

# 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/AD&D insurance coverage will be **September 25 – October 13, 2023.**

## Enrollment Is Required!

- **Online enrollment is mandatory through the County's Employee Self Service (ESS) system:**  
<https://bit.ly/34mcmev>
- Enroll by **October 13, 2023**; otherwise, you and your current dependents will automatically be enrolled in the Kaiser HMO Plan for all of 2024. 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 2024 if you don't enroll through the ESS system.
- **To avoid a \$50 surcharge**, you must complete the *Tobacco-Use Attestation* in ESS by May 31, 2024.

## Changes You Can Make

During Open Enrollment, you can change your coverage for the plan year that starts January 1, 2024, 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 2024 coverage during the year unless you have an IRS-qualified life event (e.g., marriage, divorce, birth/adoption of a child).

**Important!** Please ensure you have your 10-digit employee ID number to access ESS.

### Need help resetting your ESS password?

Contact the Information Technology Department Service Desk:

- 404-612-7334
- [technical.support@fultoncountyga.gov](mailto:technical.support@fultoncountyga.gov)



## How Can I Learn More About Available Plans?

Open Enrollment meetings will be held virtually through Zoom. After you register for a session at [bit.ly/3KVVYZX0](https://bit.ly/3KVVYZX0), instructions to join the meeting (via video or phone) will be emailed to you. **Note: The registration link works in Google Chrome, Microsoft Edge, Mozilla Firefox and Safari.**

DATE	TIME
Thursday, September 21	11 a.m.
Wednesday, October 4	11 a.m.
Tuesday, October 10	11 a.m.

# 2024 Health Care Plans and Premium Changes

## For 2024, you have the same four medical plan options:

- **Anthem HSA Plan:** 1.7% premium increase
  - » In-network deductible increasing to \$1,800 single
  - » In-network deductible increasing to \$3,600 family
  - » Out-of-pocket maximum increasing to \$3,600 single
  - » Out-of-pocket maximum increasing to \$7,200 family
- **Anthem POS Plan:** 1.7% premium increase
- **Anthem HMO Plan:** 1.7% premium increase
- **Kaiser HMO Plan:** 6% premium increase

## You also have two dental plan options:

- **Aetna Dental PPO Plan:** 2.7% premium increase
- **Aetna Dental HMO Plan:** 4% premium increase

## You have one vision plan option:

- **EyeMed Vision PPO Plan:** 7.5% premium decrease

## You have several life insurance options:

- **MetLife Basic Life and AD&D Insurance:**  
No changes
- **MetLife Supplemental Life Insurance:\***  
No changes
- **MetLife Dependent Life Insurance:**  
No changes

\*If you are currently enrolled in supplemental life insurance, you may increase your coverage by \$25,000 without having to complete a medical questionnaire.

If you choose to enroll in supplemental life insurance and are not currently enrolled, your enrollment will be subject to approval after you complete a medical questionnaire (which MetLife will send to you after the close of Open Enrollment).

*Detailed information on your 2024 premiums is coming soon!*

## 2024 Voluntary Benefits

Voluntary benefit offerings will remain the same for the 2024 plan year.

If you would like to enroll, change or modify any or all of your voluntary benefits, you must use the following:

- **Self-service:** [aflac.com/fulton](https://aflac.com/fulton)
- **Online scheduler:** Schedule a virtual consultation at a time convenient for you by visiting [velocitybenefits.as.me/fulco](https://velocitybenefits.as.me/fulco)

**Please refer to the enclosed document for more information on your voluntary benefit options.**



Plan	Vendor	Premiums Tax Basis
Accident	Aflac	Pre-Tax
Critical Illness	Aflac	Pre-Tax
Hospital Indemnity	Aflac	Pre-Tax
Whole Life with Long-Term Care Rider	Aflac	Post-Tax
Identity Theft Protection	LegalShield	Post-Tax
Short-Term Disability	MetLife	Post-Tax
Legal Insurance	MetLife	Post-Tax

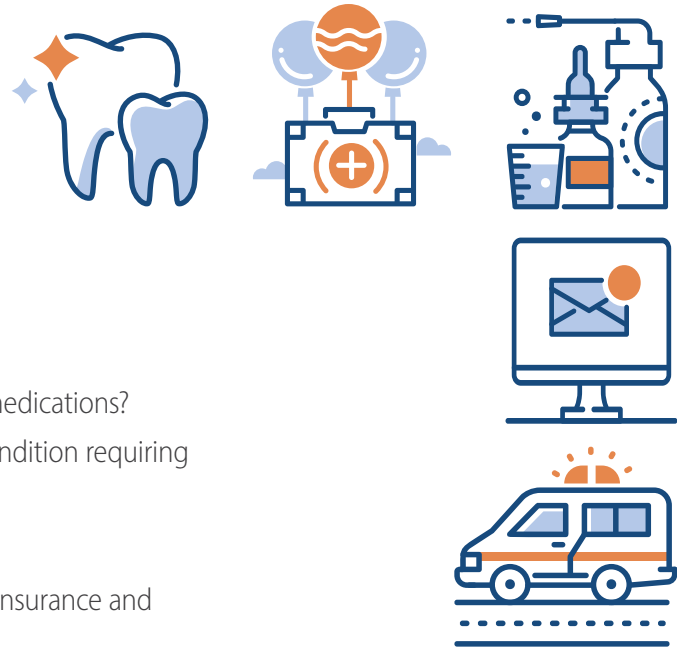
# How Can I Prepare For This Year's Open Enrollment?

It's important to review your and your family's needs before enrolling in benefits.

## Ask yourself things like:

- Do I or my dependents currently take any maintenance medications?
- Does anyone in my household have a chronic medical condition requiring frequent office visits?
- Do I have any upcoming medical procedures?

Compare medical plans by looking at deductibles, copays, coinsurance and prescription drug benefits.



		Anthem HSA Plan		Anthem POS Plan		Anthem HMO Plan	Kaiser HMO Plan
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	In-Network
<b>Annual deductible</b>	Employee	\$1,800	\$3,600	\$500	\$1,000	No deductible	No deductible
	Employee + 1	\$3,600	\$7,200	\$750	\$1,500		
	Family	\$3,600	\$7,200	\$1,000	\$2,000		
<b>Annual out-of-pocket maximum</b>	Employee	\$3,600	\$7,200	\$2,000	\$4,000	\$6,450	\$6,450
	Employee + 1	\$7,200	\$14,400	\$3,000	\$6,000	\$12,900	\$12,900
	Family	\$7,200	\$14,400	\$4,000	\$8,000	\$12,900	\$12,900
<b>Coinsurance</b>		10%	40%	20%	40%	100% covered	100% covered
<b>Preventive care</b>		100% covered, no deductible	40% after deductible	100% covered, no deductible	40%	100% covered	100% covered
<b>Office visit</b>		10% after deductible	40% after deductible	PCP: \$30 Specialist: \$50	40% after deductible	PCP: \$25 Specialist: \$40	PCP: \$25 Specialist: \$40

		Anthem HSA Plan		Anthem POS Plan		Anthem HMO Plan	Kaiser HMO Plan
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	In-Network
<b>RETAIL (UP TO A 30-DAY SUPPLY)</b>							
<b>Generic</b>	10% after deductible	40% after deductible	\$10 copay	40% after deductible	\$10 copay	\$10 copay	
<b>Preferred</b>			\$35 copay		\$30 copay	\$30 copay	
<b>Non-preferred</b>			\$60 copay		\$50 copay	\$50 copay	
<b>Specialty</b>			\$100 copay		\$75 copay	\$75 copay	



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



**Open Enrollment starts on September 25!** Before then, consider whether your current benefits coverage will continue to meet your health care and financial needs in 2024. To learn more about your benefit options, attend an online Open Enrollment meeting.

Information on your 2024 premiums and voluntary benefits is coming soon! For questions, contact the Fulton County Employee Benefits Office at **404-612-7605** or **[employeebenefits@fultoncountyga.gov](mailto:employeebenefits@fultoncountyga.gov)**.



*Important*  
**Open  
Enrollment  
Reminders  
Inside**

2024 Open Enrollment: **SEPTEMBER 25 – OCTOBER 13, 2023**