

ANNUAL ENROLLMENT 2010

WHAT'S NEW FOR 2010?

- Administrative Fees
 - Fees for Flexible Benefit options will increase from 30 cents to 55 cents
 - Monthly service charges for Spending Accounts will increase to \$3.20 for each

WHAT'S NEW FOR 2010?

- Long-Term Disability
 - Rates for the LTD option will decrease by 9% for Plan Year 2010

WHAT'S NEW FOR 2010?

- 2 Tier to a 4 Tier structure for the CIGNA Dental Care DHMO plan
- Premium structure for each level*:

PLAN OPTION	DHMO
EMPLOYEE	\$19.29
EMPLOYEE + SPOUSE	\$35.65
EMPLOYEE + CHILDREN	\$44.35
EMPLOYEE + FAMILY	\$53.03

* Does not include the 55 cent Admin Fee.

WHAT'S NEW FOR 2010?

- 2 Tier to a 4 Tier structure for Regular & PPO Dental plans
- Premium structure for each Plan level*:

PLAN OPTIONS	REGULAR	PPO
EMPLOYEE	\$24.00	\$21.53
EMPLOYEE + SPOUSE	\$47.99	\$43.06
EMPLOYEE + CHILDREN	\$50.38	\$45.21
EMPLOYEE + FAMILY	\$71.12	\$58.32

* Does not include the 55 cent Admin Fee.

WHAT'S NEW FOR 2010?

■ Specified Illness

- Continental American Insurance Company (CAIC) is replacing prior carrier, American General
- **New!** \$10,000 level of coverage for Spouse Specified Illness
- Child coverage will increase to **25%** of Employee's benefit amount

WHAT'S NEW FOR 2010?

■ Specified Illness

- Currently enrolled employees will see a 5% reduction in premiums
 - Rates will be based on the Original Issue Age
- Health Screening Benefit will increase from \$50 to \$100 per year

WHAT'S NEW FOR 2010?

- Specified Illness (Medical Underwriting)
 - Employees will be given a one-time opportunity to participate on a guaranteed issue basis for amounts up to **\$20,000** (*double the previous GI limit*)
 - Spouses will be given a one-time opportunity to participate on a guaranteed issue basis for amounts up to **\$10,000** (*double the previous GI limit*)

WHAT'S NEW FOR 2010?

■ Specified Illness

- Effective January 1, 2010, the following Covered Specified Critical Illnesses will be added at no additional charge:
 - Coma
 - Paralysis
 - Severe Burns
 - Loss of Sight
 - Loss of Hearing
 - Loss of Speech

WHAT'S NEW FOR 2010?

- Vision Insurance will provide two plan options to choose from: **Select Plan** or **Select Plus Plan**
- Premium structure for each Plan*:

PLAN OPTIONS	SELECT PLAN	SELECT PLUS PLAN
EMPLOYEE	\$5.30	\$5.99
EMPLOYEE + SPOUSE	\$12.17	\$13.75
EMPLOYEE + CHILDREN	\$12.73	\$14.40
EMPLOYEE + FAMILY	\$17.49	\$19.76

* Does not include the 55 cent Admin Fee.

WHAT'S NEW FOR 2010?

- Vision Insurance (**Select Plan**) operates the same way as the Current Plan
 - Frequency and co-pays are the same
 - In-network Benefits are the same
 - Out-of-Network Reimbursements are the same

WHAT'S NEW FOR 2010?

- Vision Insurance (**Select Plus Plan**) operates the same as the Select Plan with additional enhancements:
 - Higher maximum for contact lenses: **\$125**
 - Cosmetic lens options (*i.e. Tints, UV coating, Basic Progressive, Polycarbonate*) are covered
- Material copay for Select Plus Plan is **\$25**

OUT OF NETWORK REIMBURSEMENT

SERVICE	SELECT	SELECT PLUS
Routine Eye Exam	\$40	\$40
Lenses		
Single vision	\$40	\$40
Lined Bifocal	\$60	\$60
Lined Trifocal	\$80	\$80
Lenticular	\$80	\$80
Frames	\$45	\$45
Contact Lenses- in lieu of eyeglasses		
Elective	\$105	\$125
Necessary	\$210	\$210

WHAT'S NEW FOR 2010?

- Legal Insurance will provide two plan options to choose from: **Select Plan** or **Select Plus Plan**
- Premium structure for each Plan*:

PLAN OPTIONS	SELECT PLAN	SELECT PLUS PLAN
SINGLE	\$5.67	\$7.30
FAMILY	\$6.89	\$9.60

* Does not include the 55 cent Admin Fee.

WHAT'S NEW FOR 2010?

- Legal Insurance (**Select Plan**) offers the following services:
 - 4 hours of attorney office work per Plan Year per family
 - Document Preparation
 - Estate Administration & Closing
 - Guardianship/Conservatorship
 - Real Estate Matters
 - Traffic Charges
 - Wills & Trusts

WHAT'S NEW FOR 2010?

- Other Legal Services under the Select Plan include:
 - Telephone advice on legal matters
 - In-network Fee Schedule Benefit
 - Maximum Contingent Fee Benefit
 - Personal Law Center (*online resource*)

WHAT'S NEW FOR 2010?

- Legal Insurance (**Select Plus Plan**) operates the same way as the Current Plan:
 - All legal services are available under the Select Plus Plan
 - NOTE: 8 hours of attorney office work per Plan Year per family

WHAT'S NEW FOR 2010?

- To access Legal Plan information online:
 - Go to www.SignatureLegalCare.com
 - Select “**State of Georgia**” from drop down box on left
 - Enter correct password:
 - **43315** for Select Plan
 - **43215** for Select Plus Plan

WHAT'S NEW FOR 2010?

- Health Savings Account
 - The HSA will no longer be offered as an option under Flexible Benefits
 - Employees currently enrolled under the HSA may continue the account directly with the administrator, JP Morgan Chase
 - Contact Number: **1-800-893-0763**

WHAT'S NEW FOR 2010?

- Health Care Spending Account
 - Limited Purpose HCSPA is no longer an available option (*no HSA*)
 - Only one Health Care Spending Account

ELECTRONIC ENROLLMENT

- Employees will access Annual Enrollment through the Team Georgia connection:

<http://team.georgia.gov/portal/site/FLEX>

IMPORTANT NOTES

- Employees who wish to make changes due to Tier Levels and/or Plan Options will do so online during Annual Enrollment
- Employees who make no changes will be defaulted to certain Tier Levels/Plan Options for Plan Year 2010

IMPORTANT NOTES

- Dental Single or Family coverage will default to **Employee Only** or **Employee + Family** of the Dental Option of choice
- Vision Single or Family coverage will default to the Employee Only or Employee + Family **Select Plan**
- Current Legal coverage will default to the **Select Plus Plan**

WEBSITE AVAILABILITY TEAM GEORGIA

October 9th thru November 9th, 2009

4:00 a.m. – midnight

November 10th, 2009

4:00 a.m. – 4:30 p.m.

WEB NAVIGATION HELP DESK

Atlanta metro: 404 656-2730

Toll free: 1-888-968-0490

7:30 a.m. – 5:00 p.m.

(excluding weekends & holiday)



thank you

