

DEPARTMENT OF HUMAN RESOURCES

2021 Retiree Benefits Enrollment Guide

October 5 – 16, 2020

KEEPING YOU

safe · secure · strong





In a time full of uncertainty and change, we hope to provide some peace of mind that the benefit plans you already know and trust will not change in the year 2021. Each year, you have the chance to review your options and decide how best to keep your family safe, secure, and strong.

The best place to start?

To get a refresher on the details of our plans, you can start with this guide. Additional resources can be found on *GC Retiree* including the annual enrollment PowerPoint presentation, video, the Benefits Book, and a digital version of this guide.

Updates for 2021

- Telemedicine and video appointment services have been added to the Aetna plans for 2021. Telehealth visits will be treated the same as your in-person appointments and subject to applicable deductibles and co-insurances.
- US Imaging, the advanced imaging service, will no longer be a feature of the Aetna plan. However, you can still find the best pricing for tests and imaging by searching the **Find Care and Pricing** tool at [Aetna.com](https://www.aetna.com).
- Kaiser is introducing a new diabetes prevention program, Omada, for its qualifying members.

Did you know?

- If you do not wish to make any changes, your benefits will roll over to 2021. However, it is always a good idea to log on, review your benefits, and print your confirmation statement.
- If you need assistance during annual enrollment, call the Allstate Enrollers at 866.255.7276, October 5 to 16, Monday through Friday from 8:00am to 8:00pm.

PRE-MEDICARE MEDICAL OPTIONS

	Kaiser HMO Silver	Kaiser HMO Gold	Aetna Max Choice Bronze	Aetna Max Choice Silver	Aetna Max Choice Gold	Aetna Traditional PPO
Deductible <i>(Individual/Family)</i>	\$2,150/\$4,300	\$1,200/\$2,400	\$3,900/\$7,800	\$2,350/\$4,700	\$1,550/\$3,100	\$1,600/\$3,200
Doctor Visit	\$65 copay	\$35 copay	30% after ded.	30% after ded.	15% after ded.	\$50 copay
Specialist Visit	\$85 copay	\$55 copay	30% after ded.	30% after ded.	15% after ded.	\$75 copay
Coinsurance <i>(how much you pay)</i>	30% after ded.	20% after ded.	30% after ded.	30% after ded.	15% after ded.	30% after ded.
Out-of-Pocket Max <i>(Individual/Family)</i>	\$6,100/ \$12,200	\$3,700/\$7,400	\$6,900/ \$13,800	\$4,900/\$9,800	\$2,800/\$5,600	\$4,200/\$8,400
Inpatient Hospital	30% after ded.	20% after ded.	30% after ded.	30% after ded.	15% after ded.	30% after ded.
Emergency Care	30% after ded.	20% after ded.	30% after ded.	30% after ded.	15% after ded.	30% after ded.
Preventive Care	0%	0%	0%	0%	0%	0%
Prescription Drug Coverage (Retail/Mail)						
Generic <i>(Retail/Mail Order – up to 90 days)</i>	\$30 copay/ \$60 copay	\$10 copay/ \$20 copay	30% after ded.	30% after ded.	15% after ded.	\$20 copay/ \$40 copay
Preferred Brand <i>(Retail/Mail Order – up to 90 days)</i>	\$70 copay/ \$140 copay	\$40 copay/ \$80 copay	30% after ded.	30% after ded.	15% after ded.	\$50 copay/ \$100 copay
Non-Preferred Brand <i>(Retail/Mail Order – up to 90 days)</i>	N/A	N/A	30% after ded.	30% after ded.	15% after ded.	\$75 copay/ \$150 copay
Monthly Pre-Medicare Rates						
Retiree Only	\$205.18	\$353.90	\$146.60	\$241.00	\$396.33	\$515.21
Retiree + Spouse	\$457.03	\$794.34	\$277.58	\$383.45	\$784.65	\$1,236.11
Retiree + Child	\$428.79	\$762.09	\$245.62	\$354.15	\$751.17	\$1,204.71
Retiree + Family	\$472.21	\$811.70	\$313.59	\$447.95	\$832.10	\$1,253.02
Monthly Blended Rates						
Ret + Sp (1 Med)	\$375.54	\$559.76	\$244.91	\$343.23	\$732.08	\$873.96
Ret + Ch (1 Med)	\$340.63	\$517.70	\$201.59	\$308.06	\$685.65	\$658.83
Ret + Fam (1 Med)	\$392.09	\$579.08	\$269.17	\$348.08	\$752.63	\$894.09
Ret + Fam (2 Med)	\$351.51	\$354.69	\$221.43	\$352.37	\$355.63	\$354.02

Important Notice: All plan designs listed in this guide are for in-network providers.

To enroll, visit [My GCHub](http://MyGCHub.com) at GwinnettCounty.com > GC Retiree > My GCHub

MEDICARE-ELIGIBLE MEDICAL OPTIONS

Aetna Medicare PPO

Deductible (<i>Individual</i>)	\$150
Doctor Visit	\$15
Specialist Visit	\$30
Ambulance Services	\$75
Out-of-Pocket Max (<i>Individual</i>)	\$3,400
Inpatient Hospital	\$500 per stay
Emergency Care	\$50
Preventive Care	\$0

Prescription Drug Coverage

Generic (<i>Retail/Mail Order – up to 90 days</i>)	\$10/\$15
Preferred Brand (<i>30 day/90 day</i>)	\$30/\$75
Non-Preferred Brand (<i>30 day/90 day</i>)	\$60/\$150

Monthly Rates

Retiree Only	\$106.50
Retiree + Spouse (<i>both >65</i>)	\$323.95

Important Notice: You are required to contact the Gwinnett County Benefits Division 60 days prior to the date you or your covered dependent becomes Medicare eligible due to a disability. As soon as you become Medicare eligible, you must immediately enroll in Medicare Part A and Part B in order to continue participating in Gwinnett County health plans.

If you have questions, call Human Resources at 770.822.7915.

DENTAL OPTIONS	Cigna DHMO	Cigna PPO Mid-Option	Cigna PPO High-Option
Deductible (<i>Individual/Family</i>)	\$0/\$0	\$100/\$300	\$50/\$150
Benefit Maximum	N/A	\$1,000 per person	\$1,500 per person
Diagnostic/Preventive (<i>e.g., teeth cleanings, X-rays</i>)	For a complete list of DHMO copays, see <i>Schedule of Benefits</i> on GC Retiree	No out of pocket cost. Expense applied to benefit maximum.	No out of pocket cost. Expense applied to benefit maximum.
Basic Benefits (<i>e.g., fillings, extractions</i>)		20% after deductible	20% after deductible
Major Benefits (<i>e.g., crowns, bridges, prosthetics</i>)		50% after deductible	50% after deductible
Orthodontia (<i>Child and Adult</i>)		Not covered	50% after deductible; \$2,500 lifetime maximum
Monthly Premiums			
Retiree Only	\$13.91	\$35.52	\$55.14
Retiree + Spouse	\$27.81	\$70.99	\$110.28
Retiree + Children	\$34.77	\$88.74	\$137.84
Retiree + Family	\$41.72	\$106.40	\$165.11

VISION OPTIONS	VSP Basic	VSP Premier
Routine Eye Exam	\$10 copay	\$15 copay
Lenses (<i>Single vision, bifocal, trifocal, lenticular</i>)	\$10 copay	\$15 copay
Frames	\$10 copay; \$120 allowance plus 20% off amount exceeding the allowance (<i>Once every other calendar year</i>)	\$15 copay; \$150 allowance plus 20% off amount exceeding the allowance (<i>Once every calendar year</i>)
Contact Lenses (<i>Once per calendar year</i>)	\$60 lens fitting; \$120 allowance	\$60 lens fitting; \$150 allowance
Monthly Premiums		
Retiree Only	\$5.38	\$11.34
Retiree + Spouse	\$10.98	\$23.14
Retiree + Children	\$11.35	\$23.91
Retiree + Family	\$18.13	\$38.24

Gwinnett County's health plans meet the minimum essential coverage and minimum value required by the Affordable Care Act, also known as Health Care Reform.

To enroll, visit [My GCHub](http://MyGCHub.com) at GwinnettCounty.com > GC Retiree > [My GCHub](http://MyGCHub.com)

LIFE STATUS CHANGE

The only way to make changes to your benefits outside of annual enrollment is if you have a qualifying life status event. The chart below explains examples of events that qualify as a life status change and lists the proper documentation needed to make changes.

The Benefits Division must be notified within 30 days of the qualifying event. If you are unsure if you have a qualifying event, call the Benefits Division at 770.822.7932.

Qualifying Event	Required Documentation and Additional Information
Marriage or birth/adoption	No new dependents can be added to Gwinnett County health plans after retirement
Divorce or legal separation	Divorce Decree or Legal Separation Agreement <i>Failure to notify Human Resources in writing within 30 days of a divorce or legal separation can result in reimbursement to Gwinnett County for any employer-paid premiums for any ineligible dependents left on the plan</i>
Death of a spouse	Death Certificate
You, your spouse, or your eligible dependent has a loss or gain of qualified coverage	Proof of comparable group coverage loss or gain
Other	This is not an exclusive list. Please contact Human Resources if you think you may have a qualifying life status change

THINGS TO REMEMBER:

- To enroll online, call 770.822.7915 to reset your *My GCHub* password
- Print your Benefits Confirmation Statement
- While you're there, update your contact information to stay connected

ANNUAL ENROLLMENT INFORMATIONAL SESSIONS

October 7

GJAC Auditorium or virtually via WebEx

75 Langley Drive, Lawrenceville

Two sessions: 9:30am – noon or 2:00pm – 4:30pm

- Plans are not changing. **If you do not wish to make any changes, no action is necessary.**
- All benefit plans will be covered during these optional sessions.
- Vendors will not be present in observance of social distancing. Face coverings are strongly encouraged.
- Free flu shots will be offered during the session times listed above.
- More benefit plan information and the internet link for the WebEx meeting coming soon to the **GC Retiree** website on **GwinnettCounty.com**.

FREE FLU SHOTS

Pre-Medicare retirees that are covered by a Gwinnett County Health Plan can make an appointment at the Gwinnett Employee Wellness Center for a free flu shot. Call 678.377.4080 to make an appointment.





All resources are available to Gwinnett retirees regardless of health coverage.

So how are you doing?

Sometimes we all just need a little extra help. When things feel somewhat unsteady, know that you are not in this by yourself. We have partners who have resources to support you.

Aetna

MindCheck is an online tool that helps bring awareness to your emotional well-being. Measure your mindset and get immediate feedback and resources to maintain a positive outlook. You'll also find tips, articles, and videos on a variety of topic including relationships, depression, fitness and nutrition, stress, substance abuse, and more. Available to all retirees and their covered dependants. Visit [MindCheckToday.com](https://www.mindchecktoday.com) to get started.

Humana EAP

Support mental health awareness at work, at home, and in your community. Humana EAP offers podcasts, webinars, articles, videos, and self-assessments that you can review in the comfort of your home to combat stress, depression, and anxiety. Available to anyone in the retiree's household.

Visit [Humana.com/eap](https://www.humana.com/eap).

Username: gwinnett Password: gwinnett

Kaiser Permanente

Explore a broad range of self-care resources, including apps, audio activities, articles, and more, designed to help you thrive in mind, body, and spirit. Specific exercises and activities include: practicing mindfulness, managing stress, and meditation.

Available to all retirees and their covered dependants. Visit [FindYourWords.org](https://www.findyourwords.org) to learn more.

