

Open Enrollment (OE) 2006

DeKalb County Retirement Benefit Programs

October is the annual "Open Enrollment Period" for DeKalb County's Retiree Benefit Programs. This is the time to update your medical, dental, and basic and optional life insurance plans. All changes must be made between October 1 and October 31. Changes become effective January 1, 2007. 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 your spouse's employer's plan.

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).

This is the opportunity for benefit-eligible retirees to make appropriate changes to your medical, dental, and optional life insurance program elections.

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

RETIREMENT BASIC LIFE INSURANCE

Open enrollment is a good time to review and update if necessary the beneficiary information for the county provided retirement basic life insurance coverage. The retirement death benefit is \$5,000 covering the actual retiree.

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.

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 site listed on this page that is most convenient.

Completed applications may be filed with your payroll personnel administrator or for Retirement Benefits with the Employee Services Center before October 31, 2006.

<u>Date / Time</u>	<u>Host Location</u>
<p>October 3, 2006</p> <p style="text-align: center;">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 style="text-align: center;">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 style="text-align: center;">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 style="text-align: center;">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 style="text-align: center;">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 style="text-align: center;">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 style="text-align: center;">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 style="text-align: center;">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>

Employee Services Center Contact Information

Employee Services Center
 1300 Commerce Drive, 5th Floor
 Decatur, GA 30030
 Voice: 404.371.4968 / 4972, Fax: 404.371.2910

Retirement Health Benefit Options

Monthly Costs for 2007



Medical Plan Options

Retirees who are eligible for Medicare **should** enroll in Medicare Parts A & B. They do not need to elect Medicare Part D – the PPO and HMO plans include prescription drug coverage.

Under age 65

Subscribers Not Eligible for Medicare

	<i>BCBS PPO</i>	<i>UHC PPO</i>	<i>Kaiser HMO</i>	<i>BCBS HMO</i>	<i>UHC HMO</i>
	<i>Medical & Dental</i>		<i>Medical Only</i>		
Retiree Only	\$186.29	\$271.06	\$95.03	\$96.72	\$115.03
Retiree & 1 dependent	\$454.32	\$490.05	\$223.33	\$250.59	\$269.19
Retiree & Family	\$640.25	\$693.76	\$289.85	\$299.42	\$322.66

Over age 65

Subscribers Eligible for Medicare

(Age 65 or accepted as disabled)

	<i>BCBS PPO</i>	<i>UHC PPO</i>	<i>Kaiser HMO</i>
	<i>Without Part D</i>	<i>Without Part D</i>	<i>(Sr. Advantage)</i>
			<u><i>Parts A & B</i></u>
1 on Medicare *	\$74.67	\$85.50	\$80.62
2 on Medicare *	\$149.35	\$171.00	\$161.24
1 Medicare & 1 Non-Medicare *	\$260.97	\$356.56	\$175.65
3+ Medicare *	\$224.02	\$256.50	\$241.87
1+ Medicare & 2+ Non-Medicare *	\$529.00	\$575.55	\$303.95
2 Medicare & 1+ Non-Medicare *	n/a	n/a	\$256.27

Disabled Participants' Rates May Vary.

* Medicare Prescription Drug Program (PDP) participants enrolled in Part D pay an additional charge of **\$38.00** per person.

Dental Plan Options

Subscribers to any of the HMO medical plans may enroll in any of the optional dental plans.

	<i>BCBS</i>	<i>BCBS</i>	<i>UHC</i>
	<u><i>Standard</i></u>	<u><i>Network</i></u>	<u><i>Passive PPO</i></u>
Retiree Only	\$28.90	\$20.54	\$25.50
Retiree + 1 dependent	\$52.19	\$35.94	\$45.93
Retiree + Family	\$66.74	\$61.58	\$57.75

If you have questions about a specific benefit plan, please call that plan's information number first. A Summary of Plan Description (SPD) for each benefit program is available at www.co.dekalb.ga.us or from the Employee Services Center (ESC).

For assistance, please call:

For last names starting A-L: Ms. Petty: (404) 371-4968

For last names starting M-Z: Ms. Horton: (404) 371-4972

