

The Benefits Advantage

HUMAN RESOURCES ADMINISTRATION

Providing employee benefits tools and resources for the State of Georgia

December 2023

Flexible Benefits Program Employee Transfer Process

BY MONICA LAWS-SMITH

Ever asked yourself, "How should I process an employee transfer?" The transfer process is initiated when a Flexible Benefits Program participating entity's employee changes employment and moves to another participating entity without a gap in employment. When this transfer event is handled appropriately, the participant's same coverage will transfer to the new entity, with no break in coverage.

The Department of Administrative Services (DOAS) - Human Resources Administration (HRA) Flexible Benefits team would like to provide you with information on how to handle employee transfers. The chart below provides a holistic view and examples on the employee transfer process. The chart describes the transfer process when there is no gap in employment. Note, if an employee is transferred with no gap in employment dates, then the coverages are transferred to the new entity with no gaps. Overall, this will help to keep processing times down and a seamless transition.

Transfer Process

Transfer Event	Start/Change/End Coverage & Deductions	Coverage Effective Date	Active Deductions	Example	Comments
Transfer to a New Agency (if termination status effective date was prior to the 16th of the month)	Coverages: Continue Deductions: Start (new payroll) End (prior payroll)	First of the month after the new agency and employment status effective date	First of the month in which the new agency and employment status effective date	- New agency effective 09/14 - Active coverage starts under new agency effective 10/01 - Active start deduction effective 09/01 (for new agency) - Active stop deduction effective 09/01 (for prior agency)	This assumes the new agency's effective date is the day after the prior agency ends. Otherwise, if there is a gap between the prior agency ending and the new agency starting, COBRA will apply and the rehire or newly eligible rules will apply.
Transfer to a New Agency (if termination status effective date from prior agency was on or after the 16th of the month)	Coverages: Continue Deductions: Start (new payroll) End (prior payroll)	First of the month following the month after the new agency and employment status effective date	First of the month after the new agency and employment status effective date	- New agency effective 09/21 - Active coverage starts under new agency effective 11/01 - Active start deduction effective 10/01 (for new agency) - Active stop deduction effective 10/01 (for prior agency)	This assumes the new agency's effective date is the day after the prior agency ends. Otherwise, if there is a gap between the prior agency ending and the new agency starting, COBRA will apply and the rehire or newly eligible rules will apply.

*Please note, deductions should not be taken until your entity receives an updated file with instructions concerning the change from Alight.

Key Things to Remember:

1. Communication is Key!
 - a. When an employee is leaving your entity, ask the employee if they are transferring to another state entity. If the answer is yes, the transfer process may apply.
 - b. The transferring in entity should reach out to the former entity to confirm they have completed the termination to initiate the process. This step is imperative to avoid a gap in the employee's coverage. The new entity status will be "Pending" until the termination notice is received.
2. When initiating the process of an employee transfer, you want to ensure the indicative data is entered timely and accurately. If not, this can delay the transition of benefits and result in a gap in coverage. The employee may also receive a COBRA notice.
3. A make-up deduction may be needed depending on the timing of when the transactions occurred.

If you have questions and/or need additional assistance with employee transfers, please contact the Flexible Benefits team at hra.flexbenefits@doas.ga.gov.

Newsletter Contents

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FBP Tool

The Flexible Benefits Premium (FBP) Tool - What's Next?

BY BARBARA HEARD



The Flexible Benefits Premium (FBP) tool is an online financial management tool that simplifies payment and reporting processes for entities that participate in the Flexible Benefits Program.

Entities will have access to monthly invoices and statements, monthly detailed participants' premium reports, and reconciliation reports (if the entity participates in this feature). The Flexible Benefits Premium tool features allow a user to:

- Review and confirm payments;
- Pay the invoiced amount and/or another amount;
- View invoices, statements, and reports to assist with reconciling payments

The Department of Administrative Services (DOAS) is now preparing for Phase 3A of the implementation process for the Flexible Benefits Premium tool. Phase 3A will afford a limited number of hybrid/manual entities to begin using the FBP tool beginning in February 2024.

Most of the entities have completed the introductory training and were provided resources needed to assist and guide on the uses and features of the tool earlier this year. If staff within your entity need to refresh their memory of the tool or you have new staff that would need to complete the training, the recorded training, PowerPoint presentation, and other resources can be accessed via the link below:

<https://doas.ga.gov/human-resources-administration/flexible-benefits-coordinators/flexible-benefits-premium-tool>

The selected manual/hybrid entities for Phase 3A will receive communication with additional guidance and instructions to begin using the tool.

We are excited about the Flexible Benefits Premium tool and hope it helps streamline your payment process. The Flexible Benefits team will continue to be your support for any questions and/or concerns you may have. Continue to send your emails to flex.emailsupport@doas.ga.gov.



Open Enrollment

Flexible Benefits Program - The Year Ahead

BY LENEQUA MORRIS

FLEXIBLE BENEFITS
FOR YOU

Yes, Open Enrollment (OE) has ended, and Plan Year 2024 is around the corner. There are many great changes to the program for Plan Year 2024, and the Flexible Benefits team wants to ensure your employees/participants are ready!

What Has Changed?

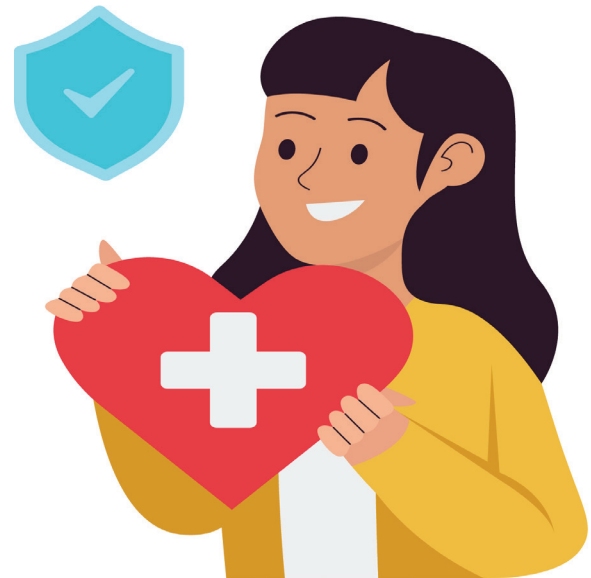
- Effective January 1, 2024, Voya Financial will administer the following options:
 - Critical illness insurance
 - Accident insurance
 - Hospital indemnity insurance
 - Cancer insurance
- MetLife rates for Employee Life were decreased on several of the age bands. Spouse and Child Life rates increased.
- Short-Term Disability (STD) and Long-Term Disability (LTD) maximum covered annual income amounts increased, which increased the maximum weekly STD benefit up to \$1,500 and the monthly LTD benefit up to \$10,000. Some employees may experience an increase in their rates due to these changes.
- Dental Implant coverage has been added to Cigna's HMO for Plan Year 2024. This benefit is currently available within the Select Mid and Select Plus dental plan options. As an added note, the PPO dental lifetime orthodontia maximum was reset at the beginning of Plan Year 2023.
- STD late enrollment penalty will be waived for new enrollees during OE for Plan Year 2024.
- The Health Care Flexible Spending Account (HCFSA) limit increased to \$3,000.
- Long-Term Care rates increased by 9.9%.

Note: Employees and their spouses with 2023 AFLAC Critical Illness and Critical Illness Plus enrollments were automatically mapped to Voya's Critical Illness Insurance and/or Critical Illness Insurance and Accident Insurance for Plan Year 2024. The Critical Illness rates for Plan Year 2024 decreased. Also, Child Critical Illness plan option was added.

Employee Resources

Plan resources are still available year-round if participants/employees have questions regarding their benefits for Plan Year 2024 at the following links:

- <https://team.georgia.gov/plan-year-2024-flexible-benefits-vendors/>
- <https://team.georgia.gov/my-benefits/>
- <https://team.georgia.gov/wp-content/uploads/2023/10/2024-Flexible-Benefits-Guide.pdf>
- <https://doas.ga.gov/human-resources-administration/flexible-benefits-program-employees/employee-resources>
- www.GaBreeze.ga.gov



Did You Know?

The Flexible Benefits Program plan options have benefits that remain underutilized. The following are some helpful hints to maximize your benefits during the upcoming Plan Year.

- MetLife Insurance plan option offers will preparation services, estate resolution services and premium waiver.
- Use of network dental providers maximizes your annual benefit limits and avoids balance billing.
- The Health Care Flexible Spending Account (HCFSA) has a grace period until March 15, 2024, to allow additional time to use Plan Year 2023 remaining contributions. You must file claims by April 30, 2024.
- Wellness benefits are available under Critical Illness Insurance, Accident Insurance, Hospital Indemnity Insurance and Cancer Insurance plan options for each enrolled family member.

Reminder

Aflac will continue to administer claims for services received through Dec. 31, 2023. You can download claim forms at aflacgroup.com and submit them in any of the following ways:

- Mail — Post Office Box 84075, Columbus, GA 31993
- Email — groupclaimfiling@aflac.com
- Fax — 866-849-2970

If you have questions about your coverage, contact Aflac at 800-433-3036. To appeal a denied claim, submit your written appeal, with all supporting documents within 31 days of denial.



Tips for Staying Healthy During the Holidays

BY SON TRUONG AND LISA CRONIN (ACENTRA)



As the holiday season is well under way, we are busy making plans to be with family and friends during the season, at the same time trying to maintain our work-life balance. The holiday season can be a stressful time for some of us. To help you stay healthy and to reduce stress, here are some helpful tips.

Staying Healthy During the Holidays

- **Stay active.** When shopping, walk a few quick laps around the shopping center. When friends and family gather, go for a group walk.
- **Eat healthily.** At parties and other gatherings, fill your plate with your favorite fruits and vegetables first, then add small portions of less healthy items. If you are taking food to a party, make it your favorite healthy dish. Make healthier versions of your traditional recipes by using ingredients with less fat and salt.
- **Plan activities that don't involve eating.** Volunteer in your community; it might turn into an activity you enjoy year-round. Try a seasonal activity such as ice skating or winter hiking. Visit that museum or exhibit you've been wanting to see. Consider what new healthy traditions you can start this year. The possibilities are endless.

Managing Holiday Stress

Set realistic expectations. Acknowledge your feelings; it's ok to feel sad around the holidays, especially when separated from loved ones or when there have been losses. Don't force holiday glee.

- **Prioritize:** Identify what you "want" to do vs. what you think you "must" do. Learn to say yes when you mean it and no when you don't.
- **Be flexible:** Schedule your shopping, cooking and visits and be flexible when things don't work out as planned.
- **Practice gratitude:** Opt for a positive attitude. Focusing on what you are grateful for can lift your spirits. Practice reframing negative self-talk by finding the good in any situation.

Remember, your **Employee Assistance Program (EAP)** is available 24 hours a day 7 days a week every day of the year as a resource to you and your loved ones. Simply call **833-276-0988** for services, referrals to counseling and questions or visit www.eaphelplink.com. The code is Georgia.

HAPPY
HOLIDAYS

Employee Discounts

The Employee Discount Program

BY MARCIE AKINS



Want to know about a great program for current State of Georgia employees and retirees? Look no further than the Employee Discount Program. The Employee Discount Program has discounts on many popular attractions, such as the Georgia Aquarium, Six Flags Over Georgia, Zoo Atlanta, Callaway Gardens, tickets for select games to the Atlanta Hawks, and many more. For most of the discounts, all you need is a code that is applied to your cart after you purchase the tickets.

Another great discount is the monthly Tickets at Work discount offerings. If you need to rent a car, search for an attraction not listed, book a hotel stay, or look for movie tickets, the Tickets at Work discount offerings could be just what you're looking for! All you need to do is create an account using your work email address and start searching. Sounds great, right? Wait, that's not all.

Do you have a four-legged friend at home that is prone to illnesses or accidents? The Employee Discount Program has two providers, Liberty Mutual and MetLife, who offer Pet Insurance. You will find these under the Pet Insurance section. Pet Insurance is the paw-fect protection for your furry friend and can save your wallet too.

Want to go shopping? Located under the "Shopping" section of the discount page are the "Corporate Shopping" and "More" discount offerings. The only requirement for these is that you create an account to start your shopping spree! Don't take my word for it; visit the website today! If you have any questions, you can email the Flexible Benefits team at eediscounts@doas.ga.gov.

While I only mentioned a few of the discounts above, there are more! There are discounts for auto and home insurance, technology/wireless, and travel. All discounts are easily accessible by visiting the Employee Discount Program page at <https://team.georgia.gov/discounts/>.

Help us spread the word about the wonderful discounts that are available through the Employee Discount Program by sharing this information with your employees.



Wellness Benefit



What is the Wellness Benefit?

The Wellness Benefit is included with your Accident, Critical Illness, and Hospital Indemnity Insurance coverage. It provides an annual benefit payment if you complete a covered health screening test on or after your coverage effective date, whether or not there is any out-of-pocket cost to you. You only need to complete one health screening test and can receive a benefit payment once per calendar year, even if you complete multiple tests. You may also receive a benefit payment for your spouse and/or children if they are covered for the Wellness Benefit and complete a health screening test on or after your coverage effective date.

Getting your Wellness Benefit is easy

1

You, your covered spouse and/or your covered children complete a health screening test.

What types of health screening tests are eligible?

Covered Health screening tests include but are not limited to:

- | | | |
|--|---------------------------------------|---|
| • Blood test for triglycerides | • Mammography | • Well child/preventative exams age 1 through age 18 |
| • Pap smear or thin prep pap test | • Colonoscopy | • Biometric screenings |
| • Flexible sigmoidoscopy | • CA 15-3 (breast cancer) | • Electrocardiogram (EKG) |
| • CEA (blood test for colon cancer) | • Stress test on bicycle or treadmill | • Annual Physical Exam – Adults |
| • Bone marrow testing | • Fasting blood glucose test | • CA 125 (ovarian cancer) |
| • Serum cholesterol test for HDL & LDL levels | • Thermography | • Tests for sexually transmitted infections (STIs) |
| • Hemocult stool analysis | • PSA (prostate cancer) | • Ultrasound screening for abdominal aortic aneurysms |
| • Serum Protein Electrophoresis (myeloma) | • Hearing test | • Hemoglobin A1C (HbA1c) |
| • Breast ultrasound, sonogram, MRI | • Routine eye exam | • Bone density screening |
| • Molecular or antigen test (Coronavirus disease (COVID-19)* | • Routine dental exam | |
| • Immunizations | | |
| • Chest x-ray | | |

2

Visit Voya's Employee Benefits Resource Center at <https://presents.voya.com/EBRC/stateofgeorgia>
Have ready: Group policy name: The State of Georgia Employee Benefit Plan Council
Group policy number: 738492

3

Complete the questions regarding the health screening test, electronically sign and submit your claim. A confirmation number will be provided, as well as the option to save the form for your records. You will receive a follow-up email with a claim number, which you can use to check the status of your claim.

4

Receive a benefit payment for each covered individual for whom an eligible claim was filed.

How can the Wellness Benefit help?

Every day we learn more about the importance of regular health screenings and the increased chances of survival when serious illnesses are detected early. The Wellness Benefit encourages you to get regular health screenings. The benefit payment you receive for your health screening can be used to help pay for the cost of the test or however else you like.

It's automatically included

The Wellness Benefit is included with your Accident, Critical Illness, and Hospital Indemnity insurance.

How much is the Wellness Benefit?

Your group's plan specifies the benefit amount payable for each person who completes a health screening test.

WELLNESS BENEFIT WITH YOUR ACCIDENT INSURANCE:

\$60

For yourself
& for your
covered spouse

+ **\$60**

100% of the benefit amount
for each covered child, with
no annual maximum

WELLNESS BENEFIT WITH YOUR CRITICAL ILLNESS INSURANCE:

\$100

For yourself
& for your
covered spouse

+ **\$100**

100% of the benefit amount
for each covered child, with
no annual maximum

WELLNESS BENEFIT WITH YOUR HOSPITAL INDEMNITY INSURANCE:

\$60

For yourself
& for your
covered spouse

+ **\$60**

100% of the benefit amount
for each covered child, with
no annual maximum



If you have any questions about the claim process, call 844-262-6042

*Includes COVID tests performed at a medical facility, pharmacy or at-home.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Product availability and specific provisions may vary by state or employer's plan.

State of Georgia Employee Benefit Plan, Group #738492, Date Prepared: 09/07/2023

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PLAN | INVEST | PROTECT

FLEXIBLE
BENEFITS
FOR YOU



VOYA
FINANCIAL

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 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.



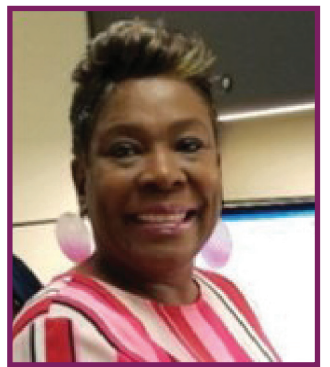
Leneequa Morris, Sr. Benefits Manager



Leneequa stepped into her Benefits Manager assignment with Human Resources Administration on May 1, 2018. She has been a State of Georgia employee for 22 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. When not at work, Leneequa loves relaxing at home, and watching movies on many of the streaming services.

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.



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).



Marcie Akins, Benefits Specialist



Marcie Akins joined the HRA team on September 1, 2022, as a Benefits Specialist 2. Marcie's previous experience prior to joining HRA includes working as an HR Generalist, Human Resources Clerk, & Payroll Manager. Marcie has 9 years of HR experience and has also worked in the medical field, performing a variety of duties for 18 years. Marcie loves spending time with her son, her two dogs, going out to dinner with friends, going to the beach, and watching movies, especially Lifetime. Marcie's favorite quote is, "Work hard, stay positive, and make it happen."

Coming Soon!

Upcoming Events

Upcoming HR Community Meetings

- February 13, 2024
- May 7, 2024
- August 20, 2024
- December 4, 2024

Upcoming Employee Benefit Plan Council & State Personnel Board Meetings

- March 12, 2024
- July 9, 2024
- August 13, 2024
- November 12, 2024

Contact Us

Interested in learning more about the Flexible Benefits Program?

Contact:

Carla Gracen, Director of Compensation and Benefits
Carla.Gracen@doas.ga.gov

or

Leneequa Morris, Sr. Benefits Manager
Leneequa.Morris@doas.ga.gov

We look forward to providing you with information about the Flexible Benefits Program.

HRA General Contact Information

<http://team.ga.gov/my-benefits/>
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