

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 and AD&D insurance coverage will be **September 21 – October 9, 2020**.



Enrollment Is Required!

- **Online enrollment is mandatory through the County's Employee Self Service (ESS) system:** <https://bit.ly/34mcmev>.
- Enroll by **October 9, 2020**; otherwise, you and your current dependents will be enrolled automatically in the Kaiser HMO Plan for all of 2021. And, you **won't** have dental or vision coverage!
- **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.
- **If you currently waive medical, dental, and vision coverage**, your coverage will continue to be waived for 2021 if you don't enroll through the ESS system.

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 starting January 1, 2021, 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 2021 coverage during the year unless you have an IRS-qualified life event (e.g., marriage, divorce, birth/adoption of a child).

Need help resetting your ESS password?

Contact the Information Technology
Department Help Desk:

• 404-612-7334

• technical.support@fultoncountyga.gov

Get ready to enroll!

Watch a brief tutorial on how to
complete ESS online enrollment:
<https://bit.ly/3l7iGwE>



Benefit Plans and Coverage Remain the Same for 2021

For 2021, you have the same four medical plan options you do today:

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

You also have two dental plan options:

- Aetna Dental PPO Plan
- 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

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

Date	Time
Monday, September 14	10 a.m. and 2 p.m.
Tuesday, September 15	10 a.m. and 2 p.m.
Wednesday, September 16	10 a.m. and 2 p.m.
Thursday, September 17	10 a.m. and 2 p.m.
Friday, September 18	10 a.m. and 2 p.m.

2021 Health Care Premium Changes

Here's an overview of what's happening with your 2021 health care premiums (your cost to have coverage):

- Anthem HSA Plan: increase of 1.4%
- Anthem POS Plan: increase of 1.4%
- Anthem HMO Plan: increase of 1.4%
- Kaiser HMO Plan: increase of 2.5%
- Aetna Dental PPO Plan and Aetna Dental HMO Plan: no changes
- EyeMed Vision PPO Plan: decrease of 13.4%
- Life and AD&D Insurance: no changes

2021 Biweekly Premiums

Medical/Prescription Drug Plan Premiums

Here's what you'll pay biweekly for medical and prescription drug coverage in 2021. Biweekly premiums will be \$50 higher if you must pay the tobacco surcharge.

All eligible employees enrolled in a Fulton County medical plan will receive a \$20 monthly premium reduction in 2021. **On each pay stub, you'll see a \$10 wellness credit reduction from your biweekly premium rate shown, below.**

	County Cost	Employee Cost	County Cost Share Percentage	Employee Cost Share Percentage
ANTHEM HSA PLAN				
Employee	\$268.55	\$67.14	80%	20%
Employee + 1	\$513.34	\$128.34	80%	20%
Family	\$669.24	\$167.31	80%	20%
ANTHEM POS PLAN				
Employee	\$321.35	\$107.12	75%	25%
Employee + 1	\$593.10	\$197.70	75%	25%
Family	\$804.78	\$268.26	75%	25%
ANTHEM HMO PLAN				
Employee	\$300.89	\$75.22	80%	20%
Employee + 1	\$555.33	\$138.83	80%	20%
Family	\$753.54	\$178.38	80%	20%
KAISER HMO PLAN				
Employee	\$226.37	\$56.59	80%	20%
Employee + 1	\$432.73	\$108.18	80%	20%
Family	\$564.14	\$141.04	80%	20%

Dental Plan Premiums

	County Cost	Employee Cost	Cost Share Percentage	
			County	Employee
AETNA DENTAL PPO PLAN				
Employee	\$12.98	\$4.33	75%	25%
Employee + 1	\$26.62	\$8.87	75%	25%
Family	\$34.91	\$11.64	75%	25%
AETNA DENTAL HMO PLAN				
Employee	\$6.37	\$2.12	75%	25%
Employee + 1	\$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, Employee + 1, or Family	\$3.62	\$2.62	58%	42%



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

2021 Open Enrollment: **SEPTEMBER 21 – OCTOBER 9, 2020**

Save Money in 2021

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

If you enroll in medical coverage for 2021, you **must** complete the *Tobacco-Use Attestation* form in ESS by **October 9, 2020**. If you don't, you'll pay a **\$50 monthly tobacco-use surcharge by payroll deduction, starting in January 2021**.

\$240 Annual Wellness Credit

Due to the COVID-19 pandemic, we've had to cancel all County-sponsored biometric screening events. For this reason, you are **not** required to visit a doctor or to complete a biometric screening to earn the 2021 \$240 annual wellness credit. If you are employed by the County on or before September 15, 2020 (biweekly) or August 22, 2020 (monthly), you will receive the credit in 2021 automatically. However, we still encourage you to visit your physician for an annual checkup.

NEXT STEPS

Before Open Enrollment starts on September 21, consider whether your current benefits coverage will continue to meet your health care and financial needs in 2021. 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**.