

## *Communication Materials*

This year's Flex Open Enrollment communication materials will be available on the Team Georgia Web site <http://team.georgia.gov/portal/site/FLEX> for Fall 2009 Open Enrollment for the 2010 Plan Year. State Health Benefit Plan information will be available at [www.oe2010.ga.gov](http://www.oe2010.ga.gov) and [www.dch.georgia.gov/shbp\\_plans](http://www.dch.georgia.gov/shbp_plans) Web sites. This year employees will have to access these two Web sites to make their Open Enrollment selections. Each employee will have two confirmation numbers after completing their Open Enrollment selections. You are to provide each employee with an enrollment package, which includes:

- ✓ What's New Brochure for 2010
- ✓ Web On-Line Instruction (will be in the *You Decide!* Booklet & the What's New for 2010 Brochure and on the Open Enrollment Web site)
- ✓ Health Plan Decision Guide (available in paper and at [www.dch.georgia.gov/shbp\\_plans](http://www.dch.georgia.gov/shbp_plans) and [www.oe2010.ga.gov](http://www.oe2010.ga.gov) )

The following is a detailed list and summary of Open Enrollment communication materials for use by Benefit Coordinators and/or employees.

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- ❑ **Department Q & A** will be available on the SPA Web site ([www.spa.ga.gov](http://www.spa.ga.gov)) and the SHBP portion will be on the DCH Web site ([www.dch.georgia.gov/shbp\\_plans](http://www.dch.georgia.gov/shbp_plans))
- ❑ ***You Decide!* Booklet** will be available on the Team Georgia Open Enrollment Web site, (<http://team.georgia.gov/portal/site/FLEX>)
- ❑ **What's New Brochures** will be available on the Team Georgia Open Enrollment Web site, (<http://team.georgia.gov/portal/site/FLEX>)
- ❑ **Open Enrollment Option Statements** *will not* be printed for the 2010 Open Enrollment period as well as for New hires with a hire date after November 2, 2009. These employees will be able to use the 2010 new hire Web site. An Option Statement can always be printed upon request through FBED screen. The Terms and Conditions will be included in the *You Decide!* booklet and on the Team Georgia Web site
- ❑ **FlexHelp 2010** is a Web application. The anticipated availability date is Monday, November 2 2009. Additional access information will be forwarded at a later date. FlexHelp is designed by the State Personnel Administration to help agencies that participate in the Flexible Benefits Program prepare and print the Option Statements for **new employees hired during the 2010 Plan Year** (coverage period January 1, 2010 through December 31, 2010)
- ❑ **Minnesota Life Medical Underwriting Online Form** is to be used for employee requests for employee life, spouse life, and child life. The forms will be on the Open Enrollment Web site to complete online by the employee and transmitted directly to Minnesota Life

- ❑ **The Standard Medical Underwriting Online Form** is to be used for employee requests for long-term disability. The form will be on the Open Enrollment Web site to be completed online by the employee and transmitted directly to The Standard
- ❑ **The AIG Medical Underwriting Online Form** is to be used for employee requests for specified illness. The form will be on the Open Enrollment Web site to complete online by the employee and transmitted directly to AIG
- ❑ **The Dental PPO Directory** provides a list of PPO dentists. Employees residing or working in the metropolitan Atlanta, Augusta (Columbia, McDuffie, and Richmond counties), Savannah (Bryan, Chatham, and Effingham counties), Macon, and Columbus areas can contact United Concordia Insurance Company toll free at 1(866) 215-2356 for Provider information or go online at <http://team.georgia.gov/portal/site/FLEX>
- ❑ **The Prepaid Dental Provider Directory** provides a list of the dentists participating in the Prepaid Dental plan. The Prepaid Option is limited to employees residing or working in the metropolitan Atlanta area. Employees may contact CIGNA toll free at 1(800) 342-5209 or go online at [www.cigna.com/dental](http://www.cigna.com/dental) for a list of participating dentists
- ❑ **The Prepaid Dentist Selection Form** must be completed by employees enrolling in the Prepaid Dental option. The employee must select and use a CIGNA Participating General Dentist to receive benefits the option offers. To obtain this form, the employee can contact CIGNA at 1(800) 642-5810, go online at [www.cigna.com/dental](http://www.cigna.com/dental) or access the form through the Team Georgia Web site at <http://team.georgia.gov/portal/site/FLEX>
- ❑ **The Unum Enrollment Kit** details key information about the Long Term Care (LTC) plan for eligible family members. *The Enrollment Kit also contains the Long Term Care Insurance Application which must be completed by eligible family members choosing coverage for the first time, who have discontinued coverage and are re-enrolling, or who are choosing a higher benefit level and/or choosing an optional feature.* Eligible family members may enroll at any time, not just during the Open Enrollment period
- ❑ **Health Plan Decision Guides** for Plan Year 2010 (either paper or electronic) NOTE: You will receive enough Decision Guides for your employees with SHBP coverage plus approximately 5 percent of your SHBP membership by September 30, 2009. You may refer eligible employees to [www.oe2010.ga.gov](http://www.oe2010.ga.gov) or [www.dch.georgia.gov/shbp\\_plans](http://www.dch.georgia.gov/shbp_plans) for an electronic version of the Decision Guide
- ❑ **Summary Plan Descriptions** – Prior to the start of the 2010 Plan Year or shortly thereafter, the Plan will post a new Summary Plan Description (SPD) for each Plan option to the DCH Web Site, [www.dch.georgia.gov/shbp\\_plans](http://www.dch.georgia.gov/shbp_plans). This SPD is the employee’s official notification of Plan changes effective January 1, 2010
- ❑ **Provider Directories** – CIGNA and UnitedHealthcare will NOT distribute directories as providers can join and drop out of the network at any time. We suggest employees contact their provider directly or go online to the vendor’s Web site during OE. If you want to have a few to have in your office, you may request them directly from the vendors at the e-mail address shown below

❑ **SHBP Vendor Contacts:**

- *UnitedHealthCare* Kathy Valrie (770) 613-4691, [kathy\\_e\\_valrie@uhc.com](mailto:kathy_e_valrie@uhc.com)
- *CIGNA Healthcare:* Cathy Borquaye (404) 443-8810, [cathy.borquaye@cigna.com](mailto:cathy.borquaye@cigna.com)

- ❑ **SHBP Forms:** The forms are being revised and you will receive a supply of the revised SHBP eligibility forms before the end of the year. Once revised, the forms will be available on the Web at [www.dch.georgia.gov/shbp\\_plans](http://www.dch.georgia.gov/shbp_plans). Note: If you need to submit paper forms, you can download additional forms from the Web

**MATERIAL DISTRIBUTION SCHEDULE**

ITEM	TARGET RECEIPT DATES FOR PEOPLESOFT HCM STATE PAYROLLS	TARGET RECEIPT DATES FOR NON-PEOPLESOFT HCM PAYROLLS	CONTACT NAME	CONTACT PHONE #
Health Benefit Plan –Decision Guide includes inventory for use through November 2009.	September 30	September 30	Health Benefit Support Services	(404) 651-6131 or (800) 776-9045
New Employee Decision Guides will be printed and distributed in November for use in 2010 for your new hires.	December 16	December 16	Health Benefit Support Services	(404) 651-6131 or (800) 776-9045

***SHBP Processing***

The information in this portion of the Guide is intended to share the upcoming changes to the options available, changes to plan provisions for 2010 and Open Enrollment information.

***Changes in the SHBP Options***

SHBP will not be offering Kaiser Permanente effective January 1, 2010. Any members enrolled in Kaiser will need to make a new election for January 1, 2010. Members who do not go online during open enrollment and make an election will be defaulted to the CIGNA HRA option but surcharges will apply

- ❑ There will be premium increases for 2010 for all plan options. Rates are posted at [www.dch.georgia.gov/shbp\\_plans](http://www.dch.georgia.gov/shbp_plans)
- ❑ There will be an increase in the Spousal surcharge to \$40 and \$60 for the Tobacco surcharge. The new surcharges will be posted soon at the SHBP Web site
- ❑ CIGNA and UnitedHealthcare will again be the healthcare vendors. All options will have plan design changes. The changes will be described in detail in the ‘Decision Guide’. It will be very

important that employees carefully review the changes prior to making their election for the 2010 Plan Year

**Open Access Plan Option** - Effective January 1, 2010, as part of the on-going effort to control escalating medical costs, SHBP will offer an Open Access Plan (OAP) instituting a different network provider contract with UnitedHealthcare (UHC). The providers participating in UHC's OAP network are very similar to the one currently being used by the SHBP although you may see some difference. As you may know, the CIGNA option for SHBP members has been an Open Access product since January 1, 2009. The options referred to generically as PPO, going forward will be referred to as Open Access Plans. When confirming a current provider or searching for a new provider you should use CIGNA's "Open Access Plus" and UHC's "Choice Plus" networks. The OAPs function like the PPO plans that were offered last year, with benefits for In-Network and Out-of-Network coverage.

Both CIGNA and UHC OAPs include continued access to a comprehensive network of hospitals, facilities, other health care professionals and pharmacies in Georgia and nationwide receiving benefits for office visits, hospital care (inpatient and outpatient) as well as other benefits previously received under the PPO.

- ❑ To assist our members make an informed election for their 2010 health benefits, SHBP active members will be able to view online information from Thomson Reuters who manages the SHBP data. The information will compare the member's 2008 medical and prescription claims cost against the 2010 plan options and premium structure. The analysis will show which SHBP option for 2010 will have the lowest cost based on the 2008 claims experience

### ***Open Enrollment Processing***

- All active employees must make their changes in coverage and/or tier during Open Enrollment on [www.oe2010.ga.gov](http://www.oe2010.ga.gov). **Even if an employee does not want to make a change in coverage, he/she must still go on-line and answer the surcharge questions.** Failure to answer any of these questions will result in the default to the applicable surcharges
- A spousal surcharge will be added to the monthly premium if the member elects to cover his/her spouse and the spouse is eligible for coverage through his/her employment, but chooses not to elect that coverage. If your spouse is eligible for coverage with SHBP through his/her employment, the spousal surcharge will be waived. The member will automatically be charged the surcharge if they fail to go online and answer ALL questions concerning the surcharge. The surcharge will apply to the 2010 Plan Year
- A tobacco surcharge will be added to your monthly premium for the Plan Year 2010 if the member or any covered dependents have used tobacco products in the previous 12 months or the member fails to go online and answer the tobacco surcharge questions

The Tobacco surcharge may be removed by completing the tobacco cessation requirements. Details are available at [www.dch.georgia.gov/shbp\\_plans](http://www.dch.georgia.gov/shbp_plans).

- **NOTE: Employees should print their confirmation page, download the confirmation page to their computer, or write down their confirmation number to keep for their records**
- **If you assist an employee in making their benefit election on the Web site, you should print the confirmation page and give to your employee to ensure the appropriate changes were done correctly. Keep a copy for your records. You may also save the confirmation page, in PDF, on your computer**
- Employer data entry error is not a Qualifying Event for an employee to change their 2010 Benefit Election
- **Outsourcing of OE activities** – any resulting errors from incorrect information by a vendor will NOT be grounds for an **“administrative error”** and a change of benefit election will not be allowed.
- In order for Open Enrollment Health Plan changes to be valid, entry of the health benefit selection must be made on the Web site by the employee between October 9 and November 10, 2009. The Web site will be up from 4:00 a.m. on October 9 and will close at 4:30 p.m. on November 10, 2009. The last recorded transaction as of 4:30 p.m. on November 10 will be the member’s election for the 2010 Plan Year unless a qualifying event occurs which allows the member to change options.
- ❑ DO NOT submit paper forms for members. All employees should make their election on the Web

If your employees experience technical difficulty in logging on to the Web site, they should call the Help Desk at 800-610-1863 or 404-656-6322.

### ***Intranet Site –IMPORTANT***

- SHBP offers this site to all payroll locations to add employees who were not on the SH523961 report. The site is <https://services.georgia.gov/dch/oe/admin/> and will be up beginning October 9 – November 10, 2009. Once added, the employee can make their election online. This feature should be used and all employees should make their election online. Any paper forms must be completed, dated, and postmarked no later than November 10, 2009.
- ❑ Open Enrollment changes in Health Benefit coverage must be entered on the Web site by 4:30 p.m. on November 10, 2009. The *SHSHBPIN* report will be produced by MEMS and available on View Direct with the Monthly Billing Statements for January 1, 2010 coverage
  - ❑ The *SHSHBPIN* report will show any changes made to the employees' Health Benefit coverage **including discontinuations**. These same changes will be made automatically to your Health Benefit Plan Monthly Billing Statement

## ***Open Enrollment Reports in View Direct***

During Open Enrollment, you have special needs for information. Listed below are a list of reports to assist you with your Open Enrollment needs and reports that are available to you throughout the year.

**MEMS Web Availability Cross Reference Report, SH523961** – This report will be available by October 9, 2009. You may use this file to see which employees have been loaded to the Web. If your employee is not listed on this report, the employee will need to complete the Membership/Miscellaneous Update Form to make their health benefit election.

**SHWBNCFM MEMS Not Confirmed on Web Report** – This report will be available beginning October 9 and will be updated nightly. This report lists currently enrolled SHBP members who have not accessed the OE Web site to make their 2010 elections and answer the surcharge questions.

**MEMS SHBP Covered Subscriber & Discontinuations Interface, SHSHBPIN** – This report will be available no later than November 20 in View Direct. You may use this file to update your personnel and payroll files. This information includes the appropriate coverage and deduction information based upon the selections made by your employees.

If you do not have access to View Direct, contact Deborah Sheppard at (404) 463-0212 or [dsheppard@dch.ga.gov](mailto:dsheppard@dch.ga.gov)

## **View Direct Reports**

Report Name	Frequency	Content
<b>FBXLQ</b> Flex Open Enrollment Report	As needed	Open Enrollment report available only for Employers participating in the SPA Flexible Benefits Program.
<b>SHALLMBR</b> Membership Lists – From Billing	Monthly (Also at end of OE)	Monthly report generated in conjunction with the monthly SHBP billing listing all members and their coverage selections for the month. Report is also generated after the close of Open Enrollment. The report generated at this time will list all changes made during open enrollment except for discontinuations. <b>Download to Excel format using export method: SHALLMBR.</b>
<b>SHCHG2ST</b> MEMS Change to Single-Possible Changes	Daily	Generated daily. Lists employees that will possibly be changed to single coverage tier as no dependents are listed or because of failure to provide approved dependent eligibility documentation in a timely manner. <b>Download to Excel format using export method: SHCHG2ST.</b>

Report Name	Frequency	Content
<p><b>SHDATRMS</b></p> <p>MEMS Dependents Not Verified Report</p>	Daily	<p>Generated Daily. Lists employees having dependents for which dependent verification documentation has been requested, but approved documentation has not yet been received by SHBP. Coverage for these dependents is subject to being rescinded if documentation is not received in a timely manner.</p> <p><b>Download to Excel format using export method: SHDATRMS.</b></p>
<p><b>SHDEVUTC</b></p> <p>MEMS DEV Termination Report</p>	Daily	<p>Generated daily. Lists employees having dependents for which the dependent's coverage has been rescinded due to failure to provide the proper dependent verification documentation within the time specified.</p> <p><b>Download to Excel format using export method: SHDEVUTC.</b></p>
<p><b>SHMSBILL</b></p> <p>MEMS Location Bills</p>	Monthly	<p>Generated Monthly. SHBP Billing.</p> <p><b>Download report 360-H141 (Current &amp; retroactive Transaction list) to Excel format using export method SHMSBILL. This export method includes premium changes.</b></p> <p><b>Download report 360-H141 (Current &amp; retroactive Transaction List) to Excel format using export method: SHMSBIL2. This export method does not include premium changes. Download report 360-H142 (Reported Membership Totals) to Excel format using export method: SHMSBIL3.</b></p>
<p><b>SHPRFBLL</b></p> <p>MEMS Location Proof Bills</p>	Daily	<p>Generated Daily. SHBP Proof Bill.</p> <p><b>Download report 360-H141 (Current &amp; retroactive Transaction list) to Excel format using export method SHPRFBLL. This export method includes premium changes.</b></p> <p><b>Download report 360-H141 (Current &amp; retroactive Transaction List) to Excel format using export method: SHPRFBL2. This export method does not include premium changes. Download report 360-H142 (Reported Membership Totals) to Excel format using export method: SHPRFBL3.</b></p>
<p><b>SHSHBPIN</b></p> <p>MEMS SHBP Cov Employees and Disc Interface</p>	Monthly	<p>Monthly report generated in conjunction with the monthly SHBP billing. Provides same coverage information as SHALLMBR but includes discontinuations and premium information. This report is also generated after the close of Open Enrollment. The report will show all changes made during Open Enrollment including discontinuations.</p> <p><b>Download to Excel format using export method: SHSHBPXL.</b></p> <p><b>Download to Text Format using export method: SHSHBPIN.</b></p>
<p><b>SHXXXXXR</b></p> <p>MEMS Payroll Deduction Compare Detail</p>	Monthly	<p>Generated Monthly upon receipt of payroll deduction information. "XXXXXX" represents each location's SHBP payroll location number. This is a detail report showing all discrepancies found when comparing information in the Payroll deduction file with enrollment information contained in MEMS.</p>
<p><b>SHXXXXXR</b></p> <p>MEMS Payroll Deduction Compare Interface File</p>	Monthly	<p>Generated Monthly upon receipt of payroll deduction information. "XXXXXX" represents each location's SHBP payroll location number. This is a summary file which can be downloaded into Excel format. See below instructions on downloading this report.</p>

Report Name	Frequency	Content
<p><b>SHWBNCFM</b></p> <p>MEMS Open Enrollment Unconfirmed Covered Employees</p>	Daily	<p>Generated Daily during Open Enrollment period. Lists currently enrolled SHBP members who have not accessed the Open Enrollment Web site to make Open Enrollment elections and respond to surcharge questions. Final report generated each year at the end of the Open Enrollment period.</p> <p><b>Download to Excel format using export method: SHWBNCFM.</b></p>
<p><b>SH523961</b></p> <p>MEMS Web Availability Cross Reference Report</p>	Annually	<p>Generated annually prior to the beginning of the Open Enrollment period. Provides a listing of all employees who currently have SHBP coverage and those provided by the employers as being eligible to enroll for SHBP coverage during Open Enrollment. Contains employee's name, SSN and DOB. Report can be accessed to check above info if employee is experiencing problems logging in on Open Enrollment Web site.</p> <p><b>Download to Excel format using export method: SH523961.</b></p>

### Instructions for downloading Compare File to Excel Format

(Throughout these instructions “XXXXX” represents your SHBP payroll location number.)

- Go to View Direct
- Select SHXXXXXS
- Select/open the report for the month you want to work with
- Click on the “download” icon on the toolbar at top of the page
- Download window “pop up” box will appear
- It will default to the radio button for “current page” selected. Change to “all”
- Leave everything else in this window as it is
- Click on “create” button. (Top button of three buttons to the right in this window)
- When next window appears, choose “save”
- (When next window appears- watch where you are saving document)
- Change file name to: XXXXX.zip
- Leave “type” as WinZip file
- Save
- Choose “Open”
- Choose “I agree”
- Open “archive.txt” file. Should have “readable” test file
- Go to “File”
- “Save as”
- (Again watch where you are saving this file)
- Change name to “XXXXX.txt”
- Leave everything else as is
- Save

### Next Steps:

- Open Excel
- Go to “file”
- Open
- Locate your document – will probably need to change file type to “all files”
- Select your compare file

- Text import window will appear
- Change “original data type” to “delimited”
- Select “next”
- Change “delimiters” from “tab” to “semicolon”
- Select “next”
- Change “column data format” to text
- Under “Data Preview” select all columns. (First column will be highlighted. Hold shift key and go to last column. Click on this column should select all of them.)
- Select “finish”
- Should now be in Excel format for you to adjust column widths and save

### ***Dependent Eligibility Verification Processing***

- Employees are required to submit official documentation to verify dependent eligibility to the Health Plan. Official documentation includes copies of certified marriage licenses for spouses and copies of certified birth certificates, court orders, or adoption papers for children or stepchildren. You have 31 days from the date of the Qualifying Event or the date of the request for coverage to SHBP, whichever is later, to provide documentation to SHBP. SHBP will accept dependent verification at anytime during the plan year and coverage will be retroactive to the event date or first of the Plan Year, whichever is later. SHBP will **NOT** change the tier because of a lack of dependent verification. The tier will be in effect for the plan year unless there is a qualifying event

Dependents will not be sent to the vendors until they are verified by SHBP. Employees should refer to the SPD to review the definition of eligible dependents. However, **do not** hold any forms waiting for the documentation.

#### Submitting Health Benefit Plan Forms

- There should not be a need to send Batch Health Benefit Plan forms during OE as employees should be added using the Intranet Site. However, any forms that will be submitted should be attached to a completed Forms Transmittal Sheet and checked "OPEN ENROLLMENT"
- Send batched forms directly to the State Health Benefit Plan, **weekly** during the Open Enrollment Period. All forms must be postmarked by November 10, 2009 to allow time for entry before bills are processed. Forms received after this date will be processed after the January bills run. **DO NOT HOLD or FAX FORMS**

#### Normal Health Benefit Forms Processing (outside the Open Enrollment Period)

- During the October, November and December period you may have enrollments, changes or terminations of Health Benefit coverage that are not related to Open Enrollment (new or terminating employees, for example). Use normal forms processing and reporting procedures for these actions
- Non-Open Enrollment transaction forms should be batched separately and attached to a completed Forms Transmittal Sheet checked "OUTSIDE OPEN ENROLLMENT"

- ❑ Following Open Enrollment, you will return to normal forms processing procedures for all Health Benefit coverage updates

#### New Hire Open Enrollment Processing

New employees offer a challenge in assuring that they are properly processed for their new-hire enrollment period and for their upcoming OE Period. A new hire must be provided an opportunity to enroll in the SHBP for the remainder of the 2009 Plan year (if eligible). The following will assist you in properly processing a new hire.

- ❑ All new hires whose coverage goes into effect on or before November 1, and who are listed on the MEMS Web Availability Cross Reference Report must make their 2010 OE election online and must also be given a Membership Miscellaneous Update Form to enroll for 2009 coverage. These newly eligible employees should be given the 2009 and 2010 Health Plan Decision Guides. Any new hires not listed on the MEMS Web Availability Cross Reference Report must be given a Membership/Dependent Miscellaneous Update forms to enroll as a new hire. They should be entered on the employer intranet site so they can make their 2010 election at the open enrollment Web site
- ❑ Employees who begin work after the first workday of November 2009 are to receive only a New Employee/Transfer Form to make an election for 2010. If possible utilize the Employer Intranet site allowing for online election
- ❑ Remember, a new employee is not necessarily a new hire for SHBP purposes. If the person was eligible to participate in the SHBP during the current Plan Year with a previous employer (for example, transferring teachers), then SHBP regulations require that the person maintain the same SHBP coverage option as with the previous employer unless a qualifying event allows for a change

If you have any questions regarding the Open Enrollment processing of Health Benefit coverage, please contact the Employer Services Unit at 404-651-6131 or 800-776-9045

#### ***What to Tell Retiring or Retired Employees***

SHBP regulations provide that members who are retiring and who will immediately begin drawing a monthly retirement benefit at the time of retirement are eligible to continue coverage at the time of retirement. Current SHBP coverage will rollover into retirement if participating in the ERS, TRS or PSER retirement plans. If participating in another retirement system, the member will need to complete a Retiree/Surviving Spouse Form to continue his/her health insurance. Once SHBP is notified of the retirement, the retiree will receive a letter from SHBP giving the retiree 31 days to change options.

- ❑ Retirees can change drop from family to single or discontinue coverage at any time by notifying the SHBP office and completing the appropriate forms
- ❑ Retirees cannot change coverage tier from single to family during the Retiree Option Change Period. They must experience a qualifying event to change to family coverage. Retirees should call the SHBP Call Center immediately if they have a qualifying event and need to change from single to family coverage. Remind retirees that requested coverage changes due to qualifying events must be received at SHBP within 31 days of the qualifying event

- **Retirees who did not continue coverage into retirement cannot enroll for coverage during the Retiree Option Change Period. Coverage must be in effect at retirement to continue coverage or make changes. If a retiree discontinues coverage, he/she may not re-enroll later**
- Retired SHBP members will receive a Retiree Option Change Period package through the mail, which will include a Retiree Health Plan Decision Guide, a change form and information they will need to change their coverage option if they choose to do so

Employee must retire after January 1, 2010 for an OE change to become effective.