

Hapeville Charter Schools

State Health & GA Breeze

2019 Open Enrollment

October 15 – November 2

Open Enrollment Information

Benefit Agencies

- [State Health Benefits Plan \(SHBP\)](#)
 - Medical Coverage
 - Open Enrollment 10/15/2018 – 11/2/2018
- [GA Breeze](#)
 - Flexible Benefits (Dental, Vision, Life Insurance Options, etc.)
 - Annual Enrollment 10/15/2018 – 11/2/2018
- [Lincoln Financial Group](#)
 - Employer provided benefits (paid 100% by Hapeville Charter)
 - Employees are already enrolled

[What if I don't complete the enrollment processes for SHBP and GA Breeze](#)

[Suggestions](#)

[Questions](#)

[Start Enrollment Process](#)

[Other Information \(Employee Responsibilities & Qualifying Events\)](#)

State Health Benefits Plan Introduction

- State Health Benefits Plan (SHBP) of Georgia is a state agency which brokers medical, prescription, and wellness benefits on behalf of state agencies which include the Georgia Department of Education.
- **Open Enrollment**
 - A set time where all members of SHBP will make their voluntary benefit selections for the next coverage year which starts January 1, 2019.
 - Enrollment documents are sent to all eligible SHBP members which includes: “My SHBP Decision Guide”, Enrollment Instructions, and Pricing.
 - Open Enrollment for the 2019 plan year is October 15 – November 2, 2018

State Health Benefits Plan Providers & Options

- **Anthem (formerly Blue Cross/Blue Shield of GA)**
 - Health Maintenance Organization (HMO)
 - Health Reimbursement Arrangement (HRA)
 - Without co-pays
- **United Healthcare**
 - Health Maintenance Organization (HMO)
 - High Deductible Health Plan (HDHP)
 - Without Co-Pays
- **Kaiser Permanente (KP)**
 - Health Maintenance Organization (HMO)
 - Metro Atlanta Service Area In-Network only plan

You can find plan outlines and comparisons in the "My 2019 SHBP Decision Guide" starting on pages 17
Benefits Comparison Charts pages 22 - 32

State Health Benefits Plan Prescription Plan

- **Anthem and UnitedHealthcare**
 - **CVS Caremark Network**
 - Does not mean you have to use a CVS Pharmacy
- **Kaiser Permanente**
 - Kaiser Permanente manages their own Prescription Plans
 - Must go to a Kaiser Permanente Pharmacy

You can find prescription plan comparisons in the “My 2019 SHBP Decision Guide” on pages 31 and 32

State Health Benefits Plan Wellness Incentives

- **Anthem and United Healthcare**
 - Sharecare (formerly Healthways)
 - **Pages 35-36 in “My 2019 SHBP Decision Guide”**
- **Kaiser Permanente**
 - Kaiser Permanente manages their own Wellness Incentive Program
 - **Pages 37-38 in 2019 “My SHBP Decision Guide”**

You can find Wellness Program information starting on page 34 in the “My 2019 SHBP Decision Guide”

State Health Benefits Plan What's New

What's New in 2019

New Wellness Incentive Structure for Anthem Blue Cross and Blue Shield and UnitedHealthcare Commercial Plan Options

Members enrolled in Anthem Blue Cross and Blue Shield (Anthem) and UnitedHealthcare Commercial Plan Options can earn 480 well-being incentive points and choose to redeem them for either:

1. A \$150 Visa Gift Card (to use anywhere Visa is accepted); or
2. 480 well-being incentive credits (to apply toward eligible medical or pharmacy expenses)

See 2019 Wellness section for details.

Applied Behavior Analysis (ABA) for Autism

SHBP provides limited coverage for medically necessary ABA for the treatment of Autism Spectrum Disorder (ASD) to a maximum benefit of \$35,000 per year per approved member. Applicable co-pays, deductibles and/or co-insurance may apply to all covered services. For more information regarding ABA coverage, please call your Medical Claims Administrator's member service number.

Methadone Clinics and Residential Treatment

New in 2019, Mental Health Benefits will be expanded to include coverage for Methadone Clinics and Residential Treatment Centers. Prior approval through your elected Medical Claims Administrator (Anthem, Kaiser Permanente, or UnitedHealthcare) will be required.

Blue Cross and Blue Shield of GA is now **ANTHEM**

State Health Benefit Plan
 2019 Active Employee, Subsidized Extended Coverage, and Approved
 Leave without Pay (Military, FMLA, and Disability) Rates
 January 1 - December 31, 2019

	You	You + Child(ren)	You + Spouse	You + Family
Anthem Gold	\$168.73	\$307.13	\$418.09	\$556.50
Anthem Silver	\$110.89	\$208.80	\$296.62	\$394.54
Anthem Bronze	\$72.45	\$143.46	\$215.91	\$286.92
Anthem HMO	\$135.65	\$250.90	\$348.63	\$463.89
UHC HMO	\$172.56	\$313.65	\$426.14	\$567.22
UHC HDHP	\$58.03	\$118.94	\$185.62	\$246.54
Kaiser HMO	\$142.71	\$262.59	\$362.49	\$482.37

State Health
 Benefits Plan
2019 Rates

State Health Benefits Plan Enrollment Website & Plan Information

- Enrollment Website
 - www.mySHBPga.adp.com
- 2019 Plan Information
 - State Health Benefits Plan
 - <https://shbp.georgia.gov/>
 - My SHBP Decision Guide
 - [2019 SHBP My Decision Guide](#)
 - SHBP Rates
 - [2019 SHBP Plan Rates](#)
 - SHBP Contact
 - 1-800-610-1863

Open Enrollment (OE) Checklist

- Verify all desired dependents are listed on the Confirmation Page and have a valid Social Security Number (SSN) or other Tax Identification Number (TIN)
- Verify your coverage tier (you only, you + spouse, you + child(ren) or you + family)
- Confirm that the Plan Option selected shown on the Confirmation Page is correct
- Confirm that you answered the Tobacco Surcharge question appropriately
- Confirm that you have clicked Finish
- Print Confirmation Page and save for your records

From page 13 of SHBP's 2019 My Decision Guide

GA Breeze Introduction

- GA Breeze is a state agency which brokers flexible benefits on behalf of state agencies which include the Georgia Department of Education.
- **Open Enrollment**
 - A set time where all members of GA Breeze will make their voluntary flexible benefit selections for the next coverage year which starts January 1, 2019.
 - Enrollment documents are sent to all eligible GA Breeze members which includes: 2019 “Flexible Benefits At-A-Glance”, 2019 Flexible Benefits Rates, “What’s New” 2019.
 - Annual Enrollment for the 2019 plan year is October 15 – November 2, 2018

GA Breeze Plans Providers & Options

- **Dental** (2 provider options)
 - *Cigna Dental DHMO*
 - *Delta Dental*
 - *Select and Select Plus Options*
- **Vision** with *Blue Cross/Blue Shield of GA*
 - *Select or Select Plus*
- ***Life Insurance** with *Metlife*
 - *Employee, Spouse, and/or Child*
- ***Accidental Death and Dismemberment** with *Metlife*
 - *Employee Only*
- ***Short and Long Term Disability** with *The Standard*
- **Critical Illness** with *AFLAC/CAIC*
 - *Select (illness only) or Select Plus (illness and accident)*
 - *Employee and/or Spouse*
- **Long Term Care** with *Unum*
- **Prepaid Legal** with *Hyatt Legal Plans*
 - *Select, Select Plus, Select Premium*
- **Flexible Spending Accounts** with *WageWorks*
 - *Health Care and Dependent Care*

REMINDER HCS Employee Benefits With Lincoln Financial

Hapeville Charter Schools provides all full time employees with a set of benefits through Lincoln Financial at **no cost to the employee.**

Review the "Lincoln Financial" Benefits Slide
You are able to elect additional coverage with GA Breeze at your cost.

You can find plan information on the 2019 "Flexible Benefits At-A-Glance" document
You can use the 2019 "You Decide Guide" for more detailed information

GA Breeze

What's New

Your 2019 Flexible Benefits Plan Options, Vendors and Changes

What's New for 2019!

Hyatt Legal has been awarded the latest contract for the Flexible Benefits Legal plan options. An additional legal plan option, Select Premium, will be available. The 2019 legal plan options are:

- Select
- Select Plus
- Select Premium (new)

What's Changing for 2019!

- Hyatt Legal Plan options, Select and Select Plus, premiums have decreased for the 2019 plan year
- UNUM'S Long-Term Care premiums for the 2019 plan year will increase by 15%
- The Disability Annual Benefit Salary limits are increasing to \$86,684 for Short-Term Disability and \$100,000 for Long-Term Disability
- The 2019 Health care Flexible Spending Account (FSA) limit is being increased to \$2,604

GA Breeze Enrollment Website & Plan Information

- Enrollment Website
 - GaBreeze.ga.gov
- 2019 Plan Information
 - At-A-Glance for GA Breeze
 - [2019 At-A-Glance](#)
 - What's New Brochure
 - [What's New Brochure](#)
 - GA Breeze You Decide Guide
 - [2019 You Decide Guide](#)

2019 You Decide

EMPLOYEE CHECKLIST

- Review** *YOU DECIDE BOOKLET* for valuable information for each option, descriptions of required medical underwriting requirements, and Terms and Conditions.
- Ensure** you have your ID and password for the GaBreeze website.
- Update/Change** your beneficiary designation on the GaBreeze website.
- Check** with your entity's Human Resources/ Payroll Office for applicable deadlines.
- Confirm** on the GaBreeze website to see if additional documentation is required, such as medical underwriting forms.
- Review** your Confirmation Page and report discrepancies immediately to GaBreeze Benefits Center 1-877-342-7339. Follow up to ensure that corrections are made.
- Compare** your pay stub(s) against the options you selected. Contact your personnel/payroll office if you find any discrepancies.
- Report** any incorrect information to your Human Resources/payroll office.

Additional Information

This booklet summarizes the benefits you can choose through the State of Georgia Flexible Benefits Program. A more detailed explanation of benefit provisions is provided in each Benefit Summary Plan Description. Every attempt has been made to ensure that the information in this booklet is accurate.

The State of Georgia Flexible Benefits Program is governed by legal documentation and insurance contracts. **In the event of conflict between this booklet and the official plan descriptions and/or contracts, the terms of the official plan descriptions and contracts prevail.**

The Flexible Benefits Program is governed by current tax law and is subject to, and operated in accordance with, regulations of the Internal Revenue Service (IRS). If changes in the Flexible Benefits Program are necessary, updates will be made to comply with applicable IRS regulations.

From page 35 of GA Breeze's 2019 You Decide Guide

Lincoln Financial Group Information & Outline

- Hapeville Charter Schools provides all fulltime employees with 4 benefit policies from Lincoln Financial Group at **no** cost to the employees
- These benefits are paid 100% by Hapeville Charter Schools
- **Enrollment is automatic**
 - *Unlike SHBP and GA Breeze – you do not need to login to enroll*
- Benefits include:
 - \$50,000 Life Insurance
 - \$50,000 Accidental Death & Dismemberment
 - Short Term Disability (60% of pay)
 - Long Term Disability (60% of pay)

**You are able to elect additional coverage of similar benefits through GA Breeze.
GA Breeze benefits are voluntary and you are responsible for the cost.**

What If I Don't Login?

State Health Benefits Plan (SHBP)

What if I Do Not Take Any Action?

If SHBP does not receive an election from you through the website, or by contacting SHBP Member Services, you have made a decision to take the default coverage below:

- **Currently Enrolled in a SHBP Commercial Plan Option in 2018:** If you are enrolled in a Commercial Plan Option in 2018, you will remain in your current Plan Option and tier with your current Medical Claims Administrator in 2019.
- **Currently Enrolled in TRICARE Supplement in 2018:** If you are enrolled in the TRICARE Supplement in 2018, you will remain enrolled in the TRICARE Supplement for 2019.

NOTE: If you paid a Tobacco Surcharge in 2018, it will continue to apply. If you did not pay a Tobacco Surcharge in 2018, you will not pay one if you default coverage. Remember, it is your responsibility to notify SHBP immediately if you and/or your covered dependent(s) no longer qualify for the Tobacco Surcharge. Also, it is your responsibility to contact SHBP if you and/ or your covered dependent(s) resumes his/her tobacco use. You must notify SHBP if your answer to the Tobacco Surcharge question changes.

From page 12 of SHBP's 2019 My Decision Guide

GA Breeze

If you want your GA Breeze selections to continue to 2019 with no changes, you do not need to login to the enrollment portal.

With the exception of the Flexible Spending Accounts...

Important Note: Please be aware that if you are currently contributing to a spending account, your annual allocation will not automatically continue into the new plan year. You must make a new election if you want to contribute to the plans

From page 32 of GA Breeze's 2019 You Decide Guide

Suggestions

- Log into **BOTH** enrollment portals early to ensure your information is correct.
- **If you don't know – Ask!**
 - If you don't know what provider/plan to choose – call the providers, and speak with them about your specific medical needs. They will tell you how their plans will work for you.
 - If you don't know if your current doctor/dentist accepts a type of insurance – call your doctor/dentist and they will inform you.
 - Should you get an HMO, HRA, or HDHP plan? Contact State Health and they can help you narrow down the best choice for you and your needs.
- **Always Confirm Your Choices by printing the confirmation pages.**

Questions

Enrollment Questions

- email cworley@hapevillecharter.org if you are having issues logging into the State Health Enrollment Portal or the GA Breeze Enrollment Portal.
 - Remember: you must log into **both** enrollment portal to make your selections

Healthcare Questions

- All healthcare questions should be directed to the providers
 - Blue Cross and Blue Shield of Georgia
 - UnitedHealthcare
 - Kaiser Permanente
- The contact information can be found on Page 2 of the 2019 My SHBP Decision Guide and page 38 of the GA Breeze 2019 “You Decide Guide”.
 - [2019 SHBP My Decision Guide](#) (SHBP)
 - [2019 You Decide Guide](#) (GA Breeze)

Review, Login, Enroll, & Confirm

How many enrollment websites are there?

There are two enrollment websites; one for SHBP and a second for GA Breeze?

State Health Benefits Plan (SHBP)

Registration Code: SHBP-GA

SHBP
State Health Benefit Plan
A Division of the Georgia Department of Community Health

MAKING CHOICES
that benefit *you*

powered by ADP

Welcome to the SHBP Enrollment Portal
Don't have a User Name and Password? [Register Here](#)

User Name:

Password:

[Forgot User ID?](#)

[Forgot Your Password?](#)

LOGIN >

If you are unable to access your account, please contact SHBP Member Services by phone at 800-610-1863

GEORGIA DEPARTMENT OF COMMUNITY HEALTH

SHBP Enrollment Website
www.mySHBPga.adp.com

GA Breeze



Log On [? Help](#)

All fields are required, unless they are noted as optional.

User ID

Password¹

Log On

[Forgot User ID or Password?](#)

[Are you a new user?](#)

By logging on, you agree to the [Terms of Service](#), [Privacy Statement](#) and [Cookie Notice](#).

GA Breeze Enrollment Website
GaBreeze.ga.gov

Remember: There are 2 different enrollment websites – SHBP and GA Breeze

Other Information

Employee's Responsibilities

- [SHBP](#)
- [GA Breeze](#)

Qualifying Events

- [SHBP](#)
- [GA Breeze](#)

Employee Responsibilities SHBP

Open Enrollment (OE) and Your Responsibilities

SHBP ENROLLMENT PORTAL FOR OE AVAILABLE FROM OCTOBER 15 AT 12:00 A.M. THROUGH NOVEMBER 2, 2018 AT 11:59 P.M. ET

Your Responsibilities as a State Health Benefit Plan (SHBP) Member

- Make your elections online at www.mySHBPga.adp.com no later than November 2, 2018 by 11:59 p.m. ET
 - Read and make sure you understand the plan materials posted at www.shbp.georgia.gov and take the required actions
 - Check your payroll deduction to verify that the correct deduction amount has been made. If you are not being charged the correct amount, immediately contact your HR department
 - Update any changes in contact information (i.e., address, email, phone number) by notifying your HR Department
 - Notify SHBP whenever you have a change in covered dependents within 31 days of a Qualifying Event (QE)
 - Notify SHBP when you, a covered spouse, or dependent gain Medicare coverage within 31 days, including gaining coverage as a result of End Stage Renal Disease (ESRD)
 - Provide your Medicare Part B information to SHBP at least one month prior to your retirement if you and/or your covered dependent, as applicable, are age 65 or older.
Note: Failure to do so will result in you and/or your covered dependent(s) remaining enrolled in a SHBP Commercial (Non-Medicare Advantage) Plan Option and you will pay 100% of the unsubsidized premium, which is substantially higher than the SHBP Medicare Advantage Plan Options.
- During OE, you may:**
- Elect SHBP coverage
 - Change to any Plan Option and/or vendor for which you are eligible
 - Enroll eligible dependents
 - Drop covered dependents
 - Decrease/increase coverage tier
 - Discontinue SHBP coverage

IMPORTANT NOTE:

- The election made during OE will be the coverage you have for the entire 2019 Plan Year unless you have a QE that allows a change to your coverage
- Enrolling or discontinuing coverage from individual coverage offered through the Health Insurance Marketplace (exchange) is NOT a QE

Employee Responsibilities GA Breeze

Annual Enrollment (AE) and Your Responsibilities

It is time for Annual Enrollment! The enrollment website, www.GaBreeze.ga.gov, is available from October 15, 2018 at 12:00 a.m. ET through November 2, 2018 at 11:59 p.m. ET to make changes or enroll in Flexible Benefits plan options for the 2019 plan year.

Your Responsibilities as an Active Employee

- Confirm your access to the enrollment portal, www.GaBreeze.ga.gov, in advance of the AE start date.
- Read and review the plan materials posted at www.GaBreeze.ga.gov and other information provided by your employer and take the required actions.
- Make your elections online at www.GaBreeze.ga.gov no later than November 2, 2018 by 11:59 p.m. ET. If you do not have access to a computer or smart device, contact GaBreeze Benefits Center at 1-877-342-7339 no later than November 2, 2018 by 5:00 p.m. ET to make your elections.
- Notify your Benefits Coordinator or HR Department if your address needs to be updated.
- Check your payroll deductions to verify that the correct deductions have been taken. Contact your Human Resources/Payroll office immediately if the correct deductions have not been taken.

During AE, as an Active Employee, you may:

- Enroll in Flexible Benefits coverage
- Change your Plan Option or Vendor
- Enroll eligible dependents
- Drop covered dependents
- Decrease/increase coverage tier
- Discontinue your Flexible Benefits plan option(s)

IMPORTANT NOTES: The elections made during the 2018 AE will be the coverage you will have for the entire 2019 plan year, unless you have a Qualifying Life Event (QLE) that allows a change to your coverage.

QLE changes made to your State Health Benefits Plan (SHBP) coverage will **not** automatically update your Flexible Benefits coverage. You **must** declare the QLE by contacting the GaBreeze Contact Center within 30 days of the QLE.

REMINDER: Retiree Option Change Period (ROCP) starts on October 15, 2018 at 12:00 a.m. ET and ends on November 2, 2018 at 11:59 p.m. ET. During this time, retirees can only make changes to their Dental coverage or discontinue coverage. If you discontinue your Flexible Benefits dental coverage, you will not be able to re-enroll unless you return to work in a position that offers Flexible Benefits coverage.

Qualifying Events SHBP

Making Changes During the Plan Year When You Experience a Qualifying Event (QE)

Consider your benefit needs carefully and make the appropriate selection. The election made during 2018 Open Enrollment (OE) will be the coverage you have for the entire 2019 Plan Year, unless you have a Qualifying Event (QE) that allows a change in your coverage. You only have 31 days after a QE to add a dependent (90 days to add a newly eligible dependent child). For a complete description of QEs, see the Eligibility & Enrollment Provisions document available online at www.shbp.georgia.gov.

You may also contact SHBP Member Services for assistance at 800-610-1863.

QEs include, but are not limited to:

- Birth, adoption of a child, or child due to legal guardianship
- Death of a currently enrolled spouse or enrolled child
- Your spouse's or eligible dependent's loss of eligibility for other group health coverage
- Marriage or divorce
- Medicare eligibility
- Loss of Medicaid eligibility (excluding voluntary discontinuation of coverage/ non-compliance/ failure to make payment)

Eligible Dependents*

State Health Benefit Plan (SHBP) covers eligible dependents who meet SHBP guidelines. Eligible dependents include:

- Spouse
- Dependent Child
 - Natural child
 - Adopted child
 - Stepchild
 - Child due to Guardianship

*Visit Eligibility and Enrollment Provisions document at www.shbp.georgia.gov for more information on continuation of coverage for covered dependents disabled prior to age 26.

How to Declare a Qualifying Event (QE)

To declare a Qualifying Event, you must log on to the SHBP Enrollment Portal at www.mySHBPga.adp.com or contact SHBP Member Services at 800-610-1863.

Note: You can declare a Qualifying Event (QE) in the SHBP Enrollment Portal on the day of, but no earlier than, the date on which the event actually occurs. For example, if your spouse loses his/her coverage with his/her current employer on November 29, 2018, you cannot declare the QE in the Enrollment Portal until November 29, 2018 (i.e., date of the event). If you do not declare the QE in the Enrollment Portal within 31 days of November 29, 2018 (i.e., date of the event), you will not be able to make your QE in the Enrollment Portal on a later date. When entering the QE in the portal, you must ensure that you enter the correct date of the event as this calculates the effective date of the change resulting from the QE. You may also call SHBP Member Services within the 31 days of the QE and the representatives will make the necessary changes for you.

If you elect to cover dependents, generally, they will be placed in a pending status until: 1) the required documentation is submitted within 45 days of the QE proving they are eligible for coverage, or 2) until the deadline to provide the documentation has passed, whichever occurs first.

Qualifying Events GA Breeze

To Change Your Decisions Outside of Annual Enrollment

Qualifying Life Event

In general, the Internal Revenue Service prohibits you from changing coverage elections, enrolling in or cancelling coverage under the Flexible Benefits Program, outside of Annual Enrollment. However, the rules of the Internal Revenue Service and the Employee Benefits Plan Council *do* permit you to change coverage, enroll, or cancel coverage in certain limited circumstances, if the change corresponds to a qualifying life event.

Your request for enrollment or a change in coverage under the Flexible Benefits Program must be entered on the GaBreeze website, or by calling the GaBreeze Benefits Center, within 30 days after the Qualifying Life Event (QLE). No refund of premiums will be issued if the change was not made within 30 days of the QLE and premiums were withheld.

The effective date for changes due to QLE depends on when it is reported to GaBreeze. For changes before the 15th of the month, the effective date is the first of the next month, (changes made September 7 are effective October 1). Changes made on/after the 16th of the month are effective on the first of the following month (changes made September 16, are effective November 1). For birth or adoption of a child, the effective date of the change will be retroactive to the date of the QLE.

To Change Your Decisions at Annual Enrollment

During Annual Enrollment, you can change your benefit elections based on which of the available options are best for you and your family. Remember, this is an annual agreement allowing the State to purchase selected benefits for you, as described in this booklet, through pre-tax premiums. (Note: Not all benefits are available on a pre-tax basis.) You will not be able to change benefit elections until the next Annual Enrollment – unless you have a qualifying life event, as described in the Terms and Conditions.

For new hires, if you have made your benefit elections on the GaBreeze website and wish to make a change within your 30-day enrollment window, you will need to contact the GaBreeze Benefits Center at 1-877-342-7339.

30-Day Window

If you have a Qualifying Life Event (QLE), the IRS allows you a limited period of 30 days to make changes to your flexible benefits. For birth or adoption, the effective date of the change will be retroactive to the date of the event. For all other QLEs, the effective date of the change is based on when GaBreeze is notified of the QLE change. If you do not make any changes within 30 days, you will have to wait until the next Annual Enrollment to make changes to your flexible benefits.

Examples of Qualifying Life Event (QLE)

- Marriage or divorce
- Birth, adoption, or legal guardianship
- Death of a dependent
- Loss of spousal coverage

For more information, see Terms and Conditions, pp. 39-40.