



Active Employees



**FULTON
COUNTY**



2023 Voluntary Employee **BENEFITS**



RESPONSIBILITY | CHOICE | WELLNESS

Open Enrollment - ACTIVITIES

NEW! Enrollment for Voluntary Benefits will be in ESS

2023 Open Enrollment Meetings

Again this year, all Open Enrollment meetings will be held virtually

via Zoom. Each meeting will include information on both Core (medical, dental, vision, basic life/AD&D) and Voluntary coverage options

After you register for a session at <https://bit.ly/3QXrTHq>, instructions to join the meeting selected will be emailed to you.

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

Meeting times

Tuesday, September 27, 11 a.m.

Thursday, October 6, 11 a.m.

Monday, October 10, 11 a.m.

Register: <https://bit.ly/3QXrTHq>

Voluntary Benefits Open Enrollment

- **NEW!** ESS will link you to enroll in your Voluntary Benefits through a single sign on! **STEPS:**
- Log into ESS ess.fultoncountyga.gov/webapp/ESSAPROD/ESS
- Click on Benefits Enrollment Wizard
- on the homepage, scroll to the bottom
- Look for: To review and enroll for 2023 Voluntary Benefits, click here
- A new window will open - select voluntary benefit(s) for the 2023 plan year.
- Once complete, confirm and sign off by entering your PIN (last 4 digits of SSN+last 2 digits of birth year)
- Please complete your core and voluntary benefits so that you can receive two open enrollment confirmations.

NEED HELP:

You must know your 10 digit employee ID number to access ESS. Contact your Department HR Liaison for help with locating your employee ID#.

Login to ESS today - Don't wait until the last minute!
Visit <https://ess.fultoncountyga.gov/webapp/ESSAPROD/ESS>.

For assistance with password reset, contact the Information Technology Department Help Desk at 404.612.7334 or email technical.support@fultoncountyga.gov.

NEED HEL

Voluntary Plan Choices

Plans	
Critical Illness insurance	AFLAC
Hospital Indemnity insurance	AFLAC
Accident insurance	AFLAC
Whole Life with additional benefits	AFLAC
Identity Theft Protection	LegalShield (IDShield)
Short Term Disability insurance	MetLife
Flexible Spending Accounts	Ameriflex
Legal Plan	MetLife

All the above plans are paid with employee contributions only. The County does not contribute towards the cost.

NEW – Critical Illness



Group Critical Illness

Surviving a critical illness is tough, IT'S TOUGHER WHEN THE BILLS START TO ADD UP

An Aflac group critical illness insurance plan helps employees and their covered dependents recuperate without worry over financial setbacks that can cause stress and slow recovery time.

- The plan's lump sum cash benefits can be used to help cover medical expenses (that major medical isn't intended to cover), routine living expenses, as well as the hidden costs of illness—travel, lodging, and miscellaneous out-of-pocket expenses. Aflac group critical illness coverage can help alleviate financial stressors that can take away from a healthy recovery.

Plan Bonuses:

- Zero months separation between ANY additional occurrence
- No benefit maximums
- No additional cost for child coverage

Even if you currently have coverage, you must actively enroll in the new plan.

NEW – Hospital Indemnity



Group Hospital Indemnity

Powerful Protection, BECAUSE MEDICAL AND OTHER BILLS WON'T BE PATIENT

- A sudden hospitalization might stop employees in their tracks, but bills - mortgages, utilities, groceries and out-of-pocket costs, will keep on coming. Aflac's Group Hospital Indemnity helps employees handle the extra costs of a covered hospital stay.
- Our hospital indemnity coverage will complement any major medical coverage, from routine care to catastrophic illnesses and accidents.
 - ❖ Admission pays once per accident/illness, previously limited to one per year and Hospital Confinement pays on Day 1, in addition to the Admission Benefit

Even if you currently have coverage, you must actively enroll in the new plan.

Group Accident Insurance

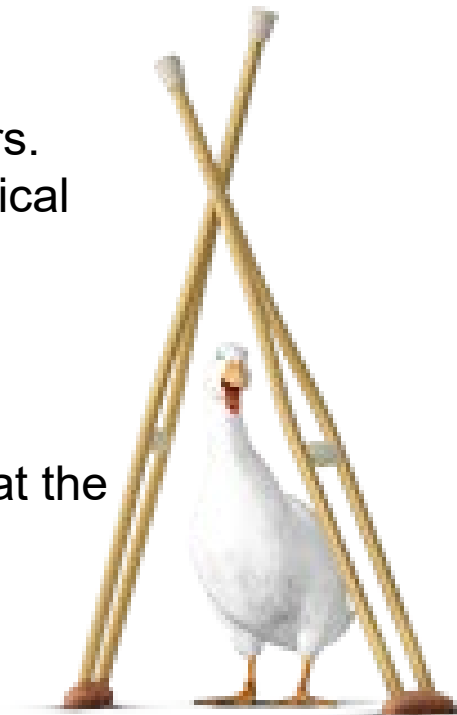
Accidents happen to all kinds of people every day

IT'S INSURANCE FOR DAILY LIVING

Pays cash benefits when unexpected medical and everyday expenses begin to add up after a covered accident.

Highlights include:

- More than 50 events that trigger benefits payments, including fractures, dislocations, medical fees, hospital admission, ambulance transportation, and physical therapy, among others.
- Benefits payable for hospital, wellness, ambulance, and physical therapy.
- Accidental-death and -dismemberment coverage.
- Guaranteed-issue coverage with no underwriting required to qualify for coverage.
- Portable coverage that allows employees to retain coverage at the same rate if their employment status changes (*with certain stipulations*).



Group Whole Life Insurance

Affordable security that builds cash value

Nearly 40 percent of Americans say they wish their spouse or partner had more life insurance.

People know they should have it, but it's a difficult conversation for employees to have with their loved ones. Most people who don't have life insurance would like to have it, and of those who do have it, most say they would like to have more coverage.

Aflac's life insurance is a smart investment for your employees to protect their family's financial freedom. The Aflac Group Whole Life plan is permanent life insurance with living benefits to help provide your employees and their families with a financial cushion when dealing with the loss of a loved one.

- Up to \$300,000 of Whole Life coverage
- Waiver of premium
- Accidental death benefit
- Accelerated benefit



Guaranteed-issue coverage is offered during the initial enrollment and for new hires thereafter.

Guaranteed-issue amounts:

\$150,000 employee and \$25,000 spouse with no employee participation requirement.

\$10,000 Child Term Rider is offered on a guaranteed issue basis.

Value Added Services



lifestyle solutions for health & wellbeing

For all participating employees



More than just peace of mind.

Health Advocacy from Health Advocate

You have 24/7 access to Personal Health Advocates who start helping from the first call:

- Find doctors, dentists, specialists, hospitals and other providers
- Schedule appointments, treatments and tests
- Resolve benefits issues and coordinate benefits
- Assist with eldercare issues, Medicare and more
- Help transfer medical records, lab results and X-rays
- Work with insurance companies to obtain approvals and clarify coverage



More than just cash benefits.

Medical Bill Saver™ from Health Advocate

Aflac already pays claims quickly. Now, with Medical Bill Saver™, Health Advocate professionals also help you negotiate medical bills not covered by health insurance:

- Just send in your medical and dental bills of \$400 or more
- They contact the provider to negotiate a discount
- Negotiations can lead to a reduction in out-of-pocket costs
- Once an agreement is made, the provider approves payment terms and conditions
- You get an easy-to-read personal Savings Result Statement, summarizing the outcome and payment terms

Value Added Services - continued



More than just care.

Telemedicine from MeMD

You can quickly connect with board-certified, U.S. licensed health providers online for 24/7/365 access to medical care — fast:

- Create your account at www.MeMD.me/Aflac
- When you have a health issue, log on and request a provider consultation
- You can request consultations via webcam, app or phone
- Get ePrescriptions,* referrals and more
- Use it for a range of health issues, from allergies and colds to medication refills
- \$25.00 per visit!

DID YOU KNOW?

You can also use Health Advocate's Health Advocacy and Medical Bill Saver™ services for your spouse, dependent children, parents and parents-in-law, while Telemedicine is available for you and your family.

Get more without spending more.

Short Term Disability Insurance

protect your income if you can't work after an accident or illness

What is Short Term Disability insurance?

Short Term Disability (STD) insurance can help you replace a portion of your income during the initial weeks of a Disability.

Eligibility Requirements

Short Term Disability: All Active Full-time and Part-time employees working at least 20 hours per week are eligible to participate.

How is "Disability" defined under your Plan?

Generally, you are considered disabled and eligible for short term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with the requirements of the treatment and you are unable to earn more than 80% of your predisability earnings at your own occupation.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance provided by your Employer or contact your MetLife benefits administrator with any questions.

The Short-Term Disability benefit replaces a portion of your predisability earnings, less the income that was actually paid to you during the same Disability from other sources¹ (e.g., state disability benefits, no-fault auto laws, any income received from the Employer for the period You are Disabled, etc.).

The Core Benefit amount is 60% of your predisability weekly earnings; subject to the plan's maximum weekly benefit of \$2,000.

Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. The elimination periods are as follows:

Option 1:

For Injury: 7 days.

For Sickness (includes pregnancy): 7 days.

Option 2:

For Injury: 29 days.

For Sickness (includes pregnancy): 29 days.

Even if you currently have coverage, you must actively enroll in the new plan.

Cover the costs on a wide range of common legal issues with a legal plan

Estate planning, home sales, tax audits, and more!

Why a Legal Plan matters

Legal matters occur throughout life, when you're getting married, buying a home, caring for aging parents or dealing with identity theft or a tax audit. Having access to a network of attorneys through a legal plan empowers you to handle these costly issues as they arise.

When you need legal help, we've made it easy for you. Our network attorneys are available in person, by phone or by email. We also offer access to online tools to complete your estate planning documents or download self-help legal forms. And, you will always have a choice in what attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.¹



Legal help made easy.

- 1 Easy to find an attorney**
- 2 Easy to make an appointment**
- 3 Easy from start to finish**



70%

of Americans do not have a will, the most basic estate planning document you need to protect your assets and your family.⁸

Identity Protection



Identity Theft and Privacy Protection - Legalshield

Protect your identity and privacy while giving yourself peace of mind.



360° Degree Protection

IDShield monitors your identity, credit, financial accounts, social media accounts, and provides device and online privacy reputation management services.



Real-Time Alerts

If a threat is detected to your identity or credit you will receive an alert. You can view your alerts on the IDShield mobile app, member portal and receive them by email.



Full-Service Restoration and Unlimited Consultation

If your identity is stolen IDShield provides you direct access to a dedicated Licensed Private Investigator, who will restore your identity to its pre-theft status, guaranteed. You can also talk to an identity theft specialist about any identity theft or online privacy concern. In the event of an emergency, IDShield provides 24/7 emergency assistance.



Financial Protection

Financial account monitoring and a \$1 Million Identity Fraud Protection Plan for unauthorized electronic fund transfers and identity theft related expenses.



Mobile App

The IDShield mobile app makes it easy for you to protect your identity and privacy and track your credit score with IDShield's monthly credit score tracker.



When I spoke with my investigator, she was very caring and understanding about my situation and helped me tremendously. I feel like a huge weight has been lifted off my shoulders."

K.C. - IDShield Member

Knowing about a problem and fixing it is entirely different.

Provides coverage for today's identity and privacy protection needs at an affordable rate.

Two options to choose from, Employee only or Family



Save Money on Healthcare, Daycare, and Commuting

Financially prepare for current and future health needs

The amount you elect to set aside pre-tax for flexible spending will be divided over the number of paychecks you receive for the year.

- **Healthcare FSA** is used for certain qualified out-of-pocket expenses not covered by a health/dental/vision plan, such as: office visit copays, out-of-pocket dental costs, orthodontia, vision and hearing expenses, or prescriptions. \$2,850 per year max (\$5,000 per year married with separate account)
- **Dependent Care FSA** is used for expenses paid to care for qualified dependents that allow you to work, such as: daycare, nursery/preschool tuition, nannies, before and after school care, and day camps. It can also be used to pay for elder care. \$5,000 per year maximum.*
- **Transit/Commuter FSA** is used for expenses related to transportation that allows you to work, such as: MARTA, GRTA, Xpress, and van pools. \$270 per month maximum that does allow for rollover. ***cannot be used in conjunction with MARTA/GRTA benefit**
- **Parking FSA** is used for expenses related to parking such as monthly parking lot fees. \$280 per month maximum that does allow for rollover.

*<https://myameriflex.com/resources/guides/fsa-the-ultimate-guide/>

Questions

