



## Frequently Asked Questions (FAQs) – 2021 Open Enrollment

### Important Things to Know

#### When does Open Enrollment (OE) begin?

Open Enrollment will begin on Monday, October 19<sup>th</sup>, and will end at 11:59 pm, Friday, November 6<sup>th</sup>.

#### When will my new coverage begin based on my OE elections?

OE elections provide coverage beginning January 1<sup>st</sup>.

#### When will 2021 benefit premiums begin?

First premiums will be deducted in December 2020.

#### What resources do I have during OE?

The following are available online during OE to assist with your 2021 benefit decisions:

- ✚ Open Enrollment Video
- ✚ HCBE Open Enrollment Guide / Health Plan Decision Guide
- ✚ Open sessions for questions and enrollment help will be held at the Houston County Tennis Facility located at 110 Bear Country Boulevard in Warner Robins.
  - ✓ Tuesday, October 20 and October 27: 2:00 p.m. to 6:00 p.m.
  - ✓ Wednesday, October 21 and October 28: 2:00 p.m. to 6:00 p.m.
  - ✓ Thursday, October 22 and October 29: 2:00 p.m. to 6:00 p.m.

#### Will my current benefits roll over for 2021?

All medical, dental, life insurance, and short term disability plans will roll over for 2021. However, if you would like to contribute to a Flexible Spending Account, then you must actively make that election. Your current FSA election **will not** rollover to 2021.

#### How do I access the Benefits Portal to elect my 2021 benefits?

1. Access [www.hcbebenefits.com](http://www.hcbebenefits.com) and click on the Open Enrollment tab
2. Select the Totem Tools link under local benefits
3. At the Totem Tools homepage, click on the “Forgot your username?” link. Enter your Social Security Number and Date of Birth and the system will recognize you by these credentials and ask you to create a case-sensitive password. Login as follows:

Your First + Middle + Last initial and the last 4 digits of your SSN (if this doesn't allow you access, use: First + Last initial and last 4 digits of SSN). Enter your newly created password to proceed.



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4. Scroll down on the Welcome Page and you will see an Open Enrollment event. Click “Begin Event”. Review your personal and dependent information and click “Save and Continue” to proceed.
5. Complete your local / HCBE benefit elections. Click “Save and Continue” to proceed to the next page. Your elections will not be submitted until you “Save” and “Confirm” after the Review step.
6. Access the SHBP ADP enrollment portal by going to the benefits website at [www.hcbebenefits.com](http://www.hcbebenefits.com). Select Open Enrollment, then select the ADP link under Medical. You will be required to reset your password by using the “Forgot your Password” link.
7. Review and retain your SHBP and HCBE / Local Benefits Confirmation Statements.

### How long are my dependents covered by my insurance?

The following applies to dependent children:

Medical, dental, and life plans – Dependent children are eligible to age 26

### Medical

#### What health plan options are available in 2021?

The following Health plan options are available for the upcoming plan year:

- ✚ Anthem HRA options – Bronze, Silver and Gold
- ✚ Anthem HMO option / UHC HMO option
- ✚ UHC HDHP option

#### Where can I compare the various health plan options?

The SHBP Decision Guide provides an excellent comparison of all options. Also, the HCBE Open Enrollment Guide provides a condensed comparison table that includes plan premiums to help you make the best health plan decision for your family.

#### Do Anthem HRA plans include co-payments?

No, the HRA options operate as traditional HRA plans without co-payments. Members are responsible for deductibles and co-insurance. Note: The HMO plan options include co-payments.

#### Will wellness / “well-being” incentive credits be available in 2021?

Yes, all 2021 health plan options allow for well-being incentive credits. Review the SHBP Decision Guide for details.



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### **Will well-being incentive credits roll over to 2021?**

Yes, remaining well-being credits roll over, regardless of which plan option is elected for the new year.

### **How does the telemedicine benefit work?**

Telemedicine / virtual visits will be available to all health plan members. With this benefit, you'll be able to see and talk to a participating doctor from your cell phone or computer using a webcam.

### **Do I HAVE to access the State Health / ADP enrollment portal this OE?**

That depends...

*Current Health plan participants* who wish to remain in the same option are not required to access the SHBP portal. Current health coverage WILL roll-over and SHBP ADP online access isn't required. The tobacco surcharge will carry over only if currently applied.

*Changes* in health plan options or adding or removing dependents requires online access in the SHBP / ADP site. If you are a current health plan member and wish to *terminate coverage* for 2021, SHBP ADP online access is required.

If you *aren't enrolled* currently, and don't want coverage in 2021, you do not need to access the site.

### **Will the Tobacco Surcharge be added to my premium if I don't access the SHBP ADP portal?**

The state Tobacco Surcharge (\$80 / month) still exists (when applicable). If you are currently assessed a Tobacco Surcharge, then this fee will carry forward to your 2021 election.

### **What dependent documentation must I provide to ensure coverage?**

State Health requires dependent documentation for all newly added dependents. State Health or ADP will contact you with instructions and deadlines for submitting dependent documents (ex: marriage license, birth certificates, etc.). Look for their request and be sure to respond timely, as dependents will be placed in a pending status for coverage unless proper documentation is submitted (by the state's deadline). If you add a new dependent on your plan and do not receive a documentation request from SHBP/ADP, contact them at 1-800-610-1863 to have a request sent to you. Your dependents will not be covered until the documentation is reviewed / approved by State Health.

### **Is the TriCare Supplement still available?**

Yes, the TriCare Supplement is still available and premiums will remain the same in 2021. Call 866-637-9911 for more information.



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### Is PeachCare for Kids still available?

Yes, the GA PeachCare for Kids program is still available. Contact PeachCare at 877-427-3224 for benefit information and to apply. More information is also available on the PeachCare website at [www.peachcare.org](http://www.peachcare.org).

### Flexible Spending Accounts (FSA)

#### What FSA accounts are available?

You have the choice of a Healthcare FSA (for health, dental, and vision) and a Dependent Care FSA (for daycare, after-school program fees, etc.). Each plan allows you to pay expenses with pre-tax dollars.

#### Will I remain in the Flex Plan if I don't make an online election during Open Enrollment?

No, FSA's require an annual election. Be sure to enter a monthly contribution amount in the Benefits Portal to ensure 2021 Flex plan participation.

#### If I haven't spent all of my Healthcare FSA monies this year, will they roll over?

Yes, up to \$550 of unused 2020 **Healthcare FSA** monies will roll over in 2021 if you elect a FSA plan for 2021. If you do not elect a FSA plan for 2021, then you must have at least a \$25 balance for the remaining funds to rollover to 2021.

#### What is the maximum Flex plan contribution allowed?

The Healthcare FSA maximum contribution is \$2,750.

The Dependent care FSA maximum contribution is \$5,000.

#### Will I receive a new Flex Plan Debit card?

Debit cards are issued to new participants only. So, if you are a current member, keep your debit card and your 2021 FSA monies will be loaded onto your existing card.

#### Will I be asked for claim documentation?

Yes, the Flex plan provider will often request receipt copies to confirm your expenses. Be sure to provide copies timely to ensure quick processing of claims.

#### Do I have to use the debit card?

No, Flex Plan participants may choose to file paper claims (with receipt copies) using a toll-free fax line.



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### Dental

#### **Will I receive a new Dental plan card in 2021?**

Dental plan cards are issued to new participants only. So, if you are a current member, keep your dental card for use in the new year.

#### **How can I reduce my Dental expenses?**

Seek treatment with participating dental plan providers to help reduce your out of pocket expense. Go to: [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) to review the provider directory.

#### **Are there any changes in the dental plan for 2021?**

Great news! There are no plan changes or premium increases for 2021.

#### **If my spouse and I both work for Houston County Schools, can we cover each other or dependents?**

You are welcome to cover your spouse or dependents for dental benefits. However, dual HCBE dental coverage isn't allowed. Be sure to coordinate your dental elections with your spouse prior to enrollment.

#### **Can I keep dental benefits after I retire?**

Yes, Houston County Schools offers retiree dental benefits to those covered as active employees. The rate is \$10 more per month than what you pay as an active employee.

### Disability (STD / LTD)

#### **Are there any changes in the disability plan for 2021?**

There are no plan changes or premium increases for 2021, but the plans will be insured by The Hartford.

#### **How do I select STD benefits?**

Select the waiting period that is most similar to your current sick leave balance AND select the monthly benefit amount that works best for you. The monthly benefit amount can equal up to 66 2/3% your pay.

#### **Am I required to use my sick leave before claiming STD benefits?**

Yes, **all** leave (sick and vacation) must be exhausted prior to claiming STD benefits.



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### **What happens if I remain disabled for an extended period of time?**

STD benefits are payable for up to one year. Long Term Disability (LTD) benefits are provided by HCBE and, if approved, are payable at the one-year mark.

### **Are medical questions required for STD benefits?**

No. You can enroll or increase short term disability benefits with no health questions. The STD plan has a pre-existing condition clause. For new or increased benefits, the plan will exclude pre-existing conditions for the first 6 months of coverage. A pre-existing condition is a condition you have been treated for or diagnosed within the 3 months prior to your effective date. Once covered by the plan for 6 months, there is no restriction.

## Life Insurance

### **Are there any changes in the life plans for 2021?**

There are no plan changes or premium increases for 2021, but the plans will be insured by The Hartford.

### **Are medical questions required for life benefits?**

Yes, any increase or new enrollment in life insurance coverage will require approval from underwriting to go into effect. Those electing coverage that requires underwriting approval will receive an email with instructions for completing an Evidence of Insurability (EOI). If you do not receive an email, no action is required.

### **Can I keep life insurance after I retire?**

Yes, the Houston County School System allows retirees to keep some life insurance in retirement. There are several options available. Once you have a retirement date in mind, contact the Employee Benefits Office to schedule a retirement meeting.

## Dependent Life

### **If my spouse and I both work for Houston County Schools, can we both cover our children?**

You can elect life coverage for your children. However, dual HCBE dependent life coverage isn't allowed.



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### **Are medical questions required for my children or my spouse?**

Child life does not require health questions. Newly elected spouse life coverage or an increase in coverage requires medical underwriting. You will need to complete the Evidence of Insurability form (EOI) and submit it to the carrier for approval.

### **General Questions**

### **Are my premiums taxed?**

Most insurance premiums can be deducted on a pre-tax basis. The following premiums will be deducted on a pre-tax basis unless you request otherwise: Medical, Dental, and Flexible Spending Accounts (always pre-tax).

The following premiums will be deducted after taxes are taken: Disability, Life, and Dependent Life.

To request post-tax deductions for dental premiums, please contact your Benefits Service Center at 866-671-0721.

### **What should I do during Open Enrollment, if I plan to retire in 2021?**

Follow the OE instructions and apply for all benefits as you wish them to continue in 2021 and into retirement. Contact your Benefits Office with any questions and to schedule a retirement meeting.

### **Who can I contact with Benefit questions?**

Contact your Benefits Service Center at [hcbebenefitscenter@totemsolutions.com](mailto:hcbebenefitscenter@totemsolutions.com) or 866-671-0721.

### **Who can I contact with technical / online access questions?**

Contact the Benefits Service Center at 866-671-0721.