

Hapeville Charter Schools

STATE HEALTH & GA BREEZE

OPEN ENROLLMENT

OCTOBER 16 – NOVEMBER 3

Open Enrollment Information

Benefit Agencies

- ▶ [State Health Benefits Plan \(SHBP\)](#)
 - ▶ Medical Coverage
 - ▶ Open Enrollment 10/16/2017 – 11/3/2017
- ▶ [GA Breeze](#)
 - ▶ Flexible Benefits (Dental, Vision, Life Insurance Options, etc.)
 - ▶ Annual Enrollment 10/16/2017 – 11/3/2017
- ▶ [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](#)

State Health Benefits Plan (SHBP)

Introduction

- ▶ State Health Benefits Plan 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, 2018.
 - ▶ Enrollment documents are sent to all eligible SHBP members which includes: My SHBP Decision Guide, Enrollment Instructions, and Pricing
 - ▶ Open Enrollment for the 2018 plan year is October 16 – November 3, 2017

State Health Benefits Plan (SHBP)

Providers and Options

- ▶ **Blue Cross & Blue Shield of Georgia**
 - ▶ Health Maintenance Organization (HMO) (p16)
 - ▶ Health Reimbursement Arrangement (HRA) (p14)
 - ▶ Without co-pays
- ▶ **United Healthcare**
 - ▶ Health Maintenance Organization (HMO) (p16)
 - ▶ High Deductible Health Plan (HDHP) (p15)
- ▶ **Kaiser Permanente (KP)** (p17)
 - ▶ Health Maintenance Organization (HMO)
 - ▶ Metro Atlanta Service Area In-Network only plan

You can find plan comparisons in the “My 2018 SHBP Decision Guide” starting on pages 14-17
Benefits Comparison Charts pages 18 - 28

State Health Benefits Plan (SHBP) Prescription Plan

- ▶ **Blue Cross & Blue Shield of GA and United Healthcare**
 - ▶ **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 2018 SHBP Decision Guide” on pages 27 and 28

State Health Benefits Plan (SHBP)

Wellness Incentives

- ▶ **Blue Cross & Blue Shield of GA and United Healthcare**
 - ▶ Sharecare (formerly Healthways)
 - ▶ Pages 31-34 in “My 2018 SHBP Decision Guide”
- ▶ **Kaiser Permanente**
 - ▶ Kaiser Permanente manages their own Wellness Incentive Program
 - ▶ Pages 35 in “My 2018 SHBP Decision Guide”

You can find Wellness Program information throughout the in the “My 2018 SHBP Decision Guide”

State Health Benefits Plan (SHBP)

2018 Rates

State Health Benefit Plan
2018 Active Employee, Subsidized Extended Coverage, and
Approved Leave without Pay (Military, FMLA, and Disability)
Rates
January 1 - December 31, 2018

Plan	You	You + Child(ren)	You + Spouse	You + Family
BCBS Gold	\$168.73	\$307.13	\$418.09	\$556.50
BCBS Silver	\$110.89	\$208.80	\$296.62	\$394.54
BCBS Bronze	\$72.45	\$143.46	\$215.91	\$286.92
BCBS 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 (SHBP)

Enrollment Website and Links

▶ Enrollment Website

- ▶ www.mySHBPga.adp.com

▶ Enrollment Documents

- ▶ State Health Benefits Plan

- ▶ <https://shbp.georgia.gov/>

- ▶ My 2018 SHBP Decision Guide

- ▶ [2018 SHBP My Decision Guide](#)

- ▶ 2018 SHBP Rates

- ▶ <https://shbp.georgia.gov/active-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 Tax Identification Number (TIN)
- Verify your coverage tier (you only, you + spouse, you + child(ren) or you + family)
- Confirm 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

NOTE: You may go online multiple times; however, the last option confirmed at the close of OE will be your option for 2018 unless you experience a qualifying event (QE) that allows you to make a change.

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, 2018.
 - ▶ Enrollment documents are sent to all eligible GA Breeze members which includes: 2018 Flexible Benefits At-A-Glance, 2018 Flexible Benefits Rates, What's New 2018.
 - ▶ Annual Enrollment for the 2018 plan year is October 16 – November 3, 2017

GA Breeze

Plans, Providers and Options

▶ Dental

- Cinga Dental DHMO
- Delta Dental
 - Select
 - Select Plus

▶ Vision

- Blue Cross & Blue Shield of GA
 - Select
 - Select Plus

▶ Life Insurance

- Metlife
 - Employee
 - Spouse
 - Child

▶ Accidental Death and Dismemberment

- Metlife
 - Employee Only

▶ Short and Long Term Disability

- The Standard
 - Employee Only

▶ Critical Illness

- AFLAC/CAIC
 - Select
 - Select Plus
 - (illness and accident)
 - Employee and/or Spouse

▶ Long Term Care

- Unum

▶ Prepaid Legal

- Hyatt Legal Plans
 - Select and Select Plus

▶ Flexible Spending Accounts

- WageWorks
 - Health Care
 - Dependent Care

You can find plan information on the “2018 Flexible Benefits At-A-Glance” document
You can use the “2017 You Decide Guide” for more detailed information

GA Breeze

Enrollment Website and Links

- ▶ **Enrollment Website**
 - ▶ GaBreeze.ga.gov
- ▶ **Enrollment Documents**
 - ▶ 2018 At-A-Glance for GA Breeze
 - ▶ [2018 At-A-Glance](#)
 - ▶ What's New for 2018 Brochure
 - ▶ [What's New](#)
 - ▶ 2018 Flexible Benefits Rates
 - ▶ [Ga Breeze Rates](#)
 - ▶ *2017 GA Breeze You Decide Guide*
 - ▶ GA Breeze has not published the "2018 You Decide Guide" yet, but provided the "What's New" brochure.
 - ▶ [GA Breeze 2017 You Decide Guide](#)



Things to do in preparation for the 2018 Annual Enrollment

- Reset or check your password for GaBreeze.
- Evaluate your current Flexible Benefits.
- Discuss your Flexible Benefits needs with your family.
- Review the "2018 You Decide Booklet."
- Consult with your local Benefits Coordinator for questions regarding Flexible Benefits.
- Enroll for Flexible Benefits by November 3, 2017.

Lincoln Financial Group

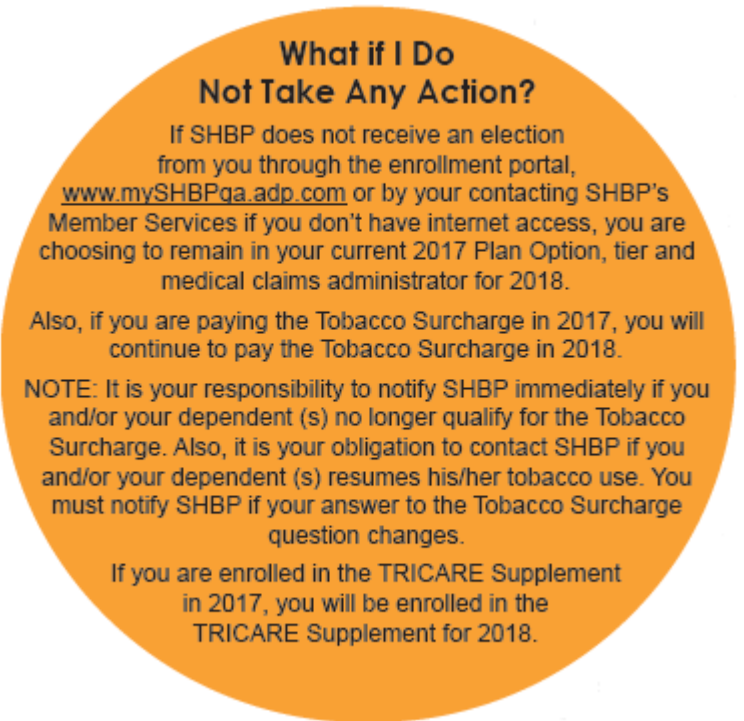
Enrollment is automatic

- ▶ 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
- ▶ 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. Remember that 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 enrollment portal, www.mySHBPga.adp.com or by your contacting SHBP's Member Services if you don't have internet access, you are choosing to remain in your current 2017 Plan Option, tier and medical claims administrator for 2018.

Also, if you are paying the Tobacco Surcharge in 2017, you will continue to pay the Tobacco Surcharge in 2018.

NOTE: It is your responsibility to notify SHBP immediately if you and/or your dependent (s) no longer qualify for the Tobacco Surcharge. Also, it is your obligation to contact SHBP if you and/or your dependent (s) resumes his/her tobacco use. You must notify SHBP if your answer to the Tobacco Surcharge question changes.

If you are enrolled in the TRICARE Supplement in 2017, you will be enrolled in the TRICARE Supplement for 2018.

From page 9 of SHBP's 2018 Decision Guide

GA Breeze

If you choose **not** to login and make changes to your benefits you are choosing to remain with the same GA Breeze benefits you currently have.

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 29 of SHBP's 2017 You Decide Guide

Suggestions

- ▶ Log into **BOTH** enrollment portals early to make sure you have the correct login information.
- ▶ **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 each enrollment portal to make your selections

Healthcare Questions

- ▶ All healthcare questions should be directed to the providers
 - ▶ Blue Cross and Blue Shield of Georgia
 - ▶ United Healthcare
 - ▶ Kaiser Permanente
- ▶ The contact information can be found on [Page 2 of the My 2018 SHBP Decision Guide](#)
 - ▶ [2018 SHBP My Decision Guide](#)

Start The Enrollment Process

State Health Benefits Plan (SHBP)

Enrollment Website

www.mySHBPga.adp.com

GA Breeze

Enrollment Website

GaBreeze.ga.gov