

2019



**COBB EMC**  
BRINGING YOU *POWER*

2019 Benefits  
Enrollment  
Guide

## Table of Contents

<b>Open Enrollment</b>	<b>3</b>
What Is Open Enrollment?	
Open Enrollment Key Dates	
New for 2019	
Open Enrollment Checklist	
Enrollment Instructions	
How To Enroll	
<b>COBB EMC BENEFITS</b>	
<b>What You Need to Know</b>	<b>9</b>
Benefit Eligibility	
Qualified Life Event	
<b>MEDICAL / HRA / FSA</b>	
<b>Medical Coverage</b>	<b>10</b>
Cigna Open Access Plus Medical Plans	
2019 Benefit Rates	
Wellness Credit	
Health Reimbursement Account (HRA)	
Flexible Spending Account (FSA)	
<b>DENTAL AND VISION</b>	
<b>Dental Coverage</b>	<b>15</b>
Cigna Dental	
2019 Benefits at a Glance with Rates	
<b>Vision Coverage</b>	<b>16</b>
Blue Cross Blue Shield of Georgia	
2019 Benefits at a Glance with Rates	

<b>LIFE AND DISABILITY</b>	
<b>Life / A&amp;D and Disability Coverage</b>	<b>17</b>
Employee Term Life and Accidental Death and Dismemberment (AD&D)	
Supplemental Life Insurance	
Long Term Disability (LTD)	
Short Term Disability (STD)	
<b>ADDITIONAL BENEFITS</b>	
<b>Additional Benefits</b>	<b>19</b>
Cigna Member Resources	
Group Critical Illness	
Group Accident	
Group Hospital Indemnity	
Universal Life	
Pet Insurance	
<b>Cigna – Plan Enhancements</b>	<b>25</b>
Will Preparation and Estate Planning	
Identity Theft Protection	
Cigna Secure Travel	
Health Advocacy Service	
<b>Wellness</b>	<b>26</b>
Cigna Wellness Resources	
<b>Benefit Resources</b>	
<b>Benefit Resources</b>	<b>31</b>
Benefits Contact Information	
ShawHankins	

## Open Enrollment

This Benefits Guide contains information for both Open Enrollment and enrollment of new hires throughout the year. This first section is dedicated to the Open Enrollment process occurring in October 2018.

### What is Open Enrollment?

Open Enrollment is the one opportunity for existing employees to review current benefit elections and make changes for the upcoming year, outside of a qualified life event. This Benefits Guide includes details about our benefit offerings effective January 1, 2019 and the process you must follow to complete Open Enrollment.

### Open Enrollment Key Dates

<b>bswift Online Enrollment Window</b>	10/15 – 10/26
<b>Enrollment Deadline</b>	Friday, 10/26, 5:00 pm
<b>New Benefits Effective</b>	1/1/2019
<b>First Paycheck with 2019 Deductions</b>	1/9/2019

## New For 2019

### **MEDICAL PLAN**

Cobb EMC will now offer two medical plans utilizing the same Cigna national network of providers.

### **WELLNESS CREDIT**

Employees who choose to participate in the wellness program, by completing a biometric screening and Health Risk Assessment (HRA) by December 15, 2018, will receive a \$50 per month wellness premium credit to be used toward the cost of medical coverage or towards the cost of dental, vision, or voluntary life insurance. Our companywide wellness program has been created with Corporate Health Partners (CHP), a professional third party wellness organization.

### **SPOUSAL SURCHARGE**

A spousal surcharge in the amount of \$50 per pay period will be applied to the cost of medical coverage when an employee chooses to cover a spouse that is eligible for medical coverage through his/her employer.

### **WAIVE MEDICAL PROGRAM**

The Waive Medical Program will continue for 2019, however it will be discontinued after this plan year.

### **DENTAL PLAN**

While the dental carrier and plan designs have not changed, Cobb EMC is pleased to announce that we will cover the cost of employee only coverage on the value plan. The cost of dependent coverage and the additional cost of coverage under the enhanced plan will be paid for by the employee.

## New For 2019

### **VOLUNTARY LIFE INSURANCE**

Employees can now purchase additional term life insurance for their spouse and dependent children.

### **AFLAC VOLUNTARY BENEFITS**

Cobb EMC is offering an all-new group Accident, Critical Illness, Hospital Indemnity, and Universal Life plans through Aflac. The Long Term Care and Cancer plans will no longer be offered to employees, but if you are currently enrolled, you do have the opportunity to continue your enrollment through a direct pay policy. If you choose to continue your current Accident, Critical Illness, or Hospital Indemnity policy through Aflac, you must do so on a direct pay basis. All currently enrolled participants will receive a portability letter from Aflac and will have 60 days to respond to that letter with their intent to continue participation by direct payment.

### **FLEXIBLE SPENDING**

The Flexible Spending administration and the administration of the Health Reimbursement Accounts will move to TASC. In addition, employees can rollover up to \$500 of unused funds each year.

### **PET INSURANCE**

Pet Insurance is now available for purchase through Nationwide. Employees can access the link or phone number provided in this Enrollment Guide to enroll.

## Open Enrollment Checklist

- ✓ **Review the Benefits Guide**  
Understand your benefit options for 2019.
- ✓ **Make Decisions**  
Consider which benefit plan options are right for you and your dependents.
- ✓ **Go on bswift to Process Your Elections**  
While in bswift, update your personal information including dependents and beneficiary information.

**Online enrollment must be completed by all benefit eligible employees by Friday, October 26<sup>th</sup> at 5:00 pm.**

If there is any conflict between the summary of benefits included in this Guide and the Plan Document, the Plan Document will govern. Cobb EMC reserves the right to interpret and resolve any differences in plan language and the terms of the benefits program can change at any time.

## Enrollment Instructions

Employees will use bswift to make their benefit elections and/or make changes for 2019.

Online enrollment through bswift will be open from October 15<sup>th</sup> through October 26<sup>th</sup>, 5:00 pm EST.

**All employees are required to complete open enrollment for the upcoming year.**

To participate in the waive medical program or the flexible spending accounts (medical/dependent care), you must re-enroll for 2019.

### **bswift Online Enrollment**

[www.cobbemc.bswift.com](http://www.cobbemc.bswift.com)

Username is your work email address  
(ex. [john.doe@cobbemc.com](mailto:john.doe@cobbemc.com)).

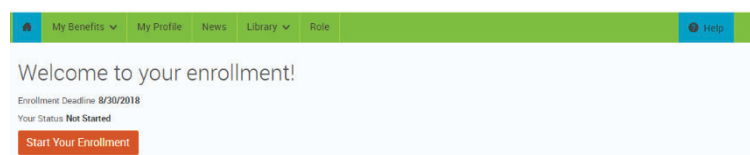
Password is your 10-digit home phone number + date of hire (ex. 770425679802102000).

Once you have logged in, you will be prompted to create a new password.

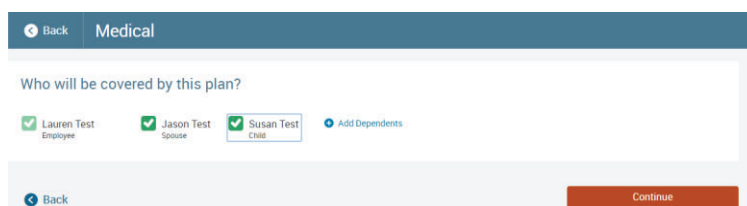


## How To Enroll in bswift:

1. From the “Home Page” click on the “Enroll Now” link, to begin the election process.



2. On the “Personal & Family Page”, verify your information is accurate and “Add” all eligible dependents you wish to cover under any benefits.



3. To make a plan selection, select the button beside the newly elected plan. If you are covering dependents, make sure to “Select” them by checking off next to their name under “Select who to cover with this plan.” Then press “Next” at the bottom of the screen.

Once You've Reviewed All Your Selections:

Participation

I hereby acknowledge I have read the statements contained herein, or they have been read to me, and the statements are true and complete to the best of my knowledge. I understand any misrepresentation or omission contained herein may be used to reduce or deny claim or void the contract if such misrepresentation or omission affects acceptance of the risk. I hereby enroll for benefits for which I am presently eligible, or for which I may become eligible, under my employer's group contract(s). If any deductions are required for this coverage, I authorize such deductions from my earnings and I understand that any premiums will be automatically deducted from my paycheck on a pre-tax basis (before tax dollars) unless I submit a declination election. I reserve the right to revoke this deduction authorization at any time upon written notice.

I agree, and I'm finished with my enrollment.

4. Once you have reviewed and completed your enrollment, click on “I Agree and I am finished with my enrollment”, then click on “Save My Enrollment”.

## What You Need To Know

### **Benefit Eligibility and Dependents**

As a Cobb EMC employee, you are eligible for the benefits program if you are a full-time active employee working at least 30 hours each week.

You may also enroll your legal dependents who match one of the following descriptions:

- Lawful spouse
- Dependent child(ren) married or unmarried up to age 26 defined as:
  - Biological child (must be added to the Plan within 30 days of birth)
  - Stepchild
  - Legally adopted child
  - Foster child
  - A child for whom you are the legal guardian
  - A dependent child over the age of 26, unmarried and primarily supported by you and incapable of self-sustaining employment by reason of mental or physical disability which arose while the child was covered as a dependent under this Plan or while covered as a dependent under a prior plan with no break in coverage (documentation is required).

### **Qualified Life Event**

Your benefit elections made during Open Enrollment will be effective January 1, 2019 and will remain in effect until December 31, 2019. You may not make changes to your elections unless you experience a qualified life event, including change in legal marital status (i.e. marriage, divorce, death of spouse), change in dependents (i.e. birth or adoption), change in employment status (i.e. you, spouse and/or dependents), or your spouse's Open Enrollment.

If you experience a qualified life event during the year, please contact ShawHankins at 1-833-783-6385.

## Medical Benefits – Administered by Cigna

Although we don't plan on getting sick or injured, most of us generally will need some type of medical care or attention. Medical insurance is important to assist in paying for medical expenses, whether they are expected or unexpected.

Cobb EMC offers an two open access medical plans through Cigna as summarized below.

Cigna Low Plan		
Plan Provisions	In-Network	Out-of-Network
<b>HRA (Administered by TASC)</b>		
Employee		\$300
Employee and 1 or more Dependents		\$600
<b>Deductible</b> (Individual / Family)	\$3,000 / \$6,000	\$6,000 / \$12,000
<b>Annual Out of Pocket Maximum</b>	\$5,000 / \$10,000	\$14,000 / \$28,000
<b>Coinsurance</b>	80%	70%
<b>Preventive Care: Immunizations, Pap Smear, Mammography/Cancer Screenings, Annual Physicals, Well Child Check Ups</b>	100% (no copay)	100% (no copay)
<b>Primary Care</b>	\$40 copay	70% after deductible
<b>Specialist</b>	\$50 copay	70% after deductible
<b>Hospital - Inpatient Services</b>	80% after deductible	70% after deductible
<b>Hospital - Outpatient Services</b>	80% after deductible	70% after deductible
<b>Emergency Room (waived if admitted)</b>	\$150 copay + 20% coinsurance	
<b>Urgent Care</b>	\$65 copay	
<b>Pharmacy Retail (30 Days)</b>		
Generic	\$10	Not Covered
Preferred Brand	\$35	
Non-Preferred Brand	\$60	
Specialty	25% to \$200 maximum	
<b>Pharmacy Home Delivery (90 Days)</b>		
Generic	\$20	Not Covered
Preferred Brand	\$70	
Non-Preferred Brand	\$120	
Specialty	N/A	

## Medical Benefits – Administered by Cigna

Cigna High Plan		
Plan Provisions	In-Network	Out-of-Network
<b>HRA (Administered by TASC)</b>		
Employee		\$300
Employee and 1 or more Dependents		\$600
<b>Deductible</b> (Individual / Family)	\$3,000 / \$6,000	\$6,000 / \$12,000
<b>Annual Out of Pocket Maximum</b>	\$3,000 / \$6,000	\$12,000 / \$24,000
<b>Coinsurance</b>	100%	80%
<b>Preventive Care: Immunizations, Pap Smear, Mammography/Cancer Screenings, Annual Physicals, Well Child Check Ups</b>	100% (no copay)	100% (no copay)
<b>Primary Care</b>	\$25 copay	80% after deductible
<b>Specialist</b>	\$40 copay	80% after deductible
<b>Hospital - Inpatient Services</b>	100% after deductible	80% after deductible
<b>Hospital - Outpatient Services</b>	100% after deductible	80% after deductible
<b>Emergency Room (waived if admitted)</b>	\$150 copay + 20% coinsurance	
<b>Urgent Care</b>	\$40 copay	
<b>Pharmacy Retail (30 Days)</b>		
Generic	\$10	
Preferred Brand	\$35	Not Covered
Non-Preferred Brand	\$60	
Specialty	25% to \$200 maximum	
<b>Pharmacy Home Delivery (90 Days)</b>		
Generic	\$20	
Preferred Brand	\$70	Not Covered
Non-Preferred Brand	\$120	
Specialty	N/A	

### 2019 Medical Benefit Rates

	Cigna Low Plan		Cigna High Plan	
Bi-Weekly Rates <u>with</u> Wellness	No Spousal Surcharge	Spousal Surcharge	No Spousal Surcharge	Spousal Surcharge
Employee	-\$23.08	N/A	\$0.00	N/A
+ Spouse	\$62.94	\$112.94	\$111.43	\$161.43
+ Child(ren)	\$48.81	N/A	\$93.02	N/A
+ Family	\$152.22	\$202.22	\$222.56	\$272.56
Bi-Weekly Rates <u>without</u> Wellness	No Spousal Surcharge	Spousal Surcharge	No Spousal Surcharge	Spousal Surcharge
Employee	\$0.00	N/A	\$23.08	N/A
+ Spouse	\$86.02	\$136.02	\$134.51	\$184.51
+ Child(ren)	\$71.88	N/A	\$116.10	N/A
+ Family	\$175.30	\$225.30	\$245.64	\$295.63

### 2019 Wellness Credit

Active employees have the ability to participate in the wellness program and receive a \$50 per month wellness premium credit to be used towards the cost of medical coverage or the cost of dental, vision or voluntary life if enrolled in the single coverage on the low plan. Participation in the wellness program consists of completing a Health Risk Assessment (HRA), completing a Biometric Screening, and attending bi-monthly health coaching sessions if you are deemed to have high risk health factors based on the results of your assessment and screening. Spouses of eligible employees that complete the HRA and Biometric Screening will receive a gift card incentive of \$100.00. Wellness kick off meetings will be held in November.

## Medical Benefits Continued

### Health Reimbursement Account (HRA)

If you enroll in the Cigna medical plan, you will also receive an HRA, administered by TASC. Features of the HRA include:

- Cobb EMC will deposit contributions to your account on January 1, 2019:
  - Employee Only Coverage: \$300
  - Employee and 1 or more Dependents: \$600
- Used for out-of-pocket medical expenses such as your deductible, copays, coinsurance, and prescriptions.
- Funds accessible through the TASC Debit Card.
- Unused funds from 2018 rollover to 2019 in January. The maximum amount that you can have in your HRA cannot exceed the medical plan deductible.

### Waive Medical Program

Employees who waive medical coverage will receive \$298.22 bi-weekly as taxable earnings. 2019 will be the last year that this program will be available to employees.

### Locate a Provider:

With Cigna, you can choose from a diverse network of Primary Care Physicians (PCP) and other Medical Providers through their Directory.

Visit [www.cigna.com](http://www.cigna.com) to find a Provider near you. Click on "Find a Doctor/Dentist" to begin your search.

Member/Patient Services:  
(800) 244-6224

## Flexible Spending Accounts – Administered by TASC

The FSA consists of two separate accounts: a Health Care Spending Account and Dependent Care Spending Account. The FSA increases your take home pay by reducing your taxable income. Payment with pretax dollars means that you have more money to use on these important expenses.

### Health Care Spending Account

- Your Health Care Spending Account allows you to pay for health-related treatments and expenses for you and your dependents (as defined by the IRS) not paid for by your insurance programs.
- The maximum contributions to the Health Care Spending Account cannot exceed \$2,650 during the plan year (as of January 1, 2019).
- Up to \$500 of unused funds may now be rolled over to the following plan year.

### Dependent Care Spending Account

- A Dependent Care FSA can save you money on dependent care expenses you pay while you're at work. These include day care and summer camps for children under age 13 and care for an elderly parent.
- You can contribute up to \$5,000 a year or \$2,500 if you're married and file separate income tax returns.
- Claims for reimbursement must be made after payment for dependent care expenses are paid.
- You must use all funds in your dependent care FSA by the end of the plan year or you forfeit them, they do not rollover.

### FSA Filing Deadlines

Deadline to incur FSA claims using 2018 funds      March 15, 2019  
Deadline to file 2018 FSA claims:                      March 31, 2019

Once enrolled, you can monitor your Flexible Spending Account balance by registering at [www.tasconline.com](http://www.tasconline.com).

## Dental Benefits – Administered by Cigna

Employees can choose from two dental plans, administered by Cigna, as summarized below. The Value Plan and the PPO Plan both provide the same expansive network of dentists to choose from which will save you money in dental expenses.

In-Network Plan Provisions	Value	PPO
<b>Calendar Year Deductible</b>		
Single	\$50	\$50
Family Max	\$100	\$100
<b>Annual Benefit Max</b>	\$1,000 calendar year	\$5,000 calendar year
<b>Diagnostic/Preventive Services</b>		
Periodic oral evaluation, Prophylaxis (cleanings), Bitewing X-rays	100% coverage No Deductible	100% coverage No Deductible
<b>Basic Treatment</b>		
Fillings, periodontics, endodontics, oral surgery, extractions	80% coverage (subject to deductible)	80% coverage (subject to deductible)
<b>Major Treatment</b>		
Dentures, bridges, crowns	50% coverage (subject to deductible)	50% coverage (subject to deductible)
<b>Orthodontia</b>		
Child(ren) only up to age 19	50% coverage; \$1,000 lifetime maximum Children Only	50% coverage; \$1,500 lifetime maximum Adults and Children

### Locate a Provider:

Visit [www.cigna.com](http://www.cigna.com) to find a Provider near you. Click on “Find a Doctor/Dentist” to begin your search.

### 2019 Dental Benefits Rates

Tier	Value		PPO	
	Cobb Pays Bi-Weekly	You Pay Bi-Weekly	Cobb Pays Bi-Weekly	You Pay Bi-Weekly
Employee	\$13.17	\$0.00	\$13.17	\$7.30
Employee + Spouse	\$13.17	\$12.43	\$13.17	\$26.64
Employee + Child(ren)	\$13.17	\$12.63	\$13.17	\$26.94
Employee + Family	\$13.17	\$28.74	\$13.17	\$52.00



## Vision Benefits – Administered by BCBS

Good visual health can play an important role in our overall health. For those of us with eye care needs, having a Vision plan available can ultimately help offset some of those associated costs in preserving our eye health and ongoing wellness. Becoming a member of our Vision plan will enable you to take advantage of substantial savings on your eye care and eyewear needs.

Benefit	In-Network	Out-of-Network	Frequency
Vision Exam	\$10 copay	Up to \$48 allowance	Once every calendar year
Contact Lenses Elective Medically Necessary	Up to \$100 allowance Covered in full	Up to \$87 allowance Up to \$210 allowance	Once every calendar year
Standard Lenses Single Vision Bifocal Trifocal Lenticular	\$10 copay	Up to \$36 allowance Up to \$54 allowance Up to \$69 allowance Up to \$80 allowance	Once every calendar year
Frames	Up to \$110 allowance; 20% off remaining balance	Up to \$64 allowance	Once every other calendar year
Additional Complete Paid of Glasses	40% off retail price	Not Available	
Eyeglass Materials Purchased Separately	20% off retail price	Not Available	

\*Your contact lens allowance must be used at the initial time of service.

\*\*Please note: This plan covers either contact lenses or lenses for your glasses once every other calendar year.

To find a provider in the network please visit [www.bcbsga.com](http://www.bcbsga.com).

### 2019 Vision Benefit Rates

Coverage Tier	Cobb Pays Bi-Weekly	You Pay Bi-Weekly
Employee Only	\$0.00	\$2.52
Employee + Spouse	\$0.00	\$4.40
Employee + Child(ren)	\$0.00	\$4.76
Employee + Family	\$0.00	\$7.28

## Life/AD&D Insurance – Administered by Cigna

Basic Term Life and AD&D Insurance provides valuable financial protection for your family. Cobb EMC is pleased to provide Basic Life & AD&D Insurance to all full-time employees at no cost to you. Eligible employees receive a term life insurance and accidental death and dismemberment benefit equal to 3 times your annual salary (up to \$500,000). You do not need to enroll/elect this coverage; however, you must designate your beneficiary in bswift during your initial new hire and open enrollment.

Additional term life insurance is available to provide additional financial protection for you and your family.

Benefit	Coverage
Employee Voluntary Life/AD&D	<p>You can purchase coverage in increments of \$25,000 up to 5x your annual salary or \$500,000.</p> <p>New Hires: You will have a guaranteed issue (GI) amount of \$250,000 not to exceed 5x your annual salary. Employee elections over GI will require Evidence of Insurability.</p>
Dependent Life Insurance	<p>Cobb EMC provides dependent term life coverage for covered dependents of all eligible full time employees.</p> <p>\$2,500 Spouse / \$1,000 Child</p>
Voluntary Spousal Life Insurance	<p>You can purchase coverage for your spouse in increments of \$10,000 up to \$250,000 or 50% of the employee amount.</p> <p>New Hires: You will have a guaranteed issue (GI) amount of \$100,000 not to exceed 50% of the employee amount. Elections over GI will require Evidence of Insurability.</p>
Voluntary Child Life Insurance	\$5,000 or \$10,000
Open Enrollment	<p><b>New for 2019: All employees have the ability to elect coverage for their spouse up to the Guarantee Issue amount without submitting an EOI. If coverage is waived at the initial offering, all future enrollments will require EOI.</b></p> <p>Employees may increase their voluntary life insurance by one increment without submitting an EOI, only during open enrollment.</p>

### Life Insurance Beneficiary

Please update your beneficiary information in bswift for both Basic Life Insurance and Voluntary Life Insurance.

## Disability Benefits – Administered by Cigna

Cobb EMC provides you the option to elect disability benefits through convenient payroll deductions. Disability coverage is offered to you through Cigna. It supplements your income if you are unable to work due to a qualifying disability. Disability benefit income will be reduced by other income.

### SHORT TERM DISABILITY

Short Term Disability insurance provides you with a portion of your weekly income if you are unable to work or have a reduced income due to an illness or injury unrelated to your occupation.

Benefits	Base Plan	Buy-Up Plan
Percentage of Income	66 2/3%	66 2/3%
Maximum Benefits	\$800	\$1,600
Benefits Begin After (Elimination Period)	7 Days – Accident 7 Days – Sickness	7 Days – Accident 7 Days – Sickness
Maximum Benefit Duration	13 Weeks	13 Weeks

### LONG TERM DISABILITY

Long Term Disability coverage continues to pay you a monthly benefit for as long as you remain disabled, or until you reach your Social Security Normal Retirement Age. Cobb EMC provides LTD coverage to all eligible full time employees at no cost to you. Please note that benefits are taxable and will be reduced by other income.

Benefits	Long Term Disability
Percentage of Income	66 2/3%
Maximum Benefits	\$10,000
Benefits Begin After (Elimination Period)	90 Days
Maximum Benefit Duration	SSNRA (Social Security Normal Retirement Age)

## Group Critical Illness – Administered by Aflac

Critical Illness Benefits are payable for specified conditions and can help cover the costs of your treatments and related expenses, regardless of your major medical insurance coverage. The cost of Critical Illness coverage can be found in bswift.

Covered Conditions	
Heart Attack Major Organ Transplant Invasive Cancer Stroke	Bone Marrow/Stem Cell Transplant End-Stage Renal (Kidney) Failure Coronary Artery Bypass Surgery (25%) Loss of Sight, Speech, or Hearing
Additional Benefits	
Advanced Alzheimer's	25%
Advanced Parkinson's	25%
Benign Brain Tumor	100%
Cancer Conditions	
Non-invasive Cancer	Pays 25% of lump sum benefit

### Wellness Benefit

Your policy includes a Wellness Benefit that will pay \$50 per calendar year per insured individual (employee and spouse) if a covered health screening test is performed, including:

- Blood Test
- Chest X-rays
- Stress Tests
- Mammograms
- Colonoscopies

### Recurrence Benefit

This policy pays out a recurrence benefit if the recurrence is separated by 6 consecutive months (12 months for Cancer).

Who can have it?	Benefit
Employees who are actively at work	\$5,000 to \$50,000 in \$5,000 increments Guaranteed Issue Amount: \$30,000
Dependent children newborn until their 26th birthday, regardless of marital or student status	All eligible children are automatically covered at 50% of the employee benefit amount at no additional cost
Spouse ages 17 through 64 with purchase of employee coverage	Up to 50% of employee amount Guaranteed Issue Amount: \$15,000

## Group Accident – Administered by Aflac

Accidents happen in places where you and your family spend the most time – at work, in the home or during sports and leisure activities.

Cobb EMC offers voluntary Group Accident Insurance through Aflac. Aflac’s Accident Insurance is designed to help you through the different stages of care for an accidental injury by providing benefits directly to you for initial care and treatment, in addition to the follow-up care you may need. The accident plan is guaranteed issue, so no health questions are required. Coverage is also available for your spouse and children.

**Sample of the Schedule of Benefits (the full schedule is available online):**

Sample Coverage	Benefit Amount
Fractures	Up to \$8,000
Dislocations	Up to \$6,000
Laceration	Up to \$400
Surgery	Up to \$500
Hospitalization Hospital Admission Hospital Stay Hospital (Intensive Care)	\$1,000 \$200 per day \$400 per day
Burns 2 <sup>nd</sup> Degree (35+ square inches) 3 <sup>rd</sup> Degree Skin Grafts for 2 <sup>nd</sup> and 3 <sup>rd</sup> Degree Burn	Up to \$1,000 Up to \$20,000 Included in surgery benefit

Bi-Weekly Deductions			
Employee	Employee + Spouse	Employee + Child(ren)	Family
\$5.41	\$9.06	\$12.35	\$16.00

### Group Hospital Indemnity – Administered by Aflac

This benefit provides assistance in the case of an extended hospital stay. This does cover hospital stays for maternity care. These reimbursements can assist you in offsetting the deductibles and coinsurance on your medical plans. The Hospital Indemnity plan is guaranteed issue, so no health questions are required.

Benefit	Coverage
Hospital Confinement	\$1,000 per insured per calendar year
Daily Confinement	\$250 per day (maximum 31 days)
Hospital Intensive Care	\$500 per day (maximum 10 days)
Waiting period	None
Portability	Not Included

Bi-Weekly Deductions	
Employee	\$9.91
Employee & Spouse	\$18.83
Employee & Child(ren)	\$15.75
Family	\$24.66
Policy terminates at age 70.	

## Universal Life – Administered by Aflac

Helps provide permanent financial protection and is a financial tool that helps you manage life at every stage.

<b>BENEFITS</b> This is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions.	
Long Term Care	Death benefit accelerates 4% per month up to 25 months when receiving assisted living, home healthcare, adult day care or skilled nursing home care. Payments proportionately reduce the death benefit. Subject to a 90-day waiting period and pre-existing condition limitation of 6/6, meaning benefits are not payable for a loss due to a pre-existing condition that starts during the first six months after the effective date of this rider.
Extension of LTC	Extends LTC benefits up to an additional 25 months, allowing the insured to receive LTC benefits a total of 50 months.
Benefit Restoration	Fully restores the death benefit reduced by LTC.
Family Coverage	Coverage is available for employees (ages 18-75), spouses (ages 18-70), children (up to age 23), and grandchildren (up to age 19)
Direct Payment	Benefits paid directly to the policyholder enabling choices in care
Streamlined Underwriting	Simple and efficient underwriting process
EZ Value Option	Automatically increases benefits to keep pace with an employee's growing needs, without additional underwriting
Terminal Illness Benefit	Accelerates up to 75% of the benefit if a doctor determines the policyholder's life expectancy is 24 months or less

## Pet Insurance

My Pet Protection® is offered exclusively to employees and gives your pet superior protection at an unbeatable price.

- 90% back on vet bills
- Visit any vet, anywhere
- Exclusive to employees, not available to the general public
- Same price for pets of all ages
- Best deal: average savings of 30% over similar plans from other pet insurers

Just like all other pet insurers, there is no coverage on **pre-existing conditions**. However, Nationwide goes above and beyond with extra features such as **emergency boarding, lost pet advertising and more**. This plan has a low \$250 annual deductible and a generous \$7,500 maximum annual benefit. This plan includes coverage for the following services and more:

- **Accidents**, including poisonings and allergic reactions
- **Injuries**, including cuts, sprains and broken bones
- **Common illnesses**, including ear infections, vomiting and diarrhea
- **Serious/chronic illnesses**, including cancer and diabetes
- **Hereditary** and congenital conditions
- **Surgeries** and hospitalization
- **X-rays**, MRIs and CT scans
- **Prescription medications** and therapeutic diets

Enrollment in this plan is easy. Simply go to <http://www.petinsurance.com/cobbemc> and following the instructions below:

1. Select the species
2. Provide your zip code
3. Pick your plan

You can also contact 1-888-899-4874 to enroll.



## Additional Benefits

### **Cigna Member Resources**

Cigna has member resources available to you 24/7 to help you manage your medical benefits.

### **CIGNA 24/7/365**

By phone, anytime day or night, live 24/7 customer service, 365 days a year (800-244-6224).

- Order an ID card, update insurance information and check claims status.
- Talk with a health coach about your health goals and questions.
- Speak with a nurse about a medical situation.
- Ask for a Spanish-speaking representative or speak with a representative in your preferred language (interpreter service is available in over 150 languages).

### **MYCIGNA.COM AND THE MYCIGNA.COM MOBILE APP**

Register on [www.myCigna.com](http://www.myCigna.com) or download the mobile app.

Once you do, you can log in anytime, anywhere to:

- Manage and track claims
- View ID card information
- Find doctors and compare cost and quality ratings
- Review your coverage
- Estimate claims cost

### **TELEHEALTH**

The Cigna medical plan includes Cigna Telehealth Connection. This benefit allows you to receive treatment and get a prescription from a board-certified physician via phone/video chat 24/7/365 from the convenience of your home or office. The cost of a consultation is the same or less than a visit to your primary care physician. The benefit is included in the Cigna medical plan at no additional charge.

## Additional Benefits Continued

### **Cigna Plan Enhancements**

All Cobb EMC employees have access to additional benefit programs through Cigna. These programs provide useful information and assistance with some difficult topics, and are available to ALL employees, free of charge, regardless of whether you are enrolled in the Cigna medical plan or not.

### **Will Preparation and Estate Planning**

Cigna provides:

- A simple, online will preparation tool that lets you create a customized will built around your state specific laws.
- Ability to create other legal documents, like a living will and power of attorney document.
- To learn more, go to: [www.cignawillcenter.com](http://www.cignawillcenter.com)

### **Identity Theft Protection**

This program offers:

- Online tips and a prevention kit to help stop identity theft before it happens.
- Personal case managers are available 24/7 for step-by-step help in the event of identity theft, credit card fraud and emergency travel arrangements.
- To get help, call 888-226-4567 reference Group #57.

### **Cigna Secure Travel**

Cigna Provides:

- Customer service is available 24 hours a day, 365 days a year wherever you are in the world (when you travel over 100 miles from home).
- Information about passports and visas, exchange rates, immunization requirements and other cultural issues.
- From the U.S., access information by calling 888-226-4567.

## Additional Benefits Continued

### Health Advocacy Services

Personal health advocates, who are experienced in health benefits and services, provide individualized assistance with a range of healthcare and insurance-related needs.

#### SERVICES INCLUDE:

- **Information and Guidance** – answer questions, provide information on treatments, medications, as well as helping find healthcare providers.
- **Administrative Support** – explaining benefits, estimating procedure costs, and working to resolve benefit and claim issues.
- **Senior Care and Special Needs Services** – locating appropriate senior care – in a facility like a nursing home or group home, or in-home assistance – such as home health aides, rehabilitation services, or physicians or make house calls.
- **Complementary & Alternative Medicine** – identifying wellness services and alternative medicine.

#### SERVICES FOR THE WHOLE FAMILY

Employees, spouses, dependent children, parents and parents-in-law are all eligible.

#### CONVENIENT ACCESS

Personal health advocates are available Monday through Friday between 8 am and 12 am ET at 866-799-2725.

## Wellness Resources

### POWERING WELLNESS COMMITTEE

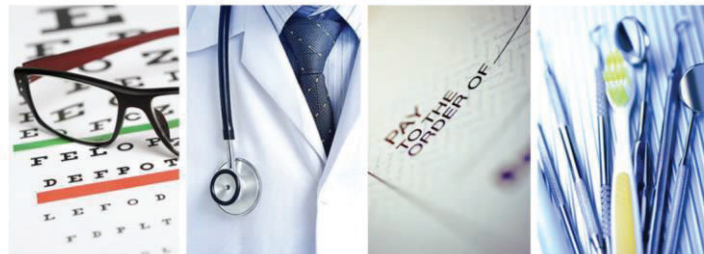
Cobb EMC's Wellness Committee brings to employees a variety of programs, competitions and ways to get and stay well. If you are interested in becoming a part of the Wellness Committee, please contact [benefits@cobbemc.com](mailto:benefits@cobbemc.com).

<i>The Importance of a Wellness Program</i>	<i>Components of your Wellness Program</i>
<ul style="list-style-type: none"> <li>◆ <b>YOU!</b> Cobb EMC and your family need the healthiest 'you' possible.</li> <li>◆ <b>PREVENTION!</b> 70% of disease is preventable. Stay healthy as you age.</li> <li>◆ <b>SAVINGS!</b> It's cheaper to be healthy. Lowering health risks saves money for you and Cobb EMC!</li> <li>◆ <b>PRODUCTIVITY!</b> A healthy 'you' will have more energy for work and your family.</li> <li>◆ <b>MORE \$\$\$ FOR YOU!</b> You will receive a discount in your health care premium by participating in the program.</li> </ul> <p>Our companywide wellness program has been created in partnership with Corporate Health Partners (CHP), a professional, third party wellness organization.</p> <p>We've designed the program to be a valuable addition to your employee benefits package and an improvement to your quality of life.</p>	<p style="text-align: center;"><b>HEALTH RISK ASSESSMENT (HRA)</b> <i>Personalized survey to assess risk factors that drive chronic disease</i></p>
	<p style="text-align: center;"><b>HEALTH SCREENINGS</b> <i>- Cholesterol &amp; Blood Sugar Tests - Height, Weight, Blood Pressure, BMI, Waist Circumference, and Percent Body Fat measured</i></p>
	<p style="text-align: center;"><b>PERSONAL HEALTH COACHING</b> <i>Private sessions with a CHP Wellness Coach to set goals &amp; create a custom plan for a healthier YOU!</i></p>

## Benefit Resources Center

ShawHankins provides the Cobb EMC Employees a Benefit Resource Center website that gives you access to all of the plan details needed to make decisions on your benefit elections. The Benefit Resource Center contains information on the following topics.

- Qualifying Life Events
- Enrollment
  - ShawHankins Enrollment Portal
- Employee Benefits
  - Medical
  - HRA
  - Wellness Resources
  - Dental
  - Vision
  - Life
  - Disability
  - Flexible Spending Accounts
- New Hire Enrollment
- Resources
  - Contacts



For easy access we have included important documents and links to your benefit information along with access to the bswift enrollment system on the enrollment page of the website. The Benefit Resource Center also includes videos that will discuss a high level overview of the benefit plans and ancillary coverages that you have available. Please visit the Benefit Resource Center site at [www.shawhankinsbenefits.net/cobbemc](http://www.shawhankinsbenefits.net/cobbemc) to view documents on each of your benefits. Remember, if you still have questions please contact the ShawHankins service center at **1-833-783-6385**.

### **Why Would I Contact the ShawHankins ServiceCenter?**

**Order ID Cards:** We can contact the insurance carrier directly and have your replacement card in ten to fifteen business days.

**Claim Resolution and Research:** We can help you understand your Explanation of Benefits (EOB) as well as contact the insurance carriers on your behalf. We can assist in appealing a denied claim or help you request a Prior Authorization (PA) from your physician as may be required by your medical carrier. We can also help you file out-of-network claims and assist with reimbursement if you require medical assistance while traveling outside of the United States.

**Locate In-Network Providers:** Staying in network saves everyone money. Our service center can help you locate in-network providers for medical, dental and vision coverage whether you are at home or away.

**Request Copies of Any Necessary Forms:** Medical claim forms, out-of-network claim forms, evidence of insurability forms, short and long term disability claim forms and any other applicable forms are always available if the need should arise.

**Understanding Your Benefits:** We can assist you with questions regarding deductibles, copayments and coinsurance. We can explain waiting periods, elimination periods and eligibility rules.

**Explain Qualifying Events:** We work with your employer to ensure that your change in coverage, outside of open enrollment, follows the rules of the plan, that your request is allowed within the appropriate timeframes, and that you give proper documentation of the event.

**Annual Enrollment Information:** We can provide details about when open enrollment begins and ends and if your plan designs or payroll deductions are changing.

**Enrollment Assistance:** The service center representative can walk you through every step of the enrollment process. Whether it's an online enrollment or paper enrollment form, your call service representative is available to help.

**Confirmation Statements:** We can provide copies of your online enrollment confirmation statement at any time.

*The call center is available from 8:30 a.m. to 5:00 p.m. Monday through Friday to assist you. We have an after-hours voice mailbox and your call will be returned the next business day.*

1-833-783-6385

[customerservice@shawhankins.com](mailto:customerservice@shawhankins.com)



## Contact Information

Plan	Administrator	Phone Number	Website
Benefit / Enrollment Questions	ShawHankins	(833) 783-6385	<a href="http://www.shawhankins.com">www.shawhankins.com</a>
Human Resources	Cobb EMC	Ginger Johnson 678-355-3148 Brenda Wood 678-355-3648	<a href="mailto:benefits@cobbemc.com">benefits@cobbemc.com</a>
Medical Insurance	Cigna	(800) 244-6224	<a href="http://www.cigna.com">www.cigna.com</a> (non-members before enrollment) <a href="http://www.mycigna.com">www.mycigna.com</a> (for existing Cigna members)
Dental Insurance	Cigna	(800) 244-6224	<a href="http://www.cigna.com">www.cigna.com</a> (non-members before enrollment) <a href="http://www.mycigna.com">www.mycigna.com</a> (for existing Cigna members)
Vision Insurance	BCBS	(866) 723-0515	<a href="http://www.bcbsga.com">www.bcbsga.com</a>
Life and AD&D Insurance	Cigna	(800) 362-4462	<a href="http://www.cigna.com">www.cigna.com</a>
Disability Insurance	Cigna	(800) 362-4462	<a href="http://www.cigna.com">www.cigna.com</a>
Pet Insurance	Nationwide	(877) 738-7874	<a href="http://www.petinsurance.com/cobbemc">www.petinsurance.com/cobbemc</a>
Accident, Critical Illness, Hospital Indemnity, and Universal Life	Aflac	(800) 433-3036	<a href="https://aflacgroupinsurance.com/customer_service/">https://aflacgroupinsurance.com/customer_service/</a>
HRA and Flexible Spending Accounts	TASC	(800) 532-3327	<a href="http://www.tasconline.com">www.tasconline.com</a>





shawhankins.com  
1-833-783-6385