

DeKalb County Active Employees

2006 Open Enrollment (OE) Period

October is the annual "Open Enrollment Period" for DeKalb County's Employee Benefit Programs. This is the time to update your medical, dental, basic and optional life insurance, short-term disability (STD), and flexible spending account plans. All changes must be made between October 1 and October 31. Changes become effective January 1, 2007.

- q Your recently distributed Employee Benefits Statement along with Enrollment guides and worksheets will help you review the programs offered. The guides and worksheets will provide easier comparisons between the County's benefit programs and those provided by another employer. For example, you may be eligible to participate in a spouse's employer's plan.
- q The enrollment guides and worksheets are available from departmental payroll/personnel administrators, benefit information forums, or the Department of Finance (DoF) Employee Services Center (ESC).

Note: The deferred compensation (457\$b) plan changes are typically effective the following payday after submitting the documents.

This is the opportunity for benefit-eligible employees to make appropriate changes to their medical, dental, basic and optional life insurance, short-term disability insurance, and flexible spending account elections.

- œ Elect or decline participation
- œ Change medical plans (e.g., change from HMO to PPO, etc.)
- œ Change dental programs (e.g., change from Blue Cross to UHC)
- œ Add/drop dependents

BASIC & DEPENDENT LIFE INSURANCE

During open enrollment, you may enroll or decline coverage. Basic employee coverage is equal to 2.25 times annual salary. In the event of an accidental death the benefit doubles. Dependent coverage is \$2,000 per dependent.

DENTAL PROGRAMS

Blue Cross & Blue Shield and United HealthCare standard dental plans are available to health plan participants only. You must participate in a medical plan to participate in either the standard Blue Cross plan or the United HealthCare dental plan. If you are in a PPO, you automatically have dental coverage. If you are in an HMO, you have to enroll in that HMO's optional dental plan. Kaiser participants may select any of the three dental options.

A network dental option is available to all benefits-eligible employees. This is a Blue Cross and Blue Shield dental network. You may use any dentist, but you get the best deal if you use a contracted dentist. You may enroll in this plan, even if you do not elect to take medical coverage.

The United HealthCare dental plan is a "passive PPO." This means you may use any dentist you wish, but you get a discount if you use a "preferred provider."

MEDICAL PROGRAMS

During open enrollment, you may elect (or change) your desired provider. Medical providers and program types available are BCBSGA HMO or PPO, UHC HMO or PPO, and KAISER HMO-Staff model.

FLEXIBLE SPENDING ACCOUNTS (FSA)

- ü Health Care or Dependent Care Reimbursement Accounts
- ü Deadline is December 11, 2006 & Changes are for all of 2007
- ü All claims must be filed within **90 days** after the Plan Year ends. Otherwise, you lose the balance of any money in your account.
- ü **Each year you must complete a new AFLAC application to continue this benefit.**

TAX-FREE BENEFIT RULES

- Health, dental, basic life, disability and FSA are affected
- Coverage must remain in effect for the entire year, unless you have a change in family status.

Benefits Information Forums

Representatives of the medical & dental and other benefits programs will be available to answer your questions at the benefit information forums host locations listed below during the hours indicated. Benefits literature will be available at each plan's table to help you and your family select plans that best meet your needs for 2007. Applications for plan transfers will also be available. Employees and retirees are welcome to go to any host location listed on this page that is most convenient, except for the Sheriff's Office, Jail Division. Completed applications may be filed with your departmental payroll personnel administrator or for Retirement Benefits with the Employee Services Center before October 31, 2006.

Benefits Information Forums

<u>Date / Time</u>	<u>Host Location</u>
<p>October 3, 2006</p> <p>9:00 a.m. – 4:00 p.m.</p>	<p>Police Services Robert T. Burgess Sr. Bldg. Media Room 3630 Camp Circle Decatur, GA 30032</p>
<p>October 5 & 6, 2006</p> <p>9:00 a.m. – 4:00 p.m.</p>	<p>Fire & Rescue Services New Headquarters Bldg. 1948 W. Exchange Place Tucker, GA 30084</p>
<p>October 13, 2006</p> <p>9:00 a.m. – 4:00 p.m.</p>	<p>Manuel Maloof Auditorium 1300 Commerce Drive Decatur, GA 30030</p>
<p>October 16, 2006</p> <p>9:00 a.m. – 4:00 p.m.</p>	<p>Police Services Robert T. Burgess Sr. Bldg. Media Room 3630 Camp Circle Decatur, GA 30032</p>
<p>October 19, 2006</p> <p>9:00 a.m. – 4:00 p.m.</p>	<p>Manuel Maloof Auditorium 1300 Commerce Drive Decatur, GA 30030</p>
<p>October 20, 2006</p> <p>9:00 a.m. – 4:00 p.m.</p>	<p>Police Services Robert T. Burgess Sr. Bldg. Media Room 3630 Camp Circle Decatur, GA 30032</p>
<p>October 23 & 24, 2006</p> <p>7:00 a.m. – 7:00 p.m.</p>	<p>Sheriff's Office Jail Division 4415 Memorial Drive Decatur, GA 30032</p>
<p>October 31, 2006</p> <p>9:00 a.m. – 4:00 p.m.</p>	<p>Police Services Robert T. Burgess Sr. Bldg Media Room 3630 Camp Circle Decatur, GA 30032</p>



Health and Dental Benefits Options and Costs for 2007

For Employees of DeKalb County, Georgia

Major Medical/PPO Plan Options

	Pay Period Cost:	
	<u>Monthly</u>	<u>Bi-weekly</u>
BlueChoice PPO (with dental):		
Employee Only	\$ 131.27	\$ 65.63
Employee + 1 dependent	\$ 316.75	\$ 158.37
Employee + Family	\$ 322.97	\$ 161.48

Note: There are no new coverage changes. Reimbursement levels, co-pays, & deductibles are same as for 2006.

	Pay Period Cost:	
	<u>Monthly</u>	<u>Bi-weekly</u>
United HealthCare PPO (w/dental):		
Employee Only	\$ 240.41	\$ 120.21
Employee + 1 dependent	\$ 340.01	\$ 170.01
Employee + Family	\$ 346.60	\$ 173.30

Note that the Blue Cross PPO plan requires you to pay in advance for prescription drugs and file a claim for reimbursement.

Health Maintenance (HMO) Options (If you want dental coverage, add that cost.)**

(All HMO's will have a minimum \$15.00 co-pay per office visit.)

<i>Employee rates without dental:</i>			Add these costs for dental:	
	Employee rates without dental:		BlueChoice Standard Dental:	
	<u>Monthly</u>	<u>Bi-weekly</u>	<u>Monthly</u>	<u>Bi-weekly</u>
BlueChoice HMO:				
Employee Only	\$ 96.72	\$ 48.36	\$ 28.90	\$ 14.45
Employee + 1 dependent	\$ 250.59	\$ 125.30	\$ 52.19	\$ 26.10
Employee + Family	\$ 299.42	\$ 149.71	\$ 66.74	\$ 33.37
United HealthCare Choice HMO:			Blue Cross Dental Network:	
	<u>Monthly</u>	<u>Bi-weekly</u>	<u>Monthly</u>	<u>Bi-weekly</u>
Employee Only	\$ 115.03	\$ 57.51	\$ 20.54	\$ 10.27
Employee + 1 dependent	\$ 269.19	\$ 134.59	\$ 35.94	\$ 17.97
Employee + Family	\$ 322.66	\$ 161.33	\$ 61.58	\$ 30.79
Kaiser Permanente HMO*:			UHC Dental Passive PPO	
	<u>Monthly</u>	<u>Bi-weekly</u>	<u>Monthly</u>	<u>Bi-weekly</u>
Employee Only	\$ 95.03	\$ 47.52	\$ 25.50	\$ 12.75
Employee + 1 dependent	\$ 223.33	\$ 111.66	\$ 45.93	\$ 22.97
Employee + Family	\$ 289.85	\$ 144.92	\$ 57.75	\$ 28.88

* Kaiser Permanente does not provide dental care. Kaiser subscribers may enroll in a Blue Cross or United HealthCare dental plan if they want dental coverage.

** Subscribers to any of the HMO health plans may enroll in any one of the three optional dental plans. Employees who do not elect medical coverage may enroll only in the Blue Cross Dental Network option.

MAIL OR BRING APPLICATIONS TO: Payroll/Personnel Administrators in the various departments.

If you have questions about a specific benefit plan, please call that plan's information number first. If you need materials or have general questions, please call your departmental payroll/personnel administrator.