

Forsyth County Schools: Open Enrollment Memo

Note: The images used in this document are for illustrative purposes only.

The "Open Enrollment" period for making changes to your employee benefits will **begin at 12:00 a.m. on October 27, 2014 and ends at 5:00 p.m. on November 14, 2014**. The changes you make during this open enrollment will be effective **January 1, 2015**. The online Open Enrollment links along with a video presentation(s) are located at www.forsyth.k12.ga.us under the Finance and Business Department section as well as the ShawHankins *Benefit Resource Center* at <http://shawhankinsbenefits.net/fcs/> under the "Enrollment" tab. **PLEASE SEE ADDITIONAL NOTES ON THE STATE HEALTH ENROLLMENT RULES ON THE ATTACHED MEMO.**

If you do not enroll and/or update your benefits during this open enrollment period you will not be able to enroll or make changes to your benefits until the School System's next open enrollment period unless you have an eligible qualifying event. Plan Summaries and detailed Enrollment Instructions are available through the ShawHankins Enrollment Guide located online.

I. How to Access the ShawHankins Enrollment Guide & State Health Decision Guide:

The Enrollment Guides are located at www.forsyth.k12.ga.us under "Finance and Business Department", the ShawHankins online *Benefit Resource Center* at <http://shawhankinsbenefits.net/fcs/> under the "Enrollment" tab as well as on the ShawHankins Enrollment Portal at www.forsyth.bsweet.com.

These links are also available on the Forsyth County Schools website under the Finance and Business Department section.

II. How to Enroll Online (dental, vision, life, FSA, etc.): (Please access the ShawHankins Enrollment Guide prior to proceeding with your enrollment as it provides more detailed enrollment instructions.)

1. Go to www.forsyth.bsweet.com
2. Username = Your Last Name plus last 4 digits of SSN
3. Password = Last 4 digits of SSN
4. You will then be prompted to set-up a new password.

Getting Started

From the Home Page, click on the **ENROLL NOW/CHANGE MY ELECTIONS** button.

The online enrollment is broken down in the following sections. You will be taken through each tab to make changes or confirm your information on file and choose your benefits. (1) Employee (Personal Information) Note: You must verify your information including Tobacco Status; (2) Family (Family Information) Note: You can only cover "legal" dependents. You must verify/update FT Student info; (3) Enroll; (4) Confirm/Save. Proceed with the step by step enrollment process.

III. How to Enroll Online (State Health/MEDICAL): The State Health Enrollment Website, www.myshbpga.adp.com, will be available for your coverage selections. Please see the State Health Decision Guide for more detailed instructions & enrollment rules. See pages 6-8 of the SHBP Decision Guide for detailed instructions.

IMPORTANT – ENROLLMENT & BENEFIT INFORMATION (Plan Year: 01/01/2015 -12/31/2015):

·Enrollment opens at 12:00 a.m. on 10/27/2014 and closes at 5:00 p.m. on 11/14/2014.

·The State Health Benefit Plan website www.myshbpga.adp.com will be available for your coverage selections. It is **MANDATORY** for each employee to access this website and enroll or waive coverage for you and your dependents. If you are currently enrolled and do not go online and make an election you will be default enrolled in your current plan, coverage tier and tobacco status. If you are currently declined and you do not go online and make an election, you will remain as "declined".

It is also **MANDATORY** for each employee to enroll or decline coverage on the ShawHankins Enrollment Website at www.forsyth.bswift.com. This year you **MUST** enroll or decline in the FSA/Section 125 plans online (NO LONGER A PAPER FORM) as well as verify your information, make changes to your dental, vision, life and disability coverage and update your beneficiaries for life insurance.

Medical (State Health): The FCBOE will continue to pay \$49.38 toward your health premium. **Changes to the State Health Benefit Plan are as follows:** (1) You will now have coverage options from 3 carriers - BCBS of GA, United Healthcare, & Kaiser Permanente; (2) Members can choose from 3 levels of HRA plan options: HRA Gold, HRA Silver, & HRA Bronze, as well as a HMO plan option available through BCBS; (3) The HMO plan option will also be available through United Healthcare as well as a HDHP plan option; (4) In addition, there will be a HMO plan option available through Kaiser Permanente to members who work or reside in the 27 surrounding metro Atlanta counties. (5) There will still be an \$80 tobacco surcharge added to premiums if you use tobacco. (6) The 2015 Wellness Incentive will be available as follows: Under the BCBS and UHC Health Plan Options, the member and spouse can earn up to an additional \$480.00 each in well-being incentive credits.

As there are new carriers and additional new plans being offered, it is highly recommended you review the State Health Decision Guide in detail.

Dental (Ameritas): The FCBOE will continue to pay the full single/employee only portion of your dental premium under the CORE plan (applied across all dental plans and coverage tiers). The dental premiums have decreased for the new plan year. **Changes to the Dental Plan(s) are as follows:** (1) All coverage is moving to Ameritas; MetLife will no longer be the carrier; (2) A \$5 copay will now apply toward Type A/Type 1 Procedures; (3) Under the Buy-Up plan Complex Extractions are now considered Type B/Type 2 vs. Type C/Type 3 Procedures and the Crown frequency for the same tooth will be 1 in 8 years vs. 1 in 10 years; (4) The Dental Rewards Program is available again! You can roll-over up to \$250 per year (\$1,000 total roll-over maximum) to apply/increase your calendar year benefit maximum as long as the dental benefits received for the plan year do not exceed \$500 for Core plan or \$750 for Buy-Up plan. The **Late Entrant Penalty** still applies to both the Core and Buy-Up Plans. If you do not currently have dental coverage for yourself and/or dependents and you elect coverage for the new plan year, you and/or your dependents will be considered a late entrant. Therefore, the following Late Entrant Penalty will be applied to your coverage for the first 12 months: Only routine exams & routine cleanings will be covered. If you are a late entrant, we highly recommend you take the CORE plan for the new plan year as the penalty will be applied regardless of the plan you choose for 12 months.

Vision (EyeMed): **Changes for the Vision Plan(s) are as follows:** (1) All coverage is moving to EyeMed; Avesis will no longer be the carrier; (2) Only one plan is being offered; there will no longer be 2 plan options; (3) The benefits under the new plan are slightly richer than those under the prior High Plan. Please review the new benefit summary in detail.

Group Life/AD&D, Voluntary Life, Short Term Disability (STD), Long Term Disability (LTD) (CIGNA): *You must review/update your beneficiaries for Life Insurance every year.* Forsyth County Schools continues to provide you with \$30,000 in Group Life/AD&D and Long Term Disability Insurance. You have the option to purchase additional Voluntary Life Insurance and Short Term Disability Insurance. Please review carefully the plan features located in the ShawHankins Benefit & Enrollment Guide and online. **Annual Enrollment Note: If you are currently enrolled in Voluntary Employee Life Insurance you can increase your coverage by \$10,000 up to the Guaranteed Issue amount without Evidence of Insurability (EOI). EOI will be required for any new elections or increased amounts for Spouse Life. All Child Life is guaranteed issue regardless of if currently enrolled so EOI will not be required for new elections or increased amounts for Child Life.**

Flexible Spending Accounts (FSA-Health/Medical Care Reimbursement & Dependent Care): **IMPORTANT CHANGES!!!** The Flex Benefit Cafeteria Plan will continue to be offered for the 2015 plan year for the health/medical care or dependent care reimbursement accounts. However, you are now REQUIRED to enroll/waive the FSA plans ONLINE through the ShawHankins Enrollment Website at www.forsyth.bswift.com ; there is no longer a PAPER FORM available for enrollment. **Changes for the FSA plan will be as follows:** (1) The FSA carrier is changing to TASC from WageWorks; (2) Members will no longer have a grace period for the Health/Medical Care reimbursement but rather a \$500 carry-over will apply. *As this is a new carrier, it is highly recommended you review the FSA communications and ShawHankins Enrollment Guide in detail.* The plan year will start January 1, 2015. Please note the maximum contribution for the medical reimbursement FSA is **\$2,500.00** for the 2015 plan year. *Members will receive new cards (Mastercard); please note they will be delivered in mid/late December to your home address in a plain white envelope.*

Long Term Care Insurance (Unum): You can access additional information including your enrollment applications for Long Term Care via the link available through the ShawHankins Benefit Resource Center and enrollment websites.

Cancer (AFLAC): AFLAC enrollment packets will be available in your school's front office. If you are currently enrolled in AFLAC, your coverage will roll over to next year unless you wish to make a change. If you need to cancel your AFLAC policy for the 2015 plan year, we will need a letter of cancellation. Please return all completed applications or your letter of cancellation to the Benefit Department before November 10, 2014. Please note this plan is not administered by ShawHankins.

Questions:

If you have any non-medical benefit and/or enrollment related questions that cannot be answered through the enrollment guide please contact the **ShawHankins Benefit Center directly at 1-800-994-7429**. If you have any State Health (medical) benefit and/or enrollment related questions that cannot be answered through the State Health Decision Guide, this guide or the State Health enrollment website, please contact **Janet Clack, Benefit Coordinator, at 770-887-2461 Ext. 202136 or Shelia Panter, Benefit Assistant at 770-887-2461 Ext. 202141.**

*For detailed plan design information including full disclosure of benefits, exclusions and limitations please refer to the carrier Policy and Certificate Booklets. The carrier Policy & Certificate Booklet will govern should a conflict arise relating to the information provided in this document, online, and/or the Enrollment Guide.