

2022 ACTIVE OPEN ENROLLMENT

Welcome to Benefits Open Enrollment!

It's that time of the year again! Time to take a break from your busy schedule and review your County benefit options. Enrollment for medical/prescription drugs, dental, vision and life/AD&D insurance coverage will be **September 27 – October 15, 2021**.

Enrollment Is Required!

- Online enrollment is mandatory through the County's Employee Self Service (ESS) system: https://bit.ly/34mcmev
- Enroll by October 15, 2021; otherwise, you and your current dependents will be enrolled automatically in the Kaiser HMO Plan for all of 2022. And, you won't have dental or vision coverage!
- If you currently waive medical coverage but you're enrolled in the dental and vision plans, you must enroll through ESS to keep these plans.
- If you currently waive medical, dental and vision coverage, your coverage will continue to be waived for 2022 if you don't enroll through the ESS system.

Need help resetting your ESS password?

Contact the Information Technology Department Help Desk:

•404-612-7334

technical.support@fultoncountyga.gov

Important! Please ensure you have your 10-digit employee ID number to access ESS.

Changes You Can Make

During Open Enrollment, you can change your coverage for the plan year starting January 1, 2022, including electing coverage you don't currently have, declining coverage you have now, or changing your coverage tier (e.g., moving from Employee to Employee + 1 for medical coverage). After Open Enrollment, you can't change your 2022 coverage during the year unless you have an IRS-qualified life event (e.g., marriage, divorce, birth/adoption of a child).

Get ready to enroll!

Watch a brief tutorial on how to complete ESS online enrollment: https://bit.ly/3l7iGwE



Benefit Plans and Coverage Remain the Same for 2022

For 2022, you have the same four medical plan options as today:

- Anthem Health Savings Account (HSA) Plan
- Anthem Point of Service (POS) Plan
- Anthem Health Maintenance Organization (HMO) Plan
- Kaiser Health Maintenance Organization (HMO) Plan

You also have two dental plan options:

• Aetna Dental PPO Plan

• Aetna Dental HMO Plan

You have one vision plan option: EyeMed Vision PPO Plan

In addition, you have Basic Life and AD&D Insurance and the option to choose Supplemental Life Insurance and/or Dependent Life Insurance coverage. The life and AD&D insurance plans are insured and administered by MetLife.

Open Enrollment Meetings

Again this year, Open Enrollment meetings will be held virtually through Zoom, a video conferencing platform. After you register for a session at https://bit.ly/3tBkHpr, instructions to join the meeting (video or phone) will be emailed to you. Note: The registration link works in Google Chrome, Microsoft Edge, Mozilla Firefox and Safari.

Date

Time

Monday, September 27 Tuesday, October 5 Thursday, October 7 Monday, October 11

11 a.m. – 1 p.m. 10 a.m. and 2 p.m. 10 a.m. and 2 p.m. 11 a.m. – 1 p.m.

2022 Health Care Premium Changes

Here's an overview of what's happening with your 2022 health care premiums (your cost to have coverage):

- Anthem HSA Plan: increase of 1.5%
- Anthem POS Plan: increase of 1.5%
- Anthem HMO Plan: increase of 1.5%
- Kaiser HMO Plan: increase of 7%
- Aetna Dental PPO Plan: decrease of 5.2%
- Aetna Dental HMO: no changes
- EyeMed Vision PPO Plan: Rate reduction is based on tier level enrollment.
- Life and AD&D Insurance: no changes



2022 Biweekly Premiums

Medical/Prescription Drug Plan Premiums

Here's what you'll pay biweekly for medical and prescription drug coverage in 2022. Biweekly premiums will be \$10 lower if the wellness credit is earned, and \$25 higher if you must pay the tobacco surcharge.

	County Cost	Employee Cost	County Cost Share Percentage	Employee Cost Share Percentage
ANTHEM HSA PLAN				
Employee	\$272.58	\$68.15	80%	20%
Employee + 1	\$521.05	\$130.26	80%	20%
Family	\$679.28	\$169.82	80%	20%
ANTHEM POS PLAN				
Employee	\$326.18	\$108.72	75%	25%
Employee + 1	\$602.00	\$200.67	75%	25%
Family	\$816.85	\$272.29	75%	25%
ANTHEM HMO PLAN				
Employee	\$305.40	\$76.35	80%	20%
Employee + 1	\$563.66	\$140.91	80%	20%
Family	\$764.83	\$191.21	80%	20%
KAISER HMO PLAN				
Employee	\$242.21	\$60.55	80%	20%
Employee + 1	\$463.01	\$115.75	80%	20%
Family	\$603.61	\$150.90	80%	20%

Dental Plan Premiums

	County	Employee	Cost Share Percentage					
	Cost	Cost	County	Employee				
AETNA DENTAL PPO PLAN								
Employee	\$12.31	\$4.11	75%	25%				
Employee + 1	\$25.25	\$8.42	75%	25%				
Family	\$33.11	\$11.04	75%	25%				
AETNA DENTAL HMO PLAN								
Employee	\$6.37	\$2.12	75%	25%				
Employee + 1	\$12.42	\$4.14	75%	25%				
Family	\$20.38	\$6.79	75%	25%				

Vision Plan Premiums

	County	Employee	Cost Share Percentage				
	Cost	Cost	County	Employee			
EYEMED VISION PPO PLAN							
Employee	\$2.04	\$1.48	58%	42%			
Employee + 1	\$4.18	\$3.03	58%	42%			
Family	\$5.48	\$3.96	58%	42%			

NEW for 2022!

Vision plan premiums are changing to a 3-tier rate structure.



Fulton County Employee Benefits Office 141 Pryor Street SW, Suite 7001 Atlanta, GA 30303

2022 Open Enrollment: SEPTEMBER 27 – OCTOBER 15, 2021

Save Money in 2022

Avoid Paying an Extra \$50 a Month for Medical Coverage

If you enroll in medical coverage for 2022, you **must** complete the *Tobacco-Use Attestation* in ESS by **October 15, 2021**. If you don't, you'll pay a \$50 monthly tobacco-use surcharge by payroll deduction starting in January 2022. If you are a tobacco user and pledge during Open Enrollment to complete a tobacco cessation program, you must complete the program by **May 31, 2022** to receive a refund of the monthly surcharge. If you have any questions, contact your Wellness Coordinator at **employeebenefits@fultoncountyga.gov**.

Earn/Keep Your \$240 Annual Wellness Credit

Due to the COVID-19 pandemic, we've had to cancel all County-sponsored biometric screening events. However, all active permanent employees hired through September 15, 2021 who are enrolled in medical coverage are eligible to reduce their 2022 premium under any of the medical plans by \$20 each month. Just make an appointment to see your doctor and complete all the steps required with your medical plan provider by **December 31, 2021**. The instructions on how to complete the wellness credit requirements are below.

Next Steps

Before Open Enrollment starts on September 27, consider whether your current benefits coverage will continue to meet your health care and financial needs in 2022. To learn more about your benefit options, attend an online Open Enrollment meeting.

Information on your voluntary benefits is coming soon! For questions, contact the Fulton County Employee Benefits Office at **404-612-7605** or **employeebenefits@fultoncountyga.gov**.



Earn/Keep your wellness credits for 2022!

To earn/keep your annual \$240 wellness credit for plan year beginning 1/1/2022, eligible employees enrolled in medical coverage with Anthem must complete the steps outlined below; note that **ALL** steps must be completed by 12/31/2021.

- 1. Schedule your Annual Wellness Exam appointment with your doctor
- 2. Download the Physician Form from Mobile Health and bring to your Annual Wellness Exam

To download the LabCorp Physician Form, follow these instructions:

- Visit <u>https://www.mobilehealthconsumer.com/web/pages/login.html</u> to log into to your Mobile Health account **OR** Download the Mobile Health App (see below)
- Click Wellness Credit Tile
- Click Link for LabCorp
- From landing page, Complete Form to Register
- Enter Visitor Access Code (case sensitive)- fultoncounty
- Complete all remaining fields; these fields will pre-populate your Physician Form
- Once completed, download and print
- Take Physician Form to your Annual Wellness Exam appointment.
- Your doctor must submit the fully completed Physician Form to Anthem by the 12/31/2021deadline.

In order for you to keep your wellness credits for 2022, Anthem must receive your physician visit results no later than December 31, 2021. **Eligible employees include current employees and new permanent employees hired by 9/15/2021.* For support email EmployeeWellness@fultoncountyga.gov.

DOWNLOAD THE MOBILE HEALTH APP TODAY!

Don't have a mobile device? Access the app from your computer:

https://www.mobilehealthconsumer.com /web/pages/login.html









Don't lose out on your easy-to-earn/keep wellness credit!

Welcome to your wellness program! To earn/keep your \$240 annual wellness credit for plan year beginning 1/1/2022, eligible employees enrolled in medical coverage with Kaiser must complete the healthy activities* outlined below; here's how:

- 1. Visit <u>kp.org/engage</u> and sign on with your <u>http://kp.org</u> user ID and password
- 2. Accept the Wellness Program Agreement or you won't be eligible to earn rewards.
- 3. Be up to date with your biometric screening:
- Your non-fasting biometric screening includes: blood pressure, hemoglobin A1C, cholesterol and body mass index.
- If you are already scheduled for a physical, a biometric screening will be included.
- Or you can schedule a nurse visit appointment for biometric screening only by calling 404-365-0966.
- If you have a routine appointment already scheduled, please ask your doctor to include your biometric labs.

*Eligible employees include current employees and new permanent employees hired by 9/15/2021. Return to the site as often as you'd like to track your progress. You must complete ALL activities by 12/31/2021.