



# DeKalb County Benefits

## *Your 2016/2017 Benefits Guide*



# Welcome to Your Enrollment!

DeKalb County, Georgia, provides a comprehensive selection of benefits that help protect your health and well-being. The County provides some benefits at no cost to you, some you pay for, and other benefit costs are shared between DeKalb County and you. Once you select your benefit options, your elections remain in effect for the plan year (July 1, 2016 – June 30, 2017). You may only change coverage due to a qualified life event and must do so within 30 days of the event. Please refer to the list of life events on page 5 for more information.

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## What's New for 2016/2017?



In the 2016/2017 plan year, we've made minimal changes to our benefit offerings, while continuing to focus on health and well-being through our Smart Start wellness initiative. Speak with a call center representative to find out more about the options available to you.

### Prescription Drug Coverage

- We have updated the copay structure for specialty drugs in the Blue Open Access POS, HMO, and HSA prescription drug plans. There will not be any changes to the Kaiser HMO prescription drug plan. Please see page 7 for more information.

### Wellness

- In July 2015, we kicked off our second year of the Smart Start wellness program to encourage employees to learn about their health risks while also reducing their premiums for medical coverage. Please see page 8 for more information about our wellness initiatives.
- We're also continuing the tobacco surcharge this year. More information about how you can avoid this surcharge by abstaining from tobacco use is available on page 8.



### Important Note:

It's important to note that this year is **an active enrollment**, which means you must enroll in order to have medical coverage, dental coverage, a Health Savings Account (HSA), Flexible Spending Accounts (FSAs), and/or a TransitOne Spending Account in 2016/2017.

# What You Need to Know About Enrollment



Here are some of the basics about your DeKalb County benefits — including eligibility requirements and your coverage options.

## Benefits Eligibility

To be eligible for benefits, you must be a permanent employee working 20 or more hours per week. Temporary employees are not eligible. Eligible dependents include:

- Your spouse/domestic partner as recognized under state or federal law;
- You or your spouse/domestic partner's children, including natural children, stepchildren, newborns, legally adopted children, and children who the Plan has determined are covered under a Qualified Medical Child Support Order as defined by any applicable state law; and
- Children from whom you or your spouse/domestic partner is a legal guardian or as otherwise required by law. (You are required to give the Employee Benefits section a copy of any legal documents awarding guardianship of any new dependents.)

All enrolled children will continue to be covered until the age limit listed in the Schedule of Benefits for each plan. Coverage may be continued past the age limit based on certain circumstances. Please review the Summary Plan Descriptions for further information.

**Note:** You may be required to give proof of continued eligibility for any enrolled child. Your failure to give this information could result in termination of a child's coverage.

## Coverage Categories

You may select one of the following coverage levels:

- **Employee** – coverage for yourself only
- **Employee + 1 Dependent** – coverage for yourself and your spouse/domestic partner or an eligible child
- **Employee + Family** – coverage for yourself and two or more dependents (spouse/domestic partner and/or children)

**Note:** You can choose different coverage levels for different benefits.

## Working Spouse Surcharge

If your spouse/domestic partner is employed and eligible for 2016/2017 medical coverage through his or her employer and decides to enroll in DeKalb County's medical coverage, you will be required to pay the \$50 per month surcharge.

### Why a Working Spouse Surcharge?

At DeKalb County, we believe we offer our employees high-quality, low-cost medical plan options. This surcharge will apply to you only if you elect to cover your spouse/domestic partner under one of DeKalb County's medical plan options and he or she is eligible for other coverage. This surcharge allows us to continue to provide the higher quality and lower cost plan options to you and your family, while managing our expenses.



## Domestic Partner Coverage

For purposes of this Plan, a domestic partner shall be treated the same as a spouse, and a domestic partner's child, adopted child, or child for whom a domestic partner has legal guardianship, shall be treated the same as any other child.

- Any federal or state law that applies to a Member who is a spouse or child under this Plan shall also apply to a domestic partner or a domestic partner's child who is a Member under this Plan. This includes, but is not limited to COBRA, Family and Medical Leave Act (FMLA), and Coordination of Benefits (COB). A domestic partner's or a domestic partner's child's coverage ends on the date of dissolution of the domestic partnership.

To apply for coverage as domestic partners, both the eligible employee and the domestic partner must complete and sign the Affidavit of Domestic Partnership in addition to completing the enrollment changes online and must meet all criteria stated in the Affidavit. Signatures must be witnessed and notarized by a notary public. The Plan reserves the right to make the ultimate decision in determining eligibility of the domestic partner.

You and your domestic partner must submit an accurate and completed Declaration of Partnership Form and meet all the requirements listed on this form. Continued eligibility depends upon the continuing accuracy of this form. Domestic partner eligibility ends on the date a domestic partner no longer meets all the requirements listed on this form.

### What's the Definition of Domestic Partner or a Domestic Partnership?

Domestic partner or domestic partnership means a person of the same sex who is the eligible employee's sole domestic partner and has been for 12 months or more. He or she must be mentally competent and cannot be related to the eligible employee by blood closer than permitted by state law for marriage. In addition, the domestic partner cannot be married to anyone else and is financially interdependent with the eligible employee.

# Ready to Enroll?



Once you've reviewed your benefits materials and understand your 2016/2017 benefits options, enrolling online is simple and convenient.

## The Enrollment Process

**Open Enrollment for 2016/2017 benefits is May 2 – May 16, 2016.** This year's enrollment is an active one, which means you must enroll in order to have medical coverage, dental coverage, a Health Savings Account (HSA), Flexible Spending Accounts (FSAs), and/or a TransitOne Spending Account in 2016/2017.

Follow these steps to make your benefits elections.

**Note:** If you are a newly hired employee during the 2016/2017 Open Enrollment period through June 30, 2016, you must enroll **TWICE**. Your new-hire elections must be completed through **AflacAtWork**, and your Open Enrollment elections must also be completed through the **AflacAtWork** system. Benefits will not automatically roll over into the new plan year — active elections for Open Enrollment are required. Please see your payroll/personnel coordinator for enrollment instructions.

## How to Enroll

1. **Read your Benefits Enrollment Guide.** Review all of your benefits materials and share them with your family members. You should have your personal, dependent, and beneficiary information ready. You will need full names, dates of birth, and Social Security Numbers (SSNs). Personal information you provide is confidential and for benefits use only.
2. **Save Time, Enroll Online.** It typically takes about 10 to 15 minutes to complete your enrollment.
  - Go to [www.aflacatwork.com/dekalbcounty](http://www.aflacatwork.com/dekalbcounty).
  - Enter your **User Name** and **Password** to access the site. Your User Name is your six-digit DeKalb County Employee ID. The Password is the last four digits of your SSN and last two digits of birth year, without any punctuation or spacing (e.g., 123489).
  - Follow the prompts to complete your enrollment.
3. **Questions?** Contact a call center representative if you need further assistance at **844-201-4712**. Representatives are available Monday – Friday, 8 a.m. – 5 p.m., ET, to answer your questions or to help you complete our enrollment elections.

## Helpful Hints

- Call center representatives are available to answer any questions you may have, help you formally record your elections, or waive your benefits.
- You must actively re-enroll in order to have medical coverage, dental coverage, a Health Savings Account (HSA), Flexible Spending Accounts (FSAs), and/or a TransitOne Spending Account each year. **You are not automatically re-enrolled.**
- To be eligible for benefits, you must be a permanent employee working 20 or more hours per week.

## Qualified Life Event

Open Enrollment is your only opportunity to make elections or make changes to your benefit elections for the year, unless you experience a qualified life event such as:

- Change in status such as marriage, divorce, death, birth of child, or adoption;
- Change in employment status; or
- Gain or loss of other coverage.

If you experience a qualified life event and want to make changes, please enroll online to make election changes **and** submit proof of your life event to the Employee Benefits section within 30 days of your event. All qualifying life events require approval before they take effect. If documentation is not received, the election changes will not process.

**Note:** If you experience a qualifying life event during the 2016/2017 Open Enrollment period through June 30, 2016, you must enroll **TWICE**. Your qualifying life event elections must be completed through [AflacAtWork](#), and your Open Enrollment elections must also be completed through the [AflacAtWork](#) system. Benefits will not automatically roll over into the new plan year — active elections for Open Enrollment are required. Please see your payroll/personnel coordinator for enrollment instructions.



## Have Questions? Need Help Enrolling?

Contact a call center representative today!  
844-201-4712



# Medical Coverage

Medical coverage is administered by BlueCross BlueShield of GA or Kaiser Permanente.

Many of the core benefit provisions in our Medical Plans have either remained the same or have improved in recent years. DeKalb County reviews its plans regularly and makes adjustments when needed to help balance increased healthcare costs and expenses imposed under the Affordable Care Act, while continuing to offer quality benefit plans. There are no changes this year. Please review the benefits for all the plan options in the below table.

Benefit Overview	Blue Open Access POS		Blue Open Access HMO	Blue Open Access HSA		Kaiser HMO
	In-Network	Out-of-Network	In-Network <sup>2</sup>	In-Network	Out-of-Network	In-Network
<b>Plan Year Deductible</b> Individual / Family	\$750 / \$1,500	\$1,500 / \$3,000	\$250 / \$750	\$1,500 / \$3,000	\$3,000 / \$6,000	\$250 / \$750
<b>Plan Year Out-of-Pocket Maximum</b> Individual / Family	\$3,000 / \$6,000	\$5,000 / \$10,000	\$3,000 / \$8,000	\$4,500 / \$9,000	\$9,000 / \$18,000	\$3,000 / \$9,000
<b>Lifetime Maximum</b>	Unlimited		Unlimited	Unlimited		Unlimited
<b>Coinsurance</b>	20% <sup>1</sup>	40% <sup>1</sup>	10% <sup>1</sup>	20% <sup>1</sup>	40% <sup>1</sup>	10% <sup>1</sup>
<b>Preventive Care</b>						
Primary Care Physician	No Charge	40% <sup>1</sup>	No Charge	No Charge	40% <sup>1</sup>	No Charge
Specialist	No Charge	40% <sup>1</sup>	No Charge	No Charge	40% <sup>1</sup>	No Charge
<b>Physician Services</b>						
Primary Care Physician	\$25 copay	40% <sup>1</sup>	\$25 copay	20% <sup>1</sup>	40% <sup>1</sup>	\$15 copay
Specialist	\$40 copay	40% <sup>1</sup>	\$40 copay	20% <sup>1</sup>	40% <sup>1</sup>	\$25 copay
<b>Emergency Services</b>						
Hospital Copay	\$300 copay, then 20% <sup>1</sup>	\$300 copay, then 40% <sup>1</sup>	\$250 copay + deductible, then 10% <sup>1</sup>	20% <sup>1</sup>	40% <sup>1</sup>	Deductible + 10% <sup>1</sup>
ER Copay	\$150 copay + deductible, then 20% <sup>1</sup>	In-network levels if emergency. If not emergency, coinsurance after deductible.	\$150 copay + deductible, then 10% <sup>1</sup>	20% <sup>1</sup>	40% <sup>1</sup>	\$150 copay
Urgent Care	\$75 copay + deductible, then 20% <sup>1</sup>		\$75 copay + deductible, then 10% <sup>1</sup>	20% <sup>1</sup>	40% <sup>1</sup>	\$30 copay
Ambulance	20% <sup>1</sup>		10% <sup>1</sup>	20% <sup>1</sup>	40% <sup>1</sup>	\$75 copay
<b>Lab, X-Ray and Hospital Services</b>						
Diagnostic X-Ray & Lab	\$25 or \$40 copay	40% <sup>1</sup>	\$25 or \$40 copay <sup>1</sup>	20% <sup>1</sup>	40% <sup>1</sup>	100% covered
Maternity	20% <sup>1</sup>	40% <sup>1</sup>	\$25 first visit, then 100% covered	20% <sup>1</sup>	40% <sup>1</sup>	\$15 copay first visit, then 100% covered
Inpatient Hospital	\$300 per admission, then 20% <sup>1</sup>	\$300 per admission, then 40% <sup>1</sup>	Deductible + 10% <sup>1</sup>	20% <sup>1</sup>	40% <sup>1</sup>	Deductible + 10% <sup>1</sup>
Physician In-Hospital Services	20% <sup>1</sup>	40% <sup>1</sup>	Deductible + 10% <sup>1</sup>	20% <sup>1</sup>	40% <sup>1</sup>	Deductible + 10% <sup>1</sup>
Outpatient Hospital	20% <sup>1</sup>	40% <sup>1</sup>	Deductible + 10% <sup>1</sup>	20% <sup>1</sup>	40% <sup>1</sup>	Deductible + 10% <sup>1</sup>

<sup>1</sup> After the deductible has been met.

<sup>2</sup> Prior approval for out-of-network services is required.

# Prescription Drug Coverage

Prescription drug coverage is provided automatically when you enroll in one of DeKalb County’s medical plan options. For most plans, coverage is provided by CVS/caremark. However, if you enroll in the Blue Open Access HSA, your prescription drug coverage will be provided by BlueCross BlueShield. Below is a chart that shows how much you will pay and the name of the administrator depending on the plan you select.

DeKalb County’s prescription copay structure has changed for the 2016/2017 plan year to account for the rising cost of specialty drugs. The 2016 changes are highlighted in red.

Prescription Drugs	Blue Open Access POS Provider: CVS/caremark		Blue Open Access HMO Provider: CVS/caremark	Kaiser HMO Provider: Kaiser
	In-Network	Out-of-Network	In-Network <sup>1</sup>	In-Network
<b>Retail (30-day supply)</b>				
Generic	\$15 copay	Not covered	\$15 copay	\$15 copay
Formulary	30% (\$40 min / \$100 max)	Not covered	30% (\$40 min / \$100 max)	30% (\$40 min / \$100 max)
Non-Formulary	40% (\$80 min / \$120 max)	Not covered	40% (\$80 min / \$120 max)	40% (\$80 min / \$120 max)
Specialty	30% (\$100 max)	Not covered	30% (\$100 max)	Applicable generic, formulary, or non-formulary coinsurance and/or copay will apply
<b>Mail Order (90-day supply)</b>				
Generic	\$30 copay	Not covered	\$30 copay	\$30 copay
Formulary	30% (\$80 min / \$200 max)	Not covered	30% (\$80 min / \$200 max)	30% (\$80 min / \$200 max)
Non-Formulary	40% (\$160 min / \$240 max)	Not covered	40% (\$160 min / \$240 max)	40% (\$160 min / \$240 max)
Specialty	Not covered	Not covered	Not covered	Not covered

<sup>1</sup> Prior approval for out-of-network services is required.

Prescription Drugs	Blue Open Access HSA Provider: BlueCross BlueShield	
	In-Network	Out-of-Network
<b>Retail (30-day supply)</b>		
Generic	\$10 copay <sup>2</sup>	
Formulary	\$30 copay <sup>2</sup>	
Non-Formulary	\$50 copay <sup>2</sup>	
Specialty	30% (\$100 max) <sup>2</sup>	
<b>Mail Order (90-day supply)</b>		
Generic	\$20 copay <sup>2</sup>	
Formulary	\$40 copay <sup>2</sup>	
Non-Formulary	\$60 copay <sup>2</sup>	
Specialty	Not covered	

<sup>2</sup> After the deductible has been met.

## Go Generic and Save Money!

Always ask your doctor if a generic medication is available — generics are less expensive than their brand-name counterparts and just as effective.

You also may want to consider enrolling in a medical plan with a Health Savings Account (HSA) or enrolling in a Flexible Spending Account (FSA) if you are not enrolled in the Blue Open Access HSA plan. HSAs and FSAs allow you to set aside pre-tax dollars to cover eligible expenses, including prescription drugs.

# The Importance of Wellness

By living a healthy lifestyle, you can help prevent future illnesses and improve your overall health. Take a few simple steps now, and you can significantly reduce your risks of developing illnesses that require ongoing care and maintenance medications in the future.



Three key steps you can take now to improve your health include:

- 1 Get Regular, Preventive Care** — All DeKalb County medical plans cover in-network preventive care at 100%, so it doesn't cost you a penny to get the routine care you need.
- 2 Participate in Smart Start** — The daily demands of life and work can make it hard to live a healthy lifestyle. DeKalb County wants to provide the tools and support you need to be healthy and well. Whether your goal is to have more energy, to lose weight, to manage stress, or to improve your diet, Smart Start can help.
  - **Get Healthy. Save Money.** By completing tasks such as the Member Health Assessment (MHA), Biometric Screening, and employer challenges, all health plan covered employees have the opportunity to earn wellness points. If you reached the 200-point Engage Goal by March 31, 2016, and you are tobacco-free or have completed the *Break Free From Tobacco* program, you will receive your \$20 per month Wellness Incentive and avoid paying the \$50 per month tobacco surcharge, effective July 1, 2016.

- 3 Break Free From Tobacco** — If you use tobacco, commit to quitting; it will dramatically reduce your chances of developing illnesses such as cancer and heart disease, and it will save you money! If you are a tobacco user, you will be required to pay a \$50 per month tobacco surcharge. DeKalb County offers a four-week tobacco cessation program, *Break Free From Tobacco*, that focuses specifically on the lifestyle behaviors necessary to successfully stop using tobacco. Lesson topics include:

- **Back to the Basics:** Reviews the basics of tobacco cessation, including health consequences of tobacco use and the benefits of a tobacco-free life.
- **The Core:** Examines personal reasons for tobacco use and strategies to develop a plan to quit.
- **Take Action:** Encourages a commitment of tobacco cessation by setting goals and making environmental changes.
- **Next Steps:** Emphasizes the importance of setting a quit date and reviews strategies to stay tobacco-free for a lifetime.

At any point during the program, members can call the Viverae Health Center for additional resources and coaching from trained professionals. For more information about the program, contact Viverae at **888-VIVERAE (848-3723)**.

## How to Register for Smart Start

- ✓ Visit [www.MyViverae.com](http://www.MyViverae.com)
- ✓ Click *New User Registration*

- ✓ Enter your last name and date of birth (DOB)
- ✓ Enter your identifier: six-digit Employee ID #
- ✓ Enter the registration code: dekalbcounty

- ✓ Create a user name (5 – 25 characters)
- ✓ Create a password (8 – 12 characters) using letters (upper and/or lowercase), numerals, and/or special characters (such as @\$%&#)
- ✓ Select a security question and answer, then click *Save*

# Health Savings Accounts (HSAs)



HSAs allow you to put aside pre-tax dollars from your paycheck to help pay for qualified expenses. Because of the tax advantages, the IRS limits the amount you can contribute to an HSA. In 2016, the maximum amount you can contribute to your HSA is \$3,350 (employee) and \$6,750 (family).

DeKalb County's benefits year is the same as our fiscal year, July 1 – June 30. Because your benefits coverage crosses into two calendar years, whatever you elect to contribute to your HSA this year, will also carry over into next calendar year.

The chart below shows how DeKalb County will help contribute to your HSA if you select the Blue Open Access HSA plan. DeKalb County will make these contributions in two equal installments — half in July and the other half in January.

DeKalb County's Contribution to your Health Savings Account <sup>1</sup>	
Plan	Blue Open Access HSA
Employee	\$750
Employee + 1 Dependent	\$1,500
Employee + Family	\$1,500

<sup>1</sup> You must actively enroll in the Blue Open Access HSA Plan in order to have a Health Savings Account.

## HSA: The Triple Tax Advantage

The HSA allows you to save on taxes in three ways. When you deposit money, it goes in tax free; when you invest your money, it can grow tax free; when you withdraw your money for eligible medical expenses, it comes out tax free. That's why it's called the "triple-tax advantage."

HSAs have a couple of other advantages as well — your funds roll over and your account is portable. Each year, you are able to contribute up to the IRS limit to your Health Savings Account, tax free. You have the option of using the money to pay for eligible medical expenses or saving it for future eligible expenses. In addition, whether or not you remain with DeKalb County, the money in your account is portable.

## Limited Purpose Flexible Spending Account (LPFSA)

If you are enrolled in the Blue Open Access HSA, a health savings account is automatically opened. An LPFSA (administered by WageWorks) will allow you to reap the benefits of a regular FSA; however, you can use this plan to pay only for certain dental and vision expenses. This is an opportunity to use the LPFSA plan if you are expecting to have one or both of these services during the next plan year and save your HSA dollars. **Remember, any type of FSA is a use-it or lose-it plan, while balances in the HSA roll over year to year.**

## How Much Should I Contribute?

If you decide to participate in an HSA for 2016/2017, you will need to decide how much you want to contribute. This amount will depend on your anticipated expenses and budget for the coming year. You'll also need to take into account the annual IRS limits on your contributions. This year, you and DeKalb County can contribute up to a combined \$3,350 for single coverage and \$6,750 for families. In addition, if you are age 55 or older and not enrolled in Medicare, you can contribute an additional \$1,000 to your HSA account, known as the "catch-up" contribution.

### Eligible and Ineligible Expenses

[Click here](#) to review the list of eligible and ineligible medical expenses. This list is not all-inclusive. Remember, the IRS may modify its list of eligible expenses from time to time. IRS guidelines must be followed. As always, consult your tax advisor should you require specific tax information.

### Restrictions

HSAs also have restrictions. These restrictions do not prevent you from enrolling in the plan, only from receiving any contributions (yours and the County's):

- You cannot be claimed as a dependent on someone else's taxes;
- You cannot be enrolled in a Flexible Spending Account through another employer; and
- You cannot have any other medical plan, including Medicare parts A, B, or D.

**Note:** If you are currently enrolled in an FSA, and wish to enroll in the HSA Medical plan (with the HSA), you must use all of your FSA funds by June 30, 2016, regardless of the grace period of September 15, 2016. Per IRS guidelines, no contributions can be made into your HSA for the first four months of the plan year if there is a balance in your previous plan year's FSA. In addition, once these contributions are available, you are not allowed to use them for any expenses incurred during the first four months of the plan year.

### Additional Resources

For additional help, schedule time to discuss your options with a call center representative. You also can visit [healthequity.com/ed/hsalearn](http://healthequity.com/ed/hsalearn) and click on "Tools & Forms," to access an HSA calculator that can help you determine how much to contribute to an HSA.

### HSA vs. FSA: Which Option is Best for You?

Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) are two ways for you to set aside pre-tax money from your paycheck to use for qualified medical expenses. The biggest difference between the two types of accounts is how and when you can use them. An HSA is a savings account whereas an FSA is a spending account.

- FSA has a "use it or lose it" feature: you must use the money you contribute from your paycheck for medical expenses by June 30 each year.
- HSA is a way for you to save year after year: you can save your money and use it now or save it for medical expenses in the future. The money is always yours. You must be enrolled in the Blue Open Access HSA Fund plan to open an HSA.

If you are participating in the Blue Open Access HSA plan and contributing to an HSA, you generally cannot contribute to a Health Care FSA. For more information about FSAs, see page 14 of this guide.

## Examples: How Your HSA Plan Will Work

### *Single Coverage*

- The calendar year 2016 HSA limit is \$3,350.
- DeKalb County contributes \$750 in two installments (\$375 in July 2016 and \$375 in January 2017).

Sarah is currently contributing \$200 per paycheck to her HSA.

Her HSA contributions during January – June 2016 were limited to \$375 (DeKalb County's contribution) + \$2,400 (Sarah's contribution) = \$2,775.

With the 2016 max of \$3,350 and the first installment of DeKalb County's contribution of \$375, she can contribute only \$16.67 per pay period from July 2016 through June 2017 in order to max out her HSA account. She's able to take advantage of the 2016 limit starting in July 2016.

Note that she will have the same biweekly contribution of \$16.67 during the first half of 2017 as she will in the second half of 2016, since she cannot change the election outside of open enrollment.

### *Family Coverage*

- The calendar year 2016 HSA limit is \$6,750.
- DeKalb County contributes \$1,500 in two installments (\$750 in July 2016 and \$750 in January 2017).

John is currently contributing \$300 per paycheck to his HSA.

His HSA contributions during January – June 2016 were limited to \$750 (DeKalb County's contribution) + \$3,600 (John's contribution) = \$4,350.

With the 2016 max of \$6,750 and the first installment of DeKalb County's contribution of \$750, he can contribute only \$137.50 per pay period from July 2016 through June 2017. He can take advantage of the 2017 limit starting in July 2017.

**Note:** These examples are based on employees who continue the same elections throughout the plan year. Any changes will affect the total dollars contributed towards the calendar year HSA limit. If an employee changes from single coverage to family coverage effective July 1, 2016, they will use the \$6,750 to calculate the limit. Refer to the Family Coverage example above to calculate the limit.



# More Coverage with Aflac Supplemental Benefits

In addition to the protection that the medical plan provides, you have the opportunity to enroll in supplemental medical benefits for additional coverage. We are partnering with Aflac to offer these voluntary benefits, which will pay cash benefits for covered illnesses or injuries. Depending on the additional level of protection you choose, you can enroll in one, two, or all of these benefits.



## Critical Illness Insurance

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered critical illness; you do not have to be disabled or terminally ill. The payment is in addition to benefits you may be eligible to receive from other insurance coverage.

Here are some features of the coverage:

- You may elect coverage equal to \$10,000, \$20,000, or \$30,000.
- Benefits are paid directly to you (unless otherwise assigned).
- You can use the payment in any way you choose, such as to pay for out-of-pocket medical expenses, treatment not covered by your medical plan, transportation, mortgage payments, or hiring household help.
- You can cover your spouse/domestic partner for an amount equal to 50% of your coverage amount.
- If you have children, each eligible dependent child is automatically covered for an amount equal to 50% of the amount of your coverage; this coverage is provided at no additional cost. Coverage for children ends when benefits for the last remaining insured adult are paid in full.
- There are no health questions or physical exams required to purchase coverage.
- Cost for coverage is made through payroll deductions.

## How Does Critical Illness Insurance Work?

If you are diagnosed with a covered illness, you will receive a lump-sum payment for covered illnesses, including:

- Heart attack (Myocardial infarction)
- Cancer
- Stroke
- End-stage kidney failure
- Major organ transplant

For more information about this plan, visit Aflac at [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com), or call **800-433-3036**.

## Additional Benefits

If you enroll in Critical Illness Insurance, you automatically have the coverages listed below:

- **Additional occurrence benefit** — If you collect full benefits for a critical illness and later are diagnosed with one of the other covered illnesses, you will receive a second full benefit amount for the additional illness, as long as the dates of diagnosis are at least six months apart and the subsequent critical illness is not caused by or contributed to by a prior critical illness that was previously paid.
- **Recurrence benefit** — If you collect full benefits for a covered condition and are later diagnosed with the same condition, you will receive another full benefit, as long as the dates of diagnosis are at least 12 months apart, or — in the case of cancer — as long as the recurrence occurs after 12 months without treatment.
- **Health screening benefits** — You and your spouse/domestic partner will receive up to \$50 each year for any one covered health screening test, such as a mammography, a colonoscopy, or a Pap smear.

## Accident Insurance

Accident Insurance pays benefits when you are injured as the result of a covered accident. For injuries and accidents, the plan covers a wide variety of services, such as:

- A Dismemberment Benefit;
- Transportation and Lodging benefits;
- An Emergency Room Treatment Benefit;
- A Rehabilitation Unit Benefit; and
- Coverage for certain serious conditions, such as coma and paralysis.

You have two options when choosing Accident Insurance — the High Plan or the Low Plan. The benefits you receive will depend on your treatments and injuries, with the High Plan paying more generous benefits than the Low Plan. You also may elect coverage for your spouse/domestic partner and/or dependent children.

Here are some features of the coverage:

- Benefits are paid directly to you (unless otherwise assigned).
- You can use the payment in any way you choose, such as to pay for out-of-pocket medical expenses.
- Benefits are paid for covered injuries or accidents that occur on or off the job.
- There are no health questions or physical exams required to purchase coverage.
- Cost for coverage is made through payroll deductions.

## How Does Accident Insurance Work?

Accident Insurance pays a benefit, regardless of any benefits you receive from other insurance programs. The amount of the benefit is based on the plan you elect, the treatment/ services received, and/or the type of covered injury. You can receive benefits for an ambulance ride, use of the emergency room, surgery, anesthesia, stitches, and casts.

Below are the most common benefits paid from Accident Insurance. For additional information about this plan, please refer to the Aflac brochures, visit Aflac at [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com), or call **800-433-3036**.

	High Plan	Low Plan
<b>Hospital Admission</b> (once per calendar year)	\$1,000	\$750
<b>Physical Therapy</b> (up to six doctor-prescribed physical therapy treatments per covered accident)	\$30	\$20
<b>Accident Follow-Up Visit</b> (up to six treatments (one per day) per covered accident)	\$30	\$20
<b>Emergency Room Treatment</b> (only once per 24-hour period and only once per covered accident)	\$200	\$125
<b>Dislocation</b>	Up to \$3,000	Up to \$2,500
<b>Fracture</b>	Up to \$4,000	Up to \$3,000

# Flexible Spending Accounts (FSAs)



FSAs allow you to put aside pre-tax dollars from your paycheck to help pay for qualified expenses. Because of the tax advantages, the IRS limits the amount you can contribute to an FSA. In 2016, the maximum amount you can contribute to the Health Care FSA is \$2,550, and the maximum amount you can contribute to a Dependent Care FSA is \$5,000. You must actively enroll for coverage for 2016/2017, even if you currently contribute to one.

Administered by WageWorks, FSAs enable you to put aside money for important expenses and help you reduce your income taxes at the same time. DeKalb County offers a Health Care FSA and a Dependent Care FSA. These accounts allow you to set aside pre-tax dollars to pay for certain out-of-pocket health care or dependent care expenses.

- Health Care Reimbursement – \$2,550 annual maximum.
- Dependent Care Reimbursement – \$5,000 annual maximum (\$2,550 if married and filing separate tax returns).
- Covers copays (Health Care FSA only), deductibles (Health Care FSA only), orthodontia (Health Care FSA only), day care (Dependent Care FSA only), nursery school (Dependent Care FSA only), elder care expenses (Dependent Care FSA only), etc.
- See IRS Publications [502](#) and [503](#) for a complete list of covered expenses.

## Use It or Lose It

Remember to calculate your expenses conservatively when making your Flexible Spending Account elections. IRS regulations require that you forfeit any money left in your account after the claims submission deadline. This is known as the “use it or lose it” provision.

Because our benefits fall into two calendar years, DeKalb County has incorporated a grace period into our FSA. This means that you have until September 15, 2017, to incur additional expenses. If you use your card during the grace period, it should pull from those funds first. If you have to file a paper claim for reimbursement, it must be submitted to WageWorks no later than September 28, 2017.

**Note:** If your salary is \$120,000 or more for the 2016/2017 plan year, you can contribute no more than \$2,400 to the Dependent Care FSA.

**!** If you are enrolled in the Blue Open Access HSA plan and contribute to an HSA account, you cannot contribute to a general-purpose Health Care FSA. In these situations, your only option is to contribute to a limited-purpose FSA. The reason for this is that IRS rules state that you cannot have both an HSA and general-purpose Health Care FSA since both apply funds toward your medical expenses. A limited-purpose FSA allows you to continue to contribute to an HSA. You maximize your savings and tax benefits by restricting your FSA reimbursement to only vision and dental expenses. For more information, please visit page 9, contact a call center representative, or contact WageWorks.

# Dental and Vision Coverage

Your dental and vision health are other important components of your overall wellness. DeKalb County offers affordable, high-quality coverage options for both dental and vision.

## Dental Benefits

Taking care of your teeth is just as important as taking care of the rest of your body. That's why DeKalb County offers a choice of Dental Plans that cover routine check-ups and additional services needed for your dental health. To locate a United Concordia provider in your area, go to [www.unitedconcordia.com](http://www.unitedconcordia.com).

Benefit Overview	High Option	Low Option
<b>Yearly Maximum</b>	\$2,000	\$1,000
<b>Annual Deductible<sup>1</sup></b> – Individual / Family per Person	\$50 / \$150	\$50 / \$150
Preventive/Diagnostic	100%	100%
Basic Procedures	80%	75%
Major Procedures	60%	50%
<b>Orthodontia (all plan participants)</b>		
Deductible	\$0	N/A
Coinsurance	50%	N/A
Lifetime Maximum	\$3,000	N/A

<sup>1</sup> Deductible does not apply to Preventive Services.

## Vision Benefits

As part of maintaining your overall health, routine eye exams should be scheduled on a regular basis. With pre-tax payroll deductions, you'll be budgeting for your eye care while reducing your taxable income. Dollar for dollar you get the best value from your EyeMed benefit when you visit an EyeMed in-network provider. To locate an EyeMed provider in your area, go to [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).

Benefit Overview	High Option		Low Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Exams (every 12 months)</b>	\$15 copay	Up to \$35	\$20 copay	Up to \$35
<b>Exam Options<sup>2</sup></b>				
Standard contact lens fit and follow-up	100%	Up to \$40	100%	Up to \$40
Premium contact lens fit and follow-up	10% off retail price, up to \$40	Up to \$40	10% off retail price, up to \$40	Up to \$40
<b>Frames (every 24 months)</b>	\$15 copay, \$150 + 20% off balance over \$150	Up to \$75	\$20 copay, \$130 + 20% off balance over \$130	Up to \$65
<b>Standard Plastic Lenses (every 12 months)</b>				
Single Vision	\$15 copay	Up to \$40	\$20 copay	Up to \$40
Bifocal	\$15 copay	Up to \$60	\$20 copay	Up to \$60
Trifocal	\$15 copay	Up to \$80	\$20 copay	Up to \$80
<b>Contacts (every 12 months)<sup>3</sup></b>				
Conventional	\$150 allowance	Up to \$150	\$125 allowance	Up to \$125
Disposable	\$150 allowance	Up to \$150	\$125 allowance	Up to \$125
Medically Necessary	Paid in full	Up to \$210	Paid in full	Up to \$210

<sup>2</sup> Standard lens fitting — spherical clear contact lenses in conventional wear and planned replacement. Premium lens fitting — all lens designs, materials, and specialty fittings other than standard contact lenses.

<sup>3</sup> Contact lens allowance covers materials only.

# Additional Coverage Options

Life Insurance and Accidental Death & Dismemberment (AD&D) coverage are an important part of your total health and financial picture. These benefits can provide you with income security when you need it the most. Below is an overview of DeKalb County's coverage options.

## Life Insurance

Your family depends on your income for their lifestyle today and for the resources necessary to make their dreams — such as a college education — a reality. Like anyone, you don't like to think of a scenario where you're no longer there for your family. However, you do need to ensure their lives and dreams can continue if the worst does happen.

DeKalb County knows how difficult it can be to provide this peace of mind on your own, which is why we offer a complete life insurance portfolio administered by The Hartford.

### **Basic Life and Accidental Death and Dismemberment (AD&D) Insurance**

DeKalb County provides eligible employees with Basic Term Life and AD&D coverage at only 30% cost to you. DeKalb County pays 70% of the total premium cost. The rate for Basic Term Life and AD&D is \$.049 per month per \$1,000 of coverage.

**Basic Term Life:** The benefit is equal to 2.25 times (1.125 times for part-time employees working between 20-39 hours weekly) your basic annual earnings, rounded to the next higher \$1,000, subject to a maximum of \$250,000 (\$125,000 for part-time employees). All late entrants will require Medical Underwriting.

**Accidental Death and Dismemberment (AD&D):** If you are seriously injured or lose your life in an accident, you will be eligible for a benefit equal to your Basic Term Life coverage. You are automatically enrolled in this plan if you enroll in basic term life.

**Dependent Term Life:** Flat benefit of \$5,000. This benefit is paid for by DeKalb County, and you are automatically enrolled in this plan if you elect the basic term life.

### **Supplemental Life and Accidental Death and Dismemberment (AD&D) Insurance**

In order to enroll in any of the following supplemental plans, you must enroll in Basic Term Life. The rate for Supplemental Life and AD&D depends on your age. See page 19 for your specific rate.

- **Employee:**

- **Supplemental Life:** One, two, three, or four times your basic annual earnings (rounded to the next higher \$1,000) up to a \$1,000,000 maximum benefit (\$500,000 for part-time employees). Guarantee Issue (GI) is three times your annual earnings to a maximum of \$100,000. Amounts over the GI will require medical testing and/or a medical questionnaire.
- **Supplemental AD&D:** The benefit amount will be equal to your Supplemental Life coverage. You are automatically enrolled in this plan if you enroll in supplemental life.

- **Spouse:**

- **Supplemental Life and AD&D:** \$10,000 increments of employee Supplemental Life Insurance benefit; \$100,000 maximum benefit. Guarantee Issue of \$20,000. Amounts over the GI will require medical testing and/or a medical questionnaire.

- **Child(ren):**

- **Dependent Term Life and AD&D:** You may also purchase Supplemental Life Insurance for your dependent child(ren). All amounts are GI during initial enrollment and do not require Evidence of Insurability (EOI); flat benefit of \$5,000.

**Note:** If you did NOT elect Supplemental Life and AD&D coverage (employee or spouse/domestic partner) during a past enrollment and now want to participate, you will be required to submit EOI.

## Disability Insurance

Below is an overview of DeKalb County's Short-Term Disability plan administered by Aflac. This plan offers income replacement in the event you become disabled. It is another important level of protection for your long-term financial security.

### **Short-Term Disability (STD)**

You have the option of enrolling in a group Short-Term Disability plan. It can help offer peace of mind if an unexpected sickness or injury occurs (due to a non-work-related illness or injury). It provides monthly cash benefits to help you replace lost income if you are unable to work. Benefits start the first day after the elimination period (waiting) period, when you are totally disabled and cannot work. A pre-existing condition limitation does apply.<sup>1</sup>

- The maximum income replacement is 20%, 40%, or 60% of base annual pay (employee-level choice). GI is available up to \$4,000 in monthly benefits. Minimum benefit amount is \$300, and maximum benefit is the benefit amount that corresponds with the income replacement elected, not to exceed \$6,000 in monthly benefits. If the benefit amounts between \$4,000 and \$6,000 per month are chosen, health questions are required.

- Choice of Benefit Period: 12 or 24 months
- Elimination Period: 30 days
- Pregnancy is covered like any other sickness as long as it meets the definition of total disability

<sup>1</sup> This plan does not pay benefits for a disability that starts within 12 months of your effective date from a pre-existing condition. You have a pre-existing condition if you received medical treatment, consultation, case, or services, including diagnostic measures, or took prescribed medications in the 12 months prior to the effective date of coverage. Credit will be given to current Short-Term Disability certificate holders.

The Aflac coverage described here is subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan brochures, as this material is intended to provide general summaries of the coverage. These overviews are subject to the terms, conditions, and limitations of the plans.

Accident, Critical Illness, and Short-Term Disability Insurance are underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.

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# TransitOne Flexible Transportation Spending Account



The TransitOne Flexible Transportation Spending Account is a pre-tax benefit account used to pay for public transit as part of your daily commute to work. By using this account, you are able to put extra money in your pocket each month and make your commute more convenient and affordable.

Your transit benefit costs are deducted first and then you pay taxes on the remainder. This means you don't pay taxes on the money you spend for your qualified transportation expenses!

You may contribute up to \$130 per month to your TransitOne account. You will be able to use the money in your account for transit expenses you incur for transportation on a bus, subway, or train while you commute to work in addition to transit passes such as:

- A pass;
- Token;
- Fare card;
- Voucher; or
- Similar item entitling a person to transportation on mass transit facilities or provided by a person who transports people for compensation or hire in a vehicle which seats at least six (6) adults, excluding the driver.

## Your 2016/2017 Contribution Rates

Medical 2016/2017 Biweekly Contributions			
	Employee Only	Employee + 1 Dependent	Employee + Family
<b>Blue Open Access Medical Plan Options</b>			
Blue Open Access POS	\$77.20	\$199.96	\$239.34
Blue Open Access HMO	\$93.75	\$242.82	\$290.63
Blue Open Access HSA	\$28.82	\$74.64	\$89.33
<b>Kaiser Permanente Option</b>			
Kaiser Permanente HMO	\$61.26	\$158.72	\$189.64

Dental 2016/2017 Biweekly Contributions	High Option			Low Option		
	Employee Only	Employee + 1 Dependent	Employee + Family	Employee Only	Employee + 1 Dependent	Employee + Family
United Concordia Dental	\$4.58	\$9.15	\$13.73	\$3.27	\$6.38	\$8.18

Vision 2016/2017 Biweekly Contributions	High Option			Low Option		
	Employee Only	Employee + 1 Dependent	Employee + Family	Employee Only	Employee + 1 Dependent	Employee + Family
EyeMed Vision	\$2.83	\$5.38	\$7.90	\$2.31	\$4.38	\$6.42

Supplemental Employee/Spouse/Domestic Partner Life and AD&D	
Age (Rate changes on your birthday)	2016/2017 Monthly Rate Per \$1,000 of Coverage
Less than 30	\$.10
30 – 34	\$.11
35 – 39	\$.14
40 – 44	\$.17
45 – 49	\$.22
50 – 54	\$.35
55 – 59	\$.62
60 – 64	\$.78
65 – 69	\$1.44
70+	\$2.29

# Glossary

Below is a list of some of the important terms used throughout this guide.

**Coinsurance:** After you meet your deductible, the plan will begin paying coinsurance for medical expenses. Coinsurance is your share of the costs of a covered service, calculated as a percent of the medical expenses for the service.

**Copay:** Predetermined (flat) fee that an individual pays for health care services in addition to what the insurance covers.

**Covered Dependents:** Your eligible dependents whom you have enrolled for coverage under one or more of DeKalb County's plan options.

**Generic Drug:** A drug product that is pharmaceutically equivalent and bioequivalent to another drug product that is customarily recognized as the brand-name product throughout the pharmacist's profession. A drug is pharmaceutically equivalent to another drug if it contains identical amounts of the same active drug ingredients in the same dosage form. A drug is bioequivalent to another drug if it has demonstrated comparable bioavailability when tested under similar conditions.

**HMO (Health Maintenance Organization):** Represent "pre-paid" insurance plans in which individuals or their employers pay a fixed monthly fee for services instead of a separate charge for each visit or service. The monthly fees remain the same, regardless of types or levels of services provided. Services are provided by physicians who are employed by, or under contract with, the HMO. HMOs vary in design. Depending on the type of the HMO, services may be provided in a central facility or in a physician's own office.

**HSA (Health Savings Account):** Combines high deductible health insurance with a tax-favored savings account. Money in the savings account can help pay the deductible. Once the deductible is met, the insurance starts paying. Money left in the savings account earns interest and is yours to keep.

**In-Network:** Providers or health care facilities that are part of the health plan's network of providers with which it has negotiated a discount. Insured individuals usually pay less when using an in-network provider.

**Out-of-Network:** Physicians, hospitals, or other health care providers who are considered non-participants in an insurance plan. Depending on the plan you choose, expenses incurred by services provided by out-of-network professionals may not be covered or covered only in part by your insurance.

**Plan Year Deductible:** The amount of covered expenses you must pay before most medical benefits are payable from the plan. (Preventive services are covered at 100%.) Once the deductible is met, you and DeKalb County share in the cost of medical expenses, also known as coinsurance.

**Plan Year Out-of-Pocket Maximum:** This is the maximum amount you and your covered dependents need to pay each plan year towards your covered expenses before the plan pays covered expenses at 100%. The plan year out-of-pocket maximum includes deductibles, copays, and/or coinsurance.

**POS (Point of Service):** As a member of a POS plan, you may be required to choose a primary care physician who will then make referrals to specialists in the health insurance company's network of preferred providers. Care rendered by non-network providers will typically cost you more out-of-pocket and may not be covered at all.

## Contacts and Resources

Below is a list of contacts and resources to help answer any questions you may have now or during the year.

Type of Benefit	Who to Contact	Phone	Website/Email
General Employee Benefits Information	Daphne Horton	404-371-4972	<a href="mailto:dhorton@dekalbcountyga.gov">dhorton@dekalbcountyga.gov</a>
	Princess Starr	404-371-2659	<a href="mailto:pmstarr@dekalbcountyga.gov">pmstarr@dekalbcountyga.gov</a>
	Call Center Representatives	844-201-4712	N/A
<b>Medical</b>			
All BlueCross BlueShield Plans	BlueCross BlueShield	800-368-0766	<a href="http://www.bcbsga.com">www.bcbsga.com</a>
Kaiser Permanente	Kaiser Permanente	404-261-2590	<a href="http://my.kp.org/dekalbcounty">http://my.kp.org/dekalbcounty</a>
<b>Prescription</b>			
CVS/caremark	CVS/caremark	888-766-8525 (Customer Service) 800-364-6331 (Pharmacy Help Desk)	<a href="http://www.caremark.com">www.caremark.com</a>
BlueCross BlueShield (for Blue Open Access HSA)	Anthem	855-889-5682	<a href="http://www.anthem.com">www.anthem.com</a>
<b>Dental and Vision</b>			
Dental	UnitedConcordia	866-851-7564	<a href="http://www.unitedconcordia.com/dental-insurance">www.unitedconcordia.com/dental-insurance</a>
Vision	EyeMed	866-723-0514 High Option Plan ID: 9730599 Low Option Plan ID: 9730656	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>
<b>Other Benefits</b>			
Critical Illness/Accident/Short-Term Disability Insurance	Aflac	800-433-3036	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>
Life Insurance and Accidental Death and Dismemberment (AD&D)	The Hartford	800-523-2233 Claims Customer Service: 888-563-1124 Policy Number: 395165	<a href="http://www.thehartford.com">www.thehartford.com</a>
TransitOne Flexible Spending Account Flexible Spending Account (FSA) Limited Purpose FSA	WageWorks	800-950-0105, option 1 Company Code for DeKalb County: AF05629	<a href="http://www.takecarewageworks.com">www.takecarewageworks.com</a>
Wellness	MyViverae	888-VIVERAE (848-3723)	<a href="https://www.myviverae.com/ehms/login.seam">https://www.myviverae.com/ehms/login.seam</a>

The benefits described in this document are general in nature. Receipt of this information does not guarantee eligibility or benefits coverage. The plan documents provide a full description of the benefits offered and will always govern if there is a discrepancy between this document and any of the plan documents. To obtain a copy of the Summary Plan Description (SPD) for each plan, contact a member of the Employee Benefits Staff.