Hapeville Charter Schools

State Health & GA Breeze

2020 New Employee Enrollment

August 2020
Benefit Agencies

- **State Health Benefits Plan (SHBP)**
  - Medical Coverage
  - New Employee Enrollment Ends 30 Days from your first “Contract” day.

- **GA Breeze**
  - Flexible Benefits (Dental, Vision, Life Insurance Options, etc.)
  - New Employee Enrollment Ends 30 Days from your first “Contract” day.

- **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.

• New Employee Enrollment
  • A set time where new members of SHBP will make their voluntary benefit selections for the remainder of the plan year which ends December 31, 2019.
  • Enrollment documents are sent to all eligible SHBP members which includes: “My SHBP Decision Guide”, Enrollment Instructions, and Pricing.
  • New Employee Enrollment ends after 30 days from your start date.
New Hires

New Hires Must Make their Election Directly with SHBP within 31 Days of their Hire Date

SHBP requires that new hires make their elections directly in the SHBP Enrollment Portal at www.mySHBP/adp.com or by contacting SHBP Member Services at 800-810-1883 within 31 days of their hire date. Making your election with your employer or through any other process does not satisfy this requirement. If you fail to enroll in SHBP coverage as a new hire, your next opportunity to enroll in SHBP coverage will be during the next Open Enrollment period, unless you have a Qualifying Event that allows a change to your coverage.

For more information on how to make your election, please see the section: Making Your Health Benefit Election for 2020.

Rehires and Transfers

Rehires and Transfers with a break in SHBP coverage of 30 days or less are not considered new hires. Therefore, they will retain the same coverage or waiver of coverage status prior to the rehire or transfer occurring.

Effective Date of Coverage

The effective date of coverage for new hires is the first of the month following one full calendar month of employment with an SHBP Employing Entity (e.g., State Agencies and Public School Systems), unless the hire date is concurrent with the first day of the month. If the hire date is concurrent with the first day of the month, then coverage is effective the first day of the month following the hire date.*

Examples:

- If hired October 15, 2019, one full calendar month following October is November 1, 2019 – November 30, 2019, and coverage would begin the first day of the month following November, which would be December 1, 2019.
- If hired November 1, 2019, since the hire date is concurrent with the first day of the month, coverage would begin the first day of the following month, which would be December 1, 2019.
- If hired January 31, 2020, one full calendar month following January is February 1, 2020 – February 29, 2020, and coverage would begin the first day of the month following February, which would be March 1, 2020.

*Note: If the first day of the month falls on a weekend or holiday, the next business day is considered the first day of the month for SHBP purposes.
New Hire Electronic Enrollment

You will receive an enrollment worksheet, mailed to your home address, to prepare you to enroll. You can select your benefits using the enrollment website, www.GaBreeze.ga.gov or by accessing the Team Georgia Connection (www.team.ga.gov) by clicking Flexible Benefits under the My Benefits tab, or calling the GaBreeze Benefits Center at 1-877-342-7339.

Waiting Periods and Evidence of Insurability

Dental Benefits
There is a six-month waiting period for major services under the Delta Dental Select Plan and a six-month waiting period for minor and orthodontic services under the Delta Dental Select Plus plan. The Cigna DHMO option does not have waiting periods or late enrollment penalties but requires that you use a DHMO network provider. Go to www.cigna.com for a list of DHMO network providers.

Flexible Spending Accounts (FSA)
Your contributions to Health care and Dependent care Flexible Spending Accounts will start on the 15th day of your first full calendar month of employment. For monthly payroll, the full reduction will be taken once a month after your first full calendar month of employment. Your total contributions to each account are based on the number of months you participate in these options, up to the maximum monthly amount allowed for each account. Once you enroll, you may submit claims for services incurred on or after the first of the month after you have completed one full calendar month of employment.

Long-Term Care
During your new-hire eligibility period, you have a one-time opportunity to sign up for Long-Term Care insurance without providing evidence of insurability.

Employee Life, Spouse Life, and Child Life
During your new-hire eligibility period, you have a one-time opportunity to choose designated levels of employee and spouse life insurance coverage without providing evidence of insurability. Please see the Employee, Spouse, and Child Life section for specific limits.

Employee Critical Illness and Spousal Critical Illness
During your new-hire eligibility period, you have a one-time opportunity to sign up for guaranteed levels of Critical Illness insurance, up to $60,000, without providing evidence of insurability. Coverage for children is included with the Employee Benefit.

You also have a one-time opportunity to sign up for Spousal Critical Illness coverage, guaranteed up to $20,000, without providing evidence of insurability. You must elect Critical Illness for yourself for your spouse to be eligible.

Short-Term Disability
During your new-hire eligibility period, you have a one-time opportunity to sign up for short-term disability coverage without being subject to a late enrollment period (Late Enrollment Penalty). If you do not enroll within this 30-day period, you will be subject to the Late Enrollment Penalty.

Long-Term Disability
During your new-hire eligibility period, you have a one-time opportunity to sign up for long-term disability coverage without providing evidence of insurability. If you do not enroll within this 30-day period, you will need to complete a Statement of Health form. Your requested long-term disability coverage will not become effective until your evidence of insurability is approved by Standard Insurance Company (The Standard).
State Health Benefits Plan Providers & Options

- **Anthem (formerly Blue Cross/Blue Shield of GA)**
  - Health Maintenance Organization (HMO) (co-pays for regular visits to primary/specialist)
  - Health Reimbursement Arrangement (HRA) (co-insurance for all medical visits)

- **United Healthcare**
  - Health Maintenance Organization (HMO) (co-pays for regular visits to primary/specialist)
  - Health Reimbursement Arrangement (HRA) (co-insurance for all medical visits)

- **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 2020 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 2020 SHBP Decision Guide” on pages 31 and 32
State Health Benefits Plan
Wellness Incentives

- **Anthem and UnitedHealthcare**
  - Sharecare (formerly Healthways)
  - Pages 35-36 in “SHBP Decision Guide 2020”

- **Kaiser Permanente**
  - Kaiser Permanente manages their own Wellness Incentive Program
  - Pages 37-38 in 2019 “SHBP Decision Guide 2020”

You can find Wellness Program information starting on page 34 in the “My 2020 SHBP Decision Guide”
State Health Benefit Plan
2020 Active Employee, Subsidized Extended Coverage, and Approved Leave without Pay (Military, FMLA, and Disability) Rates
January 1 - December 31, 2020

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<tr>
<th>Plan Type</th>
<th>You</th>
<th>You + Child(ren)</th>
<th>You + Spouse</th>
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</table>
State Health Benefits Plan

**Enrollment Website**
- [www.mySHBPga.adp.com](http://www.mySHBPga.adp.com)

**2020 Plan Information**
- State Health Benefits Plan
  - [SHBP - Summary of Benefits and Coverages](#)
- My SHBP Decision Guide
  - [SHBP Active Member Decision Guide 2020](#)
- SHBP Rates
  - [2020 SHBP Plan Rates](#)
- SHBP Contact
  - 1-800-610-1863
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 new members of GA Breeze will make their voluntary benefit selections for the remainder of the plan year which ends December 31, 2019.
  • New Employee Enrollment ends after 30 days from your start date.
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

You can find plan information on the 2020 “Flexible Benefits At-A-Glance” document.
You can use the 2020 “You Decide Guide” for more detailed information.
GA Breeze
Enrollment Website & Plan Information

- Enrollment Website
  - GaBreeze.ga.gov

- 2020 Plan Information
  - At-A-Glance for GA Breeze
    - GaBreeze 2020 At-A-Glance
  - What’s New Brochure
    - GaBreeze 2020 - What’s New Brochure
  - GA Breeze You Decide Guide
    - GaBreeze 2020 - You Decide Guide

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 User ID and password for the GaBreeze website.
- Update/Change your beneficiary designation on the GaBreeze website.
- Confirm on the GaBreeze website if additional documentation is required, such as Statement of Health form(s).
- Select the “Complete Enrollment” button once you’ve completed your elections.
- Review and print your “Completed Successfully” 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 Human Resources Department if you find any discrepancies.
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)

To start a Short or Long Term Disability Claim email HR@hapevillecharter.org

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.
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 2020 My Decision Guide

GaBreeze

If you don’t wish to enroll into any of the flexible voluntary benefits through GaBreeze, you do not need to complete the enrollment process.
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.**
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”.
    - SHBP 2020 My Decision Guide (medical)
    - GaBreeze 2020 - You Decide Guide (flexible benefits)
How many enrollment websites are there?

There are two enrollment websites:
- SHBP – Medical Benefits
- GaBreeze – Flexible Benefits

Remember: There are 2 different enrollment websites – SHBP and GA Breeze
Employee’s Responsibilities

- SHBP
- GA Breeze

Qualifying Events

- SHBP
- GA Breeze
New Employee Enrollment is
August 1, 2020 – August 30, 2020

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

- Make your elections online at www.mySHBPga.adp.com
- 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 submitted. 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 directly 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.
Employee Responsibilities

GA Breeze

New Employee Enrollment is
August 1, 2020 – August 30, 2020

Your Responsibilities as an Active Employee


2. Read and review the plan materials posted at www.GaBreeze.ga.gov and other information provided by your HR Department and take the required actions.

3. Make your elections online at www.GaBreeze.ga.gov no later than August 30, 2020 by 11:59 p.m. ET (or 30 days after your first day of work). If you do not have access to a computer or smart device, contact the GaBreeze Benefits center at 1-877-342-7339 no later than August 28, 2020 by 5:00 p.m. ET to make your elections.

4. Notify your Benefits Coordinator or HR Department if your address needs to be updated.

5. 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.
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 2019 Open Enrollment (OE) will be the coverage you have for the entire 2020 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 60 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.org/plan.

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

QEs include, but are not limited to:
- Birth, adoption, or death of a child, or child due to legal guardianship
- Death of a currently enrolled spouse or enrolled child
- Change in spouse’s or eligible dependent’s loss of eligibility for other group health coverage
- Marital status change
- Medicare eligibility
- Loss of Medical eligibility (including voluntary discontinuation of coverage/non-compliance/failure to make payment)

How to Declare a Qualifying Event (QE)

To declare a Qualifying Event, you must log on to the SHBP Enrollment Portal at www.mynshbpplan.idub.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 23, 2015, you cannot declare the QE in the Enrollment Portal until November 29, 2015 (i.e., date of the event). If you do not declare the QE in the Enrollment Portal within 31 days of November 23, 2015 (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.

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


From page 14 of SHBP’s 2020 You Decide Guide
Qualifying Life Events

To Change Your Decisions Outside of Open 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 Open 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 (QLE).

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 is the first of the month following the date the QLE was reported. For birth or adoption of a child, the effective date of the change will be the date of the event.

Qualifying Life Events (QLE)

Divorce? Ex-spouses are no longer eligible for Flexible Benefits coverage as a dependent of the employee. Within 30 days of the divorce, you must make the change on the website, www.GaBreeze.ga.gov or call the GaBreeze Benefits Center at 1-877-342-7339. Coverage for the ex-spouse will terminate at the end of the month of the divorce. If an ex-spouse wants to continue coverage, he or she may be eligible for COBRA.

Examples of Qualifying Life Event (QLE)
- Marriage or divorce
- Birth, adoption, or legal guardianship
- Death of a dependent
- Gain or Loss of coverage under spouse’s employer’s plan

For more information, see Terms and Conditions, pp. 50-52.

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 Open Enrollment to make changes to your Flexible Benefits.

QL changes made to your State Health Benefits Plan (SHBP) coverage will not automatically update your Flexible Benefits coverage. You must declare the QLE by accessing the website, www.GaBreeze.ga.gov or contacting the GaBreeze Benefits Center within 30 days of the QLE.