

The Benefits Advantage

HUMAN RESOURCES ADMINISTRATION

Providing employee benefits tools and resources for the State of Georgia
December 2021

The Importance of Employee Benefits for Recruiting and Retention

You see it in your local community, watch it on television, and read about it in the news every day. Many employers are struggling to find enough qualified employees to fill their job openings. Although the number of state jobs posted in Team Georgia Careers via the Taleo system has doubled from this time last year, there are approximately 66% fewer applicants for these job openings. Multiple factors are causing this trend, including safety concerns during the COVID-19 pandemic, desire for more flexibility (such as hybrid schedules), childcare issues, and lack of training/qualifications. The Georgia Department of Administrative Services (DOAS) and the Human



Resources Administration (HRA) division worked on various initiatives in 2021 to help improve employee recruiting and retention in state agencies related to benefits. The following are some highlights:

OPEN ENROLLMENT FOR PLAN YEAR 2022

- Coverage increased to eight categories for dental procedures in the Cigna DHMO plan: diagnostic/preventive, crowns and bridges, endodontics, periodontics, dentures, oral surgery, orthodontics, and general anesthesia.
- Waiting periods on major and orthodontia services were removed from Delta Dental PPO Select and Select Plus plan options.
- All premium rates remained the same, except for Cigna DHMO, which increased by 1% and Unum's Long-Term Care, which increased by 12% on plan options that include Compound Inflation.
- A "one-up" campaign was added, allowing employees to increase life insurance by one level without the requirement to submit a Statement of Health (SOH) form.
- The enrollment period for new hires and notification deadline for qualifying life events (QLEs) was changed from 30 to 31 days to sync with the State Health Benefit Plan (SHBP). The effective date of the QLE will change to the first of the month following the QLE instead of the first of the month following the notification.
- A new mobile app, Alight Mobile, was added to GaBreeze. Employees may use the app to enroll or change their flexible benefits and access Your Total Rewards.

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REQUEST FOR PROPOSAL PROJECTS



- Contract with a flexible benefits broker firm to recommend benefit offerings and provide consulting expertise to increase program participation and reduce plan premiums.
- Enhance the Employee Purchasing Program for eligible employees paid by TeamWorks PeopleSoft to streamline data and employee costs.
- Partner with the SHBP in the Benefits Joint Portal project to streamline processes.
- Partnered with DOAS Finance for the Flexible Benefits reconciliation project.

BENEFITS AWARENESS TRAINING



- Partnered with various enterprise agencies to launch a series of videos and supplemental handouts agencies can use with their new hire orientations to provide consistent messaging across the State of Georgia.
- Rolled out agency training for the Flexible Benefits Reporting Toolkit about the GaBreeze employer website reports and data reconciliation to payroll information.
- Provided consulting services to agencies about data integration options for flexible benefits.
- Revamped the Employee Discount Program website by organizing the providers by category and adding pet insurance.

DOAS-HRA manages many vendor relationships as part of the state's goal and commitment to continuous process improvement. Each year, Flexible Benefits program performance and utilization rates are reviewed with the flexible benefits vendors to provide competitive voluntary benefits, and the various contracts are updated/renewed.

Another benefit available to eligible employees is the Employee Assistance Program (EAP) administered by Kepro. The program assists with referrals and counseling services. The tools and resources are helpful, especially during the current stressful times related to the COVID-19 pandemic. Kepro services help employees and family members resolve a wide range of matters to restore personal and professional effectiveness. Participating agencies can utilize 24 hours of training services each fiscal year. Kepro's services are confidential.

Your Total Rewards, available in GaBreeze, to employees paid by Teamworks Peoplesoft, provides details about their total compensation including, leave, benefits, compensation, and other rewards.

For resources and more information about our Flexible Benefits programs, visit our website at <https://doas.ga.gov/human-resources-administration/employee-benefits-information/flexible-benefits>.

How To File Disability Claims

One of the great benefits offered through the Department of Administrative Services/ Human Resources Administration's Flexible Benefits program is disability insurance (short-term and long-term disability). This benefit helps supplement an employee's income when the employee is unable to work due to a disability. This article will provide instructions on how to file a disability claim with The Standard Insurance Company.

There are several ways to file a disability claim. The process to file a claim is the same for short-term disability (STD) and long-term disability (LTD). Note: If an employee is on an approved STD claim but exhausted STD benefits and is still disabled, The Standard will automatically file the LTD claim.



Telephone – If the employee enrolls in this option the easiest and most preferred method for employees to file an STD or LTD claim is to call The Standard's service center at 888-641-7186. The Standard's representative will ask the employee questions to start the claim process and explain the next steps.



Online – To file a claim online, the employee will need to go to www.standard.com, create an account, and click "File a Claim" to begin the claim process. Instructions will be provided throughout the claim submission process.



Paper Form – To file a paper claim, an employee can go to www.standard.com and click "Find a Form." The employee will then click the applicable link: Short Term Disability Claim Packet (Outside NY) or Long-Term Disability Claim Packet

(Outside NY). The appropriate PDF claim form can be completed and returned to The Standard. An employee does not need to create an account to find and save forms.

IMPORTANT!
Disability claim forms should **not** be submitted to DOAS/HRA/Flexible Benefits.

A typical application for disability benefits contains the following documents:

- 1. Employee's Statement**
(if the employee files by telephone or online submission serves as the Employee's Statement, and The Standard will instruct the employee of the other documents required)
- 2. Employer's Statement**
(The Standard will contact the State of Georgia to obtain the information necessary to complete the Employer's Statement)
- 3. Attending Physician's Statement**
- 4. Authorization to Obtain and Release Information**



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After Filing, What's Next?

Once the claim is filed and all the required information is submitted, The Standard will review the claim and issue a decision. The Standard will notify the employee in writing of the decision. If the employee disagrees with the decision, the employee will need to appeal directly with The Standard.



Agencies' Benefits Coordinators can monitor claim activity and check the status of claims via the AdminEase Portal. Navigate to "Claims" and then "Reports Online."

For access to the AdminEase portal, send an email to hra.flexbenefits@doas.ga.gov. Include "AdminEase" in the subject line. Also, provide your full name, email address, agency's physical address, and phone number.

Late Enrollments

Penalty - An employee choosing coverage for the first time more than 31 days after beginning employment is considered a late entrant. For STD late entrants who become disabled due to physical disease, pregnancy, or mental disorder during the 12 months after the date the STD insurance becomes effective, benefits will not begin until the employee has been continuously disabled for 60 days. A penalty also applies when the employee changes the waiting period.



Evidence of Insurability - A late enrollee will be required to complete an evidence of insurability (EOI) document. Once the employee elects LTD in GaBreeze, the employee will be prompted to complete the EOI electronically via a portal to The Standard. The Standard will also send a letter to the employee that they need to complete the EOI.



STD Benefit Waiting Period

- **7-day benefit waiting period** - No STD benefits are payable during the benefit waiting period.
- **30-day benefit waiting period** - No STD benefits are payable during the benefit waiting period.

LTD Benefit Waiting Period

180-day benefit waiting period - No LTD benefits are payable during the benefit waiting period.

Waiver of Premiums

The Standard will waive STD and/or LTD premiums while disability benefits are being paid. Agencies will see a \$0 deduction on the FLX Financial Manager Detail Report for employees receiving STD and/or LTD benefits. The waiver of premiums will end once the disability claim is closed.



Resources

Employees can visit these links for the STD and LTD Frequently Asked Questions and claim forms.

|| **FAQs and Quick Facts - STD - State of Georgia - Employees:** https://www.standard.com/eforms/15167_642967ee.pdf

|| **STD Claim Form:** <https://www.standard.com/eforms/2047.pdf>

|| **FAQs and Quick Facts - LTD - State of Georgia:** https://www.standard.com/eforms/15529_642967.pdf

|| **LTD Claim Form:** <https://www.standard.com/eforms/3379.pdf>

How To File A Claim with MetLife Insurance

The Georgia Department of Administrative Services Human Resources Administration (HRA) Division manages the Flexible Benefits program, which offers life insurance options for State of Georgia employees and their eligible dependents through MetLife Insurance. The plan options are employee life, spouse life, and child life. Accidental death and dismemberment (AD&D) insurance is also available to employees. Enrollment in life insurance includes additional services such as will preparation service, and estate resolution services. The waiver of premium on Life Insurance is an option for employees receiving disability benefits; however, the waiver must be requested.

Notification of a Death

We realize how difficult it is to deal with a loss of an employee or assist an employee with filing a claim for the loss of a dependent. Notice should be reported to Alight (GaBreeze) as soon as reasonably possible after the death. If the claim is for AD&D benefits, the notice should be reported to Alight (GaBreeze.com) as soon as it is reasonably practicable but, in any case, within 20 days of the covered loss. The Flexible Benefits team will work diligently with GaBreeze and MetLife to assist with handling the death claims so that claims can be processed and paid as soon as possible.

Initiating a Life Insurance Claim

The charts to the right are helpful guides to initiate a life insurance claim with MetLife for an employee, spouse and/or child. Should you have questions or concerns, email the Flexible Benefits team at hra.flexbenefits@doas.ga.gov.

Initiating a Life Claim

Overview of Process to Start a Claim after a Loss Notification



ACTIVE EMPLOYEES

Once notification of a loss of an active employee has been received by the SOG agency, contact GaBreeze via automation or "smart form".

EE's HR Unit completes a "Personnel Action Request Form."

- Death status is received from the agency via HR file (if automated or "smart form" via the administrator portal on GaBreeze.
- Once the information has been updated in the system, death status loads to TBA (Alight system) and triggers coverage termination and a "Death Claims Notice" (DCN) is triggered.
- The DCN adds the employee to the daily DCN which is transmitted to MetLife nightly for processing.

Note: To expedite the reporting of a claim, the spouse or next of kin may call GaBreeze directly at 877-342-7339.

DEPENDENT LOSS (CHILD/SPOUSE)

For a spousal or child loss, the active employee calls to inform GaBreeze of the dependent loss. (Agency/HR is not responsible for reporting.)

- Upon receipt of notification of the dependent loss, the customer service representative (CSR) updates the account with the death status and triggers a "Qualified Status Change" even which terminates coverage, if applicable – triggering a "Death Claims Notice".
- The DCN adds the dependent to the daily Death Claims File transmitted to MetLife.
- Confirmation of enrollment is sent to MetLife for coverage verification.
- Once MetLife has received the information on the Death Claims file and dependent verification, MetLife is responsible for processing the claim.

CLAIM ESTABLISHED

When the required information is communicated by GaBreeze to MetLife a claim is created and a claim number is generated. This process establishes the death claim.

- After the claim number is generated a beneficiary packet is immediately mailed to the beneficiary on record with detailed instructions on the steps to take next.
- The beneficiary packet will contain forms, the services available from MetLife including, required forms, contact information and numbers, MetLife Advantages and other pertinent information.
- If no beneficiary designation has been established, benefit will be paid out in the following succession: (1) Spouse; (2) Child(ren); (3) Parents; (4) Siblings.

Navigating life together



Phone Numbers to Keep Close

Answers are a phone call away.



Claim Initiation & Claim Status

Claim Initiation: Call GaBreeze at 1-877-342-7339

Claim Status: Call MetLife at 1-800-638-6420



Beneficiary Assistance

MetLife Transition Solutions: 1-877-275-6387

Funeral Planning Services: 1-866-853-0954 or www.finalwishesplanning.com

Grief Counseling Services: 1-855-609-9989



Other Pertinent Numbers

Wills Preparation – MetLife Legal Plan: 1-800-821-6400 or

www.willscenter.com

MetLife Pet Insurance- Quote or enroll, visit <https://www.metlife.com/insurance/pet-insurance/quote> or call 1-800-GET-MET8.

Social Security Administration: 1-800-772-1213

Veterans Affairs: 1-800-827-1000

Navigating life together



Understanding Imputed Income

Imputed income is the value the Internal Revenue Service (IRS) puts on group term life insurance coverage over \$50,000. The imputed cost of coverage above \$50,000 must be included as income and is subject to Social Security and Medicare taxes.

Alright, the eligibility and enrollment administrator, generates the GaBreeze weekly and annual imputed income reports. The reports list employees with Group Term Life Coverage over \$50,000, including the imputed income. Entities should update their payroll system to ensure



the applicable imputed income is reported throughout the year and on the annual W-2 form. Note: This is an automated process for SAO TeamWorks entities.

There are reports posted on the GaBreeze employer website for all agencies. Utilizing GaBreeze reports and your agency's payroll reports will provide you with the information needed in responding to employee inquiries related to group term life

imputed income. The types of GaBreeze imputed income reports and their purposes are outlined below:

IMPUTED INCOME	ANNUAL INACTIVE IMPUTED INCOME	ANNUAL IMPUTED INCOME
Generated weekly and should be used to identify weekly changes from the prior week's file. This report lists any changes that need to be made to the monthly imputed income amount in your agency's payroll system.	Generated annually in early December, this report should be used to update employee taxable income into the payroll system from when they were on a leave of absence during the year.	This report is available approximately one week after Open Enrollment closes and should be used to update employee taxable income in the payroll system for the new plan year.

The following imputed income reports are available for manual and hybrid entities:

- FLX Annual Imputed Income Report
- FLX Annual Inactive Employee Imputed Income Report
- FLX Imputed Income Report

The following imputed income reports are available for SAO TeamWorks entities:

- FLX SAO Annual Imputed Income Report,
- FLX Annual Inactive Employee Imputed Income Report
- FLX SAO Imputed Income Report

For more information concerning IRS regulations on Group Term Life Insurance, click here: <https://www.irs.gov/government-entities/federal-state-local-governments/group-term-life-insurance>.



If you have any questions regarding imputed income, please contact the Flexible Benefits team at hra.flexbenefits@doas.ga.gov.



Al Howell, DEPUTY COMMISSIONER

Al has extensive HR management experience at the state, county, and municipal government levels. He led support services in the areas of human resources and administrative operations. He previously served as the Director of Administrative Services with the Georgia Department of Community Affairs. Al is currently responsible for leading enterprise human resource functions, including talent management, HR policy and compliance, compensation, and benefits. Al's vision for HRA is to become a proactive agent of change by offering strategically focused services which will help our clients meet the demands of the modern workforce. Al holds a BS in Political Science from Georgia Southern University and an MPA from Georgia Southern University. He is a Gallup-Certified Strengths Coach. Al enjoys family time and jogging.

Carla Gracen, DIRECTOR OF COMPENSATION & BENEFITS

Carla joined HRA in April of 2018. She enjoys providing value to State of Georgia entities and employees through various projects, including the enhanced Benefits portal and streamlining processes with digital transformation. Previously, she managed outsourced HCM products and HR, Benefits, Payroll, and Accounting departments. Carla's career and personal travels took her to 48 states. She enjoys conducting industry presentations on various HCM topics. Carla holds an MEd – HRD from Colorado State University and an SHRM – SCP certification. Her hobbies include reading and fiber art.



Lenequa Morris, BENEFITS MANAGER

Lenequa stepped into her Benefits Manager assignment with Human Resources Administration on May 1, 2018. She has been a State of Georgia employee for 19 years, and before joining HRA, she held the role of Benefits Manager at the Department of Community Health State Health Benefit Plan. Lenequa loves assisting and educating employees about their flexible benefits. The Flexible Benefits team's top two year-end 2021 priorities are 1. Open Enrollment and 2. Open Enrollment. When not at work, Lenequa loves relaxing at home, watching good movies on LMN and Netflix.

Barbara Heard, BENEFITS ANALYST

Following retirement, Barbara rejoined DOAS as a part-time Benefits Analyst in July 2018. She began her career over 32 years ago with the Secretary of State's office, serving in various HR professional positions. In 2012, Barbara joined HRA as the Flexible Benefits Education and Marketing Manager, resolving employee, retiree, and employer issues. Barbara enthusiastically works with people, and her professional motto is, "Remember that the person in front of you is a human who requires resources." In her spare time, Barbara enjoys spending time with family, working at her church, traveling, and shopping. She loves collecting angels and has been tagged as "Paparazzi" due to her love for snapping photographs.



Jody Hiyabu, BENEFITS SPECIALIST

Jody is a Benefits Specialist 2 with DOAS Human Resource Administration. She has 20 years of experience in health coverage benefits supporting state agencies, employees, and retirees by advising on rules and regulations eligibility, providing training, and conducting audits. Before joining DOAS/HRA in March 2019, she served as a Human Resource Specialist providing benefits, payroll, and training functional support for the Department of Education. Currently, Jody's hobbies include but are not limited to traveling, hiking, reading, and dancing.

Monica Laws-Smith, BENEFITS SPECIALIST

Monica has over 20 years of client service and support experience. In December 2019, she joined the HRA Flexible Benefits team as a Benefits Specialist 2. Before joining HRA, Monica was a Contact Center Team Lead and Senior Analyst providing subject matter expert support to HRA team members, state agencies, and employees on various applications, procedures, and system-related issues. Monica is a Louisiana native and one of New Orleans Saints' biggest fans; she also enjoys cooking gumbo for friends and family, eating crawfish, and spending time with her kids! Monica lives by the motto, "Keep Going and Never Give Up!"



SON TRUONG, BENEFITS SPECIALIST

Son joined the HRA team in 2017 as a Benefits Specialist. Son's previous HR experience includes Recruiter, HR Generalist, HR Business Partner, and ER Specialist. Son says one of the highlights of the Flexible Benefits team's year is Open Enrollment and that he's diligent about being prepared and positioned to meet the needs of the State of Georgia employee population. What excites him about HRA is the leadership team's focused direction on improving HRA operations and the support provided to the broader HR community. Son is a certified scuba diver, and his favorite meals include seafood and a variety of Southern-fried foods. He's also a lover of animals (except snakes).

More Information
Coming Soon
Contacts



COMING SOON

HR Community Meeting

February 15, 2022
May 17, 2022
August 9, 2022
November 15, 2022

Employee Benefit Plan Council & State Personnel Board

March 8, 2022
June 14, 2022
October 11, 2022

CONTACT US

Interested in learning more about the Flexible Benefits Program?
Contact Carla Gracen, Director of Compensation and Benefits at Carla.Gracen@doas.ga.gov or
Leneequa Morris, Benefits Manager, at Leneequa.Morris@doas.ga.gov.
We look forward to providing you with information about our Flexible Benefits Program.



HRA GENERAL CONTACT INFORMATION

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