



# Flexible Benefits

(continued)

these respondents provided clarification and insights. Our review of the survey findings reinforced our primary goal: increasing program participation. We were able to confidently update the list of initiatives for the Flexible Benefits team.

DOAS has partnered with a Benefits Broker/ Consultant to support Flexible Benefits. The expectations are the broker will review and recommend enhancements (coverage, premiums and types) for the program, share insights related to industry best practices and support marketing efforts for growth.

In 2022, Flexible Benefits will expand agency training beyond the Flexible Benefits Reporting Toolkit to offer benefits process training. Agencies will also benefit from website changes that are in progress. We shared specific feedback about the benefits portal experience with Alight/GaBreeze for future system enhancements.

The HR Community meeting presentation is posted [HERE](#) to provide more details about the Flexible Benefits strategy.

As of January 1, 2022, there were 134,517 eligible program participants (Active Employees, Retirees, Unpaid LOA, and COBRA). A total of 115,294 participants enrolled in at least one plan option.

Eight vendors provide the program with 14 voluntary benefit types.

Vendors	Flexible Benefit Types
Anthem	Vision
AFLAC	Critical Illness: Employee and Spouse
Cigna	Dental HMO
Delta Dental	Dental PPO
HealthEquity (WageWorks)	Flexible Spending Accounts: Health Care and Dependent Care
MetLife	Life Insurance: Employee, Spouse, and Children
MetLife	Accidental Death & Dismemberment
MetLife	Legal Plans
The Standard	Short-Term Disability and Long-Term Disability
Unum	Long Term Care

If you have any questions, please contact the Flexible Benefits team at [HRA.Flexbenefits@doas.ga.gov](mailto:HRA.Flexbenefits@doas.ga.gov) or GaBreeze at 877-342-7339.

#Workforce, #AttractRetain, #FlexibleBenefits

# Surprise!

## USE YOUR FSA FOR THESE FIVE THINGS

Article provided by Flexible Spending Accounts vendor, HealthEquity/WageWorks

Your Flexible Spending Account (FSA) offers a way to save up for a variety of healthcare costs with pre-tax dollars.

While many members know they can use FSA dollars for doctor visits, they might not know that you can use funds for other items—some of them surprising.

### Five Surprising Uses for your FSA Dollars

Before you spend after-tax dollars on some of your everyday healthcare and personal care items, check to see if you could actually use the tax-advantaged dollars in your FSA.<sup>1</sup>

#### 1. Doctor-Prescribed massage therapy

To take advantage of this perk, you need to get a letter of medical necessity from your doctor. But if you need massage therapy to work out some of the kinks, you may be able to tap into your FSA to pay for it.

There are many situations in which massage therapy is considered a viable treatment. So talk to your doctor about your needs and ask if they can provide the necessary documentation. Then you can use your FSA debit card<sup>2</sup> to pay at the massage therapist.



#### 2. Menstrual care

In the past, menstrual care products weren't included as qualified medical expenses. But that changed after the passage of the CARES Act in 2020. Now, you can use your FSA to pay for items such as:

- Tampons
- Menstrual pads
- Menstrual cups
- Menstrual sponges
- Pain relievers for menstrual cramps

All these items can be bought over the counter using your FSA debit card, without a note or prescription from your doctor.

# Surprise!

## USE YOUR FSA FOR THESE FIVE THINGS (continued)

### 3. Over-the-counter medicines

Today, over-the-counter medicines, including pain relievers, cold medicine, cold sore treatments, allergy medicine and other medicines are eligible for purchase using FSA dollars. In the past, you needed a prescription for these over-the-counter items to use your FSA, but that's no longer necessary.

There are some related items that also may qualify—such as heating pads sold as medical supplies—but you might need a letter of medical necessity to purchase them with FSA dollars.

### 4. Baby nursing supplies

If you're nursing a baby, you can use your pre-tax FSA dollars to purchase the necessary supplies. Your FSA can be used for breast pumps and nursing pads. You can even buy breast milk storage containers with your FSA.

Be careful of what you buy with FSA dollars, however. Although many necessities for baby nursing are covered, you can't use FSA dollars to buy nursing bras or a breastfeeding pillow.

### 5. Travel essentials

Next time you go on a trip, consider using

your FSA dollars to purchase some of the essentials. Your FSA can be used to buy motion sickness pills or wristbands. You can also use your FSA to pay for sunscreen (SPF 15+)—as long as the primary purpose is to block the sun's rays, and not for cosmetic purposes.

You can also use your FSA to purchase sunburn creams and medicated ointments. Just make sure the purchase is meant to treat a sunburn and isn't used as a regular skin moisturizer.

### Other ways to use your FSA

As we've seen, you can use your FSA for some surprising items. And there are plenty of other ways to use your FSA dollars to pay for common healthcare costs:

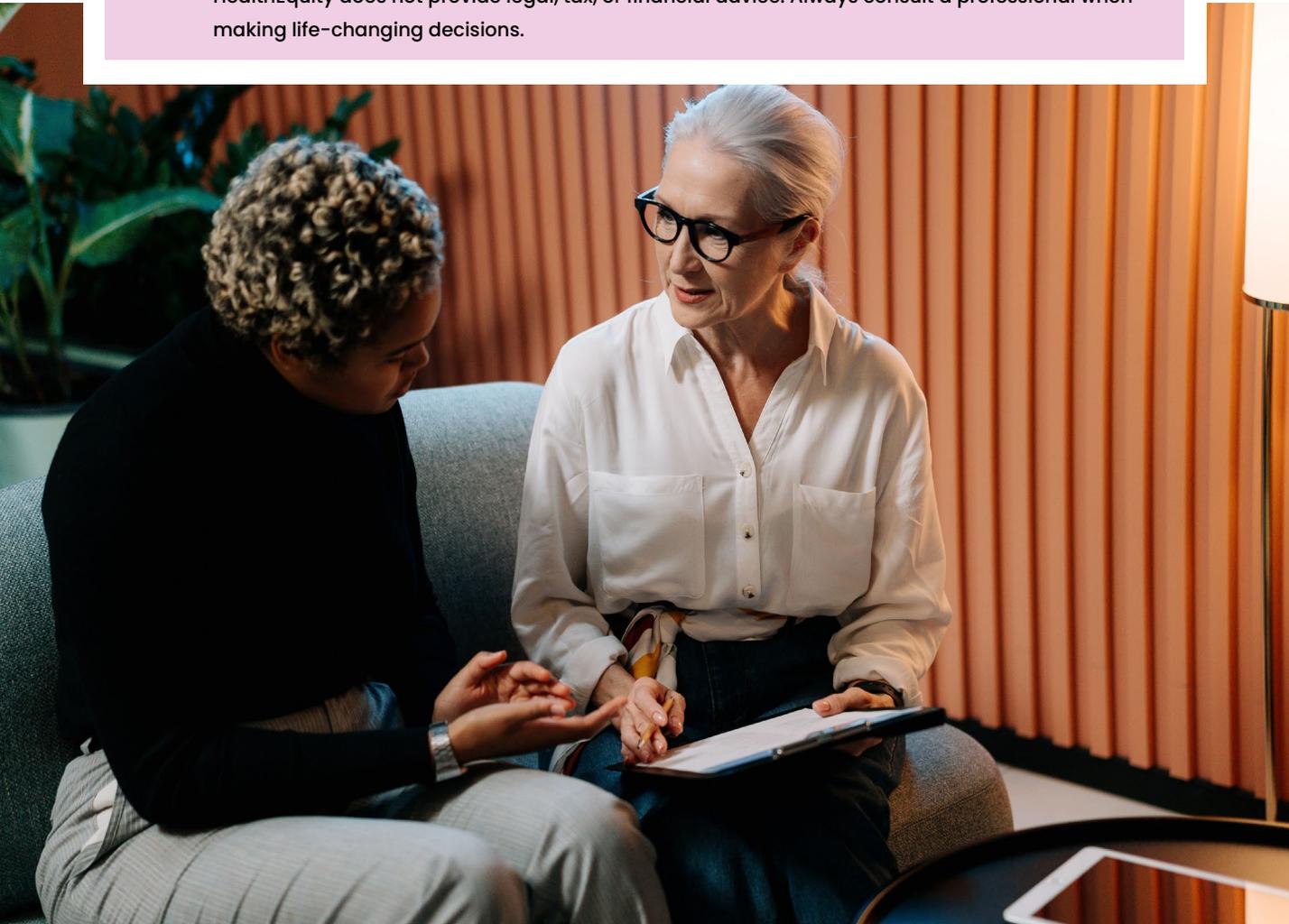
- Skin care products for treating acne, including light therapy devices
- Orthopedic shoe inserts, toe cushions and arch braces to help with foot support
- Family planning items like fertility kits and pregnancy tests
- Home medical devices, including blood pressure monitors, oximeters and CPAP accessories
- Eye care, including exams, eyeglasses, and contact lenses
- Dental care, including exams, treatments and orthodontia

# Surprise!

## USE YOUR FSA FOR THESE FIVE THINGS (continued)

And, of course, your FSA can be used for doctor copays and physicals, as well as for medical procedures. Before you spend non-FSA dollars on healthcare, double-check the interactive list of qualified medical expenses at [WageWorks/HealthEquity](#) to see what's covered.

- <sup>1</sup> FSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize FSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules.
- <sup>2</sup> Your HealthEquity® Visa® Healthcare Card can be used at participating merchants who sell eligible healthcare products or services everywhere Visa debit cards are accepted. Your HealthEquity Visa Healthcare Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.  
HealthEquity does not provide legal, tax, or financial advice. Always consult a professional when making life-changing decisions.



# FLEXIBLE BENEFITS

## REPORTING TOOLKIT

### WHERE ARE WE NOW?

BY: MONICA LAWS-SMITH

The Flexible Benefits Reporting Toolkit (FBRT) training is on the move. Currently, we have trained a total of 28 manual entities (non-Teamworks) that consist of numerous schools and libraries that participate in the Flexible Benefits Program. During the FBRT overview training, manual entities are introduced to tools that will help ensure data is aligned in the entities' payroll systems and GaBreeze for timely and accurate payments of premiums. In doing so, several scenarios are reviewed to address current challenges that arise during an employee's journey from hire to retirement that relates to Flexible Benefits.

#### Here are some of the questions that have been asked during our training sessions:

- *"Is a report only generated if there is new activity?"*
- *"What if an employee had life insurance over 50,000 and had imputed income and then at the next open enrollment, they lowered their life insurance coverage, so they are no longer required to have imputed income? Where would I see that change on my reporting?"*
- *"Is the Earnings Amount column on the Imputed Income report monthly or yearly?"*
- *"Who sets up direct billing? Employer or Employee?"*

The outpouring of support and appreciation for the Flexible Benefits Reporting Toolkit is overwhelming and enormously helpful.

In the coming months we will continue with the remaining manual entities and transition

to Hybrid Agency training. We are looking forward to working with all entities to ensure the FBRT is a vital part of their reconciliation process. I would like to share with you some feedback received thus far:

*"It was an excellent presentation both days and we truly appreciate having the documentation!"*

*"Thank you for the great information!"*

*"Thank you. Good training!"*

*"We are learning new things as well."*

For more information concerning the Flexible Benefits reports enhancements videos and purpose statements, click here: <https://doas.ga.gov/human-resources-administration/employee-benefits-information/flexible-benefits/flexible-benefits-resources>

If you have any questions regarding training opportunities, please contact the Flexible Benefits team at [hra.flexbenefits@doas.ga.gov](mailto:hra.flexbenefits@doas.ga.gov).

# THERE IS NO BLUEPRINT FOR NAVIGATING GRIEF

BY: KEPRO



Grief is a spontaneous and unavoidable response to loss, but there is no blueprint for navigating through it. There are no common timelines or milestones to use to help gauge where you are in your grief journey. Since it manifests so differently for everyone, we are often unprepared to deal with the intense thoughts, feelings, emotions, and physical symptoms which may be experienced while grieving.

While you may be familiar with the Five Stages of Grief – denial, anger, bargaining, depression and acceptance – these stages are *broadly defined* as there is large a range of physical, emotional, mental, and spiritual experiences that may be felt throughout the process. And to complicate matters, grief is not linear nor orderly. You may experience all five stages in one day or grapple with one for years after the loss. Grief spirals through a vast range of these thoughts and feelings and may exist for days, months or years.

It is important to know there are different types of grief. In fact, there are 16 defined types of grief. In addition to normal/ common grief, anticipatory grief is frequently

experienced. It refers to the distress a person may feel in the days, months or even years before the death of a loved one; the grieving we do while anticipating a loved one's death and contemplating what our life will be like after they are gone.

Regardless of the type or duration of your grief, these suggestions may be helpful as you navigate though it:

- Recognize your emotions and allow yourself to honor and express your feelings
- Practice self-care
- Be patient with yourself
- Avoid making major decisions
- Allow your family, friends and others to help by telling them what you need
- Reach out for professional help

If you or any household member is struggling or needs support or resources, contact your Employee Assistance Program for free confidential sessions and services.

**Toll-Free:**  
1.833.276.0988

**Website:**  
[www.EAPHelplink.com](http://www.EAPHelplink.com)

**Code:**  
Georgia



# DON'T FORGET TO TERMINATE

## YOUR EMPLOYEES OUT OF GABREEZE!

BY: SON TRUONG

As a Human Resource Representative, you are responsible for many duties, from recruitment to managing the employee's indicative data. One of the most critical functions is ensuring departing employees are being terminated timely. This task is a little easier if your agency uses an HR system, such as PeopleSoft, for payroll processing and employee data. Agencies using PeopleSoft and/or other file interfaces are commonly known as automated agencies. It gets tricky when your agency does not use PeopleSoft for payroll processing or for employee HR data. These are commonly known as manual agencies, which basically requires double data entries into two systems.

### Entering Termination into GaBreeze

1. When terminating an employee, it is important to use the appropriate Action Code, and Action Reason Code. Review the list of code descriptions to ensure the correct codes are selected based on the reason for the termination. Accurate data provides
2. accurate reporting for decision making. For example, for automated agencies using the Teamworks Peoplesoft system, if an employee resigned due to family reasons, select the Action code of TER and the Action Reason of FAM. For manual entities using Alight (GaBreeze) system, select the Action code of TER and the Action Reason of FAM as the reason for the termination. When you maintain data in more than one system, the termination codes may be the same, but some codes may be different, depending on the systems used for HR, Payroll and Flexible Benefits.
2. Please do not enter future-dated terminations. GaBreeze will not process future-dated termination dates. Automated agencies have the capability to enter future-dated terminations. However, we strongly recommend that you do not enter future-dated terminations.
3. For manual agencies, for any termination that is past 45 days, you

# DON'T FORGET TO TERMINATE

## YOUR EMPLOYEES OUT OF GABREEZE!

(continued)

will need to send a request to the HRA Inbox to terminate. GaBreeze will not allow entry for late terminations past 45 days.

4. For manual agencies, if you enter the incorrect termination date, please do not try to correct it with another entry via Smart Form. Send a request to the HRA Inbox with the correct termination date.

### Failure to terminate an employee on time may have the following impacts:

- May cause overpayment of salary.
- May cause overpayment of premiums to the Flexible Benefits vendors for plan options that the employee would not be eligible for, but the employer would be responsible for.
- May result in a failure to follow Consolidated Omnibus Budget Reconciliation Act (COBRA) requirements when health coverage is terminated. COBRA requires most group health plans to provide a temporary continuation of group health coverage when employees are terminated. The employer must notify the plan administrator, GaBreeze, within **30 days** if any of the following qualifying events occur:
  1. Termination or reduction in hours of employment of the covered employee.
  2. Death of the covered employee.
- May cause disruption of continuation of benefits for a beneficiary. When the Flexible Benefits Program's eligibility and enrollment administrator, Alight (GaBreeze), receives a termination for an employee, they are required to give the qualified beneficiary(ies) an election notice within 14 days after receiving the notice of a qualifying event so their coverage can be continued through COBRA.

### When Coverage Ends for Terminated Employees

- If the employee is terminated on or before the 15th of the month, most Flexible Benefits plan options will terminate the end of the current month. This is because the employee's last premium deductions were most likely withheld in the last paycheck of the previous month for the current month's coverage.
  - *Example – Employee A has dental, vision, and life insurance. His term date is March 7, 2022. His coverage will end on March 31, 2022.*
- If the employee is terminated after the 16th of the month, most Flexible Benefits plan options will terminate the end of the next month. This is because the employee's last premium deductions will be taken from the last paycheck of the month after the 16th for the next month's coverage.

# DON'T FORGET TO TERMINATE

YOUR EMPLOYEES OUT OF GABREEZE!

(continued)

- o *Example – Employee B has dental, vision, and critical illness. Her term date is April 21, 2022. Her coverage will end on May 31, 2022. Flexible Benefits premium deductions that will be withheld in April provide coverage for May.*

If your agency is a manual agency, you must terminate the employee from GaBreeze, as well as from your HR/ Payroll system. Late terminations in the system cost DOAS-HRA money because we will continue to make payments to the Flexible Benefits vendors for benefits that should have ended. In addition, the terminated employees may have used the benefits they were no longer eligible for. Remember to follow the listed steps below or your agency's internal checklist to terminate your employee on time.

1. Terminate employees from your HR/payroll system.
2. Terminate employees from GaBreeze.
3. Review the Flex Benefits Deduction Report in the GaBreeze Employer website to make sure terminated employee(s) are listed correctly on the report through their appropriate termination date, depending on when they terminated and when their last premium deductions were withheld.
4. Review the Flex Financial Manager Detail Report to verify no deductions are showing for the terminated employee(s).

We greatly appreciate your assistance in ensuring terminated employees are removed from GaBreeze in a timely fashion to avoid paying premiums for terminated employees. If you have any questions, please contact the Flexible Benefits team at [HRA.flexbenefits@doas.ga.gov](mailto:HRA.flexbenefits@doas.ga.gov).



# 2021 Open Enrollment (OE) Update for Plan Year 2022

BY: LENEQUA MORRIS

The 2021 Open Enrollment for Plan Year 2022 closed on November 5, 2021. This may have been a cause for celebration for many Benefits Coordinators/HR Professionals, or at least a moment of relief! However, there is always post-OE work to be completed, i.e., processing the enrollment elections (GaBreeze), updating your payroll systems with the 2022 elections, if applicable, and answering your employees' questions, just to name a few.

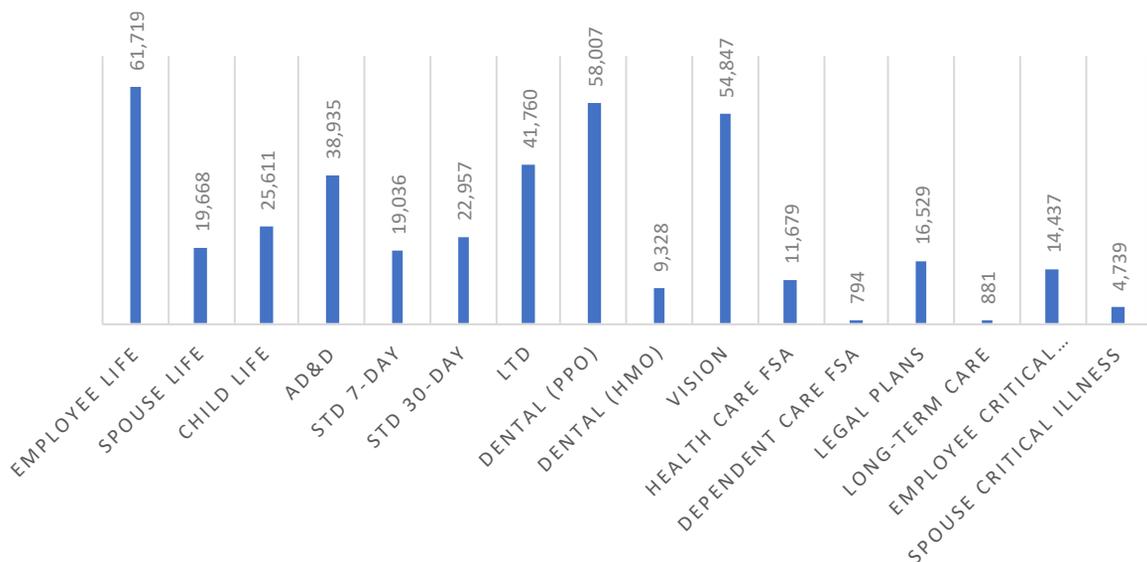
## Flexible Benefits Enrollment

During OE, there were approximately 93,479 active employees eligible to participate in the Flexible Benefits Program. At the close of OE, there were 82,994 active participants enrolled in at least one plan option.

## Options, Options & More Options – 2022 Flexible Benefits Elections!

Have you ever wondered what Flexible Benefits plan options are the most popular to the Program's participants? The Employee Life plan option, administered by MetLife Insurance, had the highest number of enrollments, followed by the Dental PPO plan option, administered by Delta Dental. The enrollment count for each plan options is provided below.

### 2022 FLEXIBLE BENEFITS ENROLLMENT\*



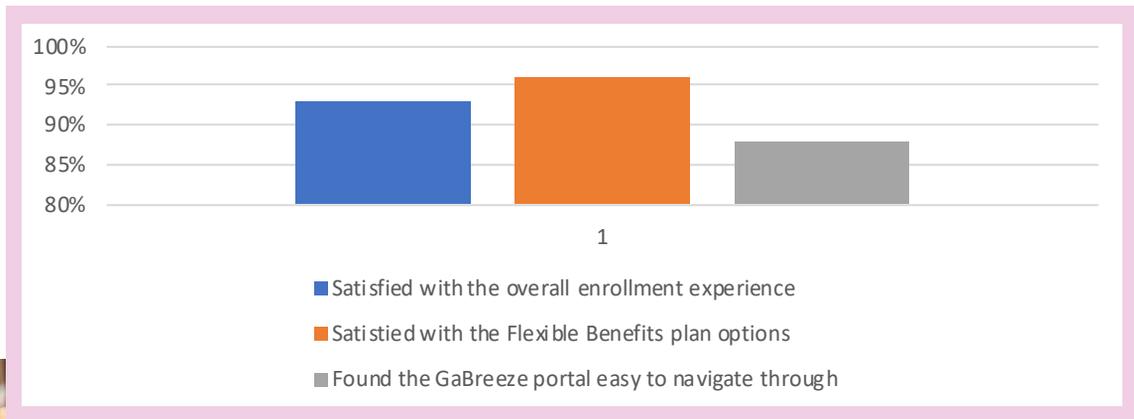
\*Enrollment counts as of January 1, 2022

# 2021 Open Enrollment (OE) Update for Plan Year 2022 (continued)

## What are the Participants' Opinions?

The participants were given the opportunity to participate in a survey after completing their Flexible Benefits enrollment. Three hundred and forty-one (341) participants completed the survey. The results are in! See below.

### OE SURVEY



The participants were given an option to provide comments or suggestions. What's on the minds of the participants? Take a look at a few of their comments/suggestions.

- Kudos!
- Extend OE until November 30 each year.
- Thanks, and keep up the good work. I will check out the mobile app.
- This was my first time in over 10 years signing up for benefits again. You made it a breeze.

# 2021 Open Enrollment (OE) Update for Plan Year 2022 (continued)

## Helpful OE Flexible Benefits Reports for Benefits Coordinators

Now that OE is behind us, you are probably being bombarded with questions from your employees. The GaBreeze reports are a great starting point. If employees have questions about their Flexible Benefits Plan elections, look at the FLX Annual Benefit Deduction Report. This report lists all plan options for the upcoming year that each of your employees have elected.

The FLX Annual Imputed Income Report and the FLX Annual Inactive Employee Imputed Income Report are two very important reports that you should use. These reports contain taxable income that should be included as part of the employees' earnings.

## Additional Resources for You and Your Employees

While OE is over, the following resources/tools are great references that are still available for use throughout the plan year for current employees and new hires.

- The Flexible Benefits Virtual Fair material at <https://team.georgia.gov/plan-year-2021-flexible-benefits-vendors/>
- The Flexible Benefits Rate sheets and You Decide booklet at <https://team.georgia.gov/my-benefits/>

- The Summary Plan Descriptions (SPDs) at <https://doas.ga.gov/human-resources-administration/employee-benefits-information/flexible-benefits/flexible-benefits-resources>

The GaBreeze Benefits Center is available from 8:00 a.m. through 5:00 p.m. ET to answer questions and/or assist participants with their enrollment. Also, the Flexible Benefits vendors are available to assist the participants. Their contact information is in the You Decide booklet.

## Let's Start Preparing for the 2022 OE for Plan Year 2023

According to Forbes, approximately half of employees don't understand their benefits and about 80% don't review their benefit materials. Let's explore ways that we can get more employees/participants to read the materials, access the GaBreeze portal to review their benefits, enroll and/or make changes and keep their contact information current.

We are always working to enhance the OE experience for all parties. Let us know if you have suggestions and/or feedback by contacting the Flexible Benefits team at [HRA.flexbenefits@doas.ga.gov](mailto:HRA.flexbenefits@doas.ga.gov).

# Our Flex Benefits Team



**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 that 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.



**LENEEQUA MORRIS, BENEFITS MANAGER**

Leneequa stepped into her Benefits Manager assignment with HRA 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. Leneequa 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, Leneequa loves relaxing at home, watching good movies on LMN and Netflix.



**BARBARA HEARD, BENEFITS ANALYST**

Following retirement, Barbara rejoined HRA 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 HRA. 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 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 the 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).





## COMING SOON

### HR Community Meeting

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

### Employee Benefit Plan Council & State Personnel Board

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](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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