



**Your  
Active  
Benefits**

**2021**

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This guide provides a summary of benefits available to Fulton County employees and eligible dependents, effective January 1, 2021, as well as laws, procedures and regulations required to obtain and use such benefits. However, if inconsistencies occur between the contents of this guide and the contracts, rules or laws regulating administration of the various programs, the program contract terms and/or appropriate legislation supersedes this guide. In some instances, limitations and exclusions may apply. If you have questions, please contact the benefit program's member service department or the Fulton County Benefits Office at [employeebenefits@fultoncountyga.gov](mailto:employeebenefits@fultoncountyga.gov).

# Welcome!

**To:** All Eligible Fulton County Employees  
**From:** Hakeem Oshikoya, Finance Director  
**Date:** September 1, 2020  
**Subject:** 2021 Open Enrollment for Medical, Dental, Vision and Life Insurance Coverage

It's Open Enrollment season again. In the current climate, it's more important than ever to consider all your benefit options—especially your medical plan options.

Open Enrollment is your once-a-year opportunity to elect, decline or change your medical, dental, vision and life insurance options for the upcoming year. **2021 Open Enrollment will begin on September 21, 2020 and end on October 9, 2020.**

Coverage for the plans you choose will be effective January 1, 2021 through December 31, 2021.

This guide provides details about the benefit plans available to you as a Fulton County active employee or eligible dependent. You will find information on how to make the most of your benefits—including a summary of key plan provisions, enrollment instructions, and benefit costs. Please review this guide thoroughly before making a final decision about your 2021 benefit elections.

The Fulton County Benefits team is ready to help with any benefit-related questions you may have. Email [employeebenefits@fultoncountyga.gov](mailto:employeebenefits@fultoncountyga.gov).

We also encourage you to attend an Open Enrollment meeting—held during the week of September 14—if you have questions about your benefits. This year's Open Enrollment meetings will be held via Zoom, an online video-conferencing tool. After you register for a session at <https://bit.ly/3iXqZcC>, instructions to join the meeting (video or phone) will be emailed to you. **Note:** Registration link works in Google Chrome, Microsoft Edge, Mozilla Firefox and Safari.

Open Enrollment Meeting Schedule	
Date	Time
Monday, September 14, 2020	10 a.m. and 2 p.m.
Tuesday, September 15, 2020	10 a.m. and 2 p.m.
Wednesday, September 16, 2020	10 a.m. and 2 p.m.
Thursday, September 17, 2020	10 a.m. and 2 p.m.
Friday, September 18, 2020	10 a.m. and 2 p.m.

# 2021 Open Enrollment: What You Need to Do

1. **Online enrollment is mandatory through the County's Employee Self Service (ESS) system.** Complete the *Tobacco-Use Attestation* online in ESS **by October 9, 2020** to avoid the \$25 biweekly surcharge in 2021. If you're enrolled in County-sponsored medical coverage for 2021, you **must** complete the *Tobacco-Use Attestation*, even if you're not making changes to your coverage for 2021.
2. Visit <https://bit.ly/34mcmev> to enroll. **Unless you intend to waive all benefits coverage for 2021 and you also waived all benefits coverage for 2020, you MUST complete online enrollment through the County's ESS system.** You'll need your 10-digit Employee ID number to enroll. Log in to Kronos or contact your department's HR Liaison for your Employee ID number. If you do not enroll, you and any dependents you covered in 2020 will default to the Kaiser HMO Plan **without dental and vision coverage.**
3. If you need to reset your password to complete online enrollment, call the IT Department Help Desk at 404-612-7334 or email [technical.support@fultoncountyga.gov](mailto:technical.support@fultoncountyga.gov).
4. If you're enrolling dependents, you must provide documentation to verify their dependent status. See page 5 for a summary of valid documentation. Email the applicable documents to [employeebenefits@fultoncountyga.gov](mailto:employeebenefits@fultoncountyga.gov). If you don't supply the documents, your dependents' coverage will be delayed.

## How to Enroll on ESS

1. Go to <https://bit.ly/34mcmev>. You'll need your Employee ID and password.
2. Click **Benefits Enrollment Wizard > Next Page > Continue with Enrollment.**
3. You'll now choose a medical plan, but please review your options on pages 8–10 of this guide beforehand. You'll also select whether to enroll your eligible dependents. If you choose to enroll dependents, click **Add New Dependent** or **Add Existing Dependent**. Separately, you'll need to provide supporting documentation to the Benefits Office **by October 9, 2020** to verify new dependents. See page 4 for dependent eligibility and documentation rules.
4. Repeat the same process for your dental and vision elections.
5. When you reach the Life Insurance page, you must complete the *Tobacco-Use Attestation*. If you'd like to purchase Supplemental Life coverage, select the coverage amount you want.
6. To verify coverage selections, click **Submit Enrollment.**

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### Need help with ESS enrollment?

Register for a one-on-one virtual ESS Navigation Session if you need help with completing the enrollment steps: <https://bit.ly/3bwXDPK>. After you register for a session, instructions to join the meeting (video or phone) will be emailed to you. Note: Registration link works in Google Chrome, Microsoft Edge, Mozilla Firefox and Safari.

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### Biometric screening events

Due to the COVID-19 pandemic, we've had to cancel all County-sponsored biometric screening events. If you're enrolled in a Fulton County medical plan, you'll automatically receive the \$240 annual wellness credit in 2021. See page 6.

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# Terms to Know

While we try to keep the information in this guide easy to understand, there are some health care terms that are important to know. Take a moment to review these terms—they'll help you better use your Fulton County benefits.

<b>Annual deductible</b>	What you pay out of pocket each year before the plan starts paying a share of the cost for covered services.
<b>Copay</b>	An upfront fee you pay for doctor visits, prescriptions and other costs, depending on the medical plan you enroll in.
<b>Coinsurance</b>	Once you meet your annual deductible, you and the County share the cost of your covered health care expenses. The percentage you pay is your coinsurance.
<b>Out-of-pocket maximum</b>	The maximum amount you'll pay out of pocket each year for in-network care. Some plans have a separate out-of-network maximum, too. Once you meet the out-of-pocket maximum, the plan covers 100% of your qualified medical expenses for the remainder of the plan year.
<b>Exclusions</b>	Charges, services or supplies that are not covered and do not apply toward your deductible or out-of-pocket maximum.
<b>Reasonable and customary charge</b>	The amount charged for a service based on the cost of similar medical services in your geographic area. It is used to determine how much you pay in coinsurance when you receive out-of-network care.

# Eligibility

You are eligible for benefits if you are a permanent Fulton County employee who works at least 50% of a scheduled work week.

If you are eligible and you enroll for coverage, you can also enroll your eligible dependents, including your:

- Legal spouse
- Children under age 26 (natural children, adopted children, and stepchildren)
- Children under age 26 for whom you are required to provide coverage as a result of a Qualified Medical Child Support Order
- Dependent children of any age who are medically certified as handicapped due to a mental or physical condition that started before age 19\*

Open Enrollment is your once-a-year opportunity to change your benefit elections. After Open Enrollment ends, you must wait until the next Open Enrollment period to make changes to your coverage, unless you have an IRS-qualified change of status.

Status changes include:

- Marriage, divorce, legal separation, or death of a spouse
- Birth, adoption, placement for adoption, death, or change in custody of a child
- A dependent reaching age 26 (and therefore no longer eligible for coverage)
- A change in your or your spouse's employment that affects your benefits eligibility
- Loss of other group medical coverage, if previously you did not elect coverage offered by the County
- The requirement to comply with a Qualified Medical Child Support Order (QMCSO) from a court mandating that you provide medical coverage to a dependent child
- You or your dependents becoming eligible for Medicare, Medicaid or the Child Health Insurance Program (CHIP)

You must notify the Fulton County Benefits Office at [employeebenefits@](mailto:employeebenefits@fultoncountyga.gov)

[fultoncountyga.gov](mailto:employeebenefits@fultoncountyga.gov) within 31 days of experiencing a qualified change of status.

You will be asked to provide proof of the qualifying event, such as a marriage license or birth certificate, to change your coverage or enroll for coverage.

\*Coverage normally ends on the last day of the month in which a dependent child reaches age 26; however, you can continue coverage for a handicapped dependent child. You must provide proof to the Fulton County Benefits Office that your child's handicap began before the child reached age 19. Coverage stays in force for as long as dependent coverage under the plan continues and the child remains handicapped, as defined above.

# Required Documents

You must provide the required documentation, as shown below, for all eligible dependents you wish to enroll for the first time. Please email verification documents to [employeebenefits@fultoncountyga.gov](mailto:employeebenefits@fultoncountyga.gov). If you do not provide verification documents for your dependents when you enroll them, the start date of their coverage will be delayed.

Dependent	Required Documentation
<b>Legal spouse</b>	Copy of your marriage certificate
<b>Natural child</b>	Birth certificate
<b>Adopted child</b>	Placement papers signed by a court
<b>Stepchild</b>	Birth certificate of your stepchild; copy of your marriage certificate
<b>Court-ordered child support</b>	State affidavit; copy of signed court order requiring you to provide support for health coverage
<b>Permanently disabled child age 26 or older*</b>	Physician verification of permanent disability

\*Coverage normally ends on the last day of the month in which a dependent child reaches age 26; however, you can continue coverage for a handicapped dependent child. You must provide proof to the Benefits Office that your child's handicap began before the child reached age 19. Coverage stays in force for as long as dependent coverage under the plan continues and the child remains handicapped, as defined on page 4.



# Save Money and Help Keep Health Care Costs Down!

Protect yourself from rising health care costs by taking advantage of every opportunity for savings. Before and after you need care, your Fulton County benefits are designed to save you money on premiums and out-of-pocket costs.

## Wellness Credit for Active Employees

Due to the COVID-19 pandemic, we've had to cancel all County-sponsored biometric screening events. For this reason, you are not required to visit a doctor or to complete a biometric screening to earn the 2021 \$240 annual wellness credit. If you are employed by the County on or before September 15, 2020 (biweekly) or August 22, 2020 (monthly) and enroll in one of Fulton County's medical plans, you will automatically receive the credit in 2021. However, we still encourage you to visit your physician for an annual checkup.

## Tobacco-Use Attestation

If you are enrolled in a Fulton County medical plan for 2021, you **must** complete the *Tobacco-Use Attestation* online in ESS during Open Enrollment. If you don't complete the *Tobacco-Use Attestation* **by October 9, 2020**, you must pay the \$25 biweekly tobacco-use surcharge starting in January 2021.

If you are a tobacco user, you **must** complete a tobacco cessation program by May 31, 2021 to avoid the surcharge. You will receive details about the tobacco cessation program in the first quarter of 2021.

If you are a tobacco user and do not commit to a tobacco cessation program, you will pay the \$25 biweekly surcharge starting in January 2021.

## Grady Health System

Anthem Blue Cross Blue Shield of Georgia (Anthem) and Grady Health System offer high-quality health services to employees enrolled in Anthem medical plans. **Participants in the Anthem HMO and POS plans receive free care at Grady facilities and pay no deductible!** Participants in the Anthem HSA Plan receive free care at Grady facilities **after meeting the deductible.**

Grady is one of the largest public hospital systems in the Southeast and is a world-renowned teaching hospital. It's staffed with doctors from the Emory University and Morehouse Schools of Medicine. Anthem participants have access to inpatient and outpatient services, as well as neighborhood clinics for routine care.

Visit [gradyhealth.org/locations](https://www.gradyhealth.org/locations) to find your nearest Grady facility.





## Know Where to Go for Care

An easy way to limit how much you pay when you need care is to carefully choose **where** you receive care. Here's how:



**Skip the emergency room, if possible.** If you go to the emergency room in a non-emergency, you could be responsible for the full cost of treatment. The average ER cost in a non-emergency is over \$1,400!<sup>1</sup>

**When you have a life-threatening medical issue, go immediately to the emergency room.** But if it's an ankle sprain, rash or sore throat, your doctor's office or an urgent care center is your best option.



**Try an urgent care center when your doctor is away or not conveniently available for you.** Urgent care centers are best for non-emergencies when you need care and your regular doctor is unavailable. Don't use it for routine care; urgent care generally costs more and has longer wait times than your doctor's office.



**Speak to a doctor by video chat.** Telemedicine provides 24/7 health care from board-certified doctors to treat relatively minor health issues (such as colds, headaches and rashes) via smartphone, tablet or computer. No appointment is needed.



**Keep your care in-network.** You'll pay much more out of pocket if you visit hospitals and doctors that aren't in your plan's network. Visit out-of-network providers only in an emergency or when in-network providers are unavailable. Certain plans, including the Anthem HMO and Kaiser HMO plans, won't pay benefits if you receive care out-of-network, unless it's an emergency.

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Organize your health journey from the palm of your hand. Download the Mobile Health Consumer app to receive Fulton County employee communications, your medical ID cards, health reminders, and rewards. To get started, search "Mobile Health Consumer" in the App Store or Google Play. Or you can visit [mobilehealthconsumer.com/web/pages/login.html](http://mobilehealthconsumer.com/web/pages/login.html).

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<sup>1</sup>National averages of the total cost, not what members paid based on Anthem members' paid claims from January 1, 2016 through December 31, 2016.

# Medical Plan Options

Fulton County offers four medical plans:

- Anthem Health Savings Account (HSA) Plan
- Anthem Point of Service (POS) Plan
- Anthem Health Maintenance Organization (HMO) Plan
- Kaiser Health Maintenance Organization (HMO) Plan

All of the County's medical plans cover in-network preventive care 100%, including routine physical exams, immunizations, and age- and gender-appropriate tests and screenings. Certain preventive medications are also covered, including contraceptives, generic tobacco cessation prescription drugs, and FDA-approved over-the-counter tobacco cessation products.

## Anthem HSA Plan

The Anthem HSA Plan gives you the flexibility to visit an in-network or out-of-network provider. However, you pay less when you visit an in-network provider—one that's in the Anthem Blue Open Access POS network—because they discount their fees.

The Anthem HSA Plan helps you save for future health expenses because it comes with a Health Savings Account (HSA), administered by Anthem Act Wise.

If you enroll in the HSA Plan, you'll receive a welcome kit and debit card from Anthem Act Wise. You can use the debit card to pay for eligible medical, dental and vision expenses, including copays and coinsurance. Visit [actwise.anthem.com](https://actwise.anthem.com) to learn about covered expenses, how to use your account, and how to track your transactions.

### Highlights of the Health Savings Account:

- Fulton County makes pre-tax contributions to your HSA each financial quarter (1/29/2021; 4/30/2021; 7/30/2021; 10/29/2021). The amount depends on the coverage level you choose—Employee, Employee + 1, or Family.
- You can also make pre-tax contributions to your HSA, up to annual IRS limits.
- The money in your HSA is always yours, even if you leave County employment. There's no "use-it-or-lose-it" rule, so you can save the money for big medical expenses—for now or for the future.

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Not all medical expenses come by surprise. If you're managing an ongoing condition or have major health concerns, review each plan's annual deductible and out-of-pocket maximum to ensure you can afford to pay both in 2021. What works best for you and your family may change from year to year.

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The annual amount you and Fulton County contribute to your HSA is determined by the IRS:

Coverage Tier	Fulton County 2021 Quarterly Contribution	Fulton County 2021 Annual Contribution	2021 HSA Maximum Annual Contribution*	Your 2021 Maximum Annual Contribution*
Employee	\$187.50	\$750	\$3,600	\$2,850
Employee + 1	\$375	\$1,500	\$7,200	\$5,700
Family	\$375	\$1,500	\$7,200	\$5,700

\*If you'll be age 55 or older in 2021, you can make a "catch-up contribution" of up to \$1,000 in addition to your maximum annual contribution.

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Want to make the most of your HSA? Use Grady Health System providers! Most services are covered 100% after you meet your annual deductible. To find a Grady Health System provider, visit [gradyhealth.org/find-a-doctor](https://gradyhealth.org/find-a-doctor).

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## Anthem POS Plan

The Anthem Point of Service (POS) Plan has a lower deductible and out-of-pocket maximum than the County's other plans, plus you can receive care from in-network or out-of-network providers. Keep in mind that you'll pay more when you see out-of-network providers. In-network providers are in the Anthem Blue Open Access POS network. You must meet the annual deductible before the plan begins paying benefits. Copays do **not** apply toward the deductible.

## Anthem HMO/Kaiser HMO Plans

Health Maintenance Organization (HMO) plans offer a managed approach to in-network care, typically for a fixed cost (that is, a "copay"), but with less flexibility than the Anthem HSA and POS plans.

If you receive care out-of-network, you're responsible for 100% of the cost, except in an emergency.

For the Kaiser HMO Plan, you must select an in-network primary care physician (PCP). Your PCP manages all your care and must refer you for any specialty care you may need. You're not required to select a PCP for the Anthem HMO Plan.

There's no deductible for the HMO plans.

**Note: If you don't enroll through the ESS system for 2021 coverage, you and your currently enrolled dependents will be enrolled automatically in the Kaiser HMO Plan.**

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If you plan to enroll in one of the HMO plans, it's important to confirm your providers are in-network. To do so, visit:

- Anthem HMO Plan: [anthem.com](https://anthem.com)
  - Kaiser HMO Plan: [my.kp.org/fulton](https://my.kp.org/fulton)
-

# Medical Plan Comparison

Below is a comparison of **what YOU pay** when you receive covered services.

**Important:** If you are enrolled in the Anthem POS or Anthem HMO Plan and use Grady Health System providers, services are covered 100% **without** paying a deductible. If you are enrolled in the Anthem HSA Plan and use Grady Health System providers, services are covered 100% **after** you pay your deductible.

		Anthem HSA Plan		Anthem POS Plan		Anthem HMO and Kaiser HMO Plans
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
<b>Annual deductible</b>	Employee	\$1,500	\$3,000	\$500	\$1,000	No deductible
	Employee + 1	\$3,000	\$6,000	\$750	\$1,500	
	Family	\$3,000	\$6,000	\$1,000	\$2,000	
<b>Annual out-of-pocket maximum</b>	Employee	\$3,000	\$6,000	\$2,000	\$4,000	\$6,450
	Employee + 1	\$6,000	\$12,000	\$3,000	\$6,000	\$12,900
	Family	\$6,000	\$12,000	\$4,000	\$8,000	\$12,900
<b>Coinsurance</b>		10%	40%	20%	40%	100% covered
<b>Preventive care</b>		100% covered, no deductible	40% after deductible	100% covered, no deductible	40%	100% covered
<b>Office visit</b>		10% after deductible	40% after deductible	PCP: \$30 Specialist: \$50	40% after deductible	PCP: \$25 Specialist: \$40
<b>Emergency room</b>		10% after deductible	10% after deductible	\$200 copay (waived if admitted)	\$200 copay (waived if admitted)	\$150 copay (waived if admitted)
<b>Urgent care</b>		10% after deductible	40% after deductible	\$50 copay	40% after deductible	\$50 copay
<b>Inpatient hospital</b>		10% after deductible	40% after deductible	20% after deductible	40% after deductible	\$250 copay
<b>Outpatient hospital</b>		10% after deductible	40% after deductible	20% after deductible	40% after deductible	\$150 copay
<b>Outpatient lab and x-ray</b>		10% after deductible	40% after deductible	20% after deductible	40% after deductible	100% covered
<b>Skilled nursing facility</b>		10% after deductible	40% after deductible	20% after deductible	40% after deductible	100% covered, up to 120 days per year
<b>Inpatient mental health</b>		10% after deductible	40% after deductible	20% after deductible	40% after deductible	\$120 copay
<b>Outpatient mental health</b>		10% after deductible	40% after deductible	20% after deductible	40% after deductible	\$25 copay
<b>Hearing aid benefit</b>		10% after deductible	40% after deductible	20% after deductible	40% after deductible	100% covered, up to \$2,000 annual maximum

# Prescription Drug Coverage

When you enroll in an **Anthem plan**, you're enrolled automatically in prescription drug coverage through IngenioRx. You can fill prescriptions at a retail pharmacy that participates in the **IngenioRx** network (most do), or you can have your medication delivered to your home.

If you enroll in the **Kaiser HMO Plan**, your prescription drug benefits are provided through **Kaiser**.

The amount you'll pay for a prescription drug depends on the drug's tier and whether you fill the prescription at a retail pharmacy or by mail.

## Drug Tiers

- **Tier 1: Generic drugs** are the lower-cost equivalents of brand-name drugs. They are approved by the U.S. Food and Drug Administration and have the same active ingredients, safety, dosage, quality and strength as their brand-name equivalents.
- **Tier 2: Preferred drugs** are brand-name drugs. They are more expensive than generic drugs but less expensive than non-preferred drugs.
- **Tier 3: Non-preferred drugs** are more expensive brand-name drugs.
- **Tier 4: Specialty and injectable drugs** are drugs used to treat complex, chronic conditions and may require special handling and/or management.

## Formulary

### Anthem Plans

Visit [anthem.com](https://www.anthem.com) to find the IngenioRx Prescription Drug List and to search for your medication. The search result will tell you the tier of your prescription. Anthem's website can also help you find generic alternatives to existing prescriptions, and FDA drug recalls and warnings.

### Kaiser HMO Plan

Visit [kp.org](https://www.kp.org) to use the formulary lookup tool. It's available under **Health & Wellness** and then **Drug formulary** (under **Drugs & natural medicines**). Select **Georgia** as your region. Then, select the **HMO formulary** PDF.

## Prescription Drug Plan Comparison

	Anthem HSA Plan		Anthem POS Plan		Anthem HMO/Kaiser HMO Plans
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
<b>RETAIL (UP TO A 30-DAY SUPPLY)</b>					
Generic	10% after deductible	40% after deductible	\$10 copay	40% after deductible	\$10 copay
Preferred			\$35 copay		\$30 copay
Non-preferred			\$60 copay		\$50 copay
Specialty			\$100 copay		\$75 copay
<b>MAIL ORDER (UP TO A 90-DAY SUPPLY)</b>					
Generic	10% after deductible	Not available	\$20 copay	Not available	\$20 copay
Preferred			\$60 copay		\$60 copay
Non-preferred			\$100 copay		\$100 copay
Specialty			\$150 copay		\$150 copay

## Additional Prescription Drug Information for Anthem Plans

### Mandatory Generics

When your doctor prescribes a prescription drug, ask him/her if a generic version is available. If it is, but your doctor writes "Dispense as Written" (or "DAW") on your prescription and your prescription is filled with the brand-name drug, you will pay more—you'll pay the generic drug copay plus the difference in cost between the generic drug and the brand-name drug. Visit [anthem.com](http://anthem.com) to see if your brand-name drug has a generic equivalent.

### Mail-Order Instructions

IngenioRx Home Delivery Pharmacy is your mail-order prescription drug pharmacy. To order a prescription for mail delivery:

- Visit [anthem.com](http://anthem.com) and select **Pharmacy**, or call the Pharmacy Member Services number at **833-270-6379**.
- Update your mailing address and phone number, if needed.
- Enter your credit card number or checking account information.
- Re-enroll for auto-refill, if needed.

### Specialty Medications

If you're ordering a specialty prescription, you may need to contact the Care Team through IngenioRx Specialty Pharmacy. The Care Team is available 24 hours a day, seven days a week at **833-255-0645**.



# Biweekly Medical and Prescription Drug Plan Premiums

Here's what you'll pay biweekly for medical and prescription drug coverage in 2021. Biweekly premiums will be \$25 higher if you must pay the tobacco surcharge.

**All eligible employees enrolled in a Fulton County medical plan will receive a \$20 monthly premium reduction in 2021. On each pay stub, you'll see a \$10 wellness credit deduction from your biweekly premium rate below.**

Plan	Coverage Tier	Biweekly Premium
<b>Anthem HSA Plan</b>	Employee	\$67.14
	Employee + 1	\$128.34
	Family	\$167.31
<b>Anthem POS Plan</b>	Employee	\$107.12
	Employee + 1	\$197.70
	Family	\$268.26
<b>Anthem HMO Plan</b>	Employee	\$75.22
	Employee + 1	\$138.83
	Family	\$188.38
<b>Kaiser HMO Plan</b>	Employee	\$56.59
	Employee + 1	\$108.18
	Family	\$141.04

# Dental Plan Options

Fulton County offers two dental plans for you and your eligible dependents:

- Aetna Dental HMO Plan
- Aetna Dental PPO Plan

To find an in-network dentist, visit Aetna's website at [aetna.com/individuals-families/find-a-doctor.html](https://www.aetna.com/individuals-families/find-a-doctor.html).

## Aetna Dental HMO Plan

Under the Aetna Dental HMO Plan, **you and each enrolled family member choose a primary care dentist**. Your primary care dentist will treat you or refer you for care to other Aetna network providers.

The plan pays benefits for preventive, basic and major care when provided by or referred by your primary care dentist (the exception is orthodontia—it's covered, and you don't need a referral for orthodontic care). **Benefits are *not* paid for care provided by or referred by out-of-network dentists, except in emergencies.**

This plan has the following advantages when compared with the Aetna Dental PPO Plan:

- Lower premiums
- No annual benefit maximum
- No deductible
- Generally, lower out-of-pocket expenses when you receive care

## Aetna Dental PPO Plan

Under the Aetna Dental PPO Plan, you can receive benefits for care from in-network or out-of-network dentists. However, you'll pay less for care received from in-network dentists. When you receive care from an out-of-network dental provider, you are responsible for paying the difference in cost if your dentist charges more than Aetna's pre-approved network fees. Plus, you may be required to pay the entire cost of care at the time of treatment and submit a claim for reimbursement.

The Aetna Dental PPO network includes more providers than the Aetna Dental HMO network.



## Dental Plan Comparison

	Aetna Dental HMO Plan	Aetna Dental PPO Plan	
	In-Network ONLY	In-Network	Out-of-Network*
<b>Deductible</b>	None	Single: \$50 Family: \$150	
<b>Preventive services</b>	100% covered	100% covered	100% covered PLUS any amount over the R&C
<b>Basic services</b>	100% covered	15%	15% PLUS any amount over the R&C
<b>Major services</b>	40%	50%	50% PLUS any amount over the R&C
<b>Annual benefit maximum</b>	None	\$1,500 per person	
<b>Orthodontic services</b>	No referral required. \$1,500 copay (for 2 years of treatment plus 2 years of follow-up)	Deductible: \$50 per person Lifetime maximum: \$1,500 per person	

\*The usual amount charged by most dental providers in your geographic region, as determined by Aetna.

## Biweekly Dental Plan Premiums

Coverage Tier	Aetna Dental HMO Plan	Aetna Dental PPO Plan
Employee	\$2.12	\$4.33
Employee + 1	\$4.14	\$8.87
Family	\$6.79	\$11.64



# Vision Plan

Under the EyeMed Vision PPO Plan, you can receive vision care, lenses, frames and contact lenses from any provider. If you choose a network provider (including leading optical retailers such as LensCrafters®, Sears Optical, and most Pearle Vision® locations), the plan pays greater benefits.

To find a network provider, visit [eyemedvisioncare.com](http://eyemedvisioncare.com) or call **866-723-0596**.

**What you'll pay.** For active employees, the biweekly EyeMed Vision PPO Plan premium is \$2.62. If you elect vision coverage, you can enroll all your eligible dependents for the same cost!

## Plan Details

Services	In-Network	Out-of-Network
<b>Exam</b> , once every 12 months	Plan pays 100%, up to \$50	Up to \$50 allowance
<b>Lenses and frames</b> , once every 12 months	Up to \$200 allowance*	Up to \$100 allowance
<b>Contacts</b> (instead of glasses and frames)	Up to \$200 allowance (or 100% if medically necessary)*	Up to \$160 allowance (up to \$200 if medically necessary)

\*Unused portion of the \$200 allowance can be used for future services during the plan year. You will receive a 20% discount at in-network providers on items not fully covered by the plan.





## Employee Assistance Program (EAP)

Even if you don't enroll in Fulton County medical plan coverage, you and your eligible family members have access to the EAP, which is administered by Anthem Blue Cross Blue Shield of Georgia. The EAP provides 100% free, confidential, short-term assistance and counseling to help individuals resolve a variety of personal concerns. Your free EAP resources include:

- Toll-free telephone consultations and crisis management with a licensed mental health professional
- Up to **eight** face-to-face counseling sessions to address personal and/or work-related problems, including stress, depression, anxiety, health and wellness
- Legal services, including a 30-minute phone or in-person consultation with an attorney, as well as a 25% discount off normal attorney fees if additional services are required
- Customized resources and referrals for child care and senior care
- Access to the Anthem website with a library of articles on mental health, stress management, relationships, substance abuse, financial resources and more

EAP services are available 24 hours a day, seven days a week. Call **800-999-7222** or visit **[anthemeap.com](https://www.anthem.com/eap)** (password: Fulton).

# Long-Term Disability Coverage

Being without a source of income if you're ill or injured and can't work for an extended time is a threat to your family's financial security.

Our Long-Term Disability Plan, insured and administered by MetLife, provides additional financial security to you and your family if you become disabled and unable to work.

**This valuable coverage is provided by Fulton County at no cost to you.** Coverage is automatic; enrollment is not necessary. Once your coverage is approved, the plan pays a portion of your income if you can no longer work due to a non-work-related illness or injury that lasts more than 180 days. After a 180 day waiting period, you are eligible for a monthly benefit equal to 60% of your base pay.

The maximum monthly benefit amount is \$5,000. If you become disabled before reaching age 60, benefits may continue until age 65. If you become disabled at age 60 or older, the maximum benefit period varies. Your Fulton County benefits may be reduced by any income benefits from other sources.





# Life Insurance

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

**Insurance** of \$50,000 is available to you for a biweekly before-tax premium of \$0.79.

**Spouse Term Life Insurance** of \$10,000 is available to cover your spouse for a biweekly after-tax premium of \$0.54. Proof of your spouse's good health is required.

**Dependent Term Life Insurance** coverage of \$10,000 is available for your dependent children (age 15 days to 26 years) on an after-tax basis. You'll pay a biweekly after-tax premium of \$0.54 for all dependent children. For dependent children from live birth to age 14 days, the benefit payable is \$100.

**Supplemental Term Life Insurance** coverage through MetLife is available for you to purchase on an after-tax basis.

Supplemental Life coverage can be purchased in increments of \$25,000, up to \$300,000. If you purchased Supplemental Life coverage in 2020, you may purchase up to \$25,000 without proof of good health; coverage amounts higher than \$25,000 require proof of good health. If you didn't purchase Supplemental Life coverage in 2020, you must provide proof of good health for any amount.

	<b>Benefit Amount</b>	<b>Biweekly Premium</b>
<b>Employee Supplemental Term Life Insurance Premiums</b>	\$25,000	\$3.75
	\$50,000	\$7.50
	\$75,000	\$11.25
	\$100,000	\$15.00
	\$125,000	\$18.75
	\$150,000	\$22.50
	\$175,000	\$26.25
	\$200,000	\$30.00
	\$225,000	\$33.75
	\$250,000	\$37.50
	\$275,000	\$41.25
	\$300,000	\$45.00

# Additional MetLife Benefits

MetLife provides additional benefits at no cost to Fulton County employees enrolled in Basic or Supplemental Life Insurance. Contact MetLife at **800-438-6388** to access these services.

Benefit	Description
<b>Funeral assistance</b>	Work with compassionate counselors who assist with personalizing funeral arrangements in a comforting environment.
<b>Funeral planning/discounts</b>	Access the largest network of funeral homes and cemeteries, pre-plan with an advisor, and receive discounts on funeral services.
<b>Digital legacy</b>	Create your digital legacy with MetLife Infinity by capturing and securing important documents like deeds and wills, as well as photos and videos.
<b>Grief counseling</b>	Speak face-to-face with a licensed counselor to cope with a loss or major life change.
<b>Will preparation*</b>	Work one-on-one with an attorney in person or on the phone to prepare or update a will, or access will preparation services online.
<b>Estate resolution services*</b>	Settle an estate one-on-one or over the phone with an attorney.

\*Only available to employees enrolled in Supplemental Life Insurance.

# Important Contacts

Plan/Service	Administrator	Phone	Website
<b>Benefits Office</b>	Fulton County	404-612-7605	<a href="http://fultoncountyga.gov">fultoncountyga.gov</a>
<b>Preventive services</b>			
<b>Anthem HSA Plan</b> <b>Anthem POS Plan</b> <b>Anthem HMO Plan</b>	Anthem	800-474-2227 Pre-admission: 800-662-9023 Pre-certification and referral authorization: 800-722-6614 Mental health and substance abuse: 800-292-2879	<a href="http://anthem.com">anthem.com</a>
<b>Prescription Drugs</b>	IngenioRx	800-474-2227	
<b>Prescription Drug Mail-Order Program</b>		833-270-6379	
<b>Specialty Pharmacy</b>		833-255-0645	
<b>Health Savings Account (HSA Plan)</b>	Anthem Act Wise	800-474-2227	<a href="http://actwise.anthem.com">actwise.anthem.com</a>
<b>Kaiser Medical Plans</b>			
<b>Kaiser HMO Plan</b>	Kaiser Permanente	404-239-6940	<a href="http://my.kp.org/fulton">my.kp.org/fulton</a>
<b>Other Benefits</b>			
<b>Aetna Dental PPO Plan</b> <b>Aetna Dental HMO Plan</b>	Aetna	877-238-6200	<a href="http://aetna.com">aetna.com</a>
<b>EyeMed Vision PPO Plan</b>	EyeMed	866-723-0513	<a href="http://eyemedvisioncare.com">eyemedvisioncare.com</a>
<b>Life Insurance</b>	MetLife	800-638-5000	<a href="http://metlife.com">metlife.com</a>
<b>Long-Term Disability Insurance</b>			
<b>Short-Term Disability Insurance</b>			
<b>Critical Illness Plan</b> <b>Hospital Indemnity Plan</b>	The Hartford	866-326-1380	<a href="http://thehartford.com/employeebenefits">thehartford.com/employeebenefits</a>
<b>Accident Plan</b>	Aflac	800-992-3522	<a href="http://aflac.com">aflac.com</a>
<b>Whole Life Insurance</b>			
<b>Identity Theft Protection</b>	InfoArmor	800-789-2720	<a href="http://infoarmor.com/fultoncounty">infoarmor.com/fultoncounty</a>
<b>Employee Assistance Program</b>	Anthem	800-999-7222	<a href="http://anthemeap.com">anthemeap.com</a> (password: Fulton)

