

Welcome to Benefits Open Enrollment!

It's that time of the year again! Time to take a break from your busy schedule and review your County benefit options. Enrollment for medical/prescription drugs, dental, vision and life/AD&D insurance coverage will be **September 26 – October 14, 2022**.



Enrollment Is Required!

- o **Online enrollment is mandatory through the County's Employee Self Service (ESS) system:** <https://bit.ly/34mcmev>
- o Enroll by **October 14, 2022**; otherwise, you and your current dependents will automatically be enrolled in the Kaiser HMO Plan for all of 2023. And, you **won't** have dental or vision coverage!
- o **If you currently waive medical coverage** but you're enrolled in the dental and vision plans, you must enroll through ESS to keep these plans.
- o **If you currently waive medical, dental and vision coverage**, your coverage will continue to be waived for 2023 if you don't enroll through the ESS system.

Need help resetting your ESS password?

Contact the Information Technology Department Help Desk:

- 404-612-7334
 - technical.support@fultoncountyga.gov
-

Important! Please ensure you have your 10-digit employee ID number to access ESS.

Changes You Can Make

During Open Enrollment, you can change your coverage for the plan year that starts January 1, 2023, including electing coverage you don't currently have, declining coverage you have now, or changing your coverage tier (e.g., moving from Employee to Employee + 1 for medical coverage). After Open Enrollment, you can't change your 2023 coverage during the year unless you have an IRS-qualified life event (e.g., marriage, divorce, birth/adoption of a child).

Get ready to enroll!

Watch a brief tutorial on how to complete ESS online enrollment:
<https://bit.ly/317iGwE>



Benefit Plans and Coverage Remain the Same for 2023

For 2023, you have the same four medical plan options as today:

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

You also have two dental plan options:

- o Aetna Dental PPO Plan
- o Aetna Dental HMO Plan

You have one vision plan option: EyeMed Vision PPO Plan

In addition, you have **Basic Life and AD&D Insurance** and the option to choose **Supplemental Life Insurance and/or Dependent Life Insurance** coverage. The life and AD&D insurance plans are insured and administered by MetLife.

Open Enrollment Meetings

Again this year, Open Enrollment meetings will be held virtually through Zoom, a video conferencing platform. After you register for a session at <https://bit.ly/3QXrTHq>, instructions to join the meeting (video or phone) will be emailed to you. **Note:** The registration link works in Google Chrome, Microsoft Edge, Mozilla Firefox and Safari.

Date	Time
Tuesday, September 27	11 a.m.
Thursday, October 6	11 a.m.
Monday, October 10	11 a.m.

2023 Health Care Premium Changes

Here's an overview of what's happening with your 2023 health care premiums (your cost to have coverage):

- o Anthem HSA Plan: increase of 4%
- o Anthem POS Plan: increase of 4%
- o Anthem HMO Plan: increase of 4%
- o Kaiser HMO Plan: increase of 5.4%
- o Basic Life and AD&D/Supplemental Life: No changes
- o Aetna Dental PPO Plan: increase of 4.9%
- o Aetna Dental HMO: no changes
- o EyeMed Vision PPO Plan: no changes
- o Dependent Life: increase to \$0.92 bi-weekly.



Don't lose out on your easy-to-earn/keep wellness credit!

Welcome to your wellness program! To earn/keep your \$240 annual wellness credit for plan year beginning 1/1/2023, eligible employees enrolled in medical coverage with Kaiser Permanente must complete the healthy activities* outlined below.

Here is how:

1. Visit kp.org/engage and sign on with your <http://kp.org> user ID and password
2. Accept the Wellness Program Agreement or you won't be eligible to earn rewards.
3. Be up to date with your biometric screening:
 - Your non-fasting biometric screening includes: blood pressure, hemoglobin A1C, cholesterol and body mass index.
 - If you are already scheduled for a physical, a biometric screening will be included.
 - Or you can schedule a nurse visit appointment for biometric screening only by calling 404-365-0966.
 - If you have a routine appointment already scheduled, please ask your doctor to include your biometric labs.
4. Attest to receiving the COVID vaccination. **If you have already provided proof of vaccination to Fulton County, you will NOT be required to resubmit.**

Eligible employees include current employees and new permanent employees hired by 9/14/2022. Return to the site as often as you would like to track your progress. All activities must be completed by 12/31/2022.

Fulton County Government is committed to providing all employees an equal opportunity to participate in and benefit from county programs, activities, and services, including wellness programs. If you believe that you are unable to satisfy a wellness program requirement due to your sincerely held religious belief, disability, or medical condition, you may qualify for the wellness benefit by satisfying a reasonable alternative standard to that requirement. To request such a reasonable alternative standard based on your disability, sincerely held religious belief, or medical condition please contact DCRC by email, Melissa.Cuthrell@fultoncountyga.gov, or dial 404-612-7305. Recommendations of your personal physician will be accommodated.



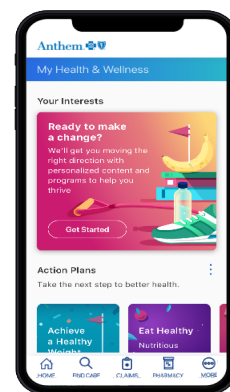
2023 Wellness Credit

Focus on your well-being and earn your 2023 Annual Wellness Credit!

Your whole health matters, and we want to reward you for taking care of it. Fulton County and Anthem BCBS have partnered to use Anthem's new app, Sydney Health, and Anthem.com to connect you with easy-to-use digital health and wellness tools that can help you stay your best.

Don't wait! Use your Sydney Health app or Anthem.com to learn more.

- Check Claims
- See benefits
- Get your ID card
- Manage health care accounts
- Find a doctor
- Community Resources
- Team Challenges
- Virtual Visits and Virtual Chat with a doctor
- Estimate Cost
- My Rewards
- Click to connect with Anthem member services and care teams, schedule a call back from member services etc.
- A hub to access other Fulton County programs and services



2022 Eligible: How you earn:



Active Employees enrolled in an Anthem medical plan.

#1

If you are already scheduled for a **physical**, a biometric screening is included, and your information will be registered through your claims.

If you have a routine appointment **already scheduled**, you may ask your doctor to include your non-fasting biometric labs.

Non-fasting biometric labs includes:

blood pressure
hemoglobin A1C,
cholesterol and body mass index

#2

Attest to receiving your COVID vaccination in Anthem's Sydney Health app.

****PLEASE NOTE:**

If you have already provided proof of vaccination to Fulton County, you will **NOT** be required to resubmit.**

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****Recommendations of your personal physician will be accommodated.****

Let's Get Started!



You can open the **Sydney Health** app or go to **Anthem.com** using the same username and password.

Open the **Sydney Health** app. Select **MORE** on the bottom navigation bar. Select **My Health Dashboard**. Click **My Rewards**. Go to **View Completed Activity** to verify Annual Wellness Exam claim was processed. Go to **Certify Vaccination** to attest to receiving the COVID vaccination.



OR Go to **Anthem.com**. Select **My Health Dashboard**. Click **My Rewards**. Go to **View Completed Activity** to verify Annual Wellness Exam claim was processed. Go to **Certify Vaccination** to attest to receiving the COVID vaccination.

If you have already provided proof of vaccination to Fulton County, you will **NOT** be required to resubmit.

The image displays a series of screenshots illustrating the steps to access the 'My Rewards' section. On the left, the Sydney Health app interface is shown. The 'Menu' screen has 'My Health Dashboard' circled in red. Below it, the 'My Health Dashboard' screen shows 'MY REWARDS' circled in red. On the right, the Anthem.com website is shown. The 'My Health Dashboard' link in the top navigation bar is circled in red. Below it, the 'My Rewards' link in the 'Action Plans' section is circled in red. At the bottom left, a screenshot of the 'Certify Completion for Covid-19 Vaccination' form is shown, with the 'Certify Vaccination' button circled in red. Blue arrows indicate the flow from the app to the website and then to the certification form.

It's worth restating! In addition to all the insightful wellness resources, Fulton County will incentivize you with **\$240 for the 2023 year!** To qualify for the incentive, you must complete all steps **no later than 12/31/2022.**

For any wellness credit related questions, contact Fulton Employee Wellness at employeeewellness@fultoncountyga.gov or 404-613-7354.

For Anthem or Sydney Health assistance, call Anthem's Customer Service number at 1-800-474-2227.

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****Recommendations of your personal physician will be accommodated.****

Fulton County's wellness credit reward eligibility applies to active employees. Members must be active on the plan and activity must take place during the plan effective year. Product availability may vary. Sydney Health is offered through an arrangement with CareMarket, Inc. ©2020-2021. Screen shots shown above are subject to change. Anthem Blue Cross and Blue Shield is the trade name of: Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. Independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. Fulton GA MEM 1/2022

2023 Biweekly Premiums

Medical/Prescription Drug Plan Premiums

Here's what you'll pay biweekly for medical and prescription drug coverage in 2023.

Biweekly premiums below reflect the premium with the \$10 wellness credit and will continue if earned by completing the wellness requirements by 12/31/2022. Your premium may be \$25 higher if you must pay the tobacco surcharge.

	County Cost	Employee Cost	County Cost Share Percentage	Employee Cost Share Percentage
ANTHEM HSA PLAN				
Employee	\$293.50	\$60.87	80%	20%
Employee + I	\$551.91	\$125.48	80%	20%
Family	\$716.48	\$166.62	80%	20%
ANTHEM POS PLAN				
Employee	\$349.23	\$103.08	75%	25%
Employee + I	\$636.11	\$198.70	75%	25%
Family	\$859.56	\$273.19	75%	25%
ANTHEM HMO PLAN				
Employee	\$327.63	\$69.41	80%	20%
Employee + I	\$596.23	\$136.56	80%	20%
Family	\$805.46	\$188.86	80%	20%
KAISER HMO PLAN				
Employee	\$265.30	\$53.82	80%	20%
Employee + I	\$498.02	\$112.01	80%	20%
Family	\$646.22	\$149.06	80%	20%

Dental Plan Premiums

	County Cost	Employee Cost	Cost Share Percentage	
			County	Employee
AETNA DENTAL PPO PLAN				
Employee	\$12.92	\$4.31	75%	25%
Employee + I	\$26.49	\$8.83	75%	25%
Family	\$34.74	\$11.58	75%	25%
AETNA DENTAL HMO PLAN				
Employee	\$6.37	\$2.12	75%	25%
Employee + I	\$12.42	\$4.14	75%	25%
Family	\$20.38	\$6.79	75%	25%

Vision Plan Premiums

	County Cost	Employee Cost	Cost Share Percentage	
			County	Employee
EYEMED VISION PPO PLAN				
Employee	\$2.04	\$1.48	58%	42%
Employee + I	\$4.18	\$3.03	58%	42%
Family	\$5.48	\$3.96	58%	42%



2023 Voluntary Benefits Plan Options

Benefit	Vendor Partner	Description
Flexible Spending Accounts	Ameriflex	AFLAC Insurance handles the enrollment for flexible spending accounts (FSA) on behalf of Ameriflex, the County's third-party FSA administrator. The FSA program includes health spending, limited purpose spending, parking & transit reimbursement, and dependent care benefits. <i>*Only permanent/full-time employees are eligible for this plan.</i>
Critical Illness	Aflac	Under this plan, you select the amount of your benefit, up to \$20,000. There are no deductibles, and you'll receive a cash benefit even if you have medical coverage. This coverage is guarantee issue with no underwriting and includes an annual \$50 Wellness Benefit per insured per calendar year.
Hospital Indemnity	Aflac	This plan provides cash benefits for each day you are confined in a hospital for a covered illness or injury. The benefits help to safeguard against expenses that medical insurance may not cover.
Accident Insurance	Aflac	This plan covers a wide range of non-work injury- and accident-related expenses. Accident Plan benefits are paid to you in addition to any benefits you receive from your Fulton County medical plan, as applicable. You can use any doctor or facility, and there are no deductibles to meet or copays.
Whole Life	Aflac	This plan provides whole life insurance and opportunity to build savings through a cash accumulation account. You can take loans and partial withdrawals from the account (once the cash value builds). This benefit also includes an accelerated living death benefit that can be paid in a lump-sum or monthly over a period.
Short Term Disability	MetLife	This plan continues a portion of your income if you have a non-work-related illness or injury and cannot work. Benefits begin after an elimination period. The plan pays a percentage of your base pay up to a maximum with two coverage options.
Legal Plan	MetLife	MetLife's Legal Plan allows you to have a network of experienced attorneys at your fingertips to help when you need it. Get assistance with estate planning, home sales, tax audits and more.
Identity Theft	IDShield	Identity Theft protection provides a monitoring service that sends alerts at the first signs of fraud. The intelligence platform and monitoring capabilities detect, intercept, and restore the misuse of personal information that puts identities at risk.

During the enrollment period, you may select plans from the vendors listed in the table below for plan year beginning **January 1, 2023.**



Fulton County Employee Benefits Office
141 Pryor Street SW, Suite 7001
Atlanta, GA 30303

2023 Open Enrollment: **SEPTEMBER 26 – OCTOBER 14, 2022**

Save Money in 2023

Avoid Paying an Extra \$50 a Month for Medical Coverage

If you enroll in medical coverage for 2023, you **must** complete the *Tobacco-Use Attestation* in ESS by **October 14, 2022**. If you don't, you'll pay a \$50 monthly tobacco-use surcharge by payroll deduction starting in January 2023. If you are a tobacco user and pledge during Open Enrollment to complete a tobacco cessation program, you must complete the program by **May 31, 2023** to receive a refund of the monthly surcharge. If you have any questions, contact your Wellness Coordinator at employeebenefits@fultoncountyga.gov.

\$240 Annual Wellness Credit

New! In addition to scheduling a biometric screening and completing all the requirements, employees will need to provide proof they have received a designated COVID-19 vaccine. All active permanent employees enrolled in the County's medical coverage and all new employees hired through September 14, 2022 are required to complete **ALL** the required steps by **December 31, 2022** to earn/keep their \$240 wellness credit.

Step-by-step instructions on how to complete the wellness credit requirements with your current medical carrier (Anthem or Kaiser) **are included**.

Next Steps

Before Open Enrollment starts on September 26, consider whether your current benefits coverage will continue to meet your health care and financial needs in 2023. To learn more about your benefit options, attend an online Open Enrollment meeting.

For questions, contact the Fulton County Employee Benefits Office at **404-612-7605** or employeebenefits@fultoncountyga.gov.