



Flexible Benefits 2012



# Flex Plan Design Changes/Enhancements for 2012



## Flex Plan Changes/Enhancements for 2012

### Employee, Spouse, Child Life and AD&D Plans – Minnesota Life

- ▣ Plan Enhancements for 2012:
  - Child Life
    - > Removed the limitation for 0 - 6 months (\$6,000 cap)
    - > Child coverage can begin at live birth
      - Automatic coverage of \$3,000 for a newborn child if the child dies within 30 days of birth but prior to you enrolling for child life coverage
  - Employee/Spouse Life
    - > Legacy Planning Services: End-of-life planning and resources

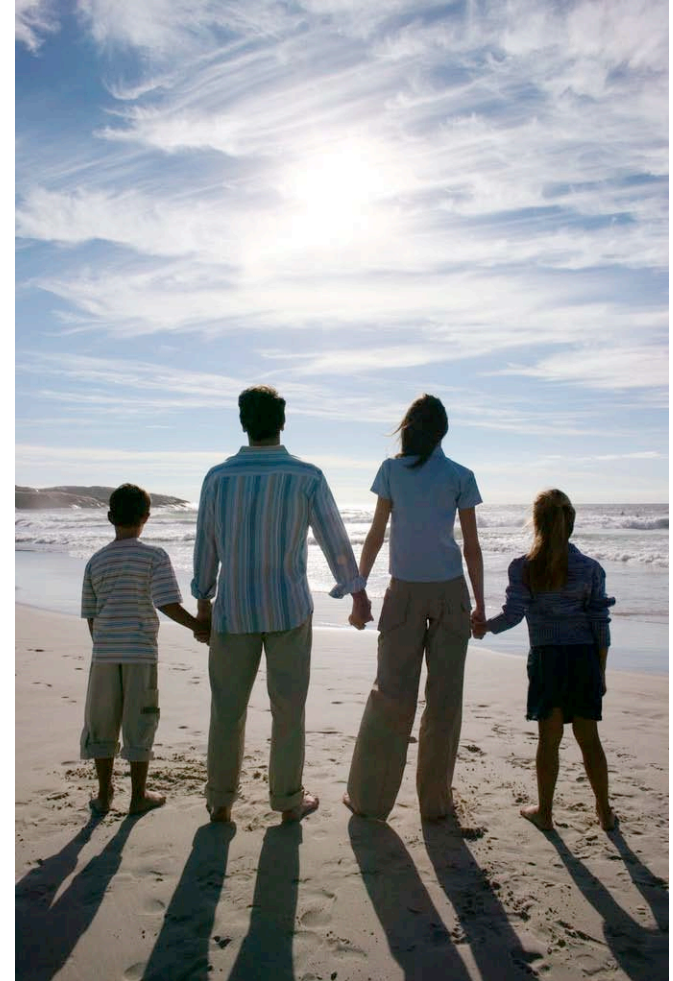


## More About Life Insurance...

- Employee Life coverage up to nine times your pay.
  - Maximum coverage is \$500,000.
- Employees enrolling for the first time, or increasing coverage may require medical underwriting.
  - Medical underwriting is usually a form, sometimes a blood test.
- Beneficiaries are managed online.
  - Remember to review and update your beneficiaries.
  - Last year's problems with state employees as beneficiaries have been resolved.
- An employee must carry Employee Life if they wish to elect Spouse Life coverage.
  - Spouse Life coverage cannot exceed Employee Life coverage.
- Child life covers an employee's children under 26, without medical underwriting.
  - Child Life coverage cannot exceed Employee Life Coverage
  - Disabled children can continue coverage after age 26.

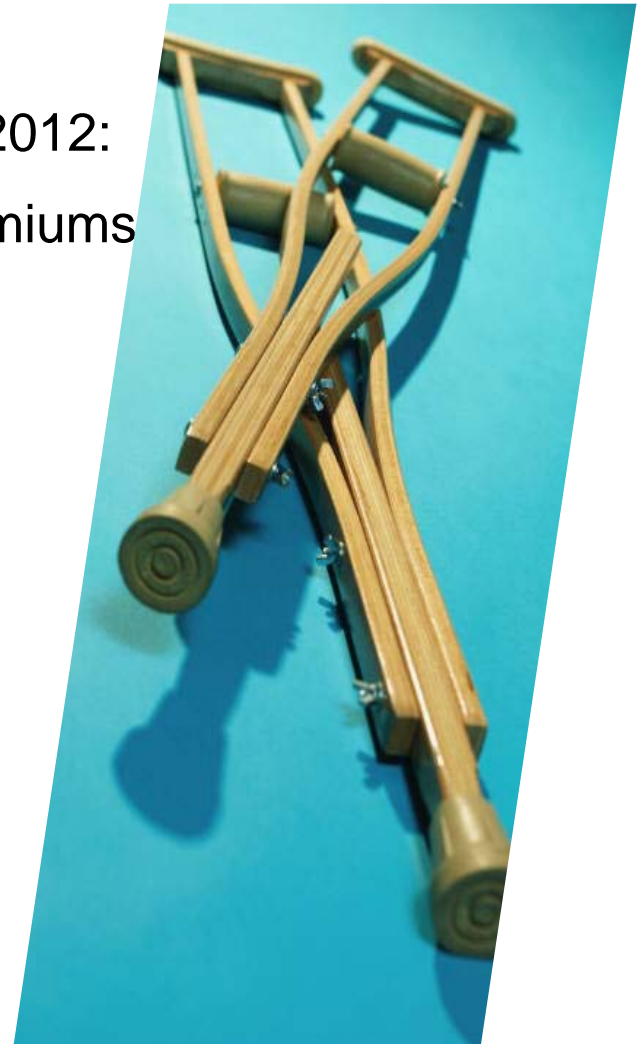
## More About Accidental Death & Dismemberment...

- Accidental Death & Dismemberment
  - Payable on death or injury due to a covered accident.
  - Coverage up to nine times your pay.
    - > Maximum Coverage \$500,000.
  - Coverage may require medical underwriting.
  - Be sure to designate your beneficiaries!



### Disability Plans – The Standard

- ▶ Short Term Disability Plan Enhancement for 2012:
  - Rate decrease in Short Term Disability premiums
  - No change in plan design or coverage



## More About Disability Plans...

### ▣ Short Term Disability

- 7-Day Wait or 30-Day Wait (from date of disability, until payment issued)
- Covers disability up to 6 months.
- 60% of pay, up to \$800 per week.
- Consider Sick/Annual Leave Balances.
- Late Entrant Penalty
  - > 60 Day wait for disability due to disease, mental disorder, or pregnancy within first 12 months of coverage.

### ▣ Long Term Disability

- Covers disability after 6 months.
- 60% of pay, up to \$4,000 per month
- Benefits generally are payable until end of disability or age 65.
  - > For some conditions, benefits are only payable for two years.





## Specified Critical Illness Plan – Continental American Insurance Co.

- ▣ Plan Enhancement for 2012:
  - Additional covered illness: Coverage for Alzheimer’s disease (25% of the benefit amount)

Covered Illnesses Include:	
Heart Attack (100%)	Severe Burns (100%)
Stroke (100%)	Paralysis (100%)
Major Organ Transplant (100%)	Loss of Sight/Hearing/Speech (100%)
End Stage Renal Failure (100%)	Carcinoma in Situ (25%)
Internal Cancer (100%)	Coronary Artery (25%)
Coma (100%)	Alzheimers (NEW!) (25%)

### ■ Specified Critical Illness

- Lump Sum Benefit paid following diagnosis.
- If benefits are paid, and another, different covered illness is diagnosed, can receive additional lump sum benefit.
  - > Occurrences must be separated by 6 months.
- If benefits are paid, and the employee has a future diagnosis of the same illness, benefits may be payable again.
  - > Occurrences of the same illness must be separated by 12 months.
- Spouse Coverage available
  - > To carry Spouse Coverage, and employee must also elect Employee Coverage.
- Child Coverage at no additional cost, up to age 26.
  - > 25% of benefit is payable for children.





## Even More About Specified Critical Illness...

### ■ Health Screening Benefits

- Receive a maximum \$100 for any one covered screening test per calendar year.
- Payable to employee *and* spouse, (as long as both take test) regardless of results

#### Examples of Covered Tests Include:

Stress Test (Bicycle or Treadmill)	Blood Triglycerides
Fasting Blood Glucose	Serum Cholesterol
Bone Marrow Testing	Breast Ultrasound
Chest X-Ray	Mammography
Colonoscopy	Pap Smear
Flexible Sigmoidoscopy	Blood Tests for breast, ovarian, prostate, or colon cancer

### Legal Plans – Hyatt Legal

- ▣ Plan Enhancements for 2012:
  - Additional covered services for both tiers (Select & Select Plus)
    - > Elder law matters
    - > Home Equity Loan assistance
  - Additional covered services for Select Plus only:
    - > Identity theft defense
    - > Civil litigation defense
    - > Incompetency defense





## More About Legal Plans...

### Select Plan Covers:

Powers of Attorney

Office Advice/Consultations

Wills/Living Wills

Traffic Matters (Except DUIs)

Document Preparation

Real Estate Matters for Primary Residence

Elder Law Matters (NEW!)

Home Equity Loan Assistance (NEW!)

### Select *Plus* Plan Also Covers:

Consumer Protection Matters

Debt Collection Defense

Identity Theft Defense

Enforcement/Change to Support Orders

Eviction/Tenant Defense

Guardianship/Conservatorship

Adoption

Immigration Assistance

Tax Audits

Divorce

Real Estate Matters for Additional Residences

Incompetency (NEW!)

Civil Litigation Defense (NEW!)



## Flex Plan Changes/Enhancements for 2012

### No Plan Design Changes

- ▣ Dental Plans
- ▣ Vision
- ▣ Long Term Care
- ▣ Long Term Disability
- ▣ Health Care/Dependent Care Spending Accounts



## Dental Insurance Options

### ■ Regular Dental - United Concordia

- Pays 50-100% of the 90<sup>th</sup> percentile reimbursement levels for dental procedures. (Amount paid depends on the complexity of the procedure.)
- You may use any dentist you choose. Using a PPO Dentist on the Regular plan may result in lower out-of-pocket costs.
- \$50 annual deductible/\$150 annual family deductible
- Maximum Benefit \$1,000 per person each year. \$1,500 lifetime benefit for Orthodontia.

### ■ PPO Dental – United Concordia

- Pays 50-100% of the Maximum Allowable charge (MAC) schedule for dental procedures. (Amount paid depends on the complexity of the procedure.)
- Enrollment is in the *program* – not with a specific dentist. Your dentist may be in-network, but may leave the network without warning.
- \$50 annual deductible/\$150 annual family deductible
- Maximum Benefit \$1,000 per person each year. \$1,500 lifetime benefit for Orthodontia.



## Dental Insurance Late Entrant Penalties

- If you did not carry Dental Insurance last plan year (OR) you cannot prove that you had continuous Dental Insurance Coverage, you may be subject to “Late Entrant Penalties.”
- Late Entrant Penalties work as follows:
  - 1<sup>st</sup> 12 months of coverage, services limited to preventive care, exams, x-rays, etc.
  - 2<sup>nd</sup> 12 months of coverage, services limited to preventive care, and basic care.
    - > Items listed above, plus fillings, root canals, extractions, scaling and root planting, repairs to dentures/bridges/crowns, and sealants for kids under 16.
  - After 2<sup>nd</sup> 12 months of coverage, eligible for all preventive, basic, and major work.



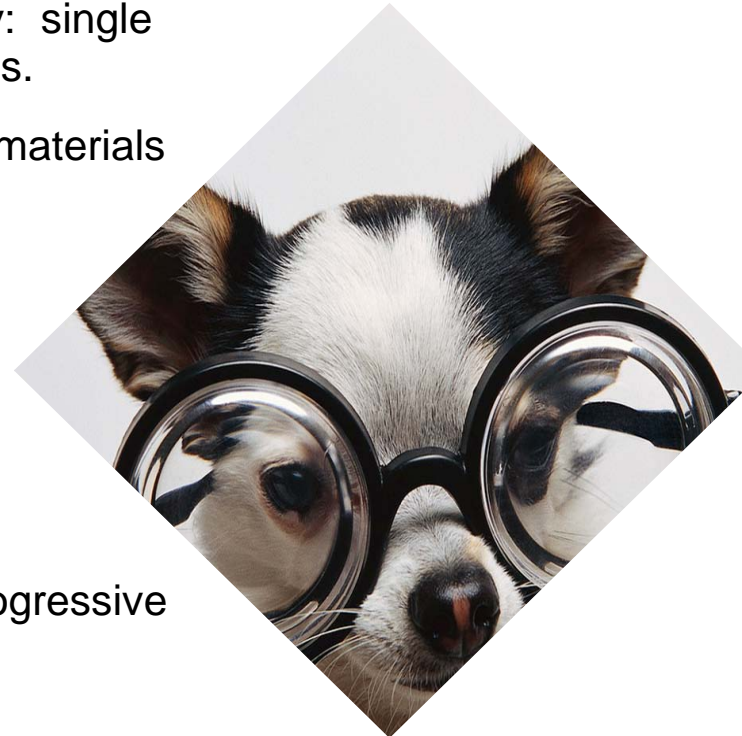
### ■ CIGNA Dental HMO

- > Formerly known as “Prepaid Dental.”
- > *Not* a part of the Cigna Health Insurance Policies
- > ***You can ONLY use IN-Network Dentists.***
  - *Unfortunately, the “Network” is primarily in Atlanta. You may have to drive to Atlanta or Macon to visit the network.*
- > As of September 2011, there was **one** In-Network Dentist in the Savannah area.
- > The network is subject to change without notice.
- > Yes, this is the cheapest option, but you will be electing it at your own risk.



- Select Vision and Select *Plus* Vision Plans – OptumHealth
- Select Vision
  - Eye exam every 12 months after \$10 co-pay
  - Lenses every 12 months after \$20 materials co-pay: single vision, lined bifocal, lined trifocal, or lenticular lenses.
  - \$130 frames allowance every 24 months after \$20 materials co-pay.
  - Refractive eye surgery discount.
  - \$105 contact lens allowance, or up to four boxes.
- Select *Plus* Vision
  - Larger credit for contact lenses \$125
  - Lens options – tinting, UV, polycarbonate, basic progressive included.
  - Materials co-pay is \$25

Vision Cards Issued Online at  
[www.myoptumhealthvision.com](http://www.myoptumhealthvision.com)



- ▶ Long Term Care Insurance – Unum Insurance
  - Nursing Facility/Nursing-Home Insurance, covers some in-home care.
  - Plans offered for employees, spouses, parents, in-laws, includes adoptive or step-parents.
  - Employee premiums taken through payroll deductions. All other premiums direct billed by Unum.
  - Medical Underwriting required for covered spouse, parents, or in-laws.
  - Medical Underwriting required for employees electing coverage for the first time, after a break in coverage, or electing a higher level of coverage.
  - 90-day wait period after disability before benefits are payable.
  - Must require continual assistance with at least three activities of daily living to be considered disabled and qualifying for benefits.





## Flexible Healthcare Spending Account

- Healthcare Spending Account - SHPS
  - Set aside pre-tax money to use for healthcare expenses.
  - Maximum amount \$5,040 can be set aside per year under IRS rules.
  - Money is “Use or Lose”
    - > You have until March 15, 2013 to use money placed in your 2012 spending account.
  - Entire amount is available the first day of the year.
  - Visa debit card available for purchases, but keep your receipts!
  - Qualifying expenses include: prescriptions, contact lenses/glasses, eye surgery, procedures/surgeries not covered by insurance, health insurance co-pays or co-insurance.
  - Excluded expenses include: over the counter drugs, electrolysis, vitamins/herbal supplements, hair transplants.



## Flexible Dependent Care Spending Account

- Dependent Care Spending Account - SHPS
  - Set aside pre-tax money to use for child care expenses for your children under age 13.
    - > Expenses for care of a dependent of any age, who is unable to care for themselves due to a physical or mental handicap also qualify.
  - Maximum family amount \$4,992 can be set aside per year under IRS rules.
  - Money is “Use or Lose”
    - > You have until December 31, 2012 to use money placed in your 2012 dependent care spending account.
  - Both the employee and spouse must be working full time or enrolled in school full time to utilize this benefit.
  - Eligible expenses include: preschool, nursery school, after school care.
  - Ineligible expenses include: activity fees, field trips, clothing, food, entertainment, Kindergarten, overnight camps, sports lessons, transportation, or private school tuition.



## Flexible Benefits Enrollment thru Georgia Breeze

### Annual Enrollment

- October 11-November 10, 2011
- Visit [www.gabreeze.ga.gov](http://www.gabreeze.ga.gov) to enroll in your benefits today!
- For assistance with the Georgia Breeze website or flexible benefits enrollment, contact the Georgia Breeze call center at 1-877-342-7339.
- **Print your confirmation page when you have completed your elections!**
  - You may change your elections as many times as you wish during open enrollment.
  - The choices remaining in the system on November 10<sup>th</sup> will be yours for all of 2012!
- If you complete your enrollment verbally with a Georgia Breeze associate, document the name of the representative, date, and time of the call.

# SUPPLEMENTAL HEALTH OPTIONS



### It's Baaack!

**The Tricare supplement is once again available for families who are covered under Tricare military insurance coverage.**

**To be eligible, the STC employee and dependents must be:**

- Under age 65
- Ineligible for Medicare
- Registered in DEERS  
(Defense Enrollment Eligibility Reporting System)





## Benefits of the Tricare Supplement

### How it works:

- Tricare remains your primary insurance coverage - The supplement is considered secondary coverage.
- Members have flexibility in selecting civilian physicians, specialists, hospitals and pharmacies.
- Covers unmarried dependent children under 21, or under 23 if enrolled as a full time student.
- No tobacco/spousal surcharges.
- No COBRA rights, but a portability feature is offered.

## PeachCare for Kids – Now Available!



**During this open enrollment period, qualifying state employees may enroll their children in PeachCare for Kids.**

**Program is income based.**

- Visit [www.peachcare.org](http://www.peachcare.org) for income requirements and income calculator tool.
- Monthly premiums are incremental based on income.
  - \$10-\$35 for one child
  - Maximum premium \$70 for two or more children in the same household.

**Eligibility Questions?**

**Contact PeachCare: 877.427.3224**

**Local Contact: JJ Haire 912.871.1167**



## If you think you might be eligible for PeachCare...

### Start the enrollment process now!

- After this open enrollment period, a child will have to be without health coverage for 60 days before they are eligible to apply for PeachCare.

### DO NOT drop your children's health coverage under State Health.

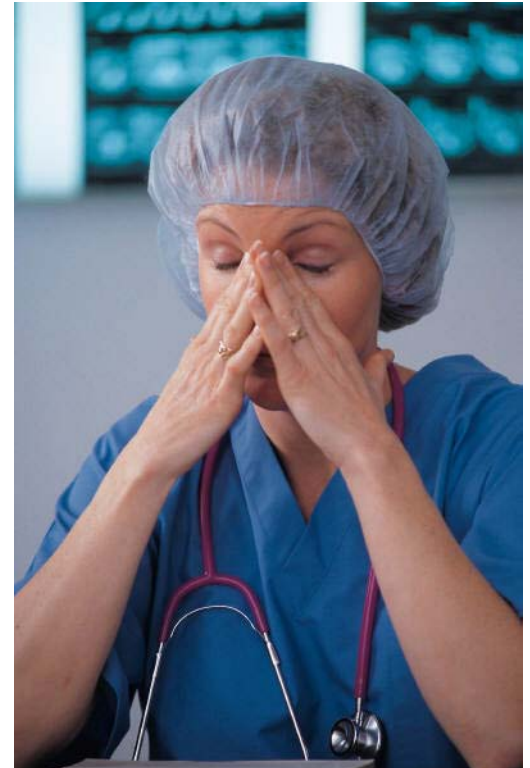
### PeachCare will notify you if you are accepted into the program.

- Upon being accepted into the program, you may drop your children's State Health insurance coverage.
- You must notify State Health of your acceptance into PeachCare within 60 days of acceptance.



**If you are accepted into PeachCare, but lose the coverage in the future, you have 60 days to notify State Health of the loss and add your children to your current health plan.**

# OVERVIEW OF CHANGES AFFECTING HEALTHCARE PLANS





## Important Rule Changes from the Patient Protection & Affordable Care Act

### **Dependent Eligibility (Age Limit Increase)**

- ▶ Effective January 1, 2011, the Patient Protection and Affordable Care Act extended the age limit of eligible dependents from 19 to 26 regardless of student status for all plans which cover dependents.
  - Dependents can be married, have children, have their own employment.

### **No Lifetime Maximums**

### **No Pre-Existing Condition Clauses for Health Insurance**