



Active Employees



# Your 2021 Voluntary **BENEFITS**



RESPONSIBILITY | CHOICE | WELLNESS

# Voluntary Benefits

The Finance Department is looking forward to another Happy and Healthy Year!

Open Enrollment Period for Voluntary Benefits is September 21<sup>st</sup>- October 9<sup>th</sup> , 2020.



Open Enrollment meetings will be held virtually through Zoom.

Several Enrollment Options Available

# Voluntary Plan Choices

## 2021 Voluntary Benefits

Flexible Spending Accounts	
Critical Illness Hospital Indemnity Short Term Disability	
Accident Whole Life	
Identity Theft Protection	

All the above plans are paid with employee contributions only. The County does not contribute towards the cost.

## FLEXIBLE SPENDING ACCOUNTS



**Healthcare FSA** is used for certain qualified out-of-pocket expenses not covered by a health/dental/vision plan, such as: office visit copays, out-of-pocket dental costs, orthodontia, vision and hearing expenses, or prescriptions.

**Dependent Care FSA** is used for expenses paid to care for qualified dependents that allow you to work, such as: daycare, nursery/preschool tuition, nannies, before and after school care, and day camps. It can also be used to pay for elder care.

**Transit/Commuter FSA** is used for expenses related to transportation that allows you to work, such as: MARTA, GRTA, Xpress, and van pools. **\*\*cannot be used in conjunction with Fulton County Government's MARTA/GRTA benefit**

**Parking FSA** is used for expenses related to parking such as monthly parking lot fees.

The amount you elect to set aside pre-tax for flexible spending will be divided over the number of paychecks you will receive for the year. Please keep in mind that if you don't use all of your FSA money by December 31<sup>st</sup> each year, up to \$550 of unused Healthcare FSA will roll over to the following benefit year. If you don't use all of your Dependent Care FSA, it will be forfeited. If you don't use all of your Transit/Commuter or Parking FSA, it will roll over to the following benefit year.

The maximum allowed by the IRS for 2021 for flexible spending accounts is:

**Healthcare:** \$2,750 per year (\$5,000 per year for married couples with SEPARATE account through his/her employer)

**Dependent Care:** \$5,000 per year

**Transit/Commuter:** \$270 per month

**Parking:** \$270 per month

# Hartford Critical Illness

## Critical Illness Insurance (CI) :

- Provides a financial, lump-sum benefit to employees upon diagnosis of a covered illness.
- These covered illnesses are typically very severe and likely to render the affected person incapable of working.
- Designed to help ill employees pay the mortgage, seek experimental treatment or handle unexpected medical expenses
- Offers benefits for 34 serious illnesses, related expenses and treatments



# Hartford Hospital Indemnity

## Hospital Indemnity Insurance (HI):

- Provides cash benefits for each day an employee is confined in a hospital for a covered illness or injury.
- Benefits to help safeguard against the expenses that medical insurance may not cover like co-pays, deductibles, or any other living expense that may arise.
- Designed to help employers fill in the financial gaps left by most of today's high-deductible health plans (HDHPs)



# Hartford Short Term Disability

## Short Term Disability (STD):

- If you're unable to work for a short period of time due to a non-work-related condition, illness or injury, short-term disability insurance offers financial protection by paying you a portion of your earnings.
- 6 months of coverage
- Two Options of Coverage





## Group Accident Insurance

### Accidents happen to all kinds of people every day

IT'S INSURANCE FOR DAILY LIVING

Pays cash benefits to employees when unexpected medical and everyday expenses begin to add up after a covered accident.

Highlights include:

- More than 50 events that trigger benefits payments, including fractures, dislocations, medical fees, hospital admission, ambulance transportation, and physical therapy, among others.
- Benefits payable for hospital, wellness, ambulance, and physical therapy.
- Accidental-death and -dismemberment coverage.
- Guaranteed-issue coverage with no underwriting required to qualify for coverage.
- Portable coverage that allows employees to retain coverage at the same rate if their employment status changes (*with certain stipulations*).





## Group Whole Life Insurance

### Affordable security that builds cash value

Nearly 40 percent of Americans say they wish their spouse or partner had more life insurance.

People know they should have it, but it's a difficult conversation for employees to have with their loved ones. Most people who don't have life insurance would like to have it, and of those who do have it, most say they would like to have more coverage.

Aflac's life insurance is a smart investment for your employees to protect their family's financial freedom. The Aflac Group Whole Life plan is permanent life insurance with living benefits to help provide your employees and their families with a financial cushion when dealing with the loss of a loved one.

- Up to \$300,000 of Whole Life coverage
- Waiver of premium
- Accidental death benefit
- Accelerated benefit

Guaranteed-issue coverage is offered during the initial enrollment and for new hires thereafter.

Guaranteed-issue amounts:

\$150,000 employee and \$25,000 spouse with no employee participation requirement.

\$10,000 Child Term Rider is offered on a guaranteed issue basis.





# Value Added Services

For all participating employees

## **Fraud Protection**

**Stay secure with Fraud Protection, available through Aflac.** It happens everywhere, every day. One in every 16 people in the U.S. were victims of identity theft in 2016. It's no wonder that fraud is among the top concerns for working adults.\* No one wants to go through the hassle, expense and time of dealing with fraud. But you can protect yourself. Your employer and Aflac have teamed up to provide an easy way to reduce your risk of becoming the next victim — at no cost to you. Fraud Protection is now available to you as part of your employer's benefits package. Call: **866-826-8851** | visit: **[aflac.ezshield.com](http://aflac.ezshield.com)**.

## **Health Advocacy from Health Advocate**

Group Accident, Hospital Indemnity and Critical Illness insureds have 24/7 access to Personal Health Advocates who start helping from the first call, from finding specialists and helping with eldercare issues to clarifying coverage, addressing claim denials and even scheduling appointments. It saves your clients time by rescuing their employees from overwhelming questions, claims and costs. Simply Call: 855-423-8585

## **Medical Bill Saver™ from Health Advocate**

Aflac already pays claims quickly. Now, with Medical Bill Saver™, Health Advocate professionals can also help insureds negotiate their medical bills not covered by health insurance. They just send in the bill and skilled negotiators will try to negotiate discounts that could save them hundreds. Simply Call: 855-423-8585

## **Telemedicine from MeMD**

Insureds can quickly connect with board-certified, U.S. licensed health providers online for 24/7/365 access to medical care. From care coordination, to real-time video or telephone visits with a provider, to ePrescriptions — it's a faster, easier way for employees to get medical care, while saving your clients time and money. Simply Visit: **[MeMD.me/Aflac](http://MeMD.me/Aflac)**

Fulton County is offering PrivacyArmor as an essential part of your benefits plan.

### **Benefits of PrivacyArmor:**

- Identity and credit monitoring
- High-risk transaction alerts
- Dark web monitoring
- 24/7 privacy advocate remediation
- Social media monitoring
- Financial threshold monitoring
- \$1 million identity theft insurance policy

# Enrollment Options for ALL Voluntary Plans

1) Online

[www.aflac.com/Fulton](http://www.aflac.com/Fulton)

2) Phone

Call (877) 452-6118  
Monday - Friday from 9:00 a.m. to 9:00 p.m.

3) Online Virtual  
Consultation

Visit  
<https://velocitybenefits.as.me/FultonCounty>  
*(Use Google Chrome for the best experience)*

# How Enroll Online

View all of your Voluntary Benefit Elections

Visit [www.aflac.com/Fulton](http://www.aflac.com/Fulton)



User Login: **EEID number** (10 digits with leading zeros)

PIN: **last 4 digits of SSN + last 2 digits of birth year**

For example:

EEID: 0000001234

Birth Year: 1973

User ID: 0000001234

Password: 423173

For additional information you may contact:

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# Questions

