



2015 gcbewellbesafe Health and Wellness Program



gwinnettcounty
2015

Today's Agenda



- 2015 **gcbewellbesafe** Health and Wellness Program
- 2015 Benefits
- Retirement

Level of Coverages



- Employee Only
- Employee + Child(ren)
- Employee + Spouse
- Family: Employee + Spouse + Child(ren)

Eligible Dependents and Required Documentation



- If the employee is covered, eligible dependents of the employee may also enroll
- Employee and dependent eligibility will be verified by the Department of Human Resources
- If dependents are added during annual open enrollment or as a result of a qualified Life Status Change, eligibility must be verified

Eligible Dependents and Required Documentation



- Spouse
 - Photocopy of certified marriage certificate
- AND**
- One of the following:
- Current joint bank account statement
 - Current joint mortgage or rental contract
 - Current joint credit card statement
 - Most recent year's signed Income Tax Return

Eligible Dependents and Required Documentation



- Dependent child or stepchild
 - Copy of certified birth certificate with employee and/or spouse noted as parent
 - Legal Guardianship Final Decree with presiding judge's signature and seal
 - Legal Custody Decree – must be awarded until the 18th birthday and must include presiding judge's signature
 - Final Adoption Decree with presiding judge's signature and seal

Eligible Dependents and Required Documentation



Effective January 1, 2012, the Georgia Security and Immigration Compliance Act of 2006, requires recipients of benefits from a state or local entity to declare that they are a citizen or provide their immigration status at the time they first enroll in benefits and when making changes to existing health benefits coverage

This form must be signed and notarized for benefit enrollment for employees and dependents 18 and older to be effective.

Form is available at the GC Workplace website

Life Status Change



- A written request with required supporting documentation must be received by HR within 30 calendar days of a qualifying event
 - Change in legal marital status
 - Change in number of dependents
 - Change in employment status
 - Change in work schedule
 - Change in the place of residence
 - Qualified Medical Child Support Order (QMCSO)
 - Entitlement to Medicare or Medicaid
 - Change in coverage

Gwinnett County Commitment to You



Gwinnett County is committed to:

- **Ensuring** you have access to quality, affordable health care
- **Offering** tools and resources to improve your and your family's health
- **Helping** you make informed decisions

Taking Steps to Help Our Employees



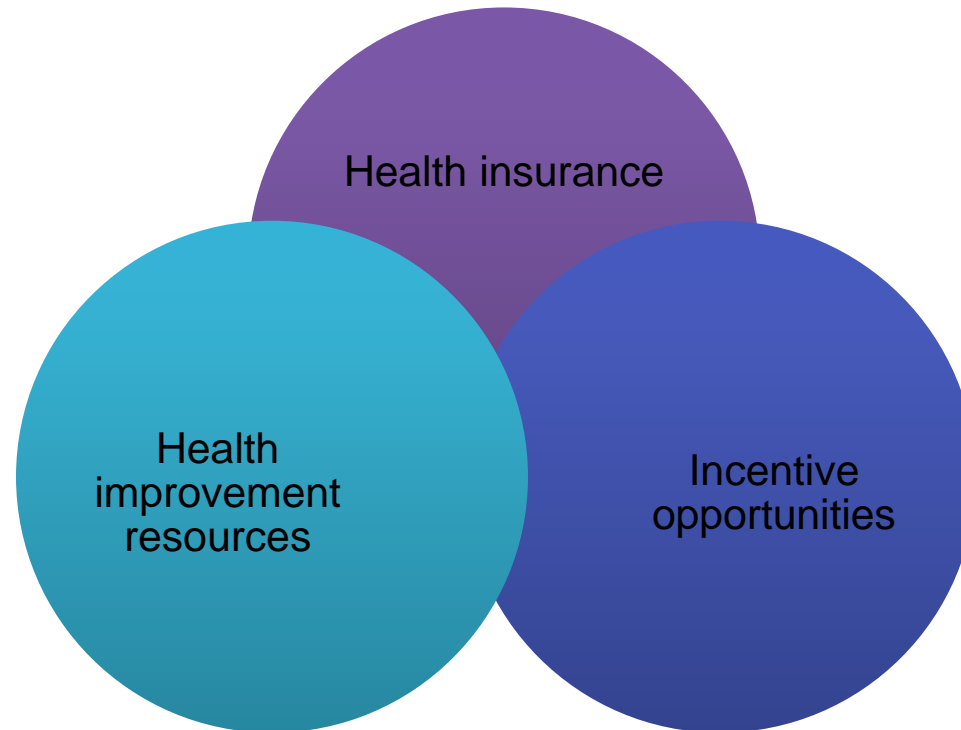
The challenge

- Medical costs are rising for employees and the County

Gwinnett County is responding by

- For 2015 we expanded **gcbewellbesafe** into a comprehensive Health and Wellness Program
 - Helping you improve your health
 - Providing you tools and resources to navigate health coverage
 - Offering you financial support through incentive opportunities
- Managing our health insurance program to continue to deliver value while meeting employees' changing needs

Expanding gcbewellbesafe



- **Engage** you more actively in your health and health care decisions
- **Empower** you to plan, pay and save for health expenses
- **Help** you make healthier choices

Paying for Health Coverage



Your health
insurance
premium

+

Your health care
costs

Gwinnett County helps you
with both of these expenses!

Paying for Your Health Insurance Premium



Gwinnett County covers most of your health insurance premium

+

You contribute through paycheck deductions

+

Avoidable surcharges

1. Tobacco use
2. Wellness opt-out

How to avoid surcharges

- **Within sixty (60) days of benefit eligibility:** Complete a biometric screening and wellness assessment
- Certify you are tobacco-free

Wellness Opt Out and Tobacco Use Surcharge

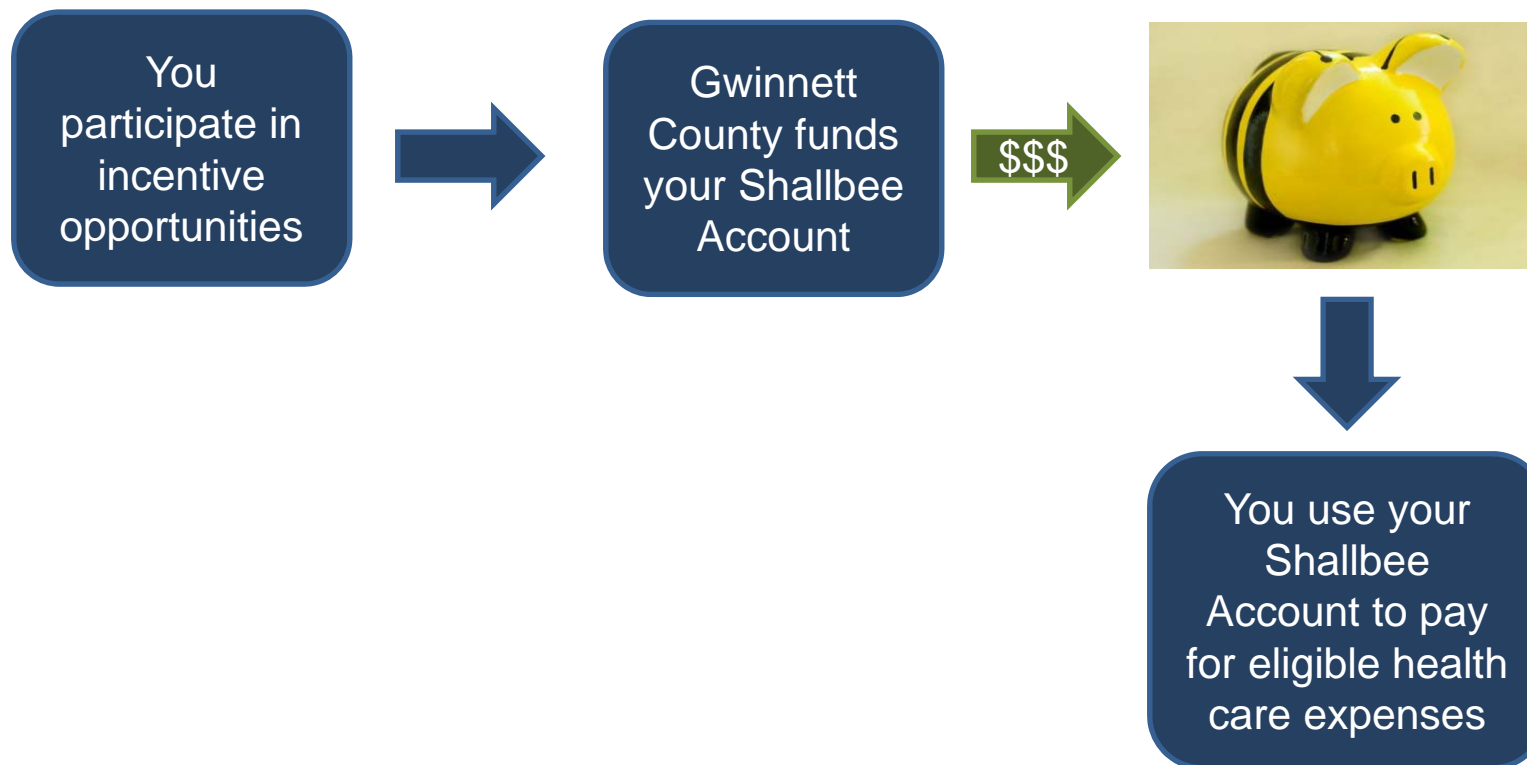


- **Wellness Opt Out Surcharge**
 - To avoid the Wellness Opt Out Surcharge you must complete your Biometric Screening and Wellness Assessment within 60 days of being benefit eligible
 - **\$720 more per year**
- **Tobacco Use Surcharge**
 - You will need to certify if you are tobacco free during enrollment or you will be charged the Tobacco Use Surcharge, **\$720 per year**

Paying for Your Health Care



By participating in incentive opportunities, you can avoid surcharges *and* earn funding for a Shallbee Account—which you can use to pay for eligible health care expenses in 2015 and beyond, even in retirement





Shallbee Accounts



- Shallbee Accounts
 - Shallbee Accounts help you pay for everyday medical or dependent care expenses
 - HSA is matched with the Aetna Maximum Choice HSA Plans
 - HRA is matched with the Kaiser HMO Plans
 - Dependent Care FSA is available to everyone
 - Medical FSA is available to Kaiser HMO members or employees with no health plan



Shallbee Accounts



Account	Employee	Employer
Shallbee HSA	Can Contribute	Wellness Incentives
Shallbee HRA	Cannot Contribute	Wellness Incentives
Shallbee Dependent Care FSA	Can Contribute	Cannot Contribute
Shallbee Medical FSA	Can Contribute	Cannot Contribute





Helping You Fund Your Shallbee Account

Timing	If you...	Gwinnett County contributes...	
		Employee	Employee and spouse
Within sixty (60) days of benefit eligibility	Get Started <ul style="list-style-type: none"> • Complete biometric screening and online wellness assessment • And complete 2 online wellness courses 	\$350 2015 Prorated based on hire date	\$700 Prorated based on hire date
Once you have completed the biometric screening and wellness assessment, you can participate in two Health Coaching Sessions to be eligible for additional incentive opportunities			
2015	Get Checked <ul style="list-style-type: none"> • Be up to date on your preventive care 	\$100	\$200
2015	Get Engaged <ul style="list-style-type: none"> • Participate in health improvement and education activities 	\$150	\$300
2015	Get Active <ul style="list-style-type: none"> • Complete a physical activity or fitness program 	\$150	\$300
	TOTAL Possible Gwinnett County Shallbee Account Funding Must be Actively employed to receive incentive funding	\$750	\$1,500



Earning additional Shallbee Funding

Preventive Care	Education Activity	Wellness Activity
<ul style="list-style-type: none"> • Annual exam* • Well-woman visit* • Colonoscopy* • Mammogram* • PSA* • Vision exam • Dental exam* • Dermatology exam • Flu vaccine* • Age-appropriate screenings* 	<ul style="list-style-type: none"> • gcbewellbesafe online courses* • Lunch & learn* • Individual meeting with Great West representative* • Annual enrollment information session* • Plan information meeting* 	<ul style="list-style-type: none"> • Community event for health/fitness • Fitness membership • Weight management program • Tobacco cessation • Employee wellness fair* • Therapeutic stretching • Asset Health challenges* • WalkingWorks*

**These activities are offered at no cost to you if you are currently enrolled in Gwinnett County health and dental insurance*

View and report your wellness activities,
plus get more information, at gcbewellbesafe.com

Checklist: What You Can Do Now



- 1. Biometric screening
- 2. Wellness assessment
- 3. Complete 2 Online Education Courses

Go to gcbewellbesafe.com

Medical Plans



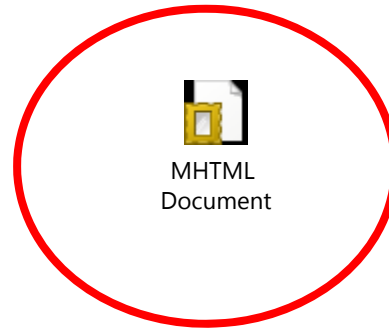
- Kaiser HMO Gold and Silver



- Aetna Maximum Choice HSA Gold and Silver

Kaiser Permanente HMO

- What is an HMO?
- What is Kaiser all about?



Kaiser Permanente HMO

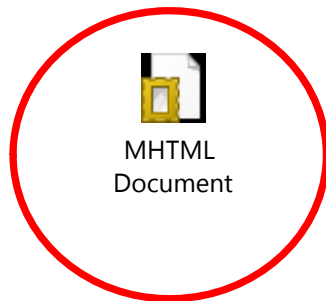
- HMO – Health Maintenance Organization
- Primary Care Physician
- In-Network benefits only
- Closed Formulary
- Lowest Premiums
- Shallbee HRA account

Kaiser Permanente HMO

		Kaiser HMO Silver	Kaiser HMO Gold
Annual Deductible -	Employee Only	\$1,600	\$900
	Family	\$3,200	\$1,800
Preventive Care		No Cost	No Cost
Coinsurance Percentage		30% after deductible	20% after deductible
Primary Care Office Visit		\$50 copay	\$30 copay
Specialty Care Office Visit		\$70 copay	\$50 copay
Prescription Drugs –	Generic	\$15 copay	\$5 copay
	Brand	\$55 copay	\$35 copay
Mail Order (up to 90 days) -	Generic	\$30 copay	\$10 copay
	Brand	\$110 copay	\$70 copay
Maximum Out of Pocket-			
	Employee Only	\$3,750	\$2,000
	Family	\$7,500	\$4,000

Kaiser Permanente HMO

Care coordination at it's best.



2015 Premiums

Non-Tobacco, Wellness Opt In

	2015 Kaiser HMO Silver Bi-Weekly Rate	2015 Kaiser HMO Gold Bi-Weekly Rate
Employee Only	\$3.23	\$25.29
Employee Spouse	\$6.46	\$50.59
Employee Child(ren)	\$5.49	\$43.00
Family	\$8.88	\$69.56

Aetna Maximum Choice HSA

- Open Network
- No Primary Care Physician Required
- In and Out of Network benefits
- Pharmacy benefit Included
- Shallbee HSA account

Aetna

http://www.youtube.com/watch?list=PL0ovIWLRVVGv4haug44gsjQrlirKNrZ3d&feature=player_detailpage&v=1Lvn94Ab_1M

<http://www.aetnatools.com/>

Aetna Maximum Choice HSA

	Aetna Maximum Choice HSA Silver In-Network	Aetna Maximum Choice HSA Gold In-Network
Annual Deductible		
Employee Only	\$1,800	\$1,300
Family	\$3,600	\$2,600
Preventive Care	No Cost	No Cost
Primary & Specialty Care	30% coinsurance after deductible	15% coinsurance after deductible
Prescription Drugs	30% coinsurance after deductible	15% coinsurance after deductible
Maximum Out of Pocket		
Employee Only		
Family	\$3,750	\$2,000
	\$7,500	\$4,000

2015 Premiums

Non-Tobacco, Wellness Opt In

	2015 Aetna Maximum Choice HSA Silver	2015 Aetna Maximum Choice HSA Gold
Employee Only	\$10.28	\$33.14
Employee Spouse	\$20.55	\$66.28
Employee Child(ren)	\$17.47	\$56.34
Family	\$28.26	\$91.14

Allstate Hospital Indemnity

- Hospital Indemnity Plan
 - All employees and dependents will be covered by a Hospital Indemnity Plan through Allstate if they are enrolled in a Gwinnett County Health Plan
 - Provides \$1,100 cash payment upon hospital admission – One per covered member per year
 - Provided at no cost to employees



Shallbee Accounts

- Shallbee Accounts
 - **HSA** is matched with the Aetna Maximum Choice HSA Plans
 - **HRA** is matched with the Kaiser HMO Plans
 - **FSA Dependent Care** is available to everyone
 - **FSA Medical** is available to Kaiser HMO members or employees with no health plan

Shallbee Health Savings Account

If you enroll in the Aetna Maximum Choice HSA Silver or Gold health plan, you can earn a contribution to your Health Savings Account based on your participation in the gcbewellbesafe wellness program.

Shallbee Health Savings Account

- Tax Exempt
- By participating in the County's wellness program you can earn funding to your account
- You can change your contribution amount anytime during the year
- Used to pay medical expenses for yourself and eligible dependents
- Debit Card
- Funds are portable
- Funds rollover, no limit to rollover amount
- Administered by ConnetYourCare through the HSA Bank

Shallbee Health Savings Account

- 2015 Maximum Contribution
 - Single \$3,350
 - Family \$6,650
 - If 55 or older you can contribute an additional \$1,000 as a make up contribution
- You can change your contributions during the year
- Funds rollover from year to year if not used
- Account is portable

Shallbee Health Reimbursement Account

- Health Reimbursement Account (HRA)
 - Tax Exempt
 - By participating in the County's wellness program you can earn funding to your account
 - Debit Card
 - Used to pay medical expenses for yourself and eligible dependents
 - Unused funds rollover every year

Shallbee Medical Flexible Spending Account

- Medical Flexible Spending Account (FSA)
 - Tax Exempt
 - Debit Card
 - Use for eligible Medical, Dental, and Vision expenses
 - Maximum amount - \$2,500
 - Entire amount is available immediately
 - **Use it or Lose it**

Shallbee Dependent Care Flexible Spending Account

- Dependent Day Care Flexible Spending Account (FSA)
 - Tax Exempt
 - Use for Day Care Expenses for dependents or older adults to enable you to work
 - Funds are available only after being deposited in your account
 - Use it or lose it
 - Maximum amount - \$5,000
 - Reimbursement can be done manually or online

CIGNA DENTAL



- CIGNA HMO
- CIGNA PPO – Mid Option
- CIGNA PPO – High Option

CIGNA HMO



- CIGNA HMO
 - Lowest premium
 - Limited network
 - No out of network benefits
 - Basic care
 - See Patient Charge Schedule for services provided posted on GC Workplace/Benefit Plans

CIGNA PPO – Mid Option



- CIGNA PPO Mid Option
 - In and Out of Network Benefits
 - \$100 Deductible
 - 100% Coverage for Basic and Diagnostic
 - 80% Basic Benefits
 - 50% Periodontics & Endodontics
 - 50% Major Benefits
 - No Orthodontics or Implants
 - Maximum Benefit - \$1,000 per person

CIGNA PPO – High Option



- CIGNA PPO High Option
 - In and Out of Network Benefits
 - \$50 Deductible
 - 100% Coverage for Basic and Diagnostic
 - 80% Basic Benefits
 - 80% Periodontics & Endodontics
 - 50% Major Benefits
 - Orthodontics – Maximum \$2,500
 - Implants – Maximum \$1,500
 - Maximum Benefit - \$1,500 per person

VISION COVERAGE



You have the choice of two plans:

- VSP Basic
- VSP Premier

VSP Basic Plan



- VSP Basic
 - \$10 Co-Pay for a Vision Exam
 - \$120 Allowance plus 20% Discount on the amount over allowance on Frames
 - New Frames every other calendar year
 - Contact Lenses - \$120 per year
 - Laser Vision Correction – 15 – 20% discount

VSP Premier Plan



- VSP Premier
 - \$15 Co-Pay for a Vision Exam
 - \$150 Allowance plus 20% Discount on the amount over allowance on Frames
 - New Frames every calendar year
 - Contact Lenses - \$120 per year
 - Laser Vision Correction – 15 – 20% discount

Life Insurance



- Basic Life Insurance – Employer Paid
- Provided by The Hartford Group
 - 3 times Base Salary
 - Maximum - \$300,000
- Optional Life Insurance
 - You can purchase additional Life Insurance to bring the total to 5 x Base Salary up to \$500,000
- Dependent Life Insurance
 - \$20,000 for your spouse
 - \$10,000 for your dependents

Disability Insurance

Short Term Disability

- Employee Paid Benefit
- Provided by The Hartford Group
- Three Benefit Levels
 - 30 Day Waiting Period
 - 60 Day Waiting Period
 - 90 Day Waiting Period
- Benefits equal to 60% of your earnings up to a maximum weekly benefit of \$1,200
- Benefit can be supplemented by using accrued leave

Long Term Disability

- Employer paid benefit
- Provided by The Hartford Group
- Benefit
 - 180 Day Waiting Period
 - 60% of Salary – Maximum \$5,000/month

Supplemental Benefits



Supplement Benefits Administered by Allstate

- Group Accident Insurance
- Group Critical Illness
- Group Universal Life Insurance

Group Accident



Group Accident

- 24-hour accident coverage
- Benefits paid direct to you
- Accidental Death
- Dismemberment
- Dislocation and Fracture
- Family coverage
- Tax Savings
- Portable coverage

Group Critical Illness



Group Critical Illness

- Heart Attack, Stroke, Major Organ Transplant, Cancer
- Family Coverage
- Benefit paid directly to you
- Wellness benefit \$100 per year
- Tax Savings
- Portable coverage

Group Universal Life



Universal Life

- Up to \$150,000 of coverage guarantee issue during initial open enrollment
- Family coverage
- Affordable premiums
- Accelerated death benefit (qualified long term care)
- Portable coverage

Important Follow Ups



- You must make your Benefit Selections within 30 days of your hire date
- You must get your Biometric Screening and online wellness assessment at gcbewellbesafe.com completed within 60 days of benefit eligibility
- You must add your dependents to your ESS information before adding them to your plans
- 2015 Employee Benefit booklets are available online at the GC Workplace website

Important Follow Ups



- Allstate Voluntary Benefit information is available online at the GC Workplace website
- Dependent documentation and Eligibility Affidavit must be received by HR for coverage to be effective
- Remove Pop-Up Blockers prior to logging into ESS, this will improve functionality
- If you don't have Adobe, please download a free copy. You will need Adobe to view information on the Health Savings Account in ESS



gcbewellbesafe.com

Retirement

gwinnettcounty

Department of Human
Resources

Retirement

[Click Here](#)

Gwinnett County Employee Retirement Plans

401a-EE	457b-EE	401a-ER	Total EE &ER
2.5%	0%	7%	9.5%
Default 5%	0%	7%	12%
7.5%	0%	7%	14.5%
No access while GC employed. Subject to 10% penalty under 59 1/2	Loan & Hardship access. <u>Not</u> subject to 10% penalty under 59 1/2	No access while GC employed. Subject to 10% penalty under 59 1/2	
2.5%	2.5% >	8%	13%
2.5%	5%>	8%	15.5%
2.5%	62%>	8%	72.5%

*Mandatory 401a-EE contribution within 30 days of hire! 2.5% or 5% or 7.5%

*401a-EE election must be completed in ESS.

*Default 401a-EE contribution is 5%

*401a-EE contribution election is IRREVERSIBLE!

*Default Allocation is the Moderate Profile Fund.

*2013 yr. 457-EE contribution limit is \$17,500 or \$673.08 per 26 pay period

$$\begin{array}{r}
 \$1,000.00 \\
 \times \quad .125\% \\
 \hline
 1.25
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