
Agencies not participating in the State
Personnel Administration (formerly Georgia
Merit System) Flexible Benefits Program

2008
Open Enrollment Guide

October 10 – November 9, 2007



GEORGIA DEPARTMENT OF
COMMUNITY HEALTH

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Note: Information on the Internet-based Open Enrollment process can be found throughout the sections listed above.

Introduction

There are important changes for Plan Year 2008. The State Health Benefit Plan will be adding two new consumer driven health plan options (CDHP): UnitedHealthcare Definity Health Reimbursement Account (HRA) and BlueCross BlueShield of GA Lumenos HRA account. Also, CIGNA, CIGNA CCO and the TRICARE Supplement will not be offered. The Indemnity Option is also frozen and employees currently participating in this option may continue to do so. We encourage you to make sure your employees read the Decision Guide carefully to understand these changes prior to making their 2008 Open Enrollment (OE) election.

For the 2008 OE Period, the Web site will be available at www.oe2008.georgia.gov beginning at 12:01 a.m. on October 10 and will close at 4 p.m. on November 9, 2007. The site includes the SHBP terms, conditions and instructions, a page for making the OE election, an authorization page, and a pre-confirmation page. A confirmation number is generated after the member selects "confirm". The Web site will allow the member to make an address change online even if the member does not want to make a coverage change.

Again, SHBP is requiring that all elections be made on the Web site. After the OE period, the changes will be updated in SHBP coverage records and you will be provided this information to make the appropriate payroll deduction changes.

The Membership Enrollment Management System (MEMS) Web Availability Cross Reference Report will be posted to View Direct by October 10, 2007 and lists employees who can make their OE elections on the Web. Anyone not listed on this report must complete the Membership/Miscellaneous Update form.

The various sections in this guide will provide you with information to ensure an overall successful OE period for you, your staff, and employees. Please take the time to read the information now. If anything is not clear, you may call Employer Services at (404) 651-6131 or (800) 776-9045 so that we can give further explanation before OE begins. We hope that you will be referring to this guide frequently. Again, thank you for all the hard work you do during the year and during the annual OE period.

You should provide SHBP members and interested employees with the following OE information:

- Rates
- Health Plan Decision Guide for Plan Year 2008 (by paper or electronic)

Note: You will receive enough Decision Guides for your SHBP members plus approximately 15 percent of eligible employees. You may refer eligible employees to www.oe2008.georgia.gov for an electronic version of the Decision Guide.

Provider Directories – SHBP will not distribute provider directories. Directories are out of date when they are printed 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. If you need a small supply, you may contact each vendor directly. Listed below are the contact names, telephone number and e-mail for each SHBP vendor:

- **UnitedHealthCare and Definity CDHP** (770) 300-3552 , Kelly_a_rennier@uhc.com
- **BlueChoice and Lumenos CDHP**: Traci Lyon, (404) 682-9238, traci.lyon@bcbsga.com
- **Kaiser Permanente**: Erica Elder (404) 364-7313, erica.elder@kp.org

SPDS - Prior to the start of the 2008 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. This SPD is the employee's official notification of Plan changes effective January 1, 2008.

SHBP Forms - There are changes in the forms so you will receive revised SHBP eligibility forms prior to the start of OE. All SHBP forms are available on the Web at www.dch.georgia.gov/shbp_plans. If you need to submit paper forms, you can download forms from the Web.

SHBP Employee Deduction/Reduction Rates - there is a 10 percent increase in employee rates for 2008 and rates are listed at www.dch.georgia.gov/shbp_plans.

We appreciate your support in facilitating the numerous tasks required during the OE period. Holding employee meetings, answering questions, assisting employees with the Web enrollment, providing necessary forms to employees, assuring Web enrollment or form completion by deadlines, keeping up with the paperwork and entering employee payroll changes for coverage elections are just a few of the responsibilities of the Benefit Coordinator. The following are guidelines for OE processing of active employees. In this section there is also information regarding "New Hire OE Processing". Form processing for the State Health Benefit Plan (SHBP) during OE and outside the OE period is complex. The information in this portion of your guide is intended to clarify the processing issues.

Remember: In order for online OE Health Plan changes to be valid, entry of the health benefit election must be made on the Web site by the employee between October 10 at 12:01 a.m. and 4 p.m. on November 9, 2007. Since all employees must make their election on the Web, you should have few paper forms. Employees who can not make their election on the Web must complete the 2007 Membership Miscellaneous Update Form and these forms must be submitted to SHBP by November 14, 2007.

Open Enrollment Processing (Electronic or Paper) for SHBP Changes

Current Employee Open Enrollment Processing - Employees with SHBP coverage on or before October 1, 2007 (if a full file was provided, all eligible employees will be included).

- Remind all employees to carefully read the Health Plan Decision Guide or review this information online for important information about the SHBP changes. Two new CDHPs, UnitedHealthcare Definity HRA and BlueCross BlueShield Lumenos HRA will be offered. CIGNA, CIGNA CCO and the TRICARE Supplement will not be offered. Also, the Indemnity Option will not be offered to employees not currently enrolled in this option.
- Any employees listed on the MEMS Web Availability Cross Reference Report must make their OE changes in coverage and/or type online. Employees should follow the instructions on the Web site at www.oe2008.georgia.gov. The employee must have a confirmation number or copy of the confirmation sheet for proof of Web entry.

Remind employees that there are NEW Options being offered this year and that CIGNA, CIGNA CCO and the TRICARE Supplement will not be offered.

- Remind employees that coverage elections are a binding salary agreement for health coverage from January 1, 2008 through December 31, 2008 and that coverage can be dropped or changed only when a qualifying event occurs.
- New enrollees who do not use the Web site must complete SHBP Membership Forms (revised 2007) to indicate their choice of Health Plan coverage for the upcoming 2008 Plan Year. SHBP membership or miscellaneous forms dated prior to July 2007 cannot be used

for coverage effective January 1, 2008. Any outdated forms received by the SHBP will be returned for completion of the proper form. Entry will not occur until the correct form is received. Please destroy any change forms dated prior to July 2007 and replace them with the most current forms.

If the Web site is NOT used, and:

IF THE EMPLOYEE IS...	THEY MUST COMPLETE A...
Enrolling or changing coverage option and/or type within the PPO, PPO Choice or Indemnity Options	Membership Form
Enrolling in a Health Maintenance Organization (HMO) or changing coverage option and/or type within the HMO Options	Membership Form
Discontinuing all State Health Benefit Plan coverage	Discontinuation of Health Benefit Coverage Form
<p>NOTE: If Membership Forms are used for enrollment or change of option or type of coverage, employees must complete and sign the form no later than November 9, 2007. These forms must be batched and submitted to SHBP. All forms must be received in the SHBP office by November 14, 2007. If your employee is enrolling in SHBP coverage for the first time and had previous coverage through a former employer or qualifying private plan, the employee should provide you with a copy of a Certificate of Creditable Coverage to reduce or eliminate any pre-existing condition waiting period under the PPO, PPO CCO or Indemnity Options. The certificate should be attached to the employee's enrollment paperwork and then sent to: State Health Benefit Plan, P.O. Box 38342, Atlanta, GA 30334-0340. This form can be requested from their previous insurance carrier or carriers.</p>	

Employers' Responsibility Once Completed Forms Are Received

- ❑ As employees turn in their forms, verify that the correct form is signed, dated, correctly completed and returned by the deadline.
- ❑ Advise employees electing an HMO they must select a Primary Care Physician (PCP) for themselves and any eligible dependents if applicable. Employees should contact the Customer Service Department of the respective HMO by December 10, 2007 to make their PCP election. Note: United Healthcare does not require selection of a PCP. ID cards can be delayed if employees do not select a PCP.
- ❑ Ask all employees, regardless of the method of making their election, to verify that the Health Plan ID cards reflect their election made during OE. Failure to verify the OE election does not constitute a qualifying event.

- ❑ Carefully review your January 2008 SHBP billing statement transaction list to verify that your members' elections have been entered correctly and that you have entered payroll deductions correctly.

Payroll Processing

For your employees who make their elections on the Web site, a paper report and an electronic file containing the employee's name, Social Security Number, coverage option and type and the premium amount for the coverage selected will be produced for you to update your payroll deductions. These reports and files will be generated and posted on View Direct by November 21, 2007. For information on View Direct, contact your Employer Services representative.

Submitting Health Benefit Plan Forms

Note: Do NOT submit paper forms for members who use the Web site to make their health OE election.

- ❑ Batch Health Benefit Plan forms (Membership Forms) that are required to complete the health coverage transactions chosen by employees.
- ❑ Each batch should be attached to a completed Forms Transmittal Sheet checked "OPEN ENROLLMENT".
- ❑ Send batched forms directly to State Health Benefit at P. O. Box 38342, Atlanta, GA 30334, weekly, during the Open Enrollment Period. Forms must be post marked by November 9, 2007. DO NOT FAX FORMS, please.
- ❑ Forms will be processed in the order they are received. Forms received after the deadline may not be processed prior to the January billing date and ID cards may not be received prior to the effective date of the members' coverage.

Important Open Enrollment Dates

Wednesday, October 10, 2007	Open Enrollment begins; Web site opens at 12:01 a.m.
Friday, November 9, 2007	Open Enrollment ends at 4 p.m.; deadline for forms or election of coverage on the Web site
Wednesday, November 14, 2007	Final date for SHBP to receive Membership Forms with a Forms Transmittal Sheet from payroll locations. Mail to: State Health Benefit Plan Eligibility Section, P.O. Box 38342, Atlanta, GA 30334
Wednesday, December 26, 2007	Payroll location billing statements will be produced

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

- ❑ During October, November, December you may have enrollments, changes or terminations of Health Plan coverage that are not related to OE (for example, new or terminated employees). Use normal forms processing and reporting procedures for these actions.
- ❑ Forms used for routine transactions not related to OE should be batched separately and attached to a completed Forms Transmittal Sheet checked "OUTSIDE OPEN ENROLLMENT."
- ❑ Following the OE period, you will return to normal forms-processing procedures for all Health Plan 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 2007 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 2008 OE election online and must also be given a Membership Miscellaneous Update Form to enroll for 2007 coverage. These newly eligible employees should be given the 2007 and 2008 Health Plan Decision Guides. Any new hires not listed on the MEMS Web Availability Cross Reference Report must be given two Membership/Dependent Miscellaneous Update forms to enroll as a new hire and to make their election for 2008.
- ❑ Employees who begin work after the first workday of November 2007 are to receive only a Membership Form to make an election for 2008.
- ❑ 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 Plan coverage, please contact the Health Benefit Employer Services Unit at 404-651-6131 or 1-800-776-9045.

Dependent Eligibility Verification Processing

Reminder:

Employees are required to submit official documentation to the SHBP to verify dependent eligibility. 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.

Services will not be covered for any dependents that have not been verified by SHBP. If an employee has not yet submitted documentation verifying eligibility for a dependent, SHBP will request documentation and the employee will have 31 days from SHBP's request to provide the documentation. Non receipt of the documentation will result in the dependent being ineligible for coverage until the following OE or unless a qualifying event occurs. Employees should refer to the SPD to review the definition of eligible dependents.

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. Once SHBP is notified of the retirement by ERS, TRS or PSER, SHBP will send a letter to the retiree asking if they want to change options.

What to Tell Retiring or Retired Employees

- Retirees have always been allowed to change coverage type from family to single at any time by notifying the SHBP office and completing the appropriate forms.
- Retirees can not change coverage type 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 December 1, 2007 for an OE change to become effective.