 ($205 per month) to be in compliance with the Patient Protection and Affordable Care Act (PPACA).

Note: a monthly administration fee of $3.20 is included in the total contribution amount.