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EMPLOYEE BENEFITS BOOK
ACTIVE EMPLOYEES

gwinnettcounty
Board of Commissioners
2018 Active Employee Benefit Plans

This book provides, in summary, 2018 benefit options available to Gwinnett County employees who are eligible to participate in Gwinnett County Employee Benefit Plans.

Gwinnett County Board of Commissioners reserves the right to revise benefits offered at any time and the right to charge appropriate premiums for these benefits.

The premiums listed in this book are in effect as of January 1, 2018, and are not guaranteed to remain the same in future years.

If you want to enroll an eligible dependent not currently enrolled in your benefit plans, you must provide the documentation described in the *Health Plan Eligibility Information* section of this book by the date specified.

Please note: Fraudulent statements on benefit application forms, or through website *MyGCHub* enrollment, are cause for disciplinary action up to and including termination of employment with Gwinnett County and/or premium reimbursement to Gwinnett County.

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Health Plan Eligibility Information



Medical Levels of Coverage – Active Employees

- Employee Only: No dependent coverage
- Employee + Spouse: No dependent children
- Employee + Child(ren): Employee + one or more children, no spouse
- Family Coverage: Employee, spouse, and one or more children

Coverage for the employee

This document describes benefits an eligible employee may receive through the benefit plans offered by Gwinnett County. The employee is also called the participant. Eligible participants include employees of the Gwinnett County Board of Commissioners, elected officials and their employees, who work on a permanent fulltime basis, permanent part-time basis working at least 30 hours per week, and limited-term full-time employees. Employees approved for a medical disability while employed by Gwinnett County are eligible to continue health, dental, or vision benefits for a maximum of two years. Benefits can continue past two years if the disability is total and permanent, as defined by the Social Security Administration, and if the employee is receiving approved disability benefits provided by Gwinnett County. Refer to CA OPEB policy for additional details concerning continued benefit eligibility. Employees approved for a medical disability are also referred to as the participant.

New hires

Online enrollment through *My GCHub* must be completed within 30 days of the date of hire. Instructions for enrolling will be provided during New Hire Orientation. Assistance or additional information may be obtained from the Department of Human Resources. Coverage will be effective on the first day of the month following one full calendar month of employment.

If an employee intends to waive coverage for any or all of the offered benefits, he/she must still complete the Web enrollment process, indicating the waiver of benefits. If the employee and dependents are not enrolled when first eligible, the employee will not be eligible to apply for benefits until the next annual enrollment period for benefits effective January 1 of the following year, unless a qualified life status change occurs. For details of life status change, refer to the *Gwinnett County SPD* located on *GCWorkplace*.

Coverage for employees who change from part-time to full-time

An employee who transitions from part-time (working less than 30 hours per week) to full-time will become eligible for benefits. If the employee elects Gwinnett County benefits, coverage will be effective the first day of the month following one full calendar month of his or her status change.

Your Eligibility for Active Medical Benefits Under the ACA

Eligibility for active medical benefits under the Plan will be determined in accordance with the employer shared responsibility provisions of the *Patient Protection and Affordable Care Act of 2010*, as amended by the *Health Care and Education Reconciliation Act of 2010* (the "ACA").

For purposes of the ACA's employer shared responsibility provisions (under Code Section 4980H), your hours of work for active medical benefits will be credited using the look-back measurement method. Under this measurement method, you will have your hours of work measured during the Measurement Periods to determine your eligibility for medical benefits during the associated Stability Periods. Gwinnett County's Measurement Period is October 4 to October 3. The Stability Period is January 1 to December 31. You are eligible for the active medical benefits under the Plan, if:

- You are expected to be a full-time employee when hired, or
- You are determined by the Employer not to be a full-time employee as of your date of hire, but are credited with an average of at least 30 hours of service per week during your Initial Measurement Period, or
- You are credited with an average of at least 30 hours of service per week during the Standard Measurement Period

For detailed information concerning your eligibility for active medical benefits under the ACA, refer to the Summary Plan Document located on GC Workplace.

Coverage for the employee's dependents

If the employee is covered by the Gwinnett County benefit plans, his/her eligible dependents may also enroll. Eligible dependents are also called participants. The Gwinnett County Department of Human Resources will verify the eligibility of all employees and their dependents. All newly hired employees, rehired employees, employees adding dependents during annual enrollment, or employees adding dependents as a result of a qualified life status change will be required to substantiate the eligibility of all dependents who are to be enrolled in any Gwinnett County benefit plans. If substantiation documentation for your dependents is not received and validated by the date specified, your level of coverage for elected benefits will be "employee only" as of your effective date.

For a list of the identity documentation required for each potentially benefit-eligible dependent (spouse, child, or stepchild) refer to the *Summary Plan Description (SPD)* located on *GC Workplace*.

Employee procedures for submission of documentation

Upon final completion of the website enrollment process, the employee should print and review a confirmation statement to ensure the accuracy of the enrollment. Supporting documentation must be received by the Department of Human Resources by the date specified. Clear photocopies of the documents will be adequate. The documents submitted will not be returned. Enrollment must be completed within 30 days of hire. Documents must be received in the Department of Human Resources within the latter of 38 days of hire or the date the benefits will become effective for the employee.

Document review procedures

Upon receipt, documents will be reviewed within five business days by designated Department of Human Resources staff. If the documentation is found to be adequate, no further action will be necessary. If documentation is deemed inadequate, a Department of Human Resources staff member will request additional documentation or clarification from the employee. If the documentation leads to the conclusion that a dependent is ineligible for benefits, a Department of Human Resources staff member will request authorization from the health plans manager to deny enrollment of the dependent. All medical, dental, dependent life, and/or vision coverage for dependents ruled ineligible will be rescinded until an appeal is processed and approved.

Immediately upon denial of a dependent's eligibility, a letter will be mailed to the home address of the employee. The letter will explain the reasons for the denial and offer an opportunity for the employee to appeal the decision by submitting specified additional documentation within 30 days of the date of the letter.

Summary of 2018 Benefit Changes



Medical Insurance

- Kaiser and Aetna Silver and Gold medical plan options will continue to be offered
- 2018 premium rates increased slightly
- There are no changes to deductibles, coinsurance and Maximum Out of Pocket limits to the in-network benefits
- Aetna Out of Network benefits have been reduced
- Some pharmacies such as Walgreens will no longer be in the network
- The Aetna pharmacy plan continues to provide coverage for all therapeutic drug classes. However, some drugs will no longer be covered

Life Insurance

- MetLife will continue to offer optional and dependent life coverage. If you add or change your current options you will be required to complete a statement of health

Dental Insurance

- CIGNA DPPO and DHMO plan options will continue to be offered
- 2018 premium rates did not increase
- The 2018 DHMO patient charges changed slightly
 - Refer to the DHMO Patient Charges posted on GC Workplace for details

Vision Insurance

- VSP Basic Vision and Premier Vision plan options will continue to be offered
- 2018 premium rates increased slightly
- There were no plan changes to either vision plan
 - Refer to the vision benefit summaries on page 20 for complete details.

Disability Insurance

Disability and Life Insurance

- Metlife Optional Life, Dependent Life, Short and Long Term disability will continue to be offered
- Your optional life election includes optional Accidental Death and Dismemberment (AD&D) as well
 - Refer to the Optional Life section on page 24 for more information
- If you add or change your current plan options you will be required to complete a statement of health

Shallbee Health Savings Account (HSA)

Only available with Aetna Gold and Silver Health Plans

Maximum contribution amounts increased:

- Single Coverage – Maximum contribution per year: \$3,450
- Family Coverage – Maximum contribution per year: \$6,900
- Catch-Up Contribution for participants over 55 remains an additional \$1,000

Note: Wellness Incentive contributions are counted as part of the annual contribution limit.

Employer-based HSA contributions can be earned based on Health and Wellness Program participation. Please refer to the Health and Wellness Program Summary on page 32 for more information.

Supplemental Benefits – Allstate

Allstate will continue to provide supplemental benefits in 2018.

- *New!* Hospital Indemnity
- For 2018, Hospital indemnity will be available for you but you have to take **action** to enroll in this benefit. This means you can elect the level of coverage appropriate for you and your family if you elect coverage in a Gwinnett County health plan or not. And the coverage is portable
- Group Universal Life (GUL) with long term care rider is guaranteed issue up to \$80,000 for the employee and \$40,000 for the spouse
- Critical Illness is also guaranteed issue for the employee
- Accident is guaranteed issue for all

Also, please refer to the Allstate microsite www.Allstatevoluntary.com/gwinnettcountry for more information about the Allstate benefit plans that are available.

Continued Robust Health and Wellness Program

- Spouses have to participate at the same points level as employees to earn their portion of the incentive
- Get Started reduced and the highest award level, Achieve Award, increased
- Spouses will earn Get Started with their own activities
- Spouses must complete their online Wellness Assessment and Biometric Screening by August 31
- Look for more information on the 2018 Wellness Program in November 2017

2018 Benefit Plans

Kaiser Permanente Gold and Silver HMO Plans

Aetna Gold and Silver Maximum Choice HSA Plans

Shallbee Health Savings Account

Shallbee Health Reimbursement Account

Shallbee Flexible Spending Health and Dependent Care Accounts

Dental Plan Options

Vision Plan Options

Short-Term and Long-Term Disability

Basic and Optional Life Insurance

Allstate Group Universal Life, Accident, Critical Illness and Hospital Indemnity Humana EAP

Identity Theft Protection

Employee Health and Wellness Program

Kaiser HMO

What's Covered	Cost to You	
	Silver HMO	Gold HMO
Annual Deductible	\$1,800 per person \$3,600 per family	\$1,000 per person \$2,000 per family
Out-of-Pocket Maximum Deductible, coinsurance, and copay accumulate toward the Out-of-Pocket Maximum	\$5,300 per person \$10,600 per family	\$3,200 per person \$6,400 per family
Primary Care Office Visit	\$50 copay	\$30 copay
Wellness Center Visit	\$20 copay	\$20 copay
Preventive Care <i>Affordable Care Act (ACA) Guidelines</i> Non-ACA Services	No cost Varies, based on type and place of service	No cost Varies, based on type and place of service
Specialty Care Office Visit	\$70 copay	\$50 copay
Emergency Care Primary Care Office Visit Urgent Care Facility Ambulance Hospital Emergency Room	\$50 copay \$70 copay \$100 copay per trip 30% coinsurance after deductible	\$30 copay \$50 copay \$100 copay per trip 20% coinsurance after deductible
Inpatient Hospital Including Mental Health and Chemical Dependency	30% coinsurance after deductible	20% coinsurance after deductible
Inpatient/Outpatient Surgery	30% coinsurance after deductible	20% coinsurance after deductible
Lab and Imaging Inpatient and Outpatient Lab, Diagnostic Clinic, or Facility	No cost with office visit; 30% coinsurance outpatient	No cost with office visit; 20% coinsurance outpatient

Kaiser HMO (continued)

Outpatient Visit Mental Health and Chemical Dependency	\$50 copay	\$30 copay
What's Covered	Cost to You	
	Silver HMO	Gold HMO
Rehabilitation Physical Therapy (PT) Occupational Therapy (OT) <i>(PT and OT: combined 20 visit limit per calendar year)</i> Speech Therapy (ST): <i>(20 visit limit per calendar year)</i>	30% coinsurance after deductible	20% coinsurance after deductible
Chiropractic Visit <i>(30 visit limit per calendar year)</i>	\$70 copay	\$50 copay
Maternity Services Specialty Office Visit Pre and Post Maternity Care Delivery and Hospital Care	\$70 copay 30% coinsurance after deductible	\$50 copay 20% coinsurance after deductible
Family Planning Specialty Office Visit Diagnostic Infertility Services <i>(to diagnose condition)</i> <i>(Artificial Insemination and In-Vitro Fertilization are not covered)</i>	\$70 copay 30% coinsurance after deductible	\$50 copay 20% coinsurance after deductible
Skilled Nursing Facility <i>(60-day limit per calendar year)</i>	30% coinsurance after deductible	20% coinsurance after deductible
Home Health Care <i>(120-day limit per calendar year)</i>	30% coinsurance after deductible	20% coinsurance after deductible
Hospice Care	0% coinsurance, no deductible	0% coinsurance, no deductible
Vision Exam <i>(no optical hardware benefit)</i>	\$70 copay	\$50 copay
Hearing Aids: <i>(every 3 years)</i>	\$1,000 maximum benefit	\$1,000 maximum benefit

Kaiser HMO (continued)

Durable Medical Equipment	30% coinsurance after deductible	20% coinsurance after deductible
What's Covered	Cost to You	
	Silver HMO	Gold HMO
Prescription Drugs – Kaiser Network Pharmacy Deductible Retail (up to 30 days) Generic Brand Mail order (up to 90 days) Generic Brand <i>Drug must be on Kaiser formulary to be covered unless medical exception is approved. View Kaiser formulary at www.kp.org.</i>	None \$15 copay \$55 copay \$30 copay \$110 copay	None \$5 copay \$35 copay \$10 copay \$70 copay

Health Reimbursement Account (through Connect Your Care)

When you enroll in a Kaiser medical plan, you will be eligible to participate in a Health Reimbursement Arrangement (HRA). An HRA can be used to pay for eligible health plan expenses you incur. You cannot make contributions to this account – only the County can. You can earn HRA funds up to \$750 for an employee not covering a spouse and a covered spouse can earn up to an additional \$750, if you opt into the Gwinnett Wellness Program and complete certain tasks. **New In 2018:** to earn the full \$1,500 HRA incentive for employee covering a spouse, the spouse must complete certain Wellness Program activities. For more information about the Wellness Program, please reference page 32 of this document.

- Withdrawals to pay eligible health care expenses are not taxable
- Unused HRA balances roll over from year-to-year as long as the employee/retiree is enrolled in a Gwinnett County medical plan
- If you leave the county the unused funds are forfeited unless you remain on the County Medical Plan

Kaiser Silver and Gold HMO participants can also enroll in a Health Care FSA.

Kaiser HMO (continued)

PREMIUMS

	Wellness Opt-In Tobacco Free	Wellness Opt-In Tobacco Use	Wellness Opt-Out Tobacco Free	Wellness Opt-Out Tobacco Use
Kaiser Silver HMO (Bi-Weekly Employee Premium)				
Employee Only	\$4.20	\$31.89	\$31.89	\$59.58
Employee + Spouse	\$13.44	\$41.13	\$41.13	\$68.82
Employee +Child(ren)	\$11.52	\$39.21	\$39.21	\$66.90
Employee + Family	\$18.48	\$46.17	\$46.17	\$73.86
Kaiser Gold HMO (Bi-Weekly Employee Premium)				
Employee Only	\$32.40	\$60.09	\$60.09	\$87.78
Employee + Spouse	\$69.96	\$97.65	\$97.65	\$125.34
Employee +Child(ren)	\$59.52	\$87.21	\$87.21	\$114.90
Employee + Family	\$96.12	\$123.81	\$123.81	\$151.50
Kaiser Silver HMO (Monthly Employee Premium)				
Employee Only	\$9.10	\$69.10	\$69.10	\$129.10
Employee + Spouse	\$29.12	\$89.12	\$89.12	\$149.12
Employee +Child(ren)	\$24.96	\$84.96	\$84.96	\$144.96
Employee + Family	\$40.04	\$100.04	\$100.04	\$160.04
Kaiser Gold HMO (Monthly Employee Premium)				
Employee Only	\$70.20	\$130.20	\$130.20	\$190.20
Employee + Spouse	\$151.58	\$211.58	\$211.58	\$271.58
Employee +Child(ren)	\$128.96	\$188.96	\$188.96	\$248.96
Employee + Family	\$208.26	\$268.26	\$268.26	\$328.26

Aetna Gold and Silver High-Deductible Health Plans

What's Covered	Aetna Silver Max Choice HSA Aetna Network: Aetna Choice POS II (Open Access)		Aetna Gold Max Choice HSA Aetna Network: Aetna Choice POS II (Open Access)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$2,000 per individual \$4,000 per family	\$4,000 per individual \$8,000 per family	\$1,400 per individual \$2,800 per family	\$2,800 per individual \$5,600 per family
Out-of-Pocket Maximum Deductible, coinsurance and copay accumulate toward the out-of-pocket maximum	\$4,000 per individual \$8,000 per family	\$8,000 per individual \$16,000 per family	\$2,200 per individual \$4,400 per family	\$4,400 per individual \$8,800 per family
Primary Care Office Visit	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Preventive Care <i>Affordable Care Act (ACA) Guidelines</i> Non-ACA Services	No cost	Out of Network: 50% coinsurance after deductible	No cost	Out of Network: 50% coinsurance after deductible
Specialty Care Office Visit	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Emergency Care Primary Care Office Visit Urgent Care Facility Ambulance	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Hospital Emergency Room (True Emergency)	30% coinsurance after deductible	30% coinsurance after deductible	15% coinsurance after deductible	15% coinsurance after deductible
Inpatient Hospital Including Mental Health and Chemical Dependency	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Inpatient/Outpatient Surgery	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible

Aetna Gold and Silver High-Deductible Health Plans *(continued)*

What's Covered	Aetna Silver Max Choice HSA Aetna Network:Aetna Choice POS II (Open Access)		Aetna Gold Max Choice HSA Aetna Network:Aetna Choice POS II (Open Access)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Lab and Imaging Inpatient and Outpatient Lab, Diagnostic Clinic, or Facility	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Outpatient Visit Mental Health and Chemical Dependency	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Rehabilitation Physical Therapy/Occupational Therapy/Speech Therapy PT, OT, and ST: includes Autism and Cerebral Palsy <i>(combined 60 visit limit per calendar year)</i>	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Chiropractic Visit/Spinal Manipulation <i>(30 per calendar year)</i>	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Maternity Services Specialty Office Visit Pre and Post Maternity Care Delivery and Hospital Care	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Family Planning Specialty Office Visit Diagnostic Infertility Services <i>(to diagnose condition)</i> <i>(Artificial Insemination and In-Vitro Fertilization are not covered)</i>	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Skilled Nursing Facility <i>(Annual Maximum: 60 days combined in or out-of-network)</i>	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible

Aetna Gold and Silver High-Deductible Health Plans *(continued)*

What's Covered	Aetna Silver Max Choice HSA Aetna Network: Aetna Choice POS II (Open Access)		Aetna Gold Max Choice HSA Aetna Network: Aetna Choice POS II (Open Access)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Home Health Care <i>(Annual Maximum: 60 days combined in or out-of-network)</i>	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Hospice Care	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Vision Exam <i>(no optical hardware benefit)</i>	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Hearing Aids <i>(one per ear, every 3 years)</i>	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Durable Medical Equipment	30% coinsurance after deductible	50% coinsurance after deductible	15% coinsurance after deductible	50% coinsurance after deductible
Prescription Drugs				
Pharmacy Deductible Retail <i>(up to 30 days)</i>	None		None	
Generic	30% coinsurance after deductible		15% coinsurance after deductible	
Preferred Brand				
Non-preferred Brand	<i>(for Generic)</i>		<i>(for Generic)</i>	
Mail Order <i>(up to 90 days)</i>				
Generic	30% coinsurance after deductible		15% coinsurance after deductible	
Preferred Brand				
Non-preferred Brand	<i>(for Generic)</i>		<i>(for Generic)</i>	
Pharmacy Network	<ul style="list-style-type: none"> Mail order pharmacy benefit remains the best option for maintenance medications 			
Covered Drug List	<ul style="list-style-type: none"> Some drugs will no longer be covered since we are moving to a new formulary The Aetna pharmacy plan will continue to provide coverage for all therapeutic drug classes The new formulary is called: "Aetna Value Prescription Drug List" Call an Aetna pharmacist to learn about your options 			

Aetna Gold and Silver High-Deductible Health Plans *(continued)*

Prescription Drugs

Clinical Programs

- For some conditions, providers will be asked to prescribe a lower cost treatment before more costly options
- Additional steps or procedures may be required before medication can be dispensed as new step therapy and prior authorization programs are being added
- Doctors may need to provide additional information to Aetna about an employee's treatment plan

Drug must be on Aetna formulary to be covered unless medical exception is approved. View Aetna Formulary at www.aetna.com, Aetna Value Prescription Drug list. Aetna pharmacists will be available to talk to members. Call customer service at 888.792.3862 and ask to speak to a pharmacist.

Health Savings Account (through ConnectYour Care)

When you enroll in an Aetna medical plan, you will be eligible to participate in a Health Savings Account (HSA). An HSA can be used to pay for eligible health plan expenses you incur. Your contributions are made on a pre-tax basis. You can earn HSA funds up to \$750 for an employee not covering a spouse and a covered spouse can earn up to an additional \$750 if you opt-in to the Gwinnett Wellness Program and complete certain tasks. **New In 2018:** to earn the full \$1,500 HSA incentive for employee covering a spouse, the spouse must also complete certain Wellness Program activities. For more information about the Wellness Program, please reference page 32 of this document. Due to tax regulations, Health Care FSA is not available to Aetna Silver and Gold HSA Plan participants. Wellness incentive contributions are counted as part of the annual contribution limit.

Note: *If you have an HRA with a balance and enroll in the Aetna High Deductible Health Plan (HDHP), your HRA will be converted to a Limited Purpose HRA. The Limited Purpose HRA can only be used for eligible Dental and Vision expenses until the HDHP deductible has been satisfied. The Limited Purpose HRA can be used to pay eligible health plan expenses.*

Maximum HSA Contributions for 2018

Individual/plus Age 55+ Contribution

\$3,450/\$1,000

Family/plus Age 55+ Contribution

\$6,900/\$1,000

- *Your contributions to the HSA are made on a pre-tax basis*
- *Withdrawals to pay eligible health care expenses are not taxable*
- *Unused HSA balance rollover from year-to-year*
- *Funds are portable*

Note: *Once an employee turns 65 or becomes Medicare eligible, an employee will no longer be eligible to receive or make contributions to an HSA account through payroll deduction. Gwinnett County will open an HRA account to allow employees age 65 or older or Medicare eligible to receive incentive funding earned by participating in the Wellness Program.*

Aetna Gold and Silver High-Deductible Health Plans *(continued)*

PREMIUMS

	Wellness Opt-In Tobacco Free	Wellness Opt-In Tobacco Use	Wellness Opt-Out Tobacco Free	Wellness Opt-Out Tobacco Use
Aetna Silver Max Choice HSA (Bi-Weekly Employee Premium)				
Employee Only	\$13.20	\$40.89	\$40.89	\$68.58
Employee + Spouse	\$31.44	\$59.13	\$59.13	\$86.82
Employee +Child(ren)	\$26.76	\$54.45	\$54.45	\$82.14
Employee + Family	\$43.32	\$71.01	\$71.01	\$98.70
Aetna Gold Max Choice HSA (Bi-Weekly Employee Premium)				
Employee Only	\$42.48	\$70.17	\$70.17	\$97.86
Employee + Spouse	\$90.00	\$117.69	\$117.69	\$145.38
Employee +Child(ren)	\$76.56	\$104.25	\$104.25	\$131.94
Employee + Family	\$123.84	\$151.53	\$151.53	\$179.22
Aetna Silver Max Choice HSA (Monthly Employee Premium)				
Employee Only	\$28.60	\$88.60	\$88.60	\$148.60
Employee + Spouse	\$68.12	\$128.12	\$128.12	\$188.12
Employee +Child(ren)	\$57.98	\$117.98	\$117.98	\$177.98
Employee + Family	\$93.86	\$153.86	\$153.86	\$213.86
Aetna Gold Max Choice HSA (Monthly Employee Premium)				
Employee Only	\$92.04	\$152.04	\$152.04	\$212.04
Employee + Spouse	\$195.00	\$255.00	\$255.00	\$315.00
Employee +Child(ren)	\$165.88	\$225.88	\$225.88	\$285.88
Employee + Family	\$268.32	\$328.32	\$328.32	\$388.32

Shallbee Health Savings Account (HSA)

A Health Savings Account (HSA) is a tax-exempt trust, or custodial account, established exclusively for the purpose of paying qualified medical expenses on behalf of the employee, spouse, and dependents covered by a qualified High-Deductible Health Plan. HSA funds can only be used for eligible expenses that are incurred by the employee and dependent family members as defined by IRS definition of “dependent.”

Key features of Health Savings Account:

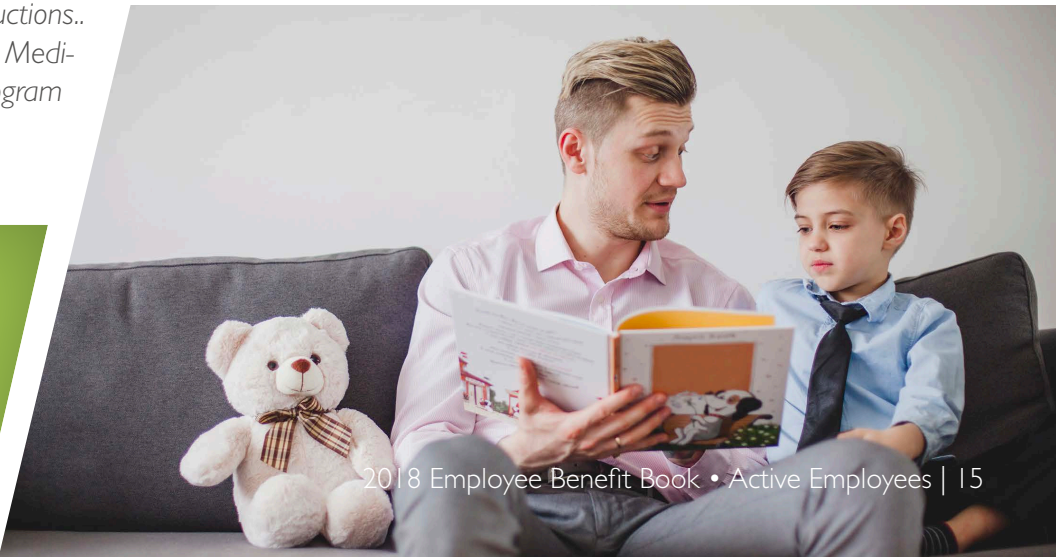
- Debit card access
- Employee contributions are allowed up to annual limits
- Employees can start, stop, increase, or decrease contributions any time
- Funds are portable
- Funds carry over from one calendar year to the next
- No limit on annual carryover amount
- HSA accounts allow you to put aside money on a pre-tax basis. Contributions for your HSA are deducted prior to the calculation of Federal, State and Social Security taxes

Expenses covered by HSA funds are determined by Internal Revenue Code 213(d).

Maximum contribution amounts increased:

- Single Coverage – Maximum contribution per year: \$3,450
- Family Coverage – Maximum contribution per year: \$6,900
- Catch-Up Contribution for participants over 55 remains \$1,000
- Wellness Incentive contributions are counted as part of the annual contribution limit

Note: Once an employee turns 65 or becomes Medicare eligible an employee will no longer be eligible to receive or make contributions to an HSA account through payroll deductions.. Gwinnett County will open an HRA account to allow employees age 65 or older or Medicare eligible to receive incentive funding earned by participating in the Wellness Program



Health Reimbursement Arrangement (HRA)

Gwinnett's Shallbee Health Reimbursement Arrangement (HRA) is funded by the County for the purpose of paying qualified health expenses on behalf of the employee, spouse, and dependent children. HRA funds can only be used for eligible expenses that are incurred by the employee and dependent family members.

Key features of Health Reimbursement Arrangement

- Debit card access
- Funds carry over from one calendar year to the next as long as the employee is enrolled in a Gwinnett County medical plan
- No limit on annual carryover amount
- Expenses covered by HRA funds are determined by Internal Revenue Code 213(d)
- Unused funds are portable at retirement if you elect one of the County Health Plans

Note: If you have an HRA with a balance and enroll in the Aetna High Deductible Health Plan (HDHP), your HRA will be converted to a Limited Purpose HRA. The Limited Purpose HRA can only be used for eligible Dental and Vision expenses until the HDHP deductible has been satisfied the the Limited Purpose HRA can be used to pay eligible health plan expenses.

Shallbee Flexible Spending Health and Dependent Care Accounts

Flexible Spending Accounts

Health Care Accounts and Dependent Care Accounts are available.

A Flexible Spending Account (FSA) allows you to put aside money on a pre-tax basis. Money for your FSA is deducted prior to the calculation of federal, state, and Social Security taxes. You must enroll in these plans each year.

Health Care FSA

A Health Care FSA can be used to pay eligible health care expenses on a pre-tax basis. In 2018, the Health Care FSA maximum contribution per year is \$2,500 and is available with or without enrollment in a County health plan.

Due to tax regulations, Health Care FSA is not available to Aetna Gold and Silver high-deductible plan participants.

Eligible expenses include:

- Your out-of-pocket medical expenses (i.e., copays, deductibles, co-insurance)
- Covered dental care expenses
- Covered vision care expenses
- Hearing aids and examinations

Visit www.ConnectYourCare.com to see a complete list of available covered expenses.

Important Note:

- Flexible Spending Account elections do not carry over from year to year.
- You must actively enroll each year to participate
- You must enter an annual amount on My GCHub in order to participate in an FSA. The annual amount is converted to a biweekly amount and will be deducted pre-tax from your paycheck
- Funds that are not used for expenses incurred during 2017 will be forfeited. The deadline to file for reimbursement of a claim expense incurred in 2017 is March 31, 2018
- Claims must be filed within 90 days after employment separation
- Once the benefit is elected you cannot discontinue during the benefit year unless you experience a qualified life status change. (refer to the Summary Plan Document for qualified life status changes)
- It is very important you review your benefit confirmation statement after you complete your enrollment selection

Dependent Day Care FSA

Eligibility requirement: Employee and spouse must be working, actively seeking employment, or a full-time student.

Eligible expenses include dependent care expenses for children under age 13 or other dependents (spouse, child, or parents) provided they are claimed as dependents on your tax return and/or they are mentally or physically unable to take care of themselves.

In 2018, Dependent Care has a maximum contribution of \$5,000, or \$2,500 if you're married and file separate income tax returns.

Use your Shallbee FSA Dependent Day Care Account to pay for eligible expenses.

Important Note:

- Your debit card cannot be used to pay for any Dependent Care expenses. Dependent Care expenses can be processed electronically online; see www.ConnectYourCare.com for claim filing details

- Flexible Spending Account elections do not carry over from year to year
- You must actively enroll each year to participate
- You must enter an annual amount on My GCHub in order to participate in an FSA
- The annual amount elected is converted to a biweekly amount and will be deducted pre-tax from your paycheck. It is very important you review your benefit confirmation statement after you complete your enrollment selection
- Funds that are not used for expenses incurred during 2018 will be forfeited. The deadline to file for reimbursement of a claim expense incurred in 2018 is March 31, 2019
- Claims must be filed within 90 days after employment separation, but must have occurred during the period of employment
- Once the benefit is elected you cannot discontinue during the benefit year unless you experience a qualified life status change (refer to the Summary Plan Document for qualified life status changes)

Claim Substantiation Requirements

As you use your Shallbee Account, please be aware that in certain instances ConnectYourCare may require documentation to validate your purchase or payment as an approved expense under IRS guidelines. When you submit documentation to ConnectYourCare, an Explanation of Benefit (EOB) or a detailed receipt or statement that outlines the patient's name, the provider's name, address, date of service, type of service, and your financial responsibility is required to substantiate a claim. A register receipt from the provider is not a satisfactory form of documentation because it does not provide all of the necessary information.

ConnectYourCare will notify you by U.S. mail or email when documentation is required and your debit card may be suspended until you are able to provide the proper level of documentation. You will be asked to repay any amounts that cannot be documented or were for ineligible expenses. Remember to keep copies of your receipts.

2018 Dental Plans: Cigna Dental

HMO – Cigna DHMO

For DHMO plan information, see the 2018 Cigna Dental Care Patient Charge Schedule posted on *GC Workplace* under Benefit Plan/Dental/Cigna HMO.

Cigna PPO Plans:

What's Covered	PPO Mid-Option	PPO High-Option
Annual Deductible(s)	\$100 per person \$300 per family	\$50 per person \$150 per family
Annual Benefit Maximum	\$1,000 per person	\$1,500 per person
Diagnostic and Preventive Oral Exams Teeth Cleaning X-rays Maximum of two visits per calendar year	PPO Dentist: \$0 Non-PPO Dentist: 0% of UCR	PPO Dentist: \$0 Non-PPO Dentist: 0% of UCR
Basic Benefits Fillings Oral Surgery – Extractions	PPO Dentist: 20% Non-PPO Dentist: 20% of UCR*	PPO Dentist: 20% Non-PPO Dentist: 20% of UCR*
Periodontics and Endodontics Root Canals, etc.	PPO Dentist: 50% Non-PPO Dentist: 50% of UCR*	PPO Dentist: 20% Non-PPO Dentist: 20% of UCR*
Major Benefits Crowns and Bridges Prosthetics – Dentures	PPO Dentist: 50% Non-PPO Dentist: 50% of UCR*	PPO Dentist: 50% Non-PPO Dentist: 50% of UCR*
Orthodontic Benefits Children and Adults	Not Covered	PPO Dentist: 50% Non-PPO Dentist: 50% of UCR
Orthodontic Lifetime Benefit Maximum	Not Applicable	\$2,500 per person

2018 Dental Plans: Cigna Dental *(continued)*

What's Covered	PPO Mid-Option	PPO High-Option
Implants Crowns and Bridges Prosthetics – Dentures	Not Covered	PPO Dentist: 50% Non-PPO Dentist: 50% of UCR*
Implant Lifetime Benefit Maximum	Not Applicable	\$1,500 per person

*Payable after annual deductible is met

UCR: Usual, Customary and Reasonable (UCR) allowances apply to charges from non-PPO or out-of-network dentists. Out-of-network providers are not required to write off charges that exceed the allowable (UCR) amount. The patient is responsible for those amounts. PPO High-Option Plan: Lifetime maximums for orthodontic treatment and implants are separate from annual benefit maximums. Benefits paid for these expenses do not apply to the patient's annual maximum.

Please note: Removal of boney-impacted wisdom teeth is a medical expense and is not covered by the dental plans.

PREMIUMS

	Dental HMO Monthly	Biweekly		Mid Option Monthly	Biweekly		High Option Monthly	Biweekly
EE	\$15.81	\$7.30		\$36.24	\$16.73		\$56.26	\$25.97
EE + Spouse	\$31.61	\$14.59		\$72.42	\$33.42		\$112.51	\$51.93
EE+ Children	\$39.52	\$18.24		\$90.53	\$41.78		\$140.63	\$64.91
Family	\$47.42	\$21.89		\$108.54	\$50.10		\$168.45	\$77.75

2018 Vision Plans: Vision Service Plan (VSP)

What's Covered	Basic Vision Plan (In-Network)	Premium Vision Plan (In-Network)	Out-of-Network
Provider	Contracted Optometrists and Ophthalmologists. Provider list is available at www.vsp.com .		Any licensed Optometrist, Ophthalmologist, or dispensing Optician of your choice
	Pay Provider at Time of Service		Submit Claim for Reimbursement
Routine Eye Exam *	\$10 copay <i>Frequency: Once per calendar year</i>	\$15 copay <i>Frequency: Once per calendar year</i>	\$45 <i>Frequency: Once per calendar year</i>
Lenses** Single Vision Bifocal Trifocal Lenticular	\$10 copay <i>Frequency: Once per calendar year</i>	\$15 copay <i>Frequency: Once per calendar year</i>	\$32 \$50 \$65 \$100
Frames***	\$10 copay up to \$120 frame allowance, 20% discount on cost above frame allowance <i>Frequency: Once every other calendar year</i>	\$15 copay up to \$150 frame allowance, 20% discount on cost above frame allowance <i>Frequency: Once per calendar year</i>	\$70
Contact Lenses***	\$60 contact fitting copay plus any cost above \$120 materials limit <i>Frequency: Once per calendar year</i>	\$60 contact fitting copay plus any cost above \$150 materials limit <i>Frequency: Once per calendar year</i>	\$105
Laser Vision Correction	15% – 20% discount	15% – 20% discount	

*Routine eye care only. Medical conditions of the eye (i.e., eye infections, foreign body in the eye, cataracts, etc.) are covered under your medical plan.

**Calendar year lens limitation includes contact lenses.

***Basic and premium plans will only cover the purchase of **frames OR contacts** in one calendar year.

2018 Vision Plans: Vision Service Plan (VSP) *(continued)*

PREMIUMS

	Basic Vision Monthly	Biweekly	Premier Vision Monthly	Biweekly
EE	\$5.38	\$2.48	\$11.34	\$5.23
EE + Spouse	\$10.98	\$5.07	\$23.14	\$10.68
EE+ Children	\$11.35	\$5.24	\$23.91	\$11.04
Family	\$18.13	\$8.37	\$38.24	\$17.65



2018 Short-Term Disability: MetLife

Gwinnett County is offering you the opportunity to purchase Short-Term Disability Insurance (STD) benefits that can help protect your family's financial well-being. You can purchase this coverage at economical group rates and pay through the convenience of payroll deduction.

STD is an important part of your group benefits package. If you're unable to work due to illness or injury (not work related), the program offers benefits equal to 60 percent of your earnings to a maximum weekly benefit of \$1,200. If you change your level of coverage or elect new coverage on Short-Term Disability or Optional and Dependent Life Insurance plans, you may be required to complete a Statement of Health.

Option	Benefit
Option I	STD coverage commences on the 15th day of accident and the 15th day of sickness and is designed to continue for a period of 165 days.
Option II	STD coverage commences on the 30th day of accident and the 30th day of sickness and is designed to continue for a period of 150 days.
Option III	STD coverage commences on the 60th day of accident and the 60th day of sickness and is designed to continue for a period of 120 days.

Premium for the STD plan option are based on salary and age. You can use the following calculation formula to determine your premium.

STD Rates and Calculation Formula

Age		0 - 24	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 120
Option I (15 day)	\$10 of Benefit Volume	\$0.252	\$0.238	\$0.237	\$0.200	\$0.182	\$0.200	\$0.225	\$0.256	\$0.286	\$0.311
Option II (30 day)	\$10 of Benefit Volume	\$0.194	\$0.183	\$0.182	\$0.154	\$0.140	\$0.154	\$0.173	\$0.197	\$0.220	\$0.239
Option III (60 day)	\$10 of Benefit Volume	\$0.123	\$0.116	\$0.116	\$0.098	\$0.090	\$0.098	\$0.110	\$0.124	\$0.141	\$0.153

$$\begin{array}{cccccccc}
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 \text{Annual Salary} & & \text{Weekly Salary} & & \text{Weekly Benefit} & & \text{Benefit Volume} & \text{Monthly Rate} & \text{Monthly Cost} & & \text{Yearly Cost} & & \text{Bi-Weekly Cost} \\
 & & & & \text{(Max \$1,200**) } & & & \text{(from chart)} & & & & &
 \end{array}$$

2018 Short-Term Disability: MetLife (continued)

Sample Calculations

Category	Annual Salary		Weekly Salary		Weekly Benefit		Benefit Volume		Monthly Rate		Monthly Cost		Yearly Cost		Bi-Weekly Rate
Option I, Age 55 - 59	\$40,000	÷52	\$769.23	×.60	\$461.54	÷10	46.15	×	\$0.256	=	\$11.82	×12	\$141.78	÷26	\$5.45
Option I, Age 55 - 59	\$150,000	÷52	\$2,884.62	×.60	\$1,200.00**	÷10	120	×	\$0.256	=	\$30.72	×12	\$368.64	÷26	\$14.18
Option II, Age 30 - 34	\$35,000	÷52	\$673.08	×.60	\$403.85	÷10	40.38	×	\$0.182	=	\$7.35	×12	\$88.20	÷26	\$3.39
Option III, Age 25 - 29	\$20,000	÷52	\$384.62	×.60	\$230.77	÷10	23.08	×	\$0.116	=	\$2.68	×12	\$32.12	÷26	\$1.24

Your cost may change if your age category or salary changes within the benefits plan year.

**The maximum weekly benefit is \$1,200

2018 Long-Term Disability

Gwinnett County provides active full-time employees working 30 hours or more with Long-Term Disability Insurance (LTD) coverage through MetLife. The LTD coverage is available to you at no cost. If you become disabled from a covered injury, sickness, or pregnancy and satisfy the 180 day waiting period, the plan will cover up to 60 percent of your regular monthly salary to a maximum of \$5,000. As an eligible employee, you do not have to enroll in LTD insurance. You are automatically covered.

2018 Life Insurance – Basic, Optional, and Dependent Life: MetLife

Basic life insurance coverage

Gwinnett County provides basic life insurance and accidental death and dismemberment insurance at no cost to you through MetLife. The amount provided is equal to three times your annual base salary, rounded to the next \$1,000, up to a maximum of \$300,000.

Basic life insurance pays your beneficiary in the event of your death while you are covered by the policy. As an eligible employee, you do not have to enroll in basic life insurance; you are automatically covered.

Your beneficiary information can be changed at any time. Annual Enrollment is an ideal opportunity to review the information for your life insurance and assure that the record accurately reflects your wishes for distribution of the benefit.

Optional (additional) life insurance coverage

During 2018 Annual Enrollment, enrollment in or change to coverage will require completion of a statement of health.

First-time eligible employees can elect optional life insurance coverage in \$50,000 increments up to 5 times your basic annual earnings to a maximum of \$500,000. Optional life amounts in excess of \$250,000 will require the completion of a statement of health for approval.

Your decision about enrolling in optional life insurance coverage will not impact the basic life insurance provided to you at no cost by Gwinnett County. This is simply an opportunity for you to increase the amount of the coverage.

Your optional life insurance election includes matching optional Accidental Death and Dismemberment coverage.

Rates for Optional Life Insurance options are based on salary and age.

2018 Life Insurance – Basic, Optional, and Dependent Life: MetLife *(continued)*

Sample Calculations

Active Monthly Rates	MetLife Billing Premium Rates per \$1,000		Coverage Election	\$1,000 = 1 unit	=	\$1,000 = 1 unit	×	Rate	=	Monthly Cost	×	Annual Cost	÷	Pay Weeks	=	Bi-Weekly Cost				
Employee Voluntary Life and AD&D	< 25	\$0.11	\$50,000	÷ 1000	=	50	×	rate	=	0.108	=	5.4	×	12	=	64.8	÷	26	=	2.49
(*combined rate illustrated)	25 – 29	\$0.11	<p>The formula for calculating the cost of coverage is as follows:</p> <ol style="list-style-type: none"> 1. Take the amount of desired coverage and divide it by \$1,000 to determine the number of units 2. Take the number of units and multiply buy the rate (see grid-based on age) and multiply rate by total unit, total will reflect the monthly premium rate 3. Take the monthly rate and multiply by 12 (months), total reflects annual amount of premium rate 4. Take annual premium rate and divide it by 26 (number of bi-weekly pay dates in a year) total equals bi-weekly premium rate 																	
	*30 – 34	*\$0.11																		
	36 – 39	\$0.12																		
	40 – 44	\$0.14																		
	45 – 49	\$0.21																		
	50 – 54	\$0.34																		
	55 – 59	\$0.52																		
	60 – 64	\$0.88																		
	65 – 69	\$1.30																		
70 – 74	\$2.09																			
75+	\$2.09																			

Dependent life insurance

You may elect to carry life insurance on your spouse and/or children. The benefit available is \$20,000 for a spouse, \$10,000 per child.

If you change your level of coverage or elect new coverage on Optional and Dependent Life Insurance plans, you may be required to complete a Statement of Health.

Dependent Life Insurance	Bi-Weekly Premium	Monthly Premium
Spouse – \$20,000	\$1.56	\$3.37
Child – \$10,000		

Allstate Supplemental Coverage

Allstate provides Accident, Critical Illness, Group Universal Life, and Hospital Indemnity plans. Visit www.Allstatevoluntary.com/gwinnettcountry for details on the plans and coverages.

Hospital Indemnity

For 2018, Hospital Indemnity will be available but you have to take ACTION to enroll in this benefit. This means you can elect the level of coverage appropriate for you and your family whether you elect coverage in a Gwinnett County health plan or not.

Hospital Indemnity provides a benefit for covered members who are admitted into the hospital for over night inpatient hospital care during the calendar year. The benefit is paid directly to the insured member.

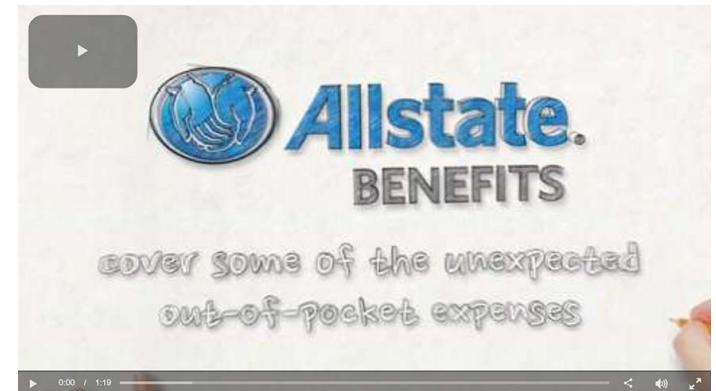
First day of hospital confinement (once a year) \$1,100

Daily hospital confinement benefit (10 day max per stay) \$100

Hospital intensive care benefit (10-day max per stay)

Accidents happen. A missed step is all it takes.

If you had an accident, would you be prepared to pay the extra expenses related to your recovery? With Accident insurance from Allstate Benefits, you can get the coverage you need today to help protect you from tomorrow's unknown. This plan pays cash benefits to help you pay expenses such as copays and deductibles, or even rent and groceries. Plus, it works well with your major medical plan, helping close gaps in your coverage.



Allstate Supplemental Coverage *(continued)*

Critical Illness Coverage: It's likely you know someone affected by a critical illness

Critical Illness coverage provides a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness. No one knows what lies ahead on the road through life. Will you have to undergo an organ transplant or coronary artery bypass procedure? Will you suffer from a stroke or heart attack? The costs involved with these conditions could have a significant impact on hard-earned finances such as lost income, child care, travel expenses, prescription drugs, and mortgage payments. Critical Illness coverage from Allstate Benefits can help offer financial support in the event you are diagnosed. This coverage also pays a benefit for advanced Alzheimer's and Parkinson's disease, second time with a previously paid Initial Critical Illness Benefit, and more.

This benefit is guaranteed issue for employee only.

Group Universal Life

Life insurance coverage is for the living; those left behind must deal with final expenses, bills, mortgage, and expenses associated with day-to-day life. It can also help provide financial security during life-changing events that occur as you age and your needs change. Plus, fund value accumulation allows for loans and withdrawals when needed. This plan will provide you with permanent life insurance that will not increase when you retire or leave County employment.

GUL benefit is guaranteed issue for employee only for coverage amount up to \$80,000.

To File a Claim

- Go to www.allstatebenefits.com/mybenefits



Critical Illness

\$10,000 Basic Benefit	Bi-Weekly Rates	EE	EE+SP	EE+CH	FAM		Monthly Rates	EE	EE+SP	EE+CH	FAM
Non Tobacco	18-35	\$3.91	\$5.92	\$3.91	\$5.92		18-35	\$8.47	\$12.83	\$8.47	\$12.83
	36-50	\$9.36	\$14.09	\$9.36	\$14.11		36-50	\$20.27	\$30.53	\$20.27	\$30.58
	51-60	\$19.82	\$29.79	\$19.82	\$29.79		51-60	\$42.95	\$64.55	\$42.95	\$64.55
	61-63	\$32.18	\$48.32	\$32.18	\$48.32		61-63	\$69.72	\$104.70	\$69.72	\$104.70
	64+	\$49.05	\$73.63	\$49.05	\$73.63		64+	\$106.28	\$159.54	\$106.28	\$159.54
\$10,000 Basic Benefit	Bi-Weekly Rates	EE	EE+SP	EE+CH	FAM		Monthly Rates	EE	EE+SP	EE+CH	FAM
Tobacco	18-35	\$6.11	\$9.22	\$6.11	\$9.22		18-35	\$13.24	\$19.98	\$13.24	\$19.98
	36-50	\$15.53	\$23.34	\$15.53	\$23.34		36-50	\$33.64	\$50.58	\$33.64	\$50.58
	51-60	\$33.01	\$49.57	\$33.01	\$49.57		51-60	\$71.52	\$107.41	\$71.52	\$107.41
	61-63	\$49.57	\$74.41	\$49.57	\$74.41		61-63	\$107.40	\$161.22	\$107.40	\$161.22
	64+	\$75.79	\$113.75	\$75.79	\$113.75		64+	\$164.22	\$246.45	\$164.22	\$246.45
\$20,000 Basic Benefit	Bi-Weekly Rates	EE	EE+SP	EE+CH	FAM		Monthly Rates	EE	EE+SP	EE+CH	FAM
Non Tobacco	18-35	\$6.78	\$10.23	\$6.78	\$10.23		18-35	\$14.69	\$22.16	\$14.69	\$22.16
	36-50	\$17.67	\$26.57	\$17.67	\$26.57		36-50	\$38.29	\$57.56	\$38.29	\$57.56
	51-60	\$38.60	\$57.96	\$38.60	\$57.96		51-60	\$83.64	\$125.59	\$83.64	\$125.59
	61-63	\$63.31	\$95.03	\$63.31	\$95.03		61-63	\$137.17	\$205.89	\$137.17	\$205.89
	64+	\$97.06	\$145.65	\$97.06	\$145.65		64+	\$210.29	\$315.57	\$210.29	\$315.57
\$20,000 Basic Benefit	Bi-Weekly Rates	EE	EE+SP	EE+CH	FAM		Monthly Rates	EE	EE+SP	EE+CH	FAM
	18-35	\$11.17	\$16.82	\$11.17	\$16.82		18-35	\$24.21	\$36.45	\$24.21	\$36.45
	36-50	\$30.01	\$45.08	\$30.01	\$45.08		36-50	\$65.03	\$97.67	\$65.03	\$97.67
	51-60	\$64.98	\$97.53	\$64.98	\$97.53		51-60	\$140.79	\$211.31	\$140.79	\$211.31
	61-63	\$98.10	\$147.20	\$98.10	\$147.20		61-63	\$212.54	\$318.94	\$212.54	\$318.94
	64+	\$150.54	\$225.88	\$150.54	\$225.88		64+	\$326.18	\$489.40	\$326.18	\$489.40

Guaranteed Issue for the employee

Accident									
	Bi-Weekly Premiums					Monthly Premiums			
	EE	EE+SP	EE+CH	FAM		EE	EE+SP	EE+CH	FAM
Low Plan	\$5.22	\$9.46	\$10.15	\$12.15		\$11.31	\$20.50	\$21.99	\$26.33
High Plan	\$8.30	\$15.63	\$17.00	\$20.72		\$17.99	\$33.86	\$36.84	\$44.89

Guaranteed Issue for all

Group Universal Life						
	Bi-Weekly Premiums			Monthly Premiums		
Level	Non-Tobacco	Tobacco		Level	Non-Tobacco	Tobacco
1	\$12.00	\$12.00		1	\$26.00	\$26.00
2	\$14.00	\$14.00		2	\$30.33	\$30.33
3	\$20.00	\$20.00		3	\$43.33	\$43.33
4	\$30.00	\$30.00		4	\$65.00	\$65.00
5	\$40.00	\$40.00		5	\$86.67	\$86.67

Employee Guaranteed Issue Up to \$80,000

Hospital Indemnity									
	Bi-Weekly Premiums				Monthly Premiums				
	EE	EE+SP	EE+CH	FAM		EE	EE+SP	EE+CH	FAM
	\$5.28	\$14.64	\$9.12	\$15.72		\$11.44	\$31.72	\$19.76	\$34.06

Guaranteed Issue for all

Identity Theft Protection

Gwinnett County offers a benefit that will provide you with help to protect your identity. You can enroll in the plan to cover yourself and family members. The entire cost of the program will be paid through employee payroll deductions. The identity (ID) theft protection will be provided by ID Watchdog.

The ID Watchdog Platinum Plan will provide you and family members with direct insight into the critical data associated with your identity to help you determine whether or not you have been a victim of identity theft. ID Watchdog will continually monitor billions of data points and provide alerts when new or updated information is detected.

ID Watchdog Platinum regularly monitors basic identity information associated with: Social Security numbers; address changes; non-credit loans; and illicit cyber sources which buy, trade, and distribute your personal data. ID Watchdog Platinum also monitors your Equifax, Experian, and TransUnion credit reports.

If you or covered family members become a victim of identity theft while under the protection of ID Watchdog Platinum, ID Watchdog's internal team of Certified Identity Theft Risk Management Specialists will work with you and on your behalf to ensure your identity is restored.

Payroll deduction per pay period:

- Employee Only \$4.13
- Family \$8.28

ID Watchdog			
Bi-Weekly		Monthly	
EE	Family	EE	Family
\$4.13	\$8.28	\$8.95	\$17.95



2018 EAP and Work-Life Services

Employee Assistance Program (EAP)

At no cost to the employee, active employees have access to the Gwinnett Employee Assistance Program (EAP) and Work-Life Services program administered by Humana. EAP offers short-term counseling up to four visits per issue per year to help you and members of your household manage everyday life issues.

As an added benefit, the Gwinnett Employee Wellness Center has an onsite Humana EAP counselor who can provide help or guidance with your particular situation. Contact Humana EAP at 1.855.330.2962 for an appointment with our onsite EAP counselor or speak with a telephonic counselor.

EAP professionals are available to assist you with:

- Everyday needs and life events
- Weight control
- Emotional issues
- Relationship concerns
- Coping with a serious illness

- Family relationships
- Sleeping difficulties
- Loss of a loved one
- Eating disorders
- Workplace concerns
- Smoking cessation

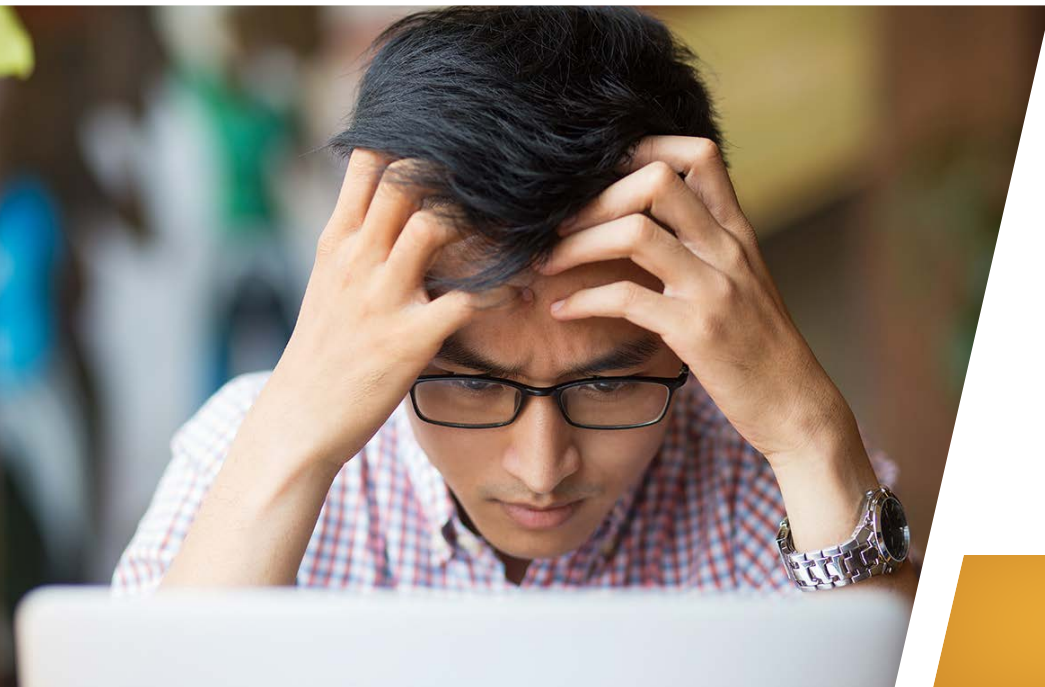
Work-Life Services

Work-Life offers extensive assistance, information, and support to help you achieve a better balance between work, life, and family to help make your life easier. You can access information and self-search locators to find resources and providers that can help you with the follow:

- Housing options
- Child care
- Financing college
- Adoption, pregnancy, and infertility
- Moving and relocation
- Caregiving from a distance
- Finding colleges and universities
- Adjusting to retirement
- Services and education for children
- Many other life situations

Legal and Financial Assistance

As part of the EAP, you also have access to a free 30-minute consultation with a local attorney or financial professional on issues such as real estate, retirement planning, divorce and separation, budgeting/debt reconstruction, and trusts and estates. Further legal and tax preparation services can then be accessed at a discount.



2018 Employee Health and Wellness Program

Health and Wellness Incentives

If you are enrolled in one of the Gwinnett County Gold or Silver medical plans, the program offers an opportunity to earn Health and Wellness Incentives to fund your Shallbee Health Savings Account (HSA) or Shallbee Health Reimbursement Arrangement (HRA) for participating in certain healthy activities.

Please review the 2018 Health and Wellness Program summary for more information about the activities that must be completed to fund the employee Shallbee account.

Biometric Screenings and Online Wellness Assessment

The gateway to the Gwinnett County Employee Health and Wellness Program Incentives begins with completing:

- **A Biometric Screening** – A biometric screening measures your current health status and will include measurements such as height, weight, and waist circumference, and lab testing for glucose and cholesterol. Screenings are offered at onsite locations or at the Gwinnett County Wellness Center. You can also go to your physician to complete this screening. A form is available at www.gcbewellbesafe.com
- **An Online Wellness Assessment** – The Wellness Assessment is a personalized health assessment based on information you provide, coupled with the results of your Biometric Screening. To complete your portion of the Wellness Assessment, log in to www.gcbewellbesafe.com, and respond to the questionnaire. To access the Wellness Assessment, you must be a benefit-eligible employee

By completing your Wellness Assessment and Biometric Screening in 2017, you will avoid the wellness opt-out surcharge of \$60 per month (or \$720 annually) in 2018.

Employee and Spouse each earned \$100 Get Started funding if a biometric screening and online wellness assessment was completed in 2017.

Beyond the initial contribution to your HSA or HRA, additional employer contributions can be earned by participating in certain wellness activities.

Financial incentives and other wellness programs currently available are subject to change or discontinuation at any time.



2018 Employee Health and Wellness Program *(continued)*

Annual Seasonal Flu Vaccines

Flu vaccines are provided annually for employees, retirees, and eligible dependents at the Gwinnett County Employee Wellness Center or at Flu Vaccine Clinics during flu season.

Flu vaccines are covered by County medical plans as preventive care. You can get flu shots at many pharmacies and at your doctor's office at no cost to you.

More Information

The County's Health and Wellness Program complies with HIPAA regulations, including the requirement to offer a reasonable alternative for activity-based incentive criteria. Please contact Human Resources, Benefits Division for more information.

Please refer to *GC Workplace* and www.gcbewellbesafe.com for further information about available Health and Wellness Program activities.

Financial incentives and other wellness programs currently available are subject to change or discontinuation at any time.



Tobacco-Free Medical Incentive Plan Rules

Purpose of Medical Incentive Plan

The intent of the *Medical Incentive Plan* is to encourage employees to make healthy lifestyle choices which contribute to healthier and more productive lives. The decision to provide medical premium reduction incentives to tobacco-free employees is based upon medical evidence that clearly indicates the cost of medical care for non-tobacco users is lower than the cost for tobacco users, and this is consistent with industry standards.

Gwinnett County defines tobacco use as smoking cigarettes, clove cigarettes, cigars, pipes, or using smokeless tobacco such as chewing tobacco or snuff. “Regular tobacco users” are individuals who have used tobacco products more than one time per month over the last 12 months.

If you are a regular tobacco user, your medical plan premiums will be subject to a \$60 per month surcharge.

During open enrollment you will be asked to answer the following:

A screenshot of a web-based survey question titled "Tobacco Usage". The question asks "Do you use tobacco products?". To the left of the question is a yellow warning triangle icon with a black exclamation mark. At the bottom right of the question area are two buttons labeled "Yes" and "No".

Tobacco Usage

Do you use tobacco products?

Yes No

By submitting a response to this question, each employee is certifying that the information provided is true and correct and that they understand providing false information is in direct violation of the *Gwinnett County Code of Ethics* and may result in termination of coverage and/or disciplinary action, up to and including termination of employment with Gwinnett County. Employees are only given the opportunity to make this election during a qualified enrollment period and will not be able to change this response at any other time during the plan year.

Gwinnett County's medical plan covers tobacco cessation programs, including nicotine replacement therapy, at no cost to members enrolled in one of the medical health plans offered. The County's tobacco surcharge program complies with HIPAA regulations, including the requirement to offer a reasonable alternative based on health status. Contact the Human Resources Department, Benefit Division at 770.822.7932 during annual enrollment to learn more.

My GCHub Instructions



Benefits elections must be updated through *My GCHub*.

My GCHub access on a Gwinnett County network computer or on your personal computer

1. Go to www.gwinnettcountry.com; click on *Login* in the top right corner of the page
2. Select the green login button under the *GC Workplace* logo
3. If you are accessing *GC Workplace* on your personal computer, a pop-up box will appear. Enter your network username and password. Be sure to enter the domain (GC) in front of your username

Example: gc\mjsmith

Access My GCHub through GC Workplace

1. Select from the list of options on the right side of the screen
2. Click on *Login*
3. The *My GCHub* log on screen will appear
4. Enter your *My GCHub* user and your *My GCHub* eight-character password (symbols not allowed)
5. Click *Logon*
6. If you need to reset your *My GCHub* password, click on *Reset Your Password*. On the next screen, enter your *My GCHub* username (Logon ID) and your Gwinnett County email address. An email will arrive within one minute containing your reset password and instructions

Important information

- *My GCHub* works best with Internet Explorer
- Disable the pop-up blocker under *Tools* on the *Internet* menu bar
- Elect to receive your W-2 and 1095C documents electronically (in pop-up box) while choosing your 2018 benefits
- The Adobe Reader® software is required in order to display/print forms
- Benefit elections will not be saved until you go to the *Review and Finish* tab in the *Benefits Enrollment* section and click on *Submit Election* (bottom, left corner of screen)
- Print a Benefits Confirmation Statement after electing your 2018 benefits. Enter 01/01/2018 and click on *Print Form* for your 2018 Benefits Confirmation Statement

My GCHub procedures for active employees

Enroll in benefits*

1. Click *Benefits*
2. Click *Benefits Enrollment*
3. Click on *Enrollment Reason* (New Hire or Open Enrollment)
4. Detailed instructions with screen prints are listed under the *Guide* tab

Benefits confirmation (Benefits, dependents, and cost)

1. Click *Benefits*
2. Click *Benefits Confirmation Statement*
3. Change date in *Key Date* to display benefits coverage as of the effective date
4. Click *Print Form* and an Adobe window will display the Confirmation Statement
5. Click *Print Icon* on the bottom of the last page of the Confirmation Statement

Links to benefits forms, summary of documents, and vendor website

1. Click *General Information* and *New Hire Onboarding*
2. Click *Forms* and *Helpful Links*
3. Click on the vendor name to open the vendor link

Display leave balances

1. Click *Time*
2. Click *Display Leave Balance*

Display/Change (or Manage) personal information

1. Click *Personal Information*
2. Click *Personal Data*
3. You can update your information under *Data Maintenance* header

Display/update your address and emergency contacts

1. Click *Personal Information*
2. Click *Address/Emergency Contacts*
3. Click on one of the addresses to create as a new entry
4. Once created, click on *Save* and *Back* or *Save*
5. To edit an address, click on the pencil to the right of the address listed
6. Once edited, click on *Save* and *Back* or *Save*

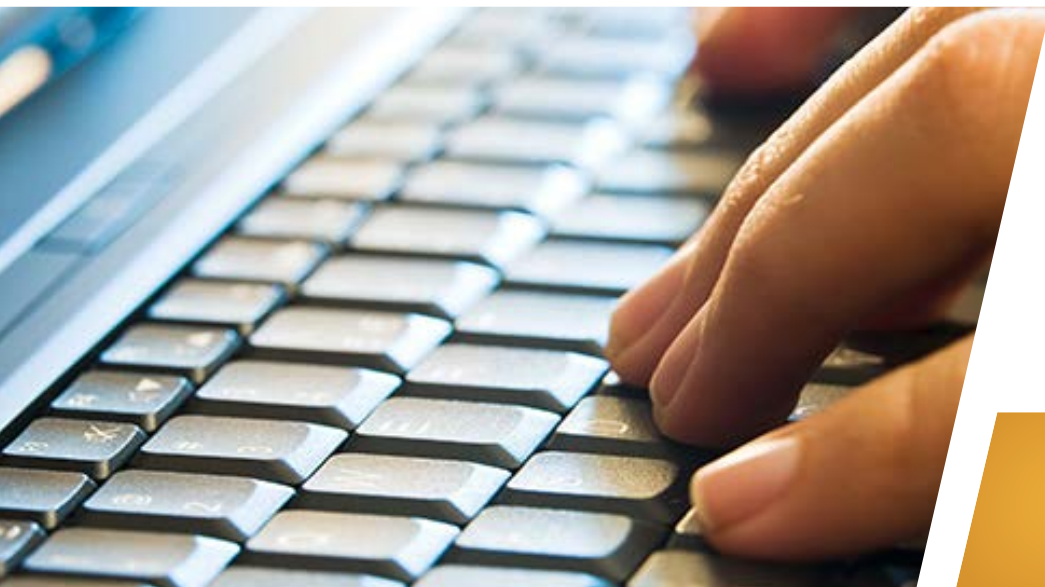
Display/update dependents*

1. Click *Benefits*
2. Select *Family Members/Dependents*
3. Click on one of the family members or dependents to create a new entry
4. Once created, click on *Save* and *Back* or *Save*
5. To edit someone listed, click on the pencil to the right of the entry
6. Once edited, click on *Save* and *Back* or *Save*

Display/update life insurance beneficiaries

1. Click *Benefits*
2. Click *Benefits Enrollment*
3. Click *Beneficiary Update* and *Beneficiary Update* tab
4. Enter the percentage amount for primary and contingent
5. Click *Update Beneficiaries* to save entries

*These services are available during new hire enrollment and annual enrollment.



Important Information for all Gwinnett County Employees

Please read the following documents carefully

Children's Health Insurance Program (CHIP)

Medicare Part D Creditable Coverage Notice

Medicaid and the Children's Health Insurance Program (CHIP)

Free or low-cost health coverage to eligible families and children

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are not currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1.877.KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1.866.444.EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2015. Contact your State for more information on eligibility:

Alabama Medicaid
www.myalhipp.com
1.855.692.5447

Arkansas Medicaid
myarhipp.com
[1.855.MYARHIPP](tel:1855MYARHIPP) (855.692.7447)

Georgia Medicaid
dch.georgia.gov
Click on Health Insurance Premium Payment
404.656.4507

Alaska Medicaid
The AK Health Insurance Premium Payment
Program
myakhipp.com
1.866.251.4861
Email: CustomerService@MyAKHIPP.com
Medicaid Eligibility: [dhss.alaska.gov/dpa/Pages/
medicaid/default.aspx](http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx)

Colorado Medicaid
www.colorado.gov/hcpf
1.800.221.3943

Florida Medicaid
www.flmedicaidprecovery.com
1.877.357.3268

Indiana Medicaid
Healthy Indiana Plan for low-income adults 19-64
www.hip.in.gov
1.877.438.4479
All other Medicaid
www.indianamedicaid.com
1.800.403.0864

Iowa Medicaid
www.dhs.state.ia.us/hipp
1.888.346.9562

Kansas Medicaid
www.kdheks.gov/hcf
1.785.296.3512

Kentucky Medicaid
chfs.ky.gov/dms/default.htm
1.800.635.2570

Louisiana Medicaid
dhh.louisiana.gov/index.cfm/subhome/1/n/331
1.888.695.2447

Maine Medicaid
www.maine.gov/dhhs/ofc/public-assistance
1.800.442.6003
TTY: Maine relay 711

Massachusetts Medicaid and CHIP
www.mass.gov/MassHealth
1.800.462.1120

Minnesota Medicaid
www.mn.gov/dhs/ma
1.800.657.3739

Missouri Medicaid
www.dss.mo.gov/mhd/participants/pages/hipp.htm
1.573.751.2005

Montana Medicaid
dphhs.mt.gov/MontanaHealthcarePrograms/HIPP
1.800.694.3084

Nebraska Medicaid
dhhs.ne.gov/Children_Family_Services/Access-Nebraska/Pages/accessnebraska_index.aspx
1.855.632.7633

Nevada Medicaid
dwss.nv.gov
1.800.992.0900

New Hampshire Medicaid
www.dhhs.nh.gov/oii/documents/hippapp.pdf
1.603.271.5218

New Jersey Medicaid
www.state.nj.us/humanservices/dmahs/clients/Medicaid
1.609.631.2392

New Jersey CHIP
www.njfamilycare.org/index.html
1.800.701.0710

New York Medicaid
www.nyhealth.gov/health_care/medicaid
1.800.541.2831

North Carolina Medicaid
www.ncdhhs.gov/dma
1.919.855.4100

North Dakota Medicaid
www.nd.gov/dhs/services/medicalserv/medicaid
1.844.854.4825

Oklahoma Medicaid and CHIP
www.insureoklahoma.org
1.888.365.3742

Oregon Medicaid
www.oregonhealthykids.gov
www.hijossaludablesoregon.gov
1.800.699.9075

Pennsylvania Medicaid
www.dhs.state.pa.us/hipp
1.800.692.7462

Rhode Island Medicaid
www.eohhs.ri.gov
401.462.5300

South Carolina Medicaid
www.scdhhs.gov
1.888.549.0820

South Dakota Medicaid
<http://dss.sd.gov>
1.888.828.0059

Texas Medicaid
gethipptexas.com
1.800.440.0493

Utah Medicaid and CHIP
health.utah.gov/Medicaid
health.utah.gov/chip
1.877.543.8427

Vermont Medicaid
www.greenmountaincare.org
1.800.250.8427



Virginia Medicaid and CHIP

Medicaid: www.coverva.org/programs_premium_assistance.cfm

1.800.432.5924

CHIP: www.coverva.org/programs_premium_assistance.cfm

1.855.242.8282

Washington Medicaid

www.hca.wa.gov/medicaid/premiumpymt/pages/index.aspx

1.800.562.3022 ext. 15473

West Virginia Medicaid

www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx

1.877.598.5820

Wisconsin Medicaid and CHIP

<https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf>

1.800.362.3002

Wyoming Medicaid

wyequalitycare.acs-inc.com

307.777.7531

To see if any other states have added a premium assistance program since July 31, 2015, or for more information on special enrollment rights, contact either::

U.S. Department of Labor

Employee Benefits Security Administration

dol.gov/ebsa • 1.866.444.EBSA (3272)

U.S. Department of Health and Human Services

Centers for Medicare and Medicaid Services

cms.hhs.gov • 1.877.267.2323, Menu Option 4, Ext. 61565

Medicare Part D Creditable Coverage Notice

Important notice from Gwinnett County Board of Commissioners about your prescription drug coverage and Medicare. Please read this notice carefully and keep it in a place where you will be able to locate it. This notice has information about prescription drug coverage under the Kaiser Gold and Silver Plans and the Aetna Gold, Silver and Traditional plans.

Beginning January 1, 2006, Medicare prescription drug coverage was made available to everyone with Medicare. Health plans administering claim services on behalf of the Gwinnett County Board of Commissioners have determined that the prescription drug coverage offered by the Kaiser and Aetna, the prescription drug vendor for the Kaiser and the Aetna plans is on average, for all plan participants, expected to cover/pay as much as standard Medicare prescription drug coverage.

Note: Read this notice carefully. It explains the options you have under Medicare prescription drug coverage.

Because the Gwinnett County prescription drug coverage for the Kaiser and Aetna medical programs is, on average, as good as standard Medicare prescription drug coverage, you may keep Gwinnett County health plan coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.

If you decide to enroll in a Medicare prescription drug plan, you will not be eligible for Gwinnett County prescription drug coverage through the Gwinnett County Board of Commissioners health plans.

If you drop your Gwinnett County coverage and enroll in a Medicare prescription drug plan, you may not be able to re-enroll in Gwinnett County coverage later. Compare your current coverage, including which specific drugs are covered, with the coverage and cost of plans offering Medicare prescription drug benefits.

You should also know that if you drop or lose your coverage with Gwinnett County and fail to enroll in Medicare prescription drug coverage when your current coverage ends, you may pay more to enroll in Medicare prescription drug coverage at a later date.

Note: You may receive this notice at other times in the future. You may also request a copy from the Gwinnett County Department of Human Resources.

Please refer to the Gwinnett County SPD for additional information concerning:

- Privacy Notice
- *Genetic Information Nondiscrimination Act (GINA)*
- *Mental Health Parity and Addition Equity Act (MHPAPE)*
- *Women's Health and Cancer Rights Act (WHCRA)*
- *Newborn and Mother's Protection Act*
- *Uniformed Services Employment and Reemployment Rights Act (USERRA)*



Department of Human Resources



Gwinnett Justice and Administration Center
75 Langley Drive • Lawrenceville, GA 30046
Monday – Friday • 8:00am – 5:00pm

Contact Information

Human Resources

Department of Human Resources	770.822.7915
Department of Human Resources – Benefits Division	770.822.7932 Office 770.822.7775 Fax benefits@gwinnettcounty.com

Benefits

Joelle Ehrmentrout	Administrative Support Associate III	Misty Kyle	Health and Wellness Coordinator
Kelly Ellison	HR Specialist	Victoria Burkholder	Business Officer
Debbie Clark	HR Specialist	Nancy Purves	Health Plans Manager
Raechell Dickinson	Employee/Retiree Benefits Manager		
Sue Rooks	HR Benefits Associate		
Chad Conner	Benefits Communication and Outreach Manager		

Other Contacts

Angel Mario	Empower Retirement	770.822.7874	angel.mario@empower-retirement.com
Tim Lao	Wellness Advocate	770.822.7928	tim.lao@healthstatinc.com
Laura Beck	EAP Consultant	855.330.2962	Humana.com/eap

Vendor Contact Information



Company	Plan Type	Group Number	Address	Customer Service Number	Website
Aetna	Aetna	737528	Aetna P.O. Box 14079 Lexington, KY 40512-4079	855.281.8858	www.aetna.com
Kaiser Permanente	Kaiser Permanente HMO	9284	Nine Piedmont Center Building 10, 3rd floor 3495 Piedmont Road NE Atlanta, GA 30305-1736	404.760.3549 888.865.5813	www.kp.org
Connect Your Care	Shallbee Accounts (HSA, HRA, FSA)	N/A	Connect Your Care Claims Department P.O. Box 622337 Orlando, FL 32862-2337	877.292.4040	www.connectyourcare.com
CIGNA Dental	Dental PPO Plans	3212404	CIGNA Dental P.O. Box 188037 Chattanooga, TN 37422-8037	800.244.6224	www.cigna.com
CIGNA Dental	Dental HMO Plan	10141213	NA – No claims filed for HMO	800.244.6224	www.cigna.com
ID Watchdog	Identity Protection	CS	621 17th Street, Suite 2501 Denver, CO 80293	866.513.1518	www.idwatchdog.com
Humana	Humana EAP and Work-Life Services	N/A	N/A – No claims filed for EAP/ Work-Life services	855.330.2962	www.humana.com/eap username = gwinnett password = gwinnett

Company	Plan Type	Group Number	Address	Customer Service Number	Website
Vision Service Plan (VSP)	Vision Plan	12-320640	Out of Network Claims Only P.O. Box 385018 Birmingham, AL 35238-5018	800.877.7195	www.vsp.com
MetLife	Short-Term Disability, Long-Term Disability	Short-Term Group #166487 Long-Term Group #166488	oriskanymetlife@metlife.com 18216 Crane Nest Drive Building VII Tampa, FL 33647	866.729.9201	www.mybenefits.metlife.com
MetLife	Life Insurance: Basic, Optional, Dependent	Life Group Number 166486	Group Life Claims P.O. Box 6100 Scranton, PA 18505-6100	800.638.6420	www.mybenefits.metlife.com
Allstate	Supplemental Universal Life, Critical Illness, Accident, Hospital Indemnity		1776 American Heritage Life Drive Jacksonville, FL 32224-6687	866.828.8501	www.Allstatevoluntary.com/gwinnettcountry
Asset Health	Health and Wellness Program		2250 Butterfield Drive, Suite 100 Troy, MI, 48084	855.444.1255	www.assethealth.com/gcbewellbesafe





Please consider the environment before printing this guide.

gwinnettcounty
Department of Human Resources
75 Langley Drive
Lawrenceville, GA 30046
www.gwinnettcounty.com

