



Frequently Asked Questions (FAQs) – 2018 Open Enrollment

Important Things to Know

When does Open Enrollment (OE) begin?

Open Enrollment will begin on Monday, October 16th, and will end at 11:59 pm, Friday, November 3rd.

When will my new coverage begin based on my OE elections?

OE elections provide coverage beginning January 1st.

When will 2018 benefit premiums begin?

First premiums will be deducted in December 2017.

What resources do I have during OE?

The following are available online during OE to assist with your 2018 benefit decisions:

- ✚ Open Enrollment Video
- ✚ HCBE Open Enrollment Guide / Health Plan Decision Guide
- ✚ Open sessions for questions and enrollment help
 - ✓ Tuesday, October 17: Perry Annex from 3:00 p.m. to 6:00 p.m.
 - ✓ Monday, October 23: Perry Annex from 10:00 a.m. to 3:00 p.m.
 - ✓ Tuesday, October 24: Cary Martin Center from 10:00 a.m. to 12:00 p.m.
 - ✓ Tuesday, October 24: Cary Martin Center from 3:00 p.m. to 4:30 p.m.

Will my current benefits roll over for 2018?

All Medical plans will roll over for 2018. However, review the step below: **Do I HAVE to access the SHBP ADP enrollment portal** for additional details regarding health plan elections.

Dental, Life, and Disability – these Local / HCBE benefits will continue if no action is taken.

Flexible Spending Account – This benefit does NOT roll over. You must enroll for a 2018 flex account.

How do I access the Benefits Portal to elect my 2018 benefits?

1. Access www.hcbe.net and click on the Benefits menu (under the District heading)
2. Select the Open Enrollment menu (on the left) and the Employee Benefits Portal
3. At the Totem Tools homepage, Click on the “First Time User? Forgot / Reset User ID or Password?” link.



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Enter your Social Security Number and Date of Birth and the system will recognize you by these credentials and ask you to create a case-sensitive password. Login as follows:

Your First + Middle + Last initial and the last 4 digits of your SSN (if this doesn't allow you access, use: First + Last initial and last 4 digits of SSN). Enter your newly created password to proceed.

4. Scroll down on the Welcome Page and you will see an Open Enrollment event. Click "Begin Event". Review your personal and dependent information and click "Save and Continue" to proceed.
5. Complete your local / HCBE benefit elections. Click "Save and Continue" to proceed to the next page. Your elections will not be submitted until you "Save" and "Confirm" after the Review step.
6. Access the SHBP ADP enrollment portal. You will be required to reset your password by using the "Forgot your Password" link. Once you complete your medical election, be sure to print a Confirmation Statement for your records.
7. Review and retain your SHBP and HCBE / Local Benefits Confirmation Statements.

How long are my dependents covered by my insurance?

The following applies to dependent children:

Medical, dental, and life plans – Dependent children are eligible to age 26

Medical

What health plan options are available in 2018?

The following Health plan options are available for the upcoming plan year:

- BCBS HRA options – Bronze, Silver and Gold
- BCBS HMO option / UHC HMO option
- UHC HDHP option

Where can I compare the various health plan options?

The SHBP Decision Guide provides an excellent comparison of all options. Also, the HCBE Open Enrollment Guide provides a condensed comparison table that includes plan premiums to help you make the best health plan decision for your family.



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Do BCBS HRA plans include co-payments?

No, the HRA options operate as traditional HRA plans without co-payments. Members are responsible for deductibles and co-insurance. Note: The HMO plan options include co-payments.

Will wellness / "well-being" incentive credits be available in 2018?

Yes, all 2018 health plan options allow for well-being incentive credits. Review the SHBP Decision Guide for details. Your Benefits Office will provide additional information by email in January. 2018 wellness tasks can be completed between January 1, 2018 and November 30, 2018.

Will well-being incentive credits roll over to 2018?

Yes, remaining well-being credits roll over, regardless of which plan option is elected for the new year.

How does the telemedicine benefit work?

Telemedicine / virtual visits will be available to all health plan members. With this benefit, you'll be able to see and talk to a participating doctor from your cell phone or computer using a webcam.

Do I HAVE to access the State Health / ADP enrollment portal this OE?

That depends

Current Health plan participants who wish to remain in the same option are not required to access the SHBP portal. Current health coverage WILL roll-over and SHBP ADP online access isn't required. The tobacco surcharge will carry over only if currently applied.

Changes in health plan options, or adding or removing dependents requires online access in the SHBP / ADP site. If you are a current health plan member and wish to **terminate coverage** for 2018, SHBP ADP online access is required.

If you **aren't enrolled** currently, and don't want coverage in 2018, you do not need to access the site.

Will the Tobacco Surcharge be added to my premium if I don't access the SHBP ADP portal?

The state Tobacco Surcharge (\$80 / month) still exists (when applicable). If you are currently assessed a Tobacco Surcharge, then this fee will carry forward to your 2018 election.

What dependent documentation must I provide to ensure coverage?

State Health requires dependent documentation for all newly added dependents. State Health or ADP will contact you with instructions and deadlines for submitting dependent documents (ex: marriage license,



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birth certificates, etc.). Look for their request and be sure to respond timely, as dependents will lose coverage if the proper documentation isn't provided by the state's deadline. If you add a new dependent on your plan and do not receive a documentation request from SHBP/ADP, contact them at 1-800-610-1863 to have a request sent to you.

Is the TriCare Supplement still available?

Yes, the TriCare Supplement is still available for retired military members. Premiums will remain the same in 2018. Call 866-637-9911 for more information.

Is PeachCare for Kids still available?

Yes, the GA PeachCare for Kids program is still available. Contact PeachCare at 877-427-3224 for benefit information and to apply.

Do I qualify for a subsidy from the Federal Marketplace?

SHBP offers health plans deemed affordable per the Affordable Care Act (ACA). Therefore, employees are not eligible for a tax subsidy from the marketplace.

Flexible Spending Accounts (FSA)

What FSA accounts are available?

You have the choice of a Healthcare FSA (for health, dental, and vision) and a Dependent Care FSA (for daycare, after-school program fees, etc.). Each plan allows you to pay expenses with pre-tax dollars.

Will I remain in the Flex Plan if I don't make an online election during Open Enrollment?

No, FSA's require an annual election. Be sure to enter a monthly contribution amount in the Benefits Portal to ensure 2018 Flex plan participation.

If I haven't spent all of my Healthcare FSA monies this year, will they roll over?

Yes, up to \$500 of unused 2017 **Healthcare FSA** monies will roll over in 2018.

What is the maximum Flex plan contribution allowed?

The Healthcare FSA maximum contribution is \$2,600.

The Dependent care FSA maximum contribution is \$5,000.



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Will I receive a new Flex Plan Debit card?

Debit cards are issued to new participants only. So, if you are a current member, keep your debit card and your 2018 FSA monies will be loaded onto your existing card.

Will I be asked for claim documentation?

Yes, the Flex plan provider will often request receipt copies to confirm your expenses. Be sure to provide copies timely to ensure quick processing of claims.

Do I have to use the debit card?

No, Flex Plan participants may choose to file paper claims (with receipt copies) using a toll-free fax line.

Dental

Will I receive a new Dental plan card in 2018?

Dental plan cards are issued to new participants only. So, if you are a current member, keep your dental card for use in the new year.

How can I reduce my Dental expenses?

Seek treatment with participating dental plan providers to help reduce your out of pocket expense. Go to: www.metlife.com/mybenefits to review the provider directory.

Are there any changes in the dental plan for 2018?

Great news! There is no increase in premiums for 2018. The student requirement has been removed, and dependent children can be covered up to age 26. The late entrant benefit restriction has also been removed for the upcoming plan year.

If my spouse and I both work for Houston County Schools, can we cover each other or dependents?

You are welcome to cover your spouse or dependents for dental benefits. But, dual HCBE dental coverage isn't allowed. Be sure to coordinate your dental elections with your spouse prior to enrollment.

Can I keep dental benefits after I retire?

Yes, Houston County Schools offers retiree dental benefits to those covered as an active employees. Once you have a retirement date in mind, contact your Benefits Office 478-988-6200 X10139 to schedule a retirement meeting.



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Disability (LTD / STD)

How do I select STD benefits?

Select the waiting period that is most similar to your current sick leave balance AND select the monthly benefit amount that works best for you. The monthly benefit amount can equal up to 2/3rds your pay.

Am I required to use my sick leave before claiming STD benefits?

Yes, **all** leave (sick and vacation) must be exhausted prior to claiming STD benefits.

What happens if I remain disabled for an extended period of time?

STD benefits are payable for up to one year. Long Term Disability (LTD) benefits are provided by HCBE and, if approved, are payable at 60% of your pay at the one year mark.

Are medical questions required for STD benefits?

No. You can enroll or increase short term disability benefits with no health questions. The STD plan has a pre-existing condition clause. For new or increased benefits, the plan will exclude pre-existing conditions for the first 6 months of coverage. A pre-existing condition is a condition you have been treated for or diagnosed within the 3 months prior to your effective date. Once covered by the plan for 6 months, there is no restriction.

Life Insurance

Are medical questions required for life benefits?

You can increase your life insurance by \$10,000 without completing health questions. Those electing coverage that requires underwriting approval will receive an email with instructions for completing an Evidence of Insurability (EOI). If you do not receive an email, no action is required.

Can I keep life insurance after I retire?

Yes, the Houston County School System allows retirees to keep some life insurance in retirement. There are several options available: keep up to one times salary or the max: \$50,000. Once you have a retirement date in mind, contact your Benefits Office to schedule a retirement meeting.



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Dependent Life

If my spouse and I both work for Houston County Schools, can we both cover our children?

You can elect life coverage for your children. However, dual HCBE dependent life coverage isn't allowed.

Are medical questions required for my children or my spouse?

Child life does not require health questions. Spouse life can be increased by \$10,000 with no health questions.

General Questions

Are my premiums taxed?

Most insurance premiums can be deducted on a pre-tax basis. The following premiums will be deducted on a pre-tax basis unless you request otherwise: Medical, Dental, and Flexible Spending Accounts (always pre-tax).

The following premiums will be deducted after taxes are taken: Disability, Life, and Dependent Life.

To request post-tax deductions for medical or dental premiums, please contact your Benefits Service Center at 866-671-0721.

What should I do during Open Enrollment, if I plan to retire in 2018?

Follow the OE instructions and apply for all benefits as you wish them to continue in 2018 and into retirement. Contact your Benefits Office with any questions and to schedule a retirement meeting.

Who can I contact with Benefit questions?

Contact your Benefits Service Center at hcbebenefitscenter@totemsolutions.com or 866-671-0721 or, your Benefits Office at kristen.smith@hcbe.net or shakita.whitfield@hcbe.net.

Who can I contact with technical / online access questions?

Contact the Benefits Service Center at 866-671-0721.