

Fulton County 2021 Active Open Enrollment



Agenda

- 2021 Open Enrollment Updates
- Medical Plans
- Dental Plans
- Vision Plan
- Life, AD&D and Disability Insurance
- Open Enrollment
- Next Steps

2021 Open Enrollment Updates

What's New for 2021

Benefit Updates

- No benefit changes for 2021
- Anthem premiums for the HSA, HMO and POS plans are increasing by 1.4%
- Kaiser HMO premiums are increasing by 2.5%
- EyeMed Vision PPO Plan premiums are decreasing by 13.4%
- No change to dental, life and AD&D premiums

Tobacco Attestation and Wellness Credit

- If you enroll in medical coverage for 2021, you **must** complete the *Tobacco-Use Attestation* by **October 9** to avoid a \$50 monthly tobacco-use surcharge
- Due to the COVID-19 pandemic, all eligible active employees will automatically earn the \$240 annual wellness credit for 2021

Active Enrollment for 2021

- Must enroll if you want medical, dental and/or vision coverage in 2021
- **Enroll online:** Employee Self Service (ESS) system
- If you do not enroll, you'll default into the Kaiser HMO Plan for employees and currently enrolled family members; no coverage for dental/vision

Open Enrollment: September 21 – October 9, 2020

Health Premium Changes for 2021

MEDICAL

- Anthem HSA, HMO and POS Plan premiums are increasing by 1.4%
- Kaiser HMO Plan premiums are increasing by 2.5%

DENTAL

- Aetna Dental HMO Plan premiums are not changing
- Aetna Dental PPO Plan premiums are not changing

VISION

- EyeMed Vision PPO Plan premiums are decreasing by 13.4%

LIFE, AD&D AND DISABILITY INSURANCE

- MetLife premiums are not changing

The Board of Commissioners approved the health premiums for medical, dental and vision for the plan year beginning January 1, 2021.

Virtual Open Enrollment Meeting Dates

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.

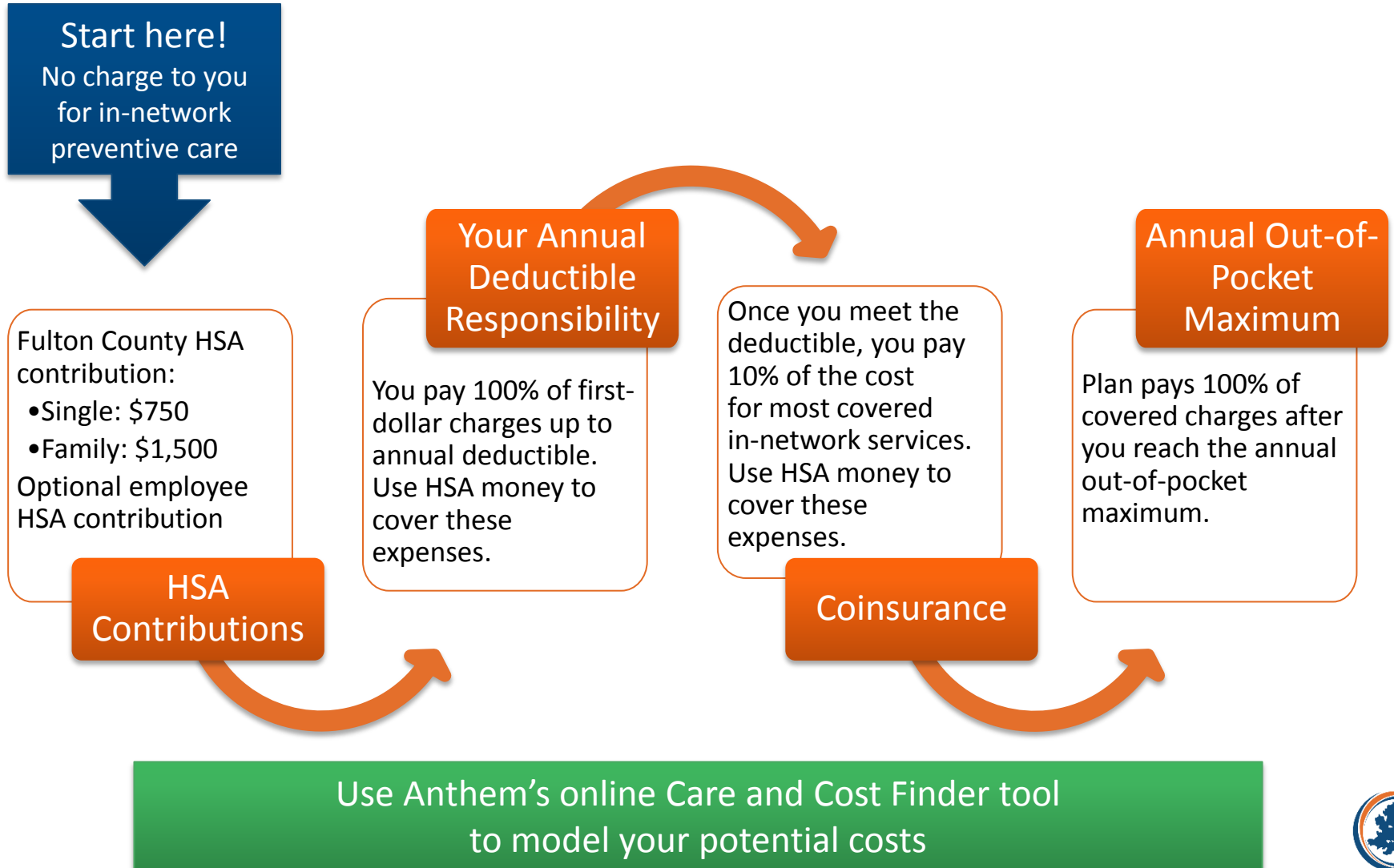
Register for a session at <https://bit.ly/3iXqZcC>

Medical Plans

Comparing Medical Plan Features

Plan Features	Anthem HSA Plan	Anthem POS Plan	Anthem HMO Plan	Kaiser HMO Plan
Employee contributions	Mid-range	Highest	Lower	Lowest
Fulton County contribution toward Health Savings Account (HSA)	Yes	No	No	No
Out-of-network coverage	Yes	Yes	No	No
Deductible	Yes	Yes	No	No
Share costs through copays	No	Yes	Yes	Yes
Share costs through coinsurance	Yes	Yes	No	No
Option to use Grady Health System providers (no deductibles, copays or coinsurance)	Yes; covered 100% after deductible	Yes	Yes	No
Can contribute to Fulton County Health Care Flexible Spending Account (FSA)	Can contribute only to a Limited Purpose Health Care FSA	Yes	Yes	Yes

How the Anthem HSA Plan Works



Benefits of a Health Savings Account (HSA)

- Use the HSA to pay deductibles, copays and coinsurance for medical, prescription drug, dental, vision and hearing expenses for yourself and your enrolled dependents
- Fulton County contributes to your account
 - Single: \$750
 - Family: \$1,500
- You can make additional contributions* up to:
 - Single: \$2,850
 - Family: \$5,700
- You can contribute an additional \$1,000 if you will be age 55 or older in 2021

*In 2021, the IRS limits for total annual HSA contributions will be \$3,600 for single coverage and \$7,200 for family coverage.

How the HSA Works

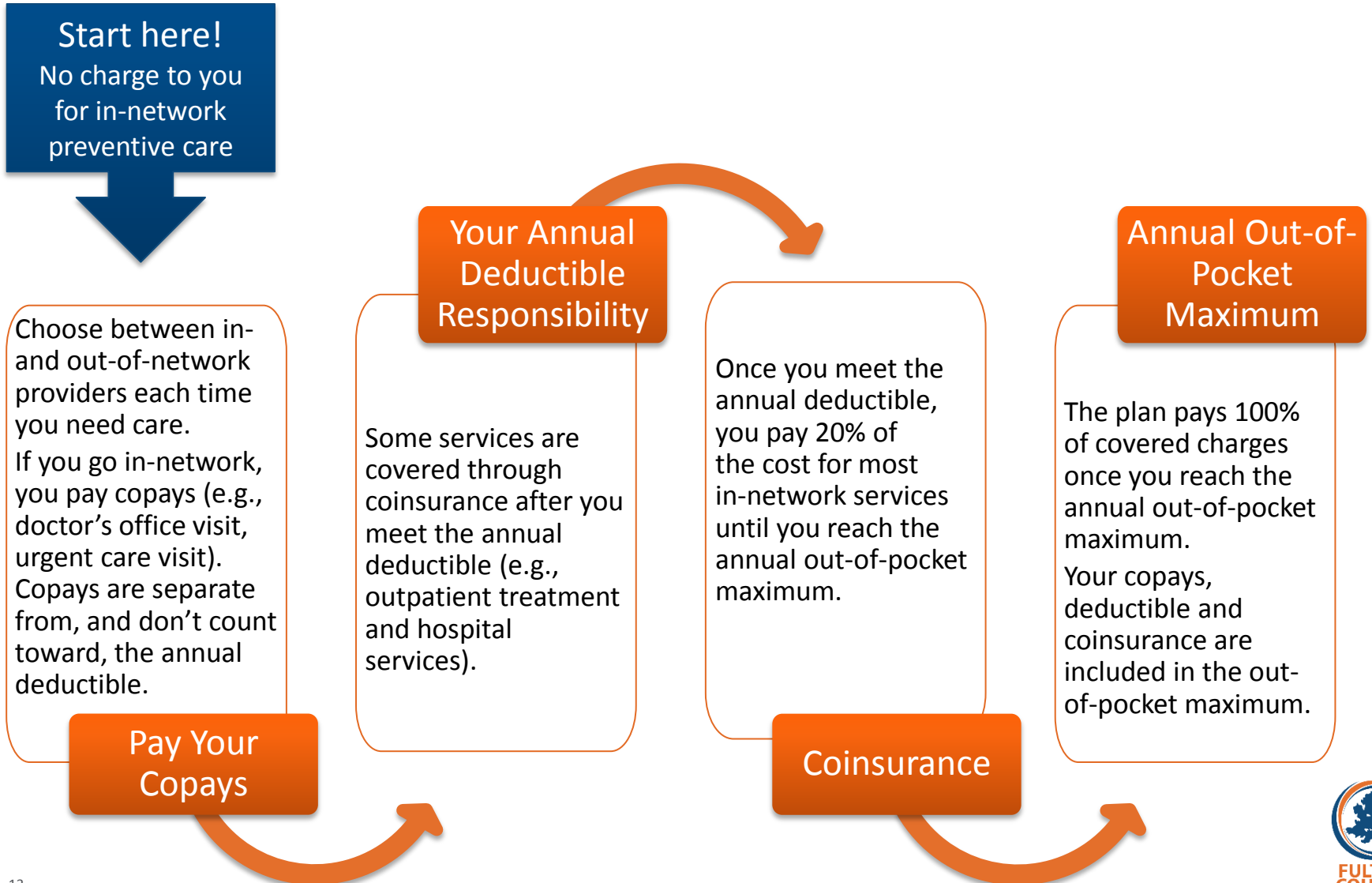
- You contribute tax-free to the HSA up to a certain amount each year. The County will contribute to the account, too.
- Use money in your HSA to pay for unreimbursed health care costs, such as doctor visits and prescription drugs.
 - You will get a debit card by mail to pay for eligible expenses.
- After HSA money runs out, you will have to pay the cost out of pocket until you meet the annual deductible.
- Money left in your HSA at year-end can be carried over to the next year. If you leave County employment or change health plans, remaining HSA money can be taken with you.
 - The HSA is in your name and it's your account.
- HSA money can be used for qualified medical expenses until money runs out.
- If you do not elect a qualified high-deductible health plan for 2021 or you move to Medicare, you can still use your HSA money to pay for copays and qualified medical expenses. However, you won't be able to make contributions to your HSA unless you continue to participate in an HSA-compatible plan.

How the Anthem Point of Service (POS) Plan Works

A POS plan is a medical plan that combines the features of HMO and PPO plans:

- **Health Maintenance Organization (HMO):** A medical plan that requires you to see only in-network providers in order to receive benefits, except in an emergency
- **Preferred Provider Organization (PPO):** A medical plan that lets you choose in-network or out-of-network providers; if you go in-network, you pay less for care

How the Anthem POS Plan Works

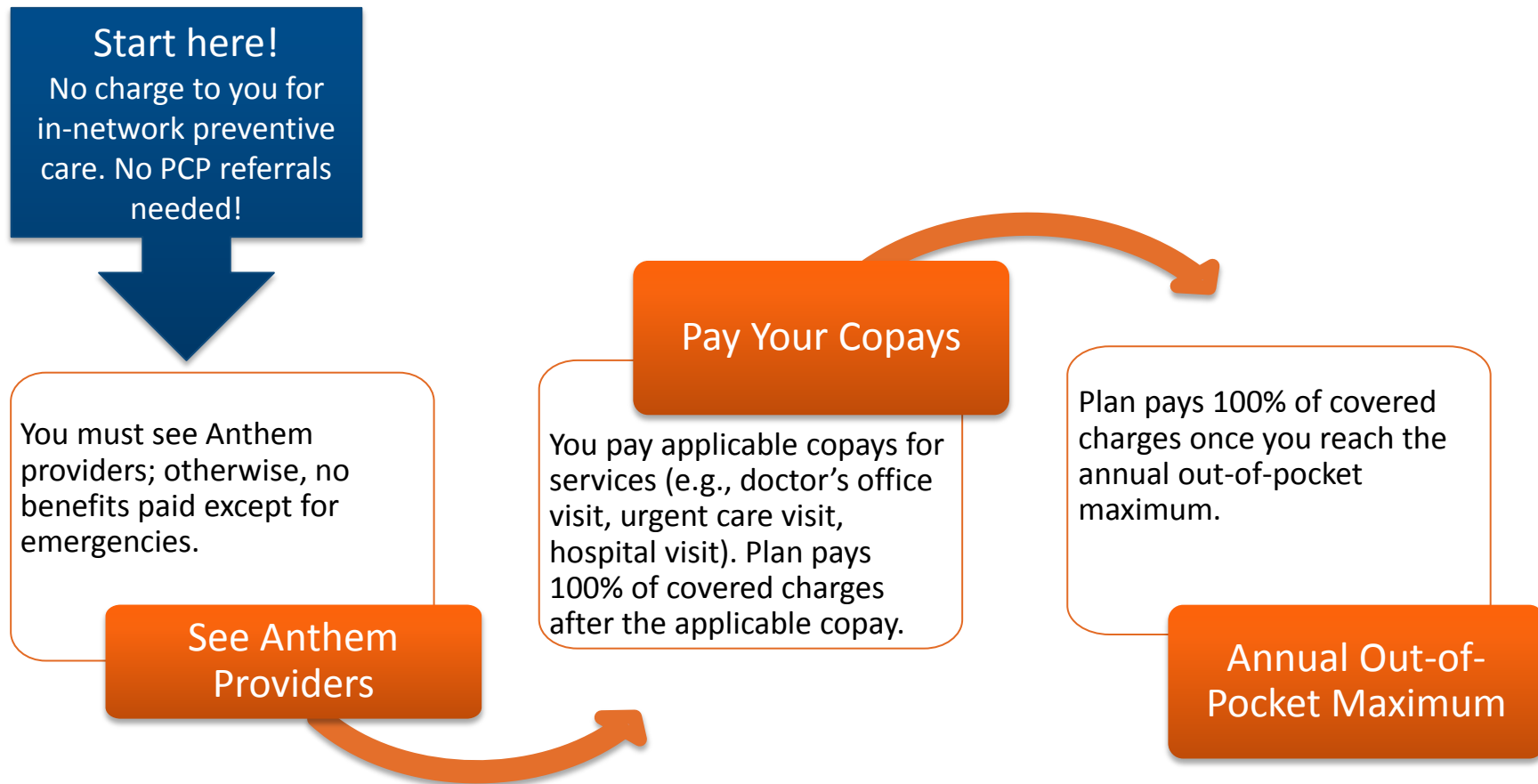


What Is a Health Maintenance Organization (HMO)?

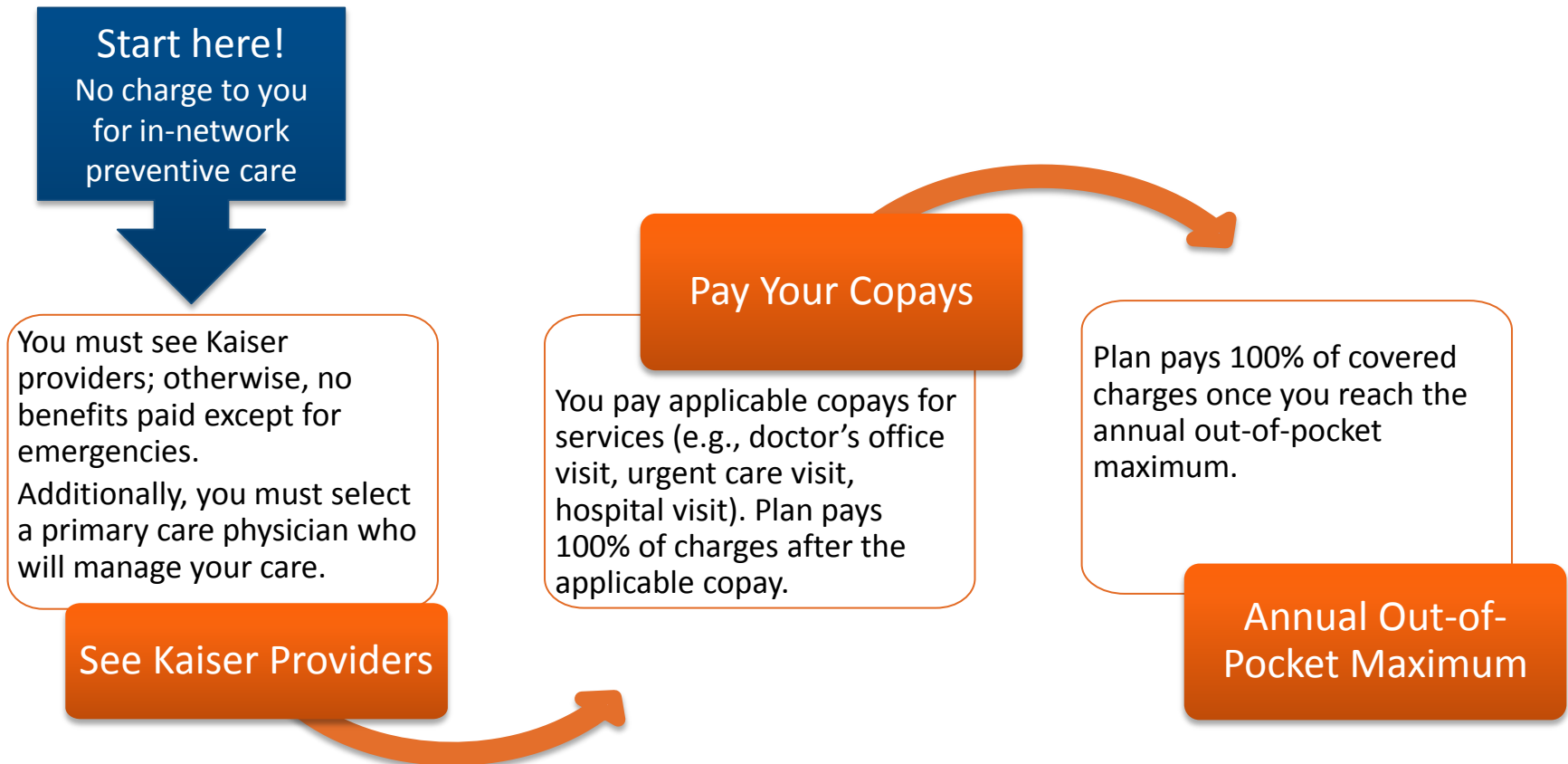
An HMO is a medical plan that:

- Requires you to see only in-network providers to receive benefits; there are no out-of-network benefits except in an emergency
- Typically has lower out-of-pocket costs and moderate copays for services
- May require you to choose a primary care physician (PCP) to coordinate your care and refer you to specialists as needed

How the Anthem HMO Plan Works



How the Kaiser HMO Plan Works



Comparing Medical Plans

		Anthem HSA		Anthem POS		Anthem HMO	Kaiser HMO
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only	In-Network Only
County-Provided HSA Contribution		Single: \$750 EE +1 / Family: \$1,500		Not available		Not available	Not available
Annual Deductible	Single	\$1,500	\$3,000	\$500	\$1,000	No deductible	No deductible
	EE + 1	\$3,000	\$6,000	\$750	\$1,500		
	Family	\$3,000	\$6,000	\$1,000	\$2,000		
Out-of-Pocket Maximum	Single	\$3,000	\$6,000	\$2,000	\$4,000	\$6,450	\$6,450
	EE + 1	\$6,000	\$12,000	\$3,000	\$6,000	\$12,900	\$12,900
	Family	\$6,000	\$12,000	\$4,000	\$8,000		

If you are enrolled in the Anthem POS or HMO Plan and use Grady Health System providers, no deductibles, copays or coinsurance payments are required. If you are enrolled in the Anthem HSA Plan and use Grady Health System providers, services will be covered at 100% ***after you have met the deductible.***

Comparing Medical Plans

	Anthem HSA		Anthem POS		Anthem HMO	Kaiser HMO
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only	In-Network Only
Preventive Care	100% covered, no deductible	40% after deductible	100% covered, no deductible	40% after deductible	100% covered	100% covered
Office Visit	10% after deductible	40% after deductible	PCP: \$30 Specialist: \$50	40% after deductible	PCP: \$25 Specialist: \$40	PCP: \$25 Specialist: \$40
Emergency Room (waived if admitted)	10% after deductible	10% after deductible	\$200 copay	\$200 copay	\$150 copay	\$150 copay
Urgent Care	10% after deductible	40% after deductible	\$50 copay	40% after deductible	\$50 copay (designated facilities)	\$50 copay (designated facilities)
Inpatient Hospital	10% after deductible	40% after deductible	20% after deductible	40% after deductible	\$250 copay	\$250 copay
Outpatient Hospital	10% after deductible	40% after deductible	20% after deductible	40% after deductible	\$150 copay	\$150 copay

If you are enrolled in the Anthem POS or HMO Plan and use Grady Health System providers, no deductibles, copays or coinsurance payments are required. If you are enrolled in the Anthem HSA Plan and use Grady Health System providers, services will be covered at 100% **after you have met the deductible**.

Comparing Prescription Drug Coverage

- **Generic:** Drugs that are marketed under their chemical names and are comparable to brand-name drugs in form, strength, quality and intended use
- **Preferred Brand:** Brand-name drugs that are preferred based on safety, efficacy and cost
- **Non-Preferred Brand:** Brand-name drugs for which generic or preferred brand alternatives are available
- **Specialty Brand:** Drugs that require special dosing or administration, are typically prescribed by a specialist, and are more expensive than most medications

Comparing Prescription Drug Coverage

	Anthem HSA		Anthem POS		Anthem HMO	Kaiser HMO
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only	In-Network Only
Retail (up to a 30-day supply)						
Generic	10% after deductible	40% after deductible	\$10 copay	40% after deductible	\$10 copay	\$10 copay
Preferred Brand	10% after deductible	40% after deductible	\$35 copay	40% after deductible	\$30 copay	\$30 copay
Non-Preferred Brand	10% after deductible	40% after deductible	\$60 copay	40% after deductible	\$50 copay	\$50 copay
Specialty	10% after deductible	40% after deductible	\$100 copay	40% after deductible	\$75 copay	\$75 copay
Mail Order (31- to 90-day supply)						
Generic	10% after deductible	N/A	\$20 copay	N/A	\$20 copay	\$20 copay
Preferred Brand	10% after deductible		\$60 copay		\$60 copay	\$60 copay
Non-Preferred Brand	10% after deductible		\$100 copay		\$100 copay	\$100 copay

How to Locate an Anthem Network Doctor

- Go to **anthem.com/find-doctor**
- **To search as a member:** Use your member ID card number or log in with a username and password
 - Once you're logged in, the search will automatically include doctors and other providers in your plan
 - Enter the search categories based on what you need and click **Search**
- **To search as a guest:** Select **Guests**
 - Select the best answers from each drop-down menu
 - Select a plan/network (Blue Open Access HMO, Blue Open Access POS, or Blue HSA Open Access POS) and click **Continue**
 - Select the best answers for the next set of fields and click **Search**

The screenshot shows the Anthem website's 'Find a Doctor / Find Care' page. At the top, there's a navigation bar with links for 'Individual & Family', 'Medicare', 'Medicaid', 'Employers', 'Producers', and 'Providers'. A search bar is on the right. Below the navigation bar, the main heading is 'Find a Doctor / Find Care'. Underneath, there's a section titled 'Where do you have or need coverage?' with a dropdown menu to 'Select a State'. Below this, there are two main options: 'Members' (Find doctors, hospitals, and more in your plan) and 'Guests' (Not a member? Browse our network directories).

The screenshot shows the search form for guests. It starts with the instruction 'Answer a few questions and then select a plan/network to search.' Below this, there's a note: 'Providers for Behavioral Health & Substance Use Disorder Services are listed under Medical Care.' The form has four dropdown menus: 'What type of care are you searching for?' (Medical), 'What state do you want to search in?' (Georgia), 'What type of plan do you want to search with?' (Medical (Employer-Sponsored)), and 'Select a plan/network' (Blue HSA Blue Open Access POS). A 'Continue' button is at the bottom.

Telehealth

- Telehealth providers are U.S.-based, board-certified doctors who you can connect with in minutes via video chat, using your smartphone, tablet or computer
- Anthem and Kaiser provide on-demand 24/7 access to cost-effective, quality care through a national network of licensed doctors, including pediatricians
- Alternative to using the ER and urgent care centers for minor illnesses/conditions
- Same cost as a PCP visit/office visit

Benefits of Using Grady Healthcare

- Anthem and healthcare provider Grady Health System together offer you access to high-quality health services at **no cost to you**.^{*}
 - Inpatient services, including hospitalizations and inpatient testing
 - Outpatient services, including doctor visits and outpatient treatment
 - Neighborhood health centers for visits to Grady's neighborhood clinics
- Grady is one of the largest public hospital systems in the Southeast and is a world-renowned teaching hospital.
 - Staffed with doctors from Emory University and Morehouse Schools of Medicine—two of the most prestigious medical teaching institutions in the U.S.

^{*}If you enroll in the Anthem HSA Plan and use Grady Health System providers, services will be covered at 100% after you meet the deductible.

2021 Medical Premiums

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 deduction from your biweekly premium rate, below.

	Biweekly County Cost	Biweekly Employee Cost	Cost Share Percentage	
			County	Employee
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%



Tobacco-Use Attestation

- All eligible active employees who enroll in medical coverage for 2021 **must** complete the *Tobacco-Use Attestation* online in ESS **by October 9 to avoid a \$50 monthly tobacco-use surcharge.**
- Employees who don't complete the *Tobacco-Use Attestation* during Open Enrollment will be assessed the monthly surcharge via payroll deduction, effective January 1, 2021.
- If you are a tobacco user and pledge during Open Enrollment to complete a tobacco-cessation program, you must complete the program through your medical provider (Anthem or Kaiser) **by May 29, 2021** to avoid the \$50 monthly tobacco-use surcharge.
 - You will receive the cessation-program details by mail from your medical provider.
- If you are a tobacco user and **do not** pledge by October 9, 2020 to enroll in a tobacco-cessation program, you will be assessed the \$50 monthly tobacco-use surcharge effective the first paycheck in January 2021.

Dental Plans

Aetna Dental Plan Options

AETNA DENTAL HMO (DMO) PLAN

- Requires you to see in-network dentists; no out-of-network benefits paid except for emergencies
- You must select a primary dentist during Open Enrollment

AETNA DENTAL PPO (DPPO) PLAN

- Choose in- or out-of-network providers
 - If you go in-network, you do not need to complete a claim form
 - If you go out-of-network, you are responsible for paying the difference in cost if your dentist charges more than Aetna's preapproved network fees; you may be required to pay the entire cost at the time of treatment and submit a claim for reimbursement

Aetna does not cover dentists' charges for personal protective equipment (PPE) resulting from the COVID-19 crisis. You will be responsible for any PPE charges.

Comparison – Aetna Dental HMO Plan vs. Aetna Dental PPO Plan

Plan Features	Aetna Dental HMO Plan	Aetna Dental PPO Plan
Employee monthly contributions	Lowest	Highest
Benefits paid out-of-network	No	Yes
Size of the provider network	Smaller	Larger
Must use primary dentist for care and referrals	Yes	No
Deductible	No	Yes

Comparing the Dental Plans

Plan Features	Aetna Dental HMO Plan	Aetna Dental PPO Plan
Deductible	None	Single: \$50 Family: Up to \$150
Preventive Services	100% covered	100%* covered
Basic Services	100% covered	15%*
Major Services	40%	50%*
Annual Benefit Maximum	None	\$1,500 per person
Orthodontia Services	\$1,500 copay; two years of treatment plus two years of follow-up	Deductible: \$50 per person Lifetime maximum: \$1,500 per person

*Out-of-network services will be covered based on the reasonable and customary charge, which is the normal amount charged by most dental providers in your geographic region, as determined by Aetna. If you go out-of-network for care, you will be responsible for your coinsurance, plus any amount over the reasonable and customary charge.

2021 Dental Premiums

	Biweekly County Cost	Biweekly 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

EyeMed Vision PPO Plan

- Vision Preferred Provider Organization (PPO) through EyeMed
- Choose in-network or out-of-network providers; if you go in-network, you pay less for care
- If you go out-of-network, you will be required to pay the entire cost at the time of treatment and submit a claim for reimbursement

EyeMed Vision PPO Plan Benefits

Vision Benefits	What's Covered	
Examination	Once every 12 months	
Lenses	Once every 12 months	
Frames	Once every 12 months	
Provider Services	In-Network	Out-of-Network
Examination	Plan pays 100%, up to \$50	Up to \$50 allowance
Eyeglass Lenses and Frames	Up to \$200 allowance	Up to \$100 allowance
Contact Lenses (in lieu of glasses)	Up to \$200 allowance (or 100% if medically necessary)	Up to \$160 allowance (or up to \$200 if medically necessary)

2021 Vision Premiums

	Biweekly County Cost	Biweekly Employee Cost	Cost Share Percentage	
			County	Employee
EyeMed Vision PPO Plan				
Employee, Employee + 1, Family	\$3.62	\$2.62	58%	42%

Life, AD&D and Disability Insurance

Life, AD&D and Disability Insurance

- Insurance policies available through MetLife:
 - Basic Life Insurance
 - Supplemental Life Insurance
 - Dependent Spouse and Child Life Insurance
 - Basic Accidental Death and Dismemberment (AD&D) Insurance
 - Long Term Disability Insurance
- Evidence of insurability required when enrolling 31 days or more:
 - After becoming eligible for coverage
 - After Open Enrollment
 - After you have a qualifying event
- Dependent child coverage is **not** subject to evidence of insurability

Fulton County Life, AD&D and Disability Insurance

Basic Life Insurance

Fulton County provides you with \$50,000 of Basic Term Life Insurance coverage

Supplemental Life Insurance

As a Fulton County employee, you can increase your coverage under Supplemental Life Insurance, up to a maximum of \$300,000

Dependent Spouse and Child Life Insurance

You can cover your dependents up to \$10,000 each; children are covered until age 26

Basic Accidental Death and Dismemberment (AD&D) Insurance

Fulton County provides you with \$50,000 of AD&D coverage

Long Term Disability Insurance

Fulton County provides you with 60% of your basic monthly earnings in Long Term Disability Insurance coverage, to a monthly maximum of \$5,000

2021 Life and AD&D Insurance Premiums

	Biweekly Employee Cost
Basic Life and AD&D (\$50,000)	\$0.79
Dependent Spouse and Child Life (\$10,000)	\$0.54

Optional Employee Supplemental Life Insurance	Total Biweekly Premium
\$25,000	\$3.75
\$50,000	\$7.50
\$75,000	\$11.25
\$100,000	\$15.00
\$125,000	\$18.75
\$150,000	\$22.50
\$175,000	\$26.25
\$200,000	\$30.00
\$225,000	\$33.75
\$250,000	\$37.50
\$275,000	\$41.25
\$300,000	\$45.00

Open Enrollment

Open Enrollment

- If you want medical, dental and vision coverage that is effective January 1, 2021, you must enroll online through Employee Self Service (ESS).
- All employees enrolled in a medical plan must complete the *Tobacco-Use Attestation* online by **October 9, 2020** to avoid the \$50 monthly tobacco-use surcharge.
- **If you don't enroll by October 9, 2020**, you and your current dependents will be defaulted to medical coverage in the Kaiser HMO Plan for 2021 with no coverage for dental and vision.
 - If you currently waive medical coverage but are enrolled in the dental and vision plans, you will need to enroll through ESS to keep these plans.
 - If you currently waive medical, dental and vision coverage, you will continue to have no coverage if you do not complete enrollment.

2021 Open Enrollment:
September 21 – October 9, 2020

Employee Self Service (ESS) Enrollment

- **Online enrollment through ESS is required.**
- You must know your 10-digit Employee ID number to access ESS.
 - You can obtain your Employee ID number when you log in to Kronos.
 - You can also request your Employee ID number from your Department HR Liaison.
 - For assistance with password reset, contact the Information Technology Department Help Desk at 404-612-7334 or email **technical.support@fultoncountyga.gov**.

Log in to ESS today!

<https://ess.fultoncountyga.gov/webapp/ESSAPROD/ESS>

Next Steps

Next Steps

- Watch your work email for Fulco News announcements.
- Visit the For Employees Facebook page
- Visit the Benefits page on Employee Central:
employeecentral.co.fulton.ga.us/Benefits/SitePages/2019%20Open%20Enrollment.aspx
- Visit the Open Enrollment page on the County's website

The background of the slide is a vibrant underwater scene. It features a large school of small, silvery fish swimming in the upper half, and several larger, more colorful fish, including a prominent yellow tang, in the lower half. The water is a deep blue. In the foreground, the silhouettes of a group of people are visible, standing and looking towards the underwater scene, suggesting they are in an aquarium or a virtual reality environment. The word "Questions?" is written in a large, white, sans-serif font, centered over the middle of the image.

Questions?