

**ENROLLMENT & BENEFIT INFORMATION (Plan Year: 01/01/2016 -12/31/2016):**

**·Enrollment opens at 12:00 a.m. on 10/19/2015 and closes at 11:59 p.m. on 11/06/2015.**

·The State Health Benefit Plan enrollment website [www.myshbpga.adp.com](http://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 bswift Enrollment Website at [www.forsyth.bswift.com](http://www.forsyth.bswift.com) . **This year you MUST enroll or waive the FSA /Section 125 plans online as well as verify your dependent information, review your dental, vision, life and disability coverage elections and update your beneficiaries for life insurance.**

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**Medical (State Health):** The FCBOE will continue to pay \$49.38 toward your health premium. Please note changes for the new plan year are listed on pages 3-5 of the State Health Decision Guide. There will be new enhancements such as the Telemedicine/Virtual Visit, Well-Being Incentive Credit Rollover between Plan Options and Vendors (pages 3 & 4). There are changes to the Deductible and Out-Of-Pocket Maximum under the High Deductible Health Plan (HDHP) option (page 5). The Plan Options will remain the same for Blue Cross and Blue Shield, United Healthcare and Kaiser. The Decision Guide is available at [www.dch.georgia.gov](http://www.dch.georgia.gov) . ***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 carrier, plans and premiums will remain the same for the new plan year. The **Late Entrant Penalty** still applies to both the Core and Buy-Up Plans. Please see the Dental Plan pages for more details.

**Vision (EyeMed):** The vision carrier, plans and premiums will remain the same for the new plan year. Please review the 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):** The Flex Benefit Cafeteria Plan will continue to be offered for the new plan year for the health/medical care or dependent care reimbursement accounts. However, you are REQUIRED to enroll/waive the FSA plans ONLINE through the ShawHankins Enrollment Website at [www.forsyth.bswift.com](http://www.forsyth.bswift.com) ; there is no longer a PAPER FORM available for enrollment. The plan year will start January 1, 2016. Please note the maximum contribution for the medical reimbursement FSA is **\$2,550.00** for the 2016 plan year and the \$500 roll-over feature will continue.

**NEW!!! Accident Insurance (Unum):** You have the option to elect voluntary Group Accident coverage for the new plan year! Unum's Accident coverage provides a lump sum benefit based on the type of injury (or covered incident) you sustain (**On-Or-Off the Job**) or the type of treatment you need. **Examples of covered injuries include:** broken bones; eye injuries; burns; ruptured discs; torn ligaments; concussion; cuts repaired by stitches; and coma due to a covered injury. **Some covered expenses include:** emergency room treatment; occupational therapy; outpatient surgery facility; speech therapy; doctor office visit; chiropractic visit; hospitalization; physical therapy. **Enrollment is simple - You can enroll online via the enrollment website.** A full schedule of benefits is also available online at [shawhankinsbenefits.net/fcs/](http://shawhankinsbenefits.net/fcs/).

**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 2016 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 9, 2015. 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 Casey Hogan, Benefit Assistant at 770-887-2461 Ext. 202139**.