

# The Benefits Advantage

HUMAN RESOURCES ADMINISTRATION

Providing employee benefits tools and resources for the State of Georgia

June 2021

## Welcome to the “The Benefits Advantage” newsletter!

AL HOWELL, DOAS-HRA Deputy Commissioner

**W**hen was the last time you spoke with an employee about a benefits-related question? Were you able to help the employee? This newsletter will provide state entities information and tools about various benefits programs managed by the Georgia Department of Administrative Services (DOAS) and impact you or your employees.

Articles in our quarterly newsletter provide HR leaders and benefit coordinators overviews of the benefit programs and information on our Benefits team members, and also will include information on benefit trends, plan changes, and program metrics.

For more information about DOAS benefit programs, watch for emails, webinars, and updates via HRA's quarterly HORIZONS newsletter. Also, visit our website at <http://doas.ga.gov/human-resources-administration/employee-benefits-information>

We welcome your input! Contact us at 404- 656-2705 or [hra.flexiblebenefits@doas.ga.gov](mailto:hra.flexiblebenefits@doas.ga.gov).



## What's New in the Benefits World?

CARLA GRACEN, Compensation & Benefits Director

**T**he Benefits team, which is part of the Human Resources Administration (HRA) division of DOAS manages a set of programs mandated by the Georgia Code. Articles in the first issue of **The Benefits Advantage** provide state entities information about these programs and the value they offer state employees and retirees. Various initiatives are in progress to meet strategic goals for these programs. Flexible Benefits is creating a strategic plan that serves as a roadmap for the next few years. A survey and focus groups will be held in July/August 2021 to discuss the strategic goals for the program. If you are interested, send an email to [carla.gracen@doas.ga.gov](mailto:carla.gracen@doas.ga.gov)

The Benefits team is working on projects to enhance the Flexible Benefits program. Here are some of the projects:

PROJECT/INITIATIVE	DESCRIPTION
Benefits Portal	DOAS is partnering with the DCH for the State Health Benefit Plan (SHBP) to implement the Alight, the Enrollment and Eligibility Benefits system. The goals are to improve the employee/retiree experience, streamline processes, and reduce costs.
Broker/Consultant Request for Proposal	In July, DOAS will post an RFP to contract with a Flexible Benefits broker/consultant before the end of this year to help support the Flexible Benefits program. The scope is to provide flexible benefit plans with competitive features/pricing and support outreach/growth.
Consulting Reviews	Periodically, Flexible Benefits provides consultative support regarding processes, including the monthly payment processes and onboarding entities into the program.

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## THE BENEFITS WORLD *(cont. from cover page)*

PROJECT/INITIATIVE	DESCRIPTION
Flexible Benefits Reporting Toolkit (FBRT)	The project includes enhancements to the Flexible Benefits reports posted on Alight's Employer Website for Teamworks PeopleSoft Agencies, Manual Entities and Hybrid Entities, and refreshing the related DOAS website pages. Report enhancements will be in production on July 2, 2021.
Flexible Benefits Vendor Contract Renewals	Each year in the June/July timeframe, the contracts are reviewed and renewed for the next plan year. The Dental vendors, Cigna and Delta Dental will be enhancing coverage. Watch for details about the plan changes during open enrollment this Fall.
COVID-19 Relief	Federal mandatory and optional requirements have been introduced since May 2020, as described in the chart, COVID-19 Relief Guidance Summary.

The HRA Benefits team provides eligible state employees/retirees with components of their Total Rewards to attract and retain a workforce that is delighted to say they work for the State of Georgia! Contact the team at [hra.flexbenefits@doas.ga.gov](mailto:hra.flexbenefits@doas.ga.gov) if you have any questions.



COVID-19 Relief Guidance Summary

Relief and Extension of Timeframes May 2020	Tax Relief for Section 125 Cafeteria Plans May 2020	Consolidated Appropriations Act of 2021 December 2020	American Rescue Plan Act March 2021
Provides more time to notify, enroll, pay and/or file a claim/appeal	Provides more flexibility to make benefit election changes	Provides more flexibility to use prior elected FSA funds and make benefit election changes	Provides 100% COBRA subsidy to 'Assistance Eligible Individuals'
Mandatory	Optional	Optional	Mandatory
Retroactive HIPAA and COBRA enrollments to date of qualified change	Prospective changes without a Section 125 qualified event	Prospective FSA changes without a Section 125 qualified event <small>*IRS Notice 2020-5 expanded relief to include health plan changes</small>	Prospective COBRA Subsidies
DOL/EBSA Notice 2020-01 defines end date as earlier of (a) 1 year from the date they were first eligible for relief or (b) 60 days after the announced end of the National Emergency (the end of the Outbreak Period).	Temporary—Ended 12/31/2020	Temporary—provisions apply to 2020 and 2021 plan years	Temporary – provisions apply Apr. 1, 2021– Sept. 30, 2021

## THE INGREDIENTS OF ATTRACTION

**W**ant to attract more applicants and offer various voluntary benefits to your employees? The State of Georgia provides voluntary benefits under the Flexible Benefits Program administered by the Human Resources Administrative (HRA) Division, under the Georgia Department of Administrative Services (DOAS). The Flexible Benefits Program includes dental, vision, life insurance, accidental death and dismemberment, short-term and long-term disability insurance, critical illness, long-term care, dependent care and health care flexible spending accounts plan options, and legal insurance plan options. Employees pay 100% of the premiums, which includes an administrative fee for each option selected.

The Employee Benefits Plan Council (EBPC) governs the Georgia Flexible Benefits Program. Appointed by the governor, there are 10 EBPC members: five (5) members of the State Personnel Board, two (2) state agency department heads, two (2) state employees, and one (1) member from a corporation domiciled in the State of Georgia that insures or administers employee benefit plans.

The EBPC prescribes the general policies by which the Flexible Benefits Program shall be administered. The EBPC meets

as-needed to approve new Flexible Benefits Program plans and amend existing plans. The meetings are open to the public



and are currently offered virtually via teleconference or webinar.

The Flexible Benefits Program is available to employees of state departments/agencies, county department of family and children services, county department of health, authorities, commissions, school systems, regional educational services agencies, county or local libraries, and community services boards. Currently, there are 135,829 eligible participants, with 118,074 participants enrolled in at least one of the Flexible Benefits plan options.

Newly hired employees may enroll in the Flexible Benefits Program within the first 30 days of their employment -- the initial enrollment period. If a new hire

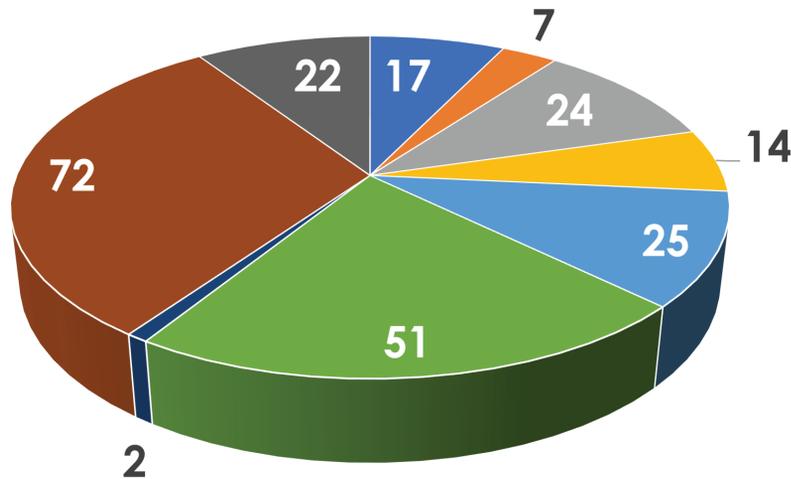
fails to enroll within the 30 days of hire, the new hire must await the regular Open Enrollment (OE) -- held annually October through November. If the employee experiences a qualifying life event during the year he/she does not need to wait for the annual OE period.

During OE, eligible active employees may enroll or make changes to their enrollment elections for the new plan year. To enroll or make changes during OE, employees can access GaBreeze at [www.GaBreeze.ga.gov](http://www.GaBreeze.ga.gov) or contact

the Benefits Center at 1-877-342-7339. In the event employees do not participate during the OE, their current flexible benefit elections, except the Dependent Care and Health Care Flexible Spending Account, will roll over to the new plan year. Employees must access GaBreeze or contact the Benefits Center to enroll in the Flexible Spending Account(s) for the new plan year.

Once OE is closed, employees will have to wait until the next annual enrollment period to enroll or make changes. A qualifying life event (QLE) is an employee's only opportunity to make benefits plan changes during a plan year. Marriage, childbirth, and loss of coverage from other employers are a few examples of QLEs.

## FLEXIBLE BENEFITS PROGRAM PARTICIPATING ENTITIES



- Board of Education
- Charter Schools
- Community Service Board
- Department of Family and Children Services
- Health Departments
- Library Systems
- Regional Education Service Agencies
- State Entities
- Technical Colleges

## FLEX BENEFITS-ELIGIBLE EMPLOYEES

STATUS <sup>1</sup>	SCHOOL TEACHER	SCHOOL EE NON-CERTIFIED <sup>2</sup>	SCHOOL EE 15 HRS <sup>3</sup>	LIBRARY EE	DEEMED ELIGIBLE
<ul style="list-style-type: none"> <li>Regular full-time EE</li> <li>Minimum 30 hours per week</li> <li>Minimum 9 months employment</li> </ul>	<ul style="list-style-type: none"> <li>Public School</li> <li>Minimum 17.5 hours per week</li> <li>Professionally certified</li> <li>Works at least half-time</li> <li>Not classified as "temporary" or "emergency" employee</li> </ul>	<ul style="list-style-type: none"> <li>Eligible for Teachers Retirement System (TRS) or local equivalent</li> <li>Minimum 20 hours per week</li> </ul>	<ul style="list-style-type: none"> <li>Minimum 15 hours per week</li> <li>Eligible for Public School Retirement System participation</li> </ul>	<ul style="list-style-type: none"> <li>County or regional library EE</li> <li>Minimum 17.5 hours per week</li> </ul>	<ul style="list-style-type: none"> <li>Deemed eligible by Federal or State of Georgia law</li> </ul>

<sup>1</sup>Employees who work in a sheltered workshop or work transition program, contingent employees, temporary employees, and student employees are not eligible for Flex Benefits.

<sup>2</sup>Can be 60% of the time necessary to carry out the position's duties if that's more than 20 hours

<sup>3</sup>Can be 60% of the time necessary to carry out position duties if more than 15 hours and eligible for PSERS

**METLIFE INSURANCE**



• **Employee Life Insurance**  
 (1-10 times Benefit Salary up to \$2,000,000)

- **Spouse Life**
- **Child Life** (1 premium cost for all eligible dependents under age 26)

*NOTE: Disabled dependents over age 26 are eligible for continued covered with appropriate documentation*



**Accidental Death and Dismemberment**  
 (employee only)



**Legal Plans**  
 (employee & family)

**CIGNA DHMO & DELTA DENTAL PPO**



**Dental Insurance**

- Employee
- Employee + spouse
- Employee + child(ren)
- Employee + family

**ANTHEM BLUE CROSS BLUE SHIELD**



**Vision Insurance**

- Employee
- Employee + spouse
- Employee + child(ren)
- Employee + family

**THE STANDARD**



**Disability Insurance**

- Income replacement while on an extended leave without pay
- **Short-Term Disability** (payable up to 6 months)
  - **Long-Term Disability** (payable after 6 months)

**UNUM**



**Long-Term Care**

The employee's spouse, parents, and parents-in-law are eligible to enroll in this plan. An employee does not have to be enrolled in the program for family members to participate.

**AFLAC**



- **Employee Critical Illness**
- **Spousal Critical Illness** (employee must be enrolled for spouse to be eligible for enrollment)

**WAGeworks**



- Flexible Spending Accounts (FSA)**
- **Health Care Spending Account**
  - **Dependent Care Spending Account**

## BENEFITS VENDORS STEWARDSHIP MEETINGS

During the annual stewardship meetings, the Department of Administration (DOAS)/Human Resources Administration (HRA) Flexible Benefits team met with benefits vendors. Updates on enrollment, utilization results, and much more will be reviewed. The following are Flex Benefits vendor results and activities for plan year 2020:

### DHMO

For Cigna DHMO's plan year 2020, there were 12,434 employees and 10,161 eligible dependents covered. Females made up 61% of the DHMO enrollment whereas 39% of the enrollment were males.

There was a decrease in dental plan utilization during the 2020 plan year due to COVID-19. As a result, Cigna issued a credit to DOAS. This credit is being passed on to employees who were enrolled in Cigna DHMO in May 2020. Employees whose agencies process their payroll via PeopleSoft have already received their credits. The remaining employees' credits are forthcoming.

### ANTHEM BCBS

Anthem BCBS experienced a slight decrease (12.5%) in claims filed during plan year 2020. This drop is most likely associated with reducing services, such as voluntary vision care, due to the pandemic. Anthem advised that routine eye exams remain a significant health-related service.

### WageWorks

COVID-19 brought on several changes to the Flexible Spending Account (FSA) plan options. IRS Notice 2020-29 allowed participants to make mid-year changes during 2020 for Dependent Care and Health Care FSAs. The Flexible Benefits Program saw an increase in the year-end FSA remaining balances for 2020. Also, there were fewer Health Care FSA card swipes in 2020.

As a reminder, the Consolidated Appropriations Act (CAA), 2021 was passed on December 27, 2020. The CAA provides flexibility to FSA participants. For more information, access the following link: <http://doas.ga.gov/human-resources-administration/human-resources-administration-covid-19-response>

### AFLAC

AFLAC did not see any significant changes during plan year 2020. There were 29,649 employees and spouses enrolled in one of the Critical Illness plan options. Females represented 77% of the enrollee. Below are AFLAC reminders:

- Employees and enrolled spouses have a health screening benefit included in the Critical Illness plan options
- Child benefits are automatically included in the existing employee coverage

### THE STANDARD

As of plan year 2020, the Standard has 49,300 participants for the Short-Term and Long-Term Disability plan options; 65% female and 35% male, and with an average age of 46.

Maternity claims constituted 26% of the short-term disability claims for 2020. Musculoskeletal claims topped the list of the highest cost for the long-term disability plan option. Females filed 69% of the long-term disability claims.

### 2020 Open Enrollment (OE)

Did you know that most of the Open Enrollment (OE) activity generally occurs during the last three (3) days of OE? An OE survey was administered, resulting in 94% of the respondents indicating they were satisfied with the enrollment process!

The 2020 OE period was held October 19, 2020 through November 6, 2020. There were 129,469 eligible participants (i.e., Active employees, retirees, unpaid LOA, and COBRA beneficiaries).

At the close of OE, 118,253 participants were enrolled in at least one Flexible Benefits plan option. The GaBreeze Benefits Center received 9,334 calls during OE.



## YOUR TOTAL REWARDS



Did you know employees in Teamworks agencies can view all their benefits in one place? By accessing GaBreeze and clicking on “Your Total Rewards,” your employee can see their total package! It is important to note that Your Total Rewards from the State of Georgia is more than just a paycheck. For additional information, please visit [GaBreeze.ga.gov](http://GaBreeze.ga.gov).

## EMPLOYEE DISCOUNT PROGRAM

The Georgia Department of Administrative Services (DOAS)/ Human Resources Administration (HRA) Division manages the Employee Discount Program. The program provides discounts on goods and services to active employees and retirees. The DOAS/HRA, at its discretion, posts discounts on the Team Georgia website. DOAS/HRA



does not endorse or affirm the quality or pricing of the discount providers' products or services. Discounts are available on attractions, shopping, technology, pet insurance, and more.

Two additional Pet Insurance providers (MetLife Insurance and

Nationwide) have been added to the Employee Discount Program. For available discounts, employees may access the website <http://team.ga.gov/discounts/>.

For inquiries, please contact [EEdiscounts@doas.ga.gov](mailto:EEdiscounts@doas.ga.gov).

## EMPLOYEE PURCHASING PROGRAM

The Employee Purchasing Program (EPP), created by Georgia House Bill 551, was launched in 2017. The EPP is administered by Purchasing Power and provides eligible employees with centralized online access to a wide range of consumer offerings purchased through payroll deductions. Only qualified employees whose entities administer their payroll in TeamWorks are eligible to participate in the EPP. The Department of Administrative

Services (DOAS) facilitates employee purchases of consumer offerings through EPP. For more information, employees may contact [employee.purchasing@doas.ga.gov](mailto:employee.purchasing@doas.ga.gov). Purchasing Power is also readily available to answer questions regarding the program and can be reached at 800-537-3134. Employees can access the Purchasing Power's website at [TeamGeorgia.PurchasingPower.com](http://TeamGeorgia.PurchasingPower.com)



## FLEXIBLE BENEFITS REPORTING TOOLKIT [FBRT]

The Flexible Benefits Team will introduce the Flexible Benefit Reporting Toolkit (FBRT) soon. The enhanced toolkit will provide supporting material to Benefits Coordinators and HR Representatives that can help correct the appropriate funds submitted to the Department of Administrative Services (DOAS).

The toolkit educates participating agencies about the Flexible Benefits Program and improves the systematized process by reassuring timely action on the comparison of Flexible Benefit reports. FBRT also provides a comparison process of benefit deductions, helps avoid duplication of payments, promotes timely payments, and enhances the current reporting documents and processes.

Additionally, the FBRT will support agencies in reviewing reports for comparison against the deductions taken by the agency and identifying any discrepancies. Webinar sessions, reports with newly enhanced and detailed functional features, and coordination with the DOAS Fiscal Division resource guides will be provided. The Flex Benefits team will also provide the following support:

- Onboarding training for new agencies
- Training for newly-hired and newly-assigned Benefit Coordinators and Human Resources Representatives
- One-on-one agency training sessions for current entities

## EMPLOYEE ASSISTANCE PROGRAM



State of Georgia entities that participate in the Employee Assistance Program (EAP) have access to provider referrals, counselors, and training resources through KEPRO.

When feeling overwhelmed with decisions, personal problems, family issues, or workplace concerns, employees have somewhere to turn. Our EAP through Kepro is a free service offered to employees, their dependents, and eligible

household members. The decision to use your EAP benefits is voluntary. EAP provides professional support for personal and work concerns, 24 hours a day, seven days a week.

For more information, please visit [www.EAPHelpLink.com](http://www.EAPHelpLink.com) using code "Georgia", or call 1-833-276-0988.

## CONSOLIDATED APPROPRIATIONS ACT (CAA), 2021



The Consolidated Appropriations Act (CAA), 2021, is a new COVID-19 regulation that provides relief to employees who participate in the Dependent Care and Health Care Flexible Spending Accounts (FSA). The Department of Administrative Services/ Human Resources Administration and HealthEquity/ WageWorks has taken the opportunity to make these benefits work better for the FSA participants. HealthEquity/WageWorks will be sending communication regarding these changes to all Flexible Spending Accounts participants via email or regular mail.

For additional information, reference the link below:

<http://doas.ga.gov/human-resources-administration/human-resources-administration-covid-19-response>

## COVID-19 DENTAL CREDIT UPDATE

### Inquiring Minds Want to Know

Our employees might be requesting a status update on their COVID-19 Dental credit. These credits are available to participants who were enrolled with Cigna DHMO in May 2020 or Delta Dental PPO in August/September 2020. There has been a delay in the processing of these credits, due to card vendor logistical issues.

To ensure employees are current on this and other Flex Benefits communications, remind employees to update their email addresses and mailing addresses in the applicable systems, e.g., TeamWorks (PeopleSoft), GaBreeze.





**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 – including 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**

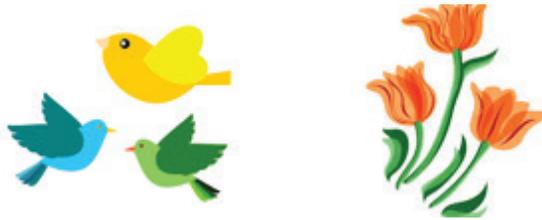
Son joined the HRA team in 2017 as a Benefits Specialist. Son's previous HR experience includes Recruiter, HR Generalist, HR Business Partner, and ER Specialist. Son says one of the highlights of the Flexible Benefits team's year is Open Enrollment and that he's diligent about being prepared and positioned 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).



Spring 2021 means more activities we have missed. More Travel, Sports, and Spending Time with Family & Friends!

Are you physically ready for outdoor activities, keeping your health and safety in mind? Don't forget those essential safety tips:

- Stretch
- Hydrate
- Play
- Rest



Have Fun, Be Safe, and Repeat Often!!

## TRIVIA - KNOW YOUR EMPLOYEES

Q1. Which Flexible Benefits Program plan option has the highest enrollment?

Q2. Which Flexible Benefits Program plan option include coverage for eligible dependent children at no cost to the employee?

TRIVIA

TRIVIA

TRIVIA

TRIVIA

A2. Employee Critical Illness

A1. Employee Life Insurance

## NEW EMPLOYEE ORIENTATION



The Department of Administrative Services (DOAS) previously announced a series of professionally produced New Hire Orientation videos. These videos provide helpful information to prepare workers for their jobs and are a tool for the human resources orientation process.

Access the videos at  
<http://doas.ga.gov/human-resources-administration/new-hire-orientation-supporting-tools>.

## COMING SOON

### HR Community Meeting

August 17, 2021  
November 9, 2021

### Employee Benefit Plan Council & State Personnel Board

July 13, 2021 (Called Meeting)  
October 12, 2021

### Open Enrollment Fall 2021

October 18, 2021 through  
November 5, 2021

## CONTACT US

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



### HRA GENERAL CONTACT INFORMATION

<http://team.ga.gov/my-benefits/>  
<http://doas.ga.gov/human-resources-administration>  
[hrastaff@doas.ga.gov](mailto:hrastaff@doas.ga.gov)

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