

2022 Voluntary Benefits



Open Enrollment Sept 27th – Oct 15th

This year, your Voluntary Benefit offering comes with new plan enhancements.
Informational Open Enrollment Meetings will be held online though Zoom.
Complete your enrollment online or telephonically.

Highlights



Critical Illness* **Hospital Indemnity*** **Accident** **Whole Life**

** if your coverage is currently with The Hartford, you must actively enroll in the new offering to keep coverage on payroll*



Short Term Disability **New Plan - Legal Protection**

**if your coverage is currently with The Hartford, you must actively enroll in the new offering to keep coverage on payroll*



Identity Theft Protection



Flexible Spending

**if your coverage is currently with InfoArmor, you must actively enroll in the new offering to keep coverage on payroll*

Enrollment Required and ESS accessible

2022 Voluntary Benefits Open Enrollment Meetings

Again this year, Open Enrollment meetings will be held virtually on Zoom. After you register for a session at <https://bit.ly/3tBkHpr>, instructions to join the meeting date and time you selected will be emailed to you.

Note: Registration link works in Google Chrome, Microsoft Edge, Mozilla Firefox and Safari.

Monday, September 27	11 a.m. – 1 p.m.
Tuesday, October 5	10 a.m. and 2 p.m.
Thursday, October 7	10 a.m. and 2 p.m.
Monday, October 11	11 a.m. – 1 p.m.



2022 Enrollment Options

Required Enrollment Options Include:

1. **Self-service** - www.aflac.com/Fulton
2. **Online Scheduler** – Schedule a virtual consultation at a time convenient for you by visiting:
velocitybenefits.as.me/fulco
3. **Phone** - Dial the enrollment call center for assistance, Monday - Friday from 9am - 9pm at 877-550-2842

2022 Plan Options

During the enrollment period, you may select plans from the vendors listed in the table below for plan year beginning **January 1, 2022**.

Benefit	Vendor Partner	Description
Flexible Spending Accounts	Ameriflex	AFLAC Insurance handles the enrollment for flexible spending accounts (FSA) on behalf of Ameriflex, the County's third-party FSA administrator. The FSA program includes health spending, limited purpose spending, parking & transit reimbursement, and dependent care benefits. <i>*Only permanent/full-time employees are eligible for this plan.</i>
Critical Illness	Aflac	Aflac will be replacing The Hartford for Critical Illness coverage. Under this plan, you select the amount of your benefit, up to \$20,000. There are no deductibles, and you'll receive a cash benefit even if you have medical coverage. This coverage is guarantee issue with no underwriting and includes an annual \$50 Wellness Benefit per insured per calendar year. See enhancements below.
Hospital Indemnity	Aflac	Aflac will be replacing The Hartford for Hospital Indemnity coverage. This plan provides cash benefits for each day you are confined in a hospital for a covered illness or injury. The benefits help to safeguard against expenses that medical insurance may not cover. See enhancements below.
Accident Insurance	Aflac	This plan covers a wide range of non-work injury- and accident-related expenses. Accident Plan benefits are paid to you in addition to any benefits you receive from your Fulton County medical plan, as applicable. You can use any doctor or facility, and there are no deductibles to meet or copays.
Whole Life	Aflac	This plan provides whole life insurance and opportunity to build savings through a cash accumulation account. You can take loans and partial withdrawals from the account (once the cash value builds). This benefit also includes an accelerated living death benefit that can be paid in a lump-sum or monthly over a period of time.

2022 Plan Options - Continued

Benefit	Vendor Partner	Description
Short Term Disability	MetLife	MetLife will be replacing The Hartford for Short Term Disability coverage. This plan continues a portion of your income if you have a non-work-related illness or injury and cannot work. Benefits begin after an elimination period. The plan pays a percentage of your base pay up to a maximum with two coverage options.
NEW! Legal Plan	MetLife	MetLife's Legal Plan allows you to have a network of experienced attorneys at your fingertips to help when you need it. Get assistance with estate planning, home sales, tax audits and more. Payroll deductions for the former LegalShield plan will no longer continue.
Identity Theft	IDShield	IDShield will be replacing Allstate/InfoArmor for Identity Theft coverage. Identity Theft protection provides a monitoring service that sends alerts at the first signs of fraud. The intelligence platform and monitoring capabilities detect, intercept, and restore the misuse of personal information that puts identities at risk.

New Benefit Enhancements

Critical Illness

- Severe Burns added, Bone Marrow Transplant increased
- Additional Childhood Conditions (Cleft Lip/Palate, Down Syndrome, PKU, Type 1 Diabetes, Autism Spectrum Disorder)
- Zero months separation between ANY Additional Occurrence
- No benefit maximums
- No additional cost for Child coverage

Hospital Indemnity

- Admission pays once per accident/illness, previously limited to one per year
- Hospital Confinement pays on Day 1, in addition to Admission Benefit

Watch your work email for *Fulco News Announcements* and visit www.aflac.com/Fulton for details on the enrollment process.

Department of Finance Employee Benefits

Phone: (404) 612-7605 Fax: (404) 612-3675

Email: employeebenefits@fultoncountygga.gov

