



Open Enrollment Update

A SUMMARY OF YOUR EMPLOYEE BENEFITS FOR THE 2017 PLAN YEAR

What's Changing for 2017

► MEDICAL PLAN

- No changes to medical plan options or benefits for 2017.
- Premiums have an overall increase of 2.5%, with increase or decrease dependent on plan and coverage level.
- Unused well-being incentive credits will roll over to 2017, even if you change your medical plan.
- NEW! You can earn \$60 incentive credits for 1 call per month up to 4 calls per year with Coaching Pathway.

► LOCAL BENEFITS

- Dental: Slight premium increase.
- Life and Disability: OneAmerica will be the new life and disability carrier. There are no changes to the benefits although certain ages have a premium increase for life insurance.
- For 2017, you are able to enroll or increase life insurance coverage up to 3 x salary to a max of \$300,000 for yourself, \$25,000 for your spouse and \$10,000 for children with no health questions. You can also enroll or increase Short Term Disability without health questions.

How to Enroll

Step 1: Access www.hcbe.net, click on Benefits and Open Enrollment (left side).

Step 2: Login. At the Totem Tools homepage, Click on the "First Time User? Forgot or want to Reset your password?" link. Enter your Social Security Number and Date of Birth and the system will recognize you by these credentials and allow you to create a case-sensitive password. You will then return to the Login screen. Your User ID will be First + Middle + Last initial and the last four digits of your SSN. (If no middle initial, First + Last Initial + last four of SSN.)

Step 3: Scroll down on the Welcome Page, and you will see an Annual Open Enrollment Event. Click "Begin Event." Review your personal and dependent information, and go to the Medical Step. Click the link to 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, print a Confirmation Statement for your records and close the SHBP window. Click "Save and Continue" to go to the next step.

Step 4: Complete your local HCBE elections. Return to the HCBE Enrollment Portal. Click "Save and Continue" to proceed to the local benefit elections. Your elections will not be submitted until you "Save" and "Confirm" after the Review step.

Step 5: Be sure to review and retain your SHBP and HCBE/Local Benefits Confirmation Statements.

Important Open Enrollment Information

Open Enrollment is from **Monday, October 17 through Friday, November 4, 2016.**

Open Enrollment ends on Friday, November 4, at 11:59 pm. Elections are effective on January 1, 2017 and the first deductions are taken in December.

Medical

- Current medical benefits (including tobacco surcharge if applicable) will carry forward to 2017.
- However, Open Enrollment is a great time to access the SHBP enrollment portal to review your enrollment information and print a Confirmation Statement for your records.

Flexible Spending Account (FSA):

Election is required to elect /retain your FSA benefit for 2017.

All Other Local Benefits: You are required to access the local enrollment portal to confirm your personal information, review your current benefits, and update your life insurance beneficiary. If you don't change your elections, your current benefits will continue next year. Exception: FSA election is **required** for 2017.

Dependent Children

- Medical: Eligible to age 26
- Dental and Life Insurance:
 - Eligible to age 19 or 26 if full-time student
 - When online, click "Edit" on the Dependents step and check the Full-Time Student box if applicable.





Dependent Spouse: Update your dependent record if your spouse is also an HCBE employee.

2017 State Health Medical Plan



The current SHBP medical plans will continue to be offered for 2017.

Please note the lowest cost HCBE/SHBP medical plan option meets the definition of affordability, per Affordable Care Act (ACA) regulations. Therefore, employees are not eligible for a tax subsidy in the Marketplace.

HRA Plans Gold, Silver & Bronze 	High Deductible Health Plan (HDHP) 	HMO Plans  
<ul style="list-style-type: none"> Includes a Health Reimbursement Account funded by SHBP. HRA provides first-dollar coverage for medical and pharmacy expenses and your balance rolls forward to next year if you remain in the HRA plan Three HRA plans with varying deductibles, coinsurance, out-of-pockets and HRA funding amounts from which to choose No copays – medical services are subject to deductible and coinsurance You pay a percentage for pharmacy expenses 	<ul style="list-style-type: none"> Lowest premiums Highest deductible and out-of-pocket All services, including pharmacy are subject to deductible and coinsurance The plan pays coinsurance for your claims once you have met the Individual Deductible. 	<ul style="list-style-type: none"> Covered services from in-network providers only Most services are subject to deductible, and then coinsurance Some services such as office visits, emergency care and urgent care are covered at 100% after a copay Copays apply for pharmacy
<p>Review participating doctor and hospital information online at www.bcbsga.com/shbp and welcometouhc.com/shbp.</p>		

2017 Wellness Program

Healthways provides a comprehensive wellness incentive program for all SHBP members. Well-being incentive credits help pay for medical expenses like copays, coinsurance and deductibles, and the credits carry forward to 2017. If you change medical plans, your well-being incentive credits transfer to your new SHBP medical plan.

You will have the opportunity to earn additional credits with program compliance next year. In 2017, SHBP members and covered spouses are eligible to receive up to \$480 in credits (a family total of \$960 in credits). New: You can earn \$60 incentive credits for 1 call per month up to 4 calls per year with the Coaching Pathway.

Step 1	Healthways Well-Being Assessment (WBA)	Complete both and earn \$240 in well-being incentive credits
Step 2	Biometric screening (this is your routine annual physical)	
Step 3	One or a combination of: <ul style="list-style-type: none"> Telephonic coaching On-pathway wellness activities 	Earn up to \$240 in Wellness Incentive Credits

HRA Plan Members

- All unused well-being incentive credits rollover, regardless of plan chosen for 2017.
- HDHP: Requires meeting most of the deductible before well-being credits can be used.

Other Medical Options

- TriCare Supplement is available through SHBP again next year for retired and active military employees.
- The State of Georgia offers PeachCare for Kids, an affordable health insurance program (not available through payroll deduction). Go to www.peachcare.org to obtain more information and verify if your family is eligible.

Plan Designs for 2017



	BCBS						BCBS/UHC		UHC	
	Gold		Silver		Bronze		HMO		HDHP	
	In	Out	In	Out	In	Out	In	In	Out	
Deductible										
You	\$1,500	\$3,000	\$2,000	\$4,000	\$2,500	\$5,000	\$1,300	\$3,500	\$7,000	
You + Child(ren)/Spouse	\$2,250	\$4,500	\$3,000	\$6,000	\$3,750	\$7,500	\$1,950	\$7,000	\$14,000	
You + Family	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000	\$2,600	\$7,000	\$14,000	
Medical OOPM										
You	\$4,000	\$8,000	\$5,000	\$10,000	\$6,000	\$12,000	\$4,000	\$6,450	\$12,900	
You + Child(ren)/Spouse	\$6,000	\$12,000	\$7,500	\$15,000	\$9,000	\$18,000	\$6,500	\$12,900	\$25,800	
You + Family	\$8,000	\$16,000	\$10,000	\$20,000	\$12,000	\$24,000	\$9,000	\$12,900	\$25,800	
Coinsurance (Plan Pays)	85%	60%	80%	60%	75%	60%	80%	70%	50%	
HRA										
You	\$400		\$200		\$100		N/A	N/A		
You + Child(ren)/Spouse	\$600		\$300		\$150		N/A	N/A		
You + Family	\$800		\$400		\$200		N/A	N/A		
Medical										
ER	coins after ded		coins after ded		coins after ded		\$150 copay	coins after ded		
Urgent Care	coins after ded		coins after ded		coins after ded		\$35 copay	coins after ded		
PCP Visit	coins after ded		coins after ded		coins after ded		\$35 copay	coins after ded		
Specialist Visit	coins after ded		coins after ded		coins after ded		\$45 copay	coins after ded		
Preventive Care	100%	None	100%	None	100%	None	100%	100%	None	
Retail Rx										
Tier 1	15%, Min \$20, Max \$50		15%, Min \$20, Max \$50		15%, Min \$20, Max \$50		\$20 copay	coins after ded		
Tier 2	25%, Min \$50, Max \$80		25%, Min \$50, Max \$80		25%, Min \$50, Max \$80		\$50 copay	coins after ded		
Tier 3	25%, Min \$80, Max \$125		25%, Min \$80, Max \$125		25%, Min \$80, Max \$125		\$90 copay	coins after ded		
Mail Order Rx										
Tier 1	15%, Min \$50, Max \$125		15%, Min \$50, Max \$125		15%, Min \$50, Max \$125		\$50 copay	coins after ded		
Tier 2	25%, Min \$125, Max \$200		25%, Min \$125, Max \$200		25%, Min \$125, Max \$200		\$125 copay	coins after ded		
Tier 3	25%, Min \$200, Max \$313		25%, Min \$200, Max \$313		25%, Min \$200, Max \$313		\$225 copay	coins after ded		

Monthly Premiums	BCBS			BCBS/UHC		UHC
	Gold	Silver	Bronze	HMO		HDHP
You	\$164.36	\$108.49	\$68.96	\$130.96	\$166.23	\$51.01
You + Child(ren)	\$298.72	\$203.74	\$136.54	\$241.94	\$301.91	\$106.02
You + Spouse	\$405.84	\$288.51	\$205.50	\$335.69	\$409.78	\$167.80
You + Family	\$540.20	\$383.76	\$273.08	\$446.67	\$545.45	\$222.82

Dental Coverage

The MetLife dental plans will be offered again for 2017. The premiums have a slight increase, based on claims experience and plan utilization. Visit www.metlife.com/dental and indicate “PDP Plus” as the network to locate participating dentists and reduce your out-of-pocket costs. If you are not currently enrolled in dental and choose coverage at this time, you will be considered a late applicant. Late applicants receive coverage for preventive care only for the first 12 months of coverage – until the end of 2017.

	Current Monthly Costs		2017 Monthly Costs	
	Low Plan	High Plan	Low Plan	High Plan
You	\$18.73	\$30.26	\$19.68	\$31.27
You + Spouse	\$43.00	\$66.23	\$44.92	\$69.08
You + Child(ren)	\$49.06	\$75.06	\$51.22	\$78.26
Family	\$81.27	\$119.02	\$84.72	\$123.98

Flexible Spending Account (FSA)

The Healthcare FSA and the Dependent Care FSA plans allow you to pay for out-of-pocket costs with pre-tax dollars, saving you money. Eligible health care FSA expenses include deductibles, coinsurance, copays, prescription drugs and over-the-counter medications (prescription required), dental and vision expenses. Eligible dependent care expenses include day care/after-school/program fees for children up to age 13 and certain adult day care expenses.

Up to \$500 rolls forward to your 2017 Health Care FSA Plan. Estimate carefully because unused Health Care FSA funds exceeding \$500 are forfeited.

The 2017 FSA maximums are **\$2,550** for the Healthcare FSA and **\$5,000** for the Dependent Care FSA.

Important: An election is required for the 2017 FSA benefit. If you do not complete an election, your 2017 FSA benefit will be waived.

Special Enrollment Opportunity Limited Health Questions

- This is a special one-time open enrollment period for life and short term disability (STD) insurance.
- No health questions at this time for new and additional voluntary life coverage:
 - Employees: Up to 3 x salary with \$300,000 max
 - Spouses: Up to \$25,000
 - Child(ren): Up to \$10,000
- No health questions at this time for new elections or changes in STD benefit amount or waiting period.
- **For employee life elections exceeding \$300,000, Evidence of Insurability (EOI) is required. You will receive an EOI Form via email following open enrollment.**

Life Insurance

HCBE provides basic life insurance equal to your annual pay at no cost to you. Optional Life Insurance coverage is not changing for 2017, but we encourage you to go online and confirm your current coverage, premium and beneficiary(ies). Optional life insurance premiums are based on age and certain ages have a premium increase for 2017. OneAmerica will be the new carrier for 2017.

Sick Leave and Disability

You have the option to enroll in Short Term Disability (STD), and this benefit provides income replacement if you are sick or injured and unable to work. STD pays a benefit for up to one year, and you choose the benefit amount that is right for you. Sick days must be used before the STD benefits are payable, and your current sick day balance can be found on your paycheck. Consider choosing a plan with an elimination period similar to your sick day balance (ex. if you have over 30 days of sick leave, you may want to choose the 45 day elimination period).

For new and increased Short Term Disability elections, the plan excludes pre-existing conditions for the first 6 months of coverage.

If you remain disabled over a year, the Board provides you with Long Term Disability coverage in the amount of 60% of your earnings until age 65 or normal retirement age.

Questions?

Contact the Houston County Schools Benefits Service Center at **1-866-671-0721** or email hcbebenefitscenter@totemsolutions.com if you have questions about your benefits. The Benefits Service Center can also assist with website navigation assistance for your local benefits enrollment. Service Center hours are Monday-Thursday 8am to 6pm and Friday 8am to 5pm.

Complete your 2017 benefit elections from Monday, October 17 through Friday, November 4 by 11:59 p.m.
Questions? Email hcbebenefitscenter@totemsolutions.com.