



2026

Retiree Benefits Enrollment Guide



Benefits Election Checklist

Log in to select your benefits

- Visit GwinnettCounty.com/Retiree
- Click **My GCHub** Login
- Enter your username and password
(you can reset your password if you are unable to log in)

Complete these steps

- Verify your address, phone number, and email address
- Verify your dependents
- Elect your 2026 benefits
- Print your benefits confirmation statement

Benefits and Retirement Contact Information

Contact	Phone number	Website
Retirement		
Transamerica	888.976.8196	Transamerica.com
Voya	855.492.1818	GCRetire.com
401h REHN	800.872.8979 Ext. 779	CDH.REHNOnline.com
Medical Plans		
Humana	866.396.8810	Humana.com
Aetna	866.307.6077	Aetna.com
Kaiser	404.760.3549	KP.org
Dental & Vision		
Cigna Dental	800.244.6224	Cigna.com
VSP Vision	800.877.7195	VSP.com
Gwinnett		
Retirement Team	770.822.7915	GC-Retire@GwinnettCounty.com

For detailed information,
see the 2026 Retiree Benefits Book.

Pre-Medicare Plans



	Max Choice Bronze	Max Choice Silver	Max Choice Gold
Deductible (<i>Individual/Family</i>)	\$3,900/\$7,800	\$2,350/\$4,700	\$1,700/\$3,400
Doctor Office Visit	30% after deductible	30% after deductible	15% after deductible
Specialist Office Visit	30% after deductible	30% after deductible	15% after deductible
Coinsurance (<i>How much you pay</i>)	30% after deductible	30% after deductible	15% after deductible
Out-of-Pocket Max (<i>Individual/Family</i>)	\$6,900/\$13,800	\$4,900/\$9,800	\$2,800/\$5,600
Inpatient Hospital	30% after deductible	30% after deductible	15% after deductible
Emergency Care	30% after deductible	30% after deductible	15% after deductible
Preventive Care	100% covered	100% covered	100% covered
Prescription Drug Coverage			
Generic (<i>Retail/Mail Order – up to 90 days</i>)	30% after deductible	30% after deductible	15% after deductible
Preferred Brand (<i>Retail/Mail Order – up to 90 days</i>)	30% after deductible	30% after deductible	15% after deductible
Non-Preferred Brand (<i>Retail/Mail Order – up to 90 days</i>)	30% after deductible	30% after deductible	15% after deductible
Monthly Pre-Medicare Rates			
Retiree Only	\$437.46	\$654.20	\$890.52
Retiree + Spouse	\$874.93	\$1,308.40	\$1,781.06
Retiree + Children	\$740.59	\$1,033.19	\$1,352.20
Retiree + Family	\$1,178.04	\$1,687.39	\$2,242.73
Monthly Blended Rates			
Blended rates are based on one or more persons covered on the plan being Medicare eligible.			
Retiree + Spouse (1 Medicare)	\$597.54	\$814.28	\$1,050.60
Retiree + Children (1 Medicare)	\$463.21	\$539.07	\$977.36
Retiree + Family (1 Medicare)	\$900.67	\$1,193.27	\$1,512.28
Retiree + Family (2 Medicare)	\$623.29	\$699.15	\$781.84

*Plan details listed are for in-network providers only.

**If you cancel/decline coverage you may not be eligible to re-enroll.

Pre-Medicare Plans



	HMO Silver	HMO Gold
Deductible (Individual/Family)	\$2,150/\$4,300	\$1,200/\$2,400
Doctor Office Visit	\$65 copay	\$35 copay
Specialist Office Visit	\$85 copay	\$55 copay
Coinsurance (How much you pay)	30% after deductible	20% after deductible
Out-of-Pocket Max (Individual/Family)	\$6,100/\$12,200	\$3,700/\$7,400
Inpatient Hospital	30% after deductible	20% after deductible
Emergency Care	30% after deductible	20% after deductible
Preventive Care	100% covered	100% covered
Prescription Drug Coverage		
Generic (Retail/Mail Order – up to 90 days)	\$30/\$60 copay	\$10/\$20 copay
Preferred Brand (Retail/Mail Order – up to 90 days)	\$70/\$140 copay	\$40/\$80 copay
Non-Preferred Brand (Retail/Mail Order – up to 90 days)	N/A	N/A
Monthly Pre-Medicare Rates		
Retiree Only	\$593.79	\$821.45
Retiree + Spouse	\$1,187.58	\$1,642.94
Retiree + Children	\$951.59	\$1,258.97
Retiree + Family	\$1,545.39	\$2,080.44
Monthly Blended Rates		
Blended rates are based on one or more persons covered on the plan being Medicare eligible.		
Retiree + Spouse (1 Medicare)	\$753.87	\$981.53
Retiree + Children (1 Medicare)	\$517.88	\$723.80
Retiree + Family (1 Medicare)	\$1,111.67	\$1,419.05
Retiree + Family (2 Medicare)	\$677.96	\$757.68

*Plan details listed are for in-network providers only.

**If you cancel/decline coverage you may not be eligible to re-enroll.

Medicare-Eligible Plans



Humana Medicare Advantage	
Deductible (Individual)	\$150
Doctor Office Visit	\$15
Specialist Visit	\$30
Ambulance Services	\$75
Out-of-Pocket Max (Individual)	\$3,400
Inpatient Hospital	\$500 per stay
Emergency Care	\$50
Preventive Care	\$0
Prescription Drug Coverage	
Generic (Retail/Mail Order – up to 90 days)	\$10/\$15
Preferred Brand (30 day/90 day)	\$30/\$75
Non-Preferred Brand (30 day/90 day)	\$60/\$150
Monthly Rates	
Retiree Only	\$160.08
Retiree + Spouse (both >65)	\$331.35

Important Notice: You are required to apply for Medicare 90 days prior to the date you or your covered dependent becomes Medicare eligible. Generally your coverage starts the first of your birthday month. After you receive your Medicare card, also called the red, white, and blue card, you need to provide it to Gwinnett County. Failure to apply for Medicare Part A and Part B will result in cancellation of your medical coverage.

Wellness and Rewards Program

Go365® by Humana™ makes wellness fun and easy while helping you reach your physical and emotional goals.

Activities include:

- Annual wellness visit
- Mammogram
- Colorectal screening
- Diabetic eye exams
- Kidney function testing
- SilverSneakers participation
- Social and educational activities

You can use the same login information from your MyHumana account to log onto Go365.com to learn more about activities and redeem exciting rewards. Track your activity and redeem gift cards at MyHumana.com or by completing a paper form.

Cigna Dental Plans

	Cigna DHMO	Cigna PPO Mid-Option	Cigna PPO High-Option
Deductible (Individual/Family)	\$0/\$0	\$100/\$300	\$50/\$150
Benefit Maximum	N/A	\$1,000 per person	\$1,500 per person
WellnessPlus® Progressive Maximum Benefit	N/A	When you or your family member receive any preventive care service during one plan year, the annual dollar maximum will increase in the following year until it reaches the highest level specified below:	Year 4 & beyond: \$1,300 Year 4 & beyond: \$1,800
Diagnostic/Preventive (e.g., teeth cleanings, X-rays)	For a complete list of DHMO copays, see Schedule of Benefits on GC Retiree.	No out-of-pocket cost.	No out-of-pocket cost.
Basic Benefits (e.g., fillings, extractions)		20% after deductible	20% after deductible
Major Benefits (e.g., crowns, bridges, prosthetics)		50% after deductible	50% after deductible
Orthodontia (Child and adult)		Not covered	50% after deductible; \$2,500 lifetime maximum
Monthly Premiums			
Retiree Only	\$12.31	\$34.62	\$51.50
Retiree + Spouse	\$24.60	\$69.18	\$103.01
Retiree + Children	\$30.76	\$86.47	\$128.76
Retiree + Family	\$36.90	\$103.69	\$154.23

Please note: The removal of bony-impacted wisdom teeth is covered under the medical plan and not the Cigna Dental plan.

VSP® Vision Plans

	VSP Basic	VSP Premier
Routine Eye Exam	\$10 copay	\$15 copay
Lenses (Single vision, bifocal, trifocal, lenticular)	\$10 copay	\$15 copay
Frames	\$10 copay; \$120 allowance plus 20% off amount exceeding the allowance (Once every other calendar year)	\$15 copay; \$150 allowance plus 20% off amount exceeding the allowance (Once every calendar year)
Contact Lenses (Once per calendar year)	\$60 lens fitting; \$120 allowance	\$60 lens fitting; \$150 allowance
Monthly Premiums		
Retiree Only	\$4.84	\$10.21
Retiree + Spouse	\$9.88	\$20.83
Retiree + Children	\$10.22	\$21.53
Retiree + Family	\$16.32	\$34.42

Employee Wellness Center

Pre-Medicare Retirees

Crossover Health

The Gwinnett Employee Wellness Center has always been a convenient and cost-effective health care option for pre-Medicare members and dependents. We've teamed up with Crossover Health to bring you and your family improved health care services. Crossover Health physicians aim to create a personalized provider relationship, giving you additional time to discuss your health care needs and put your health first. This partnership also expands the services and tools available to you and your dependents on both the Aetna and Kaiser plans, providing a convenient and affordable health care option for your entire family.

Mental Health Resources

Retired Employees

Guidance Resources with ComPsych

Gwinnett's confidential Employee Assistance Program, or EAP, offers mental health and work-life services. Retirees and anyone in their household are eligible for four free visits per issue per year. Powered by ComPsych, GuidanceResources provides available 24/7 support, resources, and information to help with all of life's challenges. From no-cost, confidential counseling and legal support to financial information and personalized work-life resources, we've got you covered.

Visit GuidanceResources.com to create an account by clicking Register. Then, enter "Gwinnett" for the Organization Web ID. Call **1.866.365.0817** if you have questions or need assistance.

Aetna Members

AbleTo

AbleTo provides employees and their dependents 18 and older with one-on-one therapy and coaching. Log into your account at Aetna.com to get started.

Kaiser Permanente Members

Headspace

Headspace helps members cope with some of life's most common challenges. You can use Headspace for 90 days per year at no cost. To sign up, log into your Kaiser account at KP.org/GwinnettCounty.

LifeStance

LifeStance is available to employees and their covered dependents. It has psychiatrists, psychologists, and licensed therapists that use supported practices to tailor care to fit your needs. Visit LifeStance.com/Kaiser-GA or call **980.766.1807** to find a provider and start treatment.

SonderMind

SonderMind is available to employees and their covered dependents. It has appointments seven days a week, online and in-person. Visit SonderMind.com/Insurance/Kaiser-Permanente to sign up or call **844.843.7279** for more information.

Georgia Helplines

988 Georgia

988 is a direct, national three-digit line that connects individuals with suicide prevention and mental health crisis resources. 988 calls, texts, and chats in Georgia are answered by the Georgia Crisis and Access Line, 24 hours a day, 7 days a week, 365 days a year.

Visit 988Ga.org for more information.

United Way 211

United Way 211 is an information and referral service helps you find resources that meet your needs. Currently, digital platforms will give you the fastest service. You can search online or download the 211 app to access a searchable database of resources. You can also text 211od to 898211 to receive a list of referrals based on your ZIP code.

Visit 211online.UnitedWayAtlanta.org to learn more.

One Stop for Help

Facing health, hunger, or housing challenges? Visit GwinnettOneStop.com for help.