

Voluntary Benefits 2018 Plan Year Annual Open Enrollment Guide

AOE Begins: Monday, November 13, 2017

AOE Ends: Friday, November 17, 2017

This is a Passive Enrollment ... if you do not want to change any of your benefits, then no action is needed. Current benefits will roll into next year.

EXCEPTIONS: Flexible Spending Accounts require annual enrollment. See page 7.

Critical Illness enrollment requires a phone call to the Benefits Call Center. See page 7.

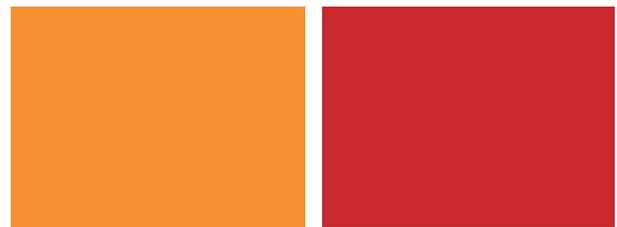


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The Habersham County Board of Education is committed to providing full-time employees with a benefits package that is both comprehensive and competitive. Our program offers a range of plan options to meet the needs of our workforce.

Employee benefits can be a very important part of the total employment package you receive – and may add an additional 30% or more to your total compensation from the district. Personnel must meet all eligibility requirements to receive benefits.

This guide provides a general overview of your benefit choices. It is designed to help you select the coverage that is right for you. We encourage you to review each section and to discuss the information and choices with your family members.

This guide is not an employee/employer contract and also is not intended to cover all provisions of all plans; rather, this guide is a quick reference to help answer most of your questions.

Please take time to read about and understand each benefit. When you are ready to make your Annual Open Enrollment changes, either go online or call the Benefits Call Center.

Website:

www.myhabershambenefits.com/

Employee Benefits Call Center:

(844) 268-0646



You are eligible to make changes in your benefit package if you are a full-time employee, working an average of at least 20 hours per week. Please be sure to print and save a copy of your confirmation page for voluntary benefits. For detailed information regarding the benefit options available to you, please visit habershamschools.com and select the “2018 Employee Benefits” tab.



[STEP 1 – Green Button – Benefit Information](#)

Hover over the My Benefits tab and click each individual heading for more information about each benefit. You will find plan details, documents, resources, videos, comparisons, and other helpful info.

Dropdowns include Basic Life and AD&D Insurance, Voluntary Life and AD&D Insurance, Whole Life Insurance, Short Term Disability Insurance, Long Term Disability Insurance, Critical Illness and Cancer Insurance, Vision Insurance, Dental Direct Reimbursement Plan, Health Care Flexible Spending Account (FSA), Dependent Care Flexible Spending Account (FSA), and the State Health Benefit Plan.

[STEP 2 – Red Button – State Health Enrollment & Video Help](#)

No action needed. Skip to Step 3, Blue Button.

[STEP 3 – Blue Button – Voluntary Enrollment for Other Available Benefits](#)

Voluntary Benefits include everything else: Dental, Vision, Whole Life, Short/Long Term Disability, Basic Life / AD&D, Voluntary Life / AD&D, Critical Illness and Cancer, Health Care & Dependent Care Flexible Spending.

First: Click the Blue “Voluntary Enrollment” button. Then read the blue screen carefully and follow all instructions.

Next: After logging in, click the “Welcome” link on the left side of the screen. You will be asked to verify your personal information and then verify your dependents information and your beneficiary information.

Next: Click the “My Benefits” link on the left side of the screen. Please review each individual benefit and make your choices. Once all benefits have been selected, scroll back to the top and click the orange “Finish Elections” button at the top right of the screen.

Be sure to print a copy of your benefit choices and keep with your records.

For Questions: Employee Benefits Call Center 1-844-268-0646

Short Term Disability (STD) is insurance which begins paying a portion of your earnings on day 15 of your illness/injury for up to 11 weeks if you are unable to work because of a disabling illness or injury. Below is an overview of the benefits of the short term disability plan. For additional information, please visit www.myhabershambenefits.com/

Current Short Term Disability Summary of Benefits	
Benefit Percentage	60% of earnings
Waiting /Elimination Period	14 days
Weekly Benefit Maximum	\$1,250
Benefit Duration	Up to 11 weeks
Benefit Duration for Pregnancy	Up to 6 weeks including elimination period

Current Short Term Disability Monthly Deductions					
Annual Income	Age 25	Age 35	Age 45	Age 55	Age 65
\$20,000	\$21.14	\$13.18	\$11.52	\$15.69	\$21.97
\$35,000	\$36.99	\$23.09	\$20.15	\$27.46	\$38.45
\$45,000	\$47.56	\$29.65	\$25.91	\$35.31	\$49.43
\$65,000	\$63.42	\$39.53	\$35.55	\$47.08	\$65.91

Long Term Disability (LTD) is insurance which pays you a portion of your earnings beginning on day 91 up to age 65 or normal retirement age if you are unable to work because of a disabling illness or injury. Below is an overview of the benefits of this plan. For additional information, please visit www.myhabershambenefits.com/

Current Long Term Disability Summary of Benefits	
Benefit Percentage	60% of earnings
Waiting/ Elimination Period	90 days
Monthly Benefit Maximum	\$8,000
Benefit Duration	To age 65 or Normal Retirement Age

Current Long Term Disability Monthly Deductions					
Annual Income	Age 25	Age 35	Age 45	Age 55	Age 65
\$20,000	\$1.33	\$2.67	\$5.48	\$9.35	\$11.90
\$35,000	\$2.33	\$4.67	\$9.60	\$16.36	\$20.83
\$45,000	\$3.00	\$6.00	\$12.34	\$21.04	\$26.78
\$65,000	\$4.00	\$8.00	\$16.45	\$28.05	\$35.70

If you waive disability coverage and choose to enroll at a later date or if you add coverage or increase your coverage during open enrollment, you may need to fill out an Evidence of Insurability form and be approved by The Hartford before coverage begins.

Basic Life Insurance – Lincoln Financial Group

The Habersham County School System Board of Education provides a Basic Life with Accidental Death & Dismemberment (AD&D) Insurance policy in the amount of \$10,000 for full time employees at no cost to the employee. This Life insurance policy pays your beneficiary a benefit of \$10,000 in the event you die while covered. This benefit can be used to pay off debts, replace family income, and maintain an estate to pass along to your heirs. As an eligible employee, you are automatically covered and do not need to enroll; however, you will need to designate a beneficiary. For Accidental Death & Dismemberment, the same plan and election details above apply. For additional plan information, please visit www.myhabershambenefits.com/

Group Term Life and AD&D Insurance – The Hartford

In addition to the Employer Paid Life Insurance described above, you may also purchase additional Group Term Life & Accidental Death and Dismemberment Insurance in amounts from 1 time up to 5 times your annual salary, with a maximum of \$500,000. If you sign up during Open Enrollment you will need to fill out an Evidence of Insurability form and be approved by The Hartford before coverage begins.

Spouse Group Term Life Insurance and AD&D coverage is available up to 100% of employee amount in increments of \$5,000. Not to exceed \$500,000.

Dependent Child(ren) Group Term Life Insurance and AD&D coverage is available up to 100% of employee amount not to exceed \$10,000 for age 6 months to 26 years. Child(ren) between the ages of live birth but not yet age 6 months are limited to a benefit of \$1,000.

Below is an overview of the Group Term Life Insurance rates.

Employee & Spouse Term Life Insurance Monthly Deductions					
Benefit Amount	Age 25	Age 35	Age 45	Age 55	Age 65
\$20,000	\$1.10	\$1.82	\$3.98	\$8.50	\$23.12
\$50,000	\$2.75	\$4.55	\$9.95	\$21.25	\$57.80
\$100,000	\$5.50	\$9.10	\$19.90	\$42.50	\$115.60

For additional plan information, please visit www.myhabershambenefits.com/

Permanent Whole Life Insurance - Unum

You may also purchase Permanent Whole Life Insurance for yourself, spouses, children and legally dependent grandchildren. This plan allows level premium rates while also building cash value inside the policy. It is a more permanent solution to financial obligations versus the Group Term Life insurance described above. If you waived coverage when it was first offered, and now wish to enroll, you will have to complete an Evidence of Insurability form and are subject to medical underwriting.

- Employee Coverage Options: \$15,000, \$30,000, \$40,000 or \$50,000 (Guaranteed Issue)
- Spouse Coverage Options: \$10,000 or \$15,000
- Child Coverage Options: \$10,000 or \$15,000

For additional plan information, please visit www.myhabershambenefits.com/

Direct Reimbursement Dental Plan – Delta Dental

Dental Reimbursement is offered in both Basic and Enhanced Dental Plans. Please note that adult and child orthodontics are covered in the Enhanced Plan. An overview of the dental plans is outlined below.

Basic Plan: 100% of the first \$150 of dental expenses. After that, the plan will pay 50% of the next \$1,700 of eligible dental expenses to a maximum of \$1,000 per covered person per year.

Enhanced Plan: 100% of the first \$250 of dental expenses. After that, the plan will pay 50% of the next \$2,500 of eligible dental expenses to a maximum of \$1,500 per covered person per year.

Current Monthly Dental Payroll Deductions		
Coverage Level	Basic Dental Plan	Enhanced Dental Plan
Employee	\$22.82	\$37.73
Employee + 1	\$45.66	\$75.45
Family	\$73.03	\$120.73

For additional plan information, please visit www.myhabershambenefits.com/

Vision Insurance – EyeMed Vision Care

Vision Insurance is offered in both Basic and Enhanced Vision Plans. Both Basic and Enhanced Vision Plans allows participants to have an exam once a year (every 12 calendar months). The Basic Plan pays for lenses and frames every two years. The Enhanced Plan pay for lenses and frames every year.

Current Monthly Vision Payroll Deductions		
Coverage Level	Basic Vision Plan	Enhanced Vision Plan
Employee	\$5.59	\$7.86
Employee + 1	\$10.66	\$14.69
Family	\$15.75	\$21.58

Visit www.eyemedvisioncare.com, choose the “Select” network, and follow the search instructions to locate providers.

For additional plan information, please visit www.myhabershambenefits.com/

Critical Illness and Cancer Insurance – Aflac

Critical Illness and Cancer Insurance provides you with a lump sum cash benefit when you are faced with a covered illness. This benefit can be used to help offset your income, pay for deductibles and copayments, apply towards your regular living expenses, or even pay for transportation so your loved ones can be with you. An overview of the plan rates is listed below.

Important Note: Employees who wish to make a change to or enroll in Critical Illness & Cancer Insurance need to contact the Employee Benefits Call Center directly at 1-844-268-0646.

Employee Monthly Payroll Deductions (Non-Tobacco)										
Ages	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-29	\$3.90	\$6.05	\$8.20	\$10.35	\$12.50	\$14.65	\$16.80	\$18.95	\$21.10	\$23.25
30-39	\$5.75	\$9.75	\$13.75	\$17.75	\$21.75	\$25.75	\$29.75	\$33.75	\$37.75	\$41.75
40-49	\$10.55	\$19.35	\$28.15	\$36.95	\$45.75	\$54.55	\$63.35	\$72.15	\$80.95	\$89.75
50-59	\$17.35	\$32.95	\$48.55	\$64.15	\$79.75	\$95.35	\$110.95	\$126.55	\$142.15	\$157.75
60-69	\$26.75	\$51.75	\$76.75	\$101.75	\$126.75	\$151.75	\$176.75	\$201.75	\$226.75	\$251.75

Flexible Spending Account (FSA) – Medcom

A Flexible Spending Account (FSA) allows you to save money on your eligible out-of-pocket health care or dependent care expenses by using pre-tax dollars. By using pre-tax dollars, you are taxed on a lower gross salary, thereby saving money that is otherwise spent on federal, state and FICA taxes. Your take-home pay is increased. The Habersham County School District FSA offers two separate accounts:

Healthcare Flexible Spending Account

The Healthcare FSA allows you to pay for eligible healthcare related expenses not covered by your medical insurance up to the amount of your annual contribution. The annual contribution limit for 2018 is \$2,650. As you incur eligible expenses, you simply submit your receipt and a request for reimbursement or for additional convenience, your FSA provider will provide you with a debit card to purchase eligible medical expenses with your FSA funds at the point of purchase. The debit card eliminates the need to file for reimbursement. Regardless of the method of payment/reimbursement you choose, you must keep a copy of all receipts for tax purposes.

Dependent Care Services Flexible Spending Account

The second account available to you is the Dependent Care FSA. This account will reimburse you for the cost of care for a qualifying dependent. Generally, expenses include child or adult/elder day care, preschool, summer day camp, before/after school programs or other eligible services for tax dependents (children up to age 13 or adult dependents incapable of self-care and have the same principal residence as you). The annual contribution limit is \$5,000 if you are single/married and filing jointly or \$2,500 if you file separately.

For additional plan information, please visit www.myhabershambenefits.com/

Need additional information about your benefits?

Visit the the MyHabershamBenefits.com/ website



& USE THE GREEN BUTTON

or call the Habersham County Schools Benefits Call Center toll free at 1-844-268-0646.

Do you want to keep all your voluntary benefits the same?

NO ACTION NEEDED.

Benefits will roll over (except for the FSA).

Do you want to change your Flexible Spending Account?

USE THE BLUE BUTTON

Do you want to make other Open Enrollment changes?

USE THE BLUE BUTTON

Remember, the open enrollment deadline is Friday, November 17th at 11:59 pm EST.

Keep a copy of your confirmation sheets for your records.

To Our Employees...

Thank you for your service to the children of Habersham County School System!

Benefit	Carrier	Telephone
Basic Life	Lincoln Financial Group	(800) 487-1485
Critical Illness	Aflac	(800) 433-3036
Dental Insurance	Delta Dental	(800) 521-2651
Flexible Spending Account	Medcom	(800) 523-7542
Group Term Life Insurance	The Hartford	(866) 945-4558
Long Term Disability	The Hartford	(866) 945-4558
Medical Insurance	State Health	(800) 610-1863
Short Term Disability	The Hartford	(866) 945-4558
Vision Insurance	EyeMed Vision Care	(888) 439-3633
Whole Life	Unum Life Insurance	(800) 421-0344

Habersham County Schools

