

# The Benefits Advantage

HUMAN RESOURCES ADMINISTRATION

Providing employee benefits tools and resources for the State of Georgia

June 2022

## Flexible Benefits While on Approved Leave Without Pay

BY JODY HIYABU

We realize that understanding leave without pay processing, and the impact on employees' flexible benefits may be challenging. This article intends to provide guidance and answer some frequently asked questions.

Do you have employees enrolled in the Flexible Benefits Program who have requested leave without pay? After you have approved the leave requests, they must be entered in PeopleSoft (automated agency) or GaBreeze employer portal (manual agency) in a timely manner. Agencies should avoid entering approved leave without pay that is less than 16 consecutive calendar days. If a leave is reported lasting 16 days or less, timely entry will be critical to report the employees' return to active status.

### Alight's (GaBreeze) Responsibilities

Upon receipt of the leave without pay notification from the agencies, Alight (GaBreeze) will:

- Send notifications to the agencies to stop the deductions
- Direct bill the employees for their premiums
- Notify the employees when coverage is being canceled due to non-payment
- Send notification to the agencies to start the deduction once the return-to-work has been received from the agencies, if applicable

### Agencies' Responsibilities

Agencies should:

- Enter leave of absence without pay promptly
- Review the **FLX Benefits Deduction Report** to confirm the stop date of the deduction
- Review the **FLX Financial Manager Detail Report** and **FLX Benefit Deduction Report** to ensure the change status to an unpaid leave of absence is reflected appropriately on the report
- Communicate to the employees that they are responsible for paying the direct bills while they are on LWOP
- Agency must process the return to work of the employees in a timely manner
- Review the **FLX Financial Manager Detail Report** and **FLX Benefit Deduction Report** to ensure the employees' coverages are still in force before restarting deductions.



**Note:** If an agency collected premiums after the cancellation of the flexible benefits, the agency should refund the premiums to the employees.

### Employees' Responsibilities

Employees must:

- Pay the direct bills promptly
- Notify GaBreeze if there is a qualifying life event (QLE) while on leave without pay
- Keep their emails and physical addresses up to date.

### Return from Leave

Employees on the Family Medical Leave Act (FMLA) without pay can request reinstatement within 31 days from the date of return to work. Reinstatement is not retroactive and must be for all flexible benefits for which the employee was previously enrolled.

### Cancellation of Flexible Benefits While on LWOP

If employees fail to pay the direct bills, GaBreeze will send cancellation notices to the employees with the Consolidated Omnibus Budget Reconciliation Act notices and portability and conversion instructions on the applicable benefits. Flexible benefits for the employee on non-FMLA leave without pay will remain canceled upon returning to an active status unless there is a QLE.

### Leave without Pay (LWOP) During Open Enrollment

Employees on LWOP can cancel their coverage only during open enrollment. Upon return to active status, employees will be granted a 31-day window to make changes to their coverage on the GaBreeze website or by calling the GaBreeze Benefits Center at 1-877-342-7339.

If employees paid premiums while on LWOP and did not discontinue coverage during open enrollment, upon return to active status, benefits will roll over into the new plan year, excluding Flexible Spending Accounts.

If employees failed to pay premiums, no coverage will show on the GaBreeze website. Upon returning to work, employees will be allowed to make elections for the new plan year, subject to evidence of insurability and/or a waiting period on certain flexible benefits plan options. Benefits will not roll over.

1

Leave

2

Flexible Spending

3

EAP

4

Vendors

7

Flex Team

8

Upcoming

## Flexible Benefits Spending Accounts: Understanding the Grace Period

BY BARBARA HEARD

The Flexible Benefits Program plan year ends December 31 of each year, and the grace period would normally be through March 15 of the following year. During this two-and-a-half-month period, participants with remaining balances from the previous plan year can use those balances to cover new qualified expenses. Prior to the COVID-19 pandemic, participants had to use the funds by the grace period end date; otherwise, the contributed funds were forfeited.



### **BREAKING NEWS FOR PLAN YEAR 2021 (JANUARY 1, 2021 - DECEMBER 31, 2021)**

The Human Resources Administration (HRA) elected to adopt special COVID provisions that extended the grace period for plan year 2021 until the end of this year. Plan year 2021's grace period is extended through December 31, 2022. This extension allows Flexible Spending Account (FSA) participants to continue using any remaining balances in their 2021 accounts through the end of 2022.

Participants can submit qualified expenses through December 31, 2022, by using their remaining Dependent Care Flexible Spending Account (DCFSA) and/or Health Care Flexible Spending Account (HCFSA) funds from 2021. The list of qualified expenses and/or services is posted at <https://www.wageworks.com/employees/support-center/healthcare-fsa-eligible-expenses-table/>. The deadline for submitting DCFSA and/or HCFSA claims and/receipts for reimbursements of 2021 FSAs balances is December 31, 2022.

Participants can also visit the FSA Store at <https://fsastore.com/> to view qualifying products that HCFSA funds can be used for.

If participants have questions regarding their Flexible Spending Accounts, they can contact HealthEquity/WageWorks at 1-888-557-3156.

Benefits Coordinators are encouraged to share this information with their employees.



# FY 2023 Employee Assistance Program Renewal

BY SON TRUONG



The Kepro Employee Assistance Program (EAP) enrollment process is now open for the new contract year, beginning July 1, 2022, and ending on June 30, 2023. The Department of Administrative Services (DOAS) emailed the renewal notice to agency contacts on May 4, 2022. Please refer to the email for renewal via DocuSign and detailed information about the services and pricing. **Your agency must purchase this benefit for your employees to use the EAP services.**

If your agency would like to initiate EAP services for the contract year beginning July 1, 2022, the enrollment process is the same via DocuSign. Please see the link in the renewal notice referenced above. Your agency can join the EAP at any time during the year.

Why join the EAP? In the current work environment, some employees work from home, and some are back to the office or on a hybrid work schedule. The current work environment creates various situations at home or work. The EAP provides multiple services to help employees deal with divorce, mental health, financial stress, childcare, etc. The EAP is a benefit for your employees. Below is a summary of the various services provided by the EAP.

## SERVICES

- **Counseling**
- **Training**
- **24/7 work-life services**
- **Toll-free access**, 24 hours a day, 365 days a year, to EAP counselors
- **Up to four, six, or eight counseling sessions** with a professional EAP network-licensed therapist, per issue, per year
- **Free 30-minute legal and or financial consultation** with a 25% reduction in legal fees
- **Referrals to legal and financial specialists** with assistance in all legal areas except employment law
- **Adult/elder care referrals and resources**, including referrals and guidance for day and extended care, home health services, transportation and meal programs, and Medicare
- **Childcare referrals and resources**, including referrals and guidance for childcare, adoption, education planning, and special-needs children
- **Daily living services**, including assistance with moving and relocation, travel, entertainment, pet services, and home repair
- **EAPHelpLink**, your interactive, customized EAP website, includes an online provider directory, monthly online webinars, resource articles, training, assessments, and archived presentations. Issues cover emotional well-being, health and wellness, workplace issues, childcare, eldercare, adoption, and education.
- **Onsite services**, 24 hours per contract year for training, EAP employer/manager orientations, educational seminars, and health fair/benefit enrollment representation (Kepro will bill additional hours at \$200/hour)
- **Critical incident services**, providing onsite or virtual counseling for traumatic episodes impacting the workplace; 2 hours per event included in the program (Kepro will bill additional hours at \$260/hour)
- **EAP utilization reporting** (reported on a fiscal year of July to June)
  - Quarterly/annual Utilization Reports for employers with a headcount of 500 or more employees
  - Semi-annual/annual utilization reports for employers with a headcount of between 200 - 499 employees
  - Annual utilization reports with a headcount of fewer than 200 employees;
- **Management consultations**, consultations for managers/supervisors with senior EAP consultants who specialize in workplace issues;
- **EAP Promotional Materials**, including electronic brochures, wallet cards, posters, and topical tip sheet flyers;

If you have any questions or need more details about the Employee Assistance Program, please contact Lisa Cronin, Kepro Account Manager, at (800) 305-3720, ext. 4868, or by email at [mcronin@kepro.com](mailto:mcronin@kepro.com). You may also send your inquiry to the HRA Inbox at [hra.flexbenefits@doas.ga.gov](mailto:hra.flexbenefits@doas.ga.gov).

## AFLAC Critical Illness Wellness Benefit

Article provided by AFLAC

Employees enrolled in the Aflac Group Critical Illness plan have access to many benefits. Encourage your employees to review their Critical Illness coverage to ensure they are tapping into the available benefits.

Critical Illnesses include:

- Cancer
- Heart Attack
- Stroke
- Non-Invasive Cancer
- Plus, more!

***Do your employees know that AFLAC's Critical Illness plan options come with an additional benefit?***

The Critical Illness plans include a Health Screening Benefit. Employees and their spouses enrolled in one of the Critical Illness options may be eligible to file a claim for one of the routine tests performed each year. Qualifying tests include: covid testing, colonoscopy, mammography, pap smear, and more. The health screening benefit is payable once per calendar year. Dependent children are not eligible for the health screening benefit.



### **Access your health screening benefit by:**

- Filing a claim online at the following link:  
<https://www.aflacgroupinsurance.com/customer-service/file-a-claim.aspx>

OR

- Filing a claim via Fax or Mail by completing the claim form located at the following link:  
[https://www.aflacgroupinsurance.com/docs/customer-service/additional-forms/wellness\\_claim\\_form.pdf](https://www.aflacgroupinsurance.com/docs/customer-service/additional-forms/wellness_claim_form.pdf)

Please reference the AFLAC Summary Plan Description (SPD) booklet for the complete list of covered critical illnesses and qualified health screening tests at <https://doas.ga.gov/human-resources-administration/employee-benefits-information/flexible-benefits/flexible-benefits-resources>.

For more information about Aflac, call 1-800-433-3036.

## GaBreeze Website Refresh, A New Look and Feel

Article provided by Alight



On April 23rd, Alight made a visual update to the GaBreeze website. This update brought a crisp and clean look to the website.

Alight applied Artificial Intelligence (AI) tools to review HR and wellbeing apps, hundreds of research studies, and articles to build the Alight design system, which is designed for:

1. Accessibility
2. Diversity and equity
3. Help alleviate anxiety

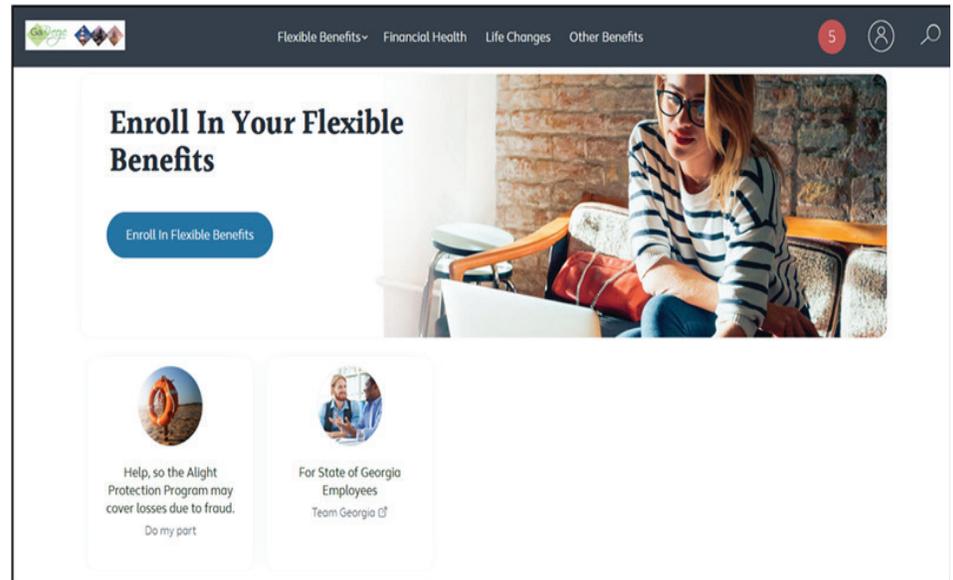
What does this visual update mean?

1. Modern, mobile-first design, better desktop experiences across Alight digital assets;
2. “Less overwhelming, “calmer” design; and
3. Laying the foundation for faster features

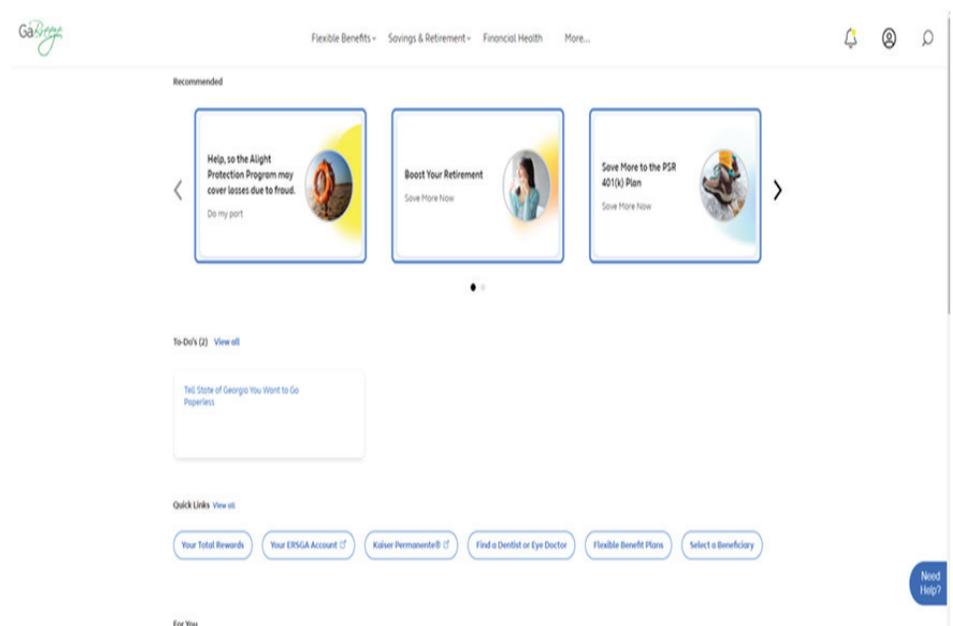
Employees can access GaBreeze at [www.GaBreeze.ga.gov](http://www.GaBreeze.ga.gov) or using the mobile app. To download the mobile app to your phone:

1. Open the iOS or Android app store.
2. Search for “Alight Mobile” and download. It is free.
3. Open the newly downloaded app and it will ask the user to allow push notifications.
4. In the “Your Employer” search, type “State of Georgia.” It will start to display the options available for the user to select. Select State of Georgia.
5. The next screen will ask the user to read and accept the policies. Accept the policies.
6. Once the user completes the policies, the next screen will ask the user to log in. The credentials are the same as the website.

### Before:



### After:



**Note:** GaBreeze Benefits Center is available Monday through Friday from 8:00 a.m. to 5:00 p.m. ET. at 877-342-7339.

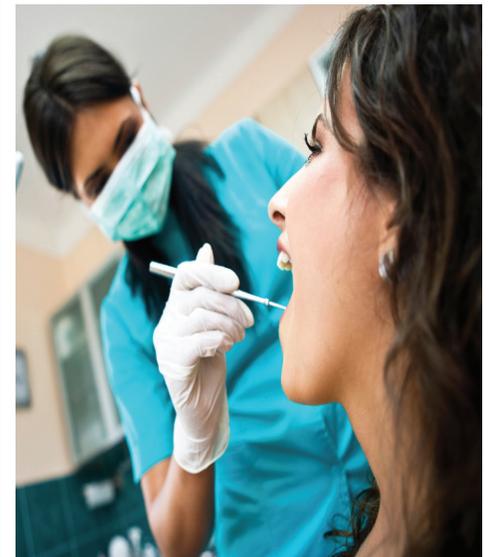
## Your Mouth and Body

Article provided by Delta Dental



Encourage your employees to get their regular preventive dental screenings. Employees can visit the website at [www.deltadentalins.com](http://www.deltadentalins.com) or use Delta Dental's free mobile app titled, Delta Dental, to review their benefits and access their ID cards.

If employees have questions and/or need assistance finding a network provider, Delta Dental's customer service is available Monday through Friday, 8:00 a.m. to 8:00 p.m. ET at 866-496-2384.



### Did you know?

June is Employee Wellness Month. Good oral health may actually improve your overall health. Regular dentist visits can do more than keep your smile attractive — they can also tell dentists a lot about your overall health, including whether you may be at risk for chronic disease.

**Your Mouth and Body**  
The far-reaching impact of oral health

- Glaucoma**  
Tooth loss and gum disease may increase your risk of this disease of the optic nerve.
- Dementia**  
Chronic gum inflammation can be a risk factor for Alzheimer's disease later in life.<sup>1</sup>
- Migraines**  
Migraines may be linked to certain bacteria in the mouth.<sup>2</sup>
- Respiratory disease**  
Infection of the gums may increase your chance of developing respiratory disease.
- Acid reflux**  
Acid reflux can be detected by looking at the enamel on your back molars.
- Cardiovascular disease**  
Got healthy gums? That's good for your heart. Gum disease is linked to cardiovascular disease.
- Diabetes**  
If you have diabetes (a disorder of the pancreas), you are more likely to develop gum disease and tooth decay. Conversely, unhealthy gums may increase your chance of developing diabetes.
- Kidney disease**  
Kidney disease is more common among adults missing all their teeth.
- Pre-term baby**  
Expecting? Having healthy gums can improve your chances of delivering full-term.
- Rheumatoid arthritis**  
Rheumatoid arthritis is linked to unhealthy gums.

**DELTA DENTAL**

<sup>1</sup> Abbayya et al. Association between Periodontitis and Alzheimer's Disease. N Am J Med Sci. 2015.  
<sup>2</sup> Gonzalez et al. Migraines Are Correlated with Higher Levels of Nitrate-, Nitrite-, and Nitric Oxide-Reducing Oral Microbes in the American Gut Project Cohort. mSystems. 2017.  
Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of the District of Columbia — DC, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, FL, GA, LA, MS, MT, NV, TX and UT.

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**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 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).



# employee benefits

## UPCOMING EVENTS

### **Upcoming HR Community Meetings**

August 9, 2022  
November 15, 2022

### **Upcoming Employee Benefit Plan Council & State Personnel Board Meetings**

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>  
[hra.flexbenefits@doas.ga.gov](mailto:hra.flexbenefits@doas.ga.gov)

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If you are interested in being added to the Benefits Advantage and/or the Horizons Newsletter mailing list, please email [newsletter.hra@doas.ga.gov](mailto:newsletter.hra@doas.ga.gov) with your request.