

ENROLLMENT & BENEFIT INFORMATION (Plan Year: 01/01/2018 -12/31/2018):

Enrollment opens at 12:00 a.m. on 10/16/2017 and closes at 11:59 p.m. on 11/03/2017. An Open Enrollment Presentation, informational videos on all of the benefits offered, and the Decision Guides for State Health are conveniently located on the Benefit Resource Center at www.shawhankinsbenefits.net/fcs.

The State Health Benefit Plan enrollment website www.myshbpga.adp.com will be available for your health 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”. All employees must verify dependent social security numbers, dependent dates of birth, and demographic information on the State Health enrollment website.

All changes to non-medical benefits will be made on the ShawHankins bswift Enrollment Website at www.forsyth.bswift.com . **You MUST enroll or waive the FSA /Section 125 plans (Flexible Spending Accounts) online as well as verify your dependent social security numbers, dependent dates of birth, demographic information, and review your dental, vision, life and disability coverage elections and update your beneficiaries for life insurance.**

Medical (State Health): The FCBOE will continue to pay \$49.38 toward your health premium. The Decision Guide is available at www.dch.georgia.gov . ***It is highly recommended you review the State Health Decision Guide in detail.*** All newly enrolled spouses or children on the State Health Benefit Plan will be required to return the barcoded cover sheet along with documentation for proof of dependent eligibility. The barcoded cover sheet will be provided by State Health and must be returned as directed within the communication.

Dental (MetLife): 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). If you do not make changes to your current dental elections, you will continue coverage through MetLife at your current plan and coverage tier selection.

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) (Lincoln): ***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.

Flexible Spending Accounts (FSA-Health/Medical Care Reimbursement & Dependent Care): The Flexible Spending Accounts 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.** The

plan year will start January 1, 2018. Please note the maximum contribution for the medical reimbursement FSA is **\$2,600.00** for the 2018 plan year and the \$500 roll-over feature will continue. If you are enrolled in the State Health UnitedHealth Care High Deductible Health Plan with the Health Savings Account, you are NOT eligible to participate in the Health/Medical Care Flexible Spending Account.

Accident Insurance (Unum): There will be no changes to the Unum Accident Insurance. 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/.

Long Term Care Insurance (Unum): There will be no changes to the Unum Long Term Care Insurance. 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): 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 2018 plan year, we will need a letter of cancellation. Employees can enroll in the Cancer Benefit by visiting the AFLAC online enrollment portal listed on the Benefit Resource Center under the Voluntary Benefits tab. Please note this plan is not administered by ShawHankins.

NewBenefits (Telemedicine): A comprehensive discount benefits program remains available through NewBenefits. Employees are able to enroll in one of three packages that include benefits such as TelaDoc, Legal Care Direct, ID Sanctuary, and many other discount programs for things like lab testing, pet care, etc.

NEW!! Universal Life (Aflac): Universal Life insurance is now available through Aflac. This life insurance policy features a Long Term Care rider that, along with TRS and Social Security, can assist with your long term care needs. All employees will have the ability to elect up to \$200,000 of coverage by only answering two simple health questions. All election amounts over \$200,000 will require underwriting and approval.

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 **Chad Dowdy at 770-887-2461 Ext. 202139 or Gail Bates at 770-887-2461 Ext. 202181**.