

What's New/Enhancements

- **Critical Illness** - Alzheimer's disease benefit will be covered at 25% of the coverage amount.
- **Legal** - Participants in the Select or Select Plus Plan will have access to assistance in Elder Law Matters and Home Equity Loans Assistance. Participants in the Select Plus Plan will also have access to Identity Theft Defense, Civil Litigation Defense, and Incompetency Defense services.
- **Life Insurance** - Participants with Child Life insurance, the limitation of Child coverage for 0 to 6 months of \$6,000 cap has been removed. Automatic coverage of \$3,000 will be paid for a newborn child if the child dies within 30 days of the birth, but prior to the employee enrolling in Child Life coverage.
- **NEW!** Legacy Planning Services provides end of life planning and resources at no cost.
- **Long Term Care** - employees not currently enrolled in the Long Term Care Plan will be given an opportunity to enroll without requiring Evidence of Insurability.
- Employees will be assessed a monthly administrative fee of 90 cents for each Flexible Benefit option selected. Premiums shown include the administrative fee.
- For birth or adoption, the employee has 90 calendar days to make a QSC request following the event. 30 calendar days for all other QSC events.



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State Personnel Administration

State Personnel Administration
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Your benefits are a reflection of you.



STATE OF GEORGIA
**FLEXIBLE
BENEFITS
PROGRAM**



A Quick Look...
Your 2012 Flexible Benefits



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Flexible Benefits for Plan Year 2012

	Dental (Regular & PPO Options)	Dental (DHMO Option)	Vision (Select & Select Plus Plans)	Employee, Spouse, and Child Life	Accidental Death & Dismember- ment	Short Term & Long Term Disability	Specified Illness	Long Term Care	Legal (Select & Select Plus Plans)	Spending Accounts (Health Care & Dep. Care)
Vendor	United Concordia	Cigna	Optum Health	Minnesota Life	Minnesota Life	The Standard	Continental American Insurance Co. (CAIC)	Unum	Hyatt Legal Plans	SHPS
Contact Numbers	1 866 215-2356	1 800 642-5810	1 800 638-3120	404 522-1660 1 800 660-2519	Same as Life Insurance	1 888 641-7186	1 866 849-2958	1 888 764-3539	1-800-821-6400	1 800 893-0763
Types of Coverage	Employee (Ee) Ee + Spouse Ee + Children Ee + Family	Employee (Ee) Ee + Spouse Ee + Children Ee + Family	Employee (Ee) Ee + Spouse Ee + Children Ee + Family	* <u>Employee</u> : 1x to 9x Benefit Salary; Max coverage is \$500,000 * <u>Spouse Levels</u> : \$6000, \$12000, \$30000, \$60000, \$100000, \$150000, \$200000, \$250000 * <u>Child Levels</u> : \$3000, \$6000, \$10000, \$15000; \$20000	* <u>Employee</u> : 1x to 9x Benefit Salary; Max coverage is \$500,000 (No Spouse or Child coverage)	<u>STD</u> : 7 day or 30 day wait (Employee only) <u>LTD</u> : (Employee only)	* Employee: \$5000, \$10000, \$20000, \$30000, \$40000; \$50000 * Spouse: \$5000, \$10000 * Child: 25% of Employee's coverage (automatic)	Employee only* * A Spouse, Parent, and/or Parent-in-law may enroll in an individual policy directly with the vendor.	Employee (Ee) Ee + Spouse Ee + Children Ee + Family	Employee and any eligible dependents
Premium	<u>Regular</u> Ee \$34.49 Ee + Spouse \$68.07 Ee + Children \$71.42 Ee + Family \$100.44 <u>PPO</u> Ee \$26.49 Ee + Spouse \$52.06 Ee + Children \$54.62 Ee + Family \$70.19	<u>DHMO</u> Ee \$21.94 Ee + Spouse \$39.79 Ee + Children \$49.29 Ee + Family \$58.75	<u>Select Plan</u> Ee \$6.20 Ee + Spouse \$13.07 Ee + Children \$13.63 Ee + Family \$18.39 <u>Select Plus Plan</u> Ee \$6.89 Ee + Spouse \$14.65 Ee + Children \$15.30 Ee + Family \$20.66	* <u>Employee</u> : based on Age, Salary, and Coverage Selection * <u>Spouse</u> : based on Employee's Age and Coverage Selection * <u>Child Rates</u> : \$1.11, \$1.32, \$1.60, \$1.95, \$2.30	* Based on Employee's Coverage Selection: (0.020 per thousand) plus admin. fee	* Based on Employee's Age, Salary, Social Security eligibility, and Retirement eligibility plus admin. fee	* Based on CAIC's premium rate chart <i>Employee's Guaranteed Issue up to \$30,000</i> <i>Spouse's rate will be based on the employee's age</i> <i>Child coverage is provided at no additional cost.</i>	* Based on Unum's premium rate chart For this Annual Enrollment ONLY: No EOI required to enroll	<u>Select Plan</u> Employee \$6.57 Family \$7.79 <u>Select Plus Plan</u> Employee \$8.20 Family \$10.50	Monthly contribution by employee. Please refer to the web site for minimum and maximum contribution amounts. A monthly admin fee of \$3.20 will apply
Eligibility	Benefits will begin the first day of the month after one full calendar month of employment.									

For detailed information on each Flexible Benefit, please visit the GaBreeze web site: www.GaBreeze.ga.gov