

Your Benefits *Fall 2018*

It's Open Enrollment Time Again!

Open Enrollment is the time of year when you select ALL your benefits for the following year – including State Health AND your Barrow Benefits like dental, vision and life insurance. There will be a benefits presentation at your work location, so look for the schedule via email and on the BCSS website. Be sure to attend to get an in-depth look at how the plans work and advice for saving money on benefits.

Open Enrollment Checklist



- Everyone MUST go online and make their benefit choices for 2019.
- Make sure your dependents are checked off if you want to cover them for dental or vision.
- Confirm your life insurance beneficiaries.
- Print TWO confirmation statements - one from the Barrow benefits site, and one from the State Health site.
- Be sure to send proper documentation to State Health if you're adding dependents to State Health.*

*Note that if you cover a spouse or children on your State Health plan, you must provide SSNs. a copy of your marriage license to cover a spouse and birth certificates in order to cover children.

**Open Enrollment is from
October 15 at 12:00am
until November 2 at
11:59pm.**

*Don't wait until the last
minute!*

State Health 2019: No Rate Increases, Few Changes

In 2019, your State Health options will be the same as they are today – and the rates are not increasing at all!

As always, we'll be doing our best – via video clips, written pieces and live meetings – to help you make informed choices for yourself and your family. A few highlights include the following:

- The key provisions on all the plans — like co-pays, deductibles and out-of-pocket limits will stay the same.
- Coverage has been expanded in a couple areas – like Applied Behavior Analysis for Autism Spectrum Disorder and Methadone Clinics.
- You can complete Wellness Activities again in 2019, but you will be earning “points” and will have a couple options as to how you'd like to redeem them. Make sure you've captured all your credits for this year, because they all roll over into 2019!

Remember, any dollars remaining in your HRA Account will roll over to any plan you select — even the HMO. This could be an important element in selecting your best option for 2019.

No matter which plan you choose, preventive care is still paid at 100% and prescriptions will still be covered very similarly in all plan options.

There's more to learn, so be sure to view the plan videos attend a meeting near your work location. All the news is good this year, but the more you know, the better choices you'll make.



Try Your State Health Login Now!

It is very important to login into State Health before open enrollment begins to ensure your login works.

If you cannot remember your login credentials and using the “forgot” feature does not work for you, call 1-800-610-1863 to have your account reset.

Go to www.myshbpga.adp.com to start the login reactivation process.

State Health Rates for 2019

Plan Type	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
BCBS HRA Bronze Plan	\$72.45	\$215.91	\$143.46	\$286.92
BCBS HRA Silver Plan	\$110.89	\$296.62	\$208.80	\$394.54
BCBS HRA Gold Plan	\$168.73	\$418.09	\$307.13	\$556.50
BCBS HMO Plan	\$135.65	\$348.63	\$250.90	\$463.89
UHC HMO Plan	\$172.56	\$426.14	\$313.65	\$545.45
UHC HDHP Plan	\$58.03	\$185.62	\$118.94	\$246.54
Kaiser HMO Plan	\$142.71	\$350.81	\$262.59	\$482.37
Tricare Supp.	\$60.50	\$119.50	\$119.50	\$160.50

Note that the \$80 tobacco surcharge must be added to these rates if you or anyone covered in your plan uses tobacco.



You MUST go online and make your choice for 2019 or you will be defaulted to the plan you have now!

What Else is Changing in 2019?

Flexible Spending Accounts

Starting in 2019, you are allowed to put up to \$2,600 aside in a Medical Flexible Spending account each year (it used to be \$2,500). If you want to keep your FSA, you must sign up for the account each year. Remember that in the Medical FSA you can roll over up to \$500 into next year's FSA. If you don't have a 2019 plan, there's no place for that money to go – so be sure to re-enroll. Remember, there's still time to spend any remaining 2018 funds - perhaps for new glasses or dental care!

Eligibility Rules

In years past, BCSS benefits like Dental, and Vision only allowed you to cover dependents up until age 19 – or to age 26 if they were unmarried and full-time students. Starting in 2019, the age has been raised to 26 – regardless of marital or student status. During Open Enrollment, you will be able to add any newly eligible dependents – just make sure you have their SSNs handy. Note that State Health has always covered your dependents in this way – but now all your other benefit plans do, too! *If you need to add a dependent to State Health, you must send in birth certificates and marriage certificates right away to ensure coverage begins on January 1, 2019.*

Helpful Resources

Barrow County Website. Your most complete source of benefits information is on the BCSS website — www.barrow.k12.ga.us. Go to Departments> Benefits.

Online Benefits System. This is the same site we used last year for your BCSS Benefits, but be sure to review the login credentials for the system as they have changed. Go to the BCSS benefits page for access. As you go through the enrollment process, you will have the option to review more information about each of our benefit plans on-screen.

Mobile Website. We also have a mobile website with helpful information. Scan the code on the right with any code reader app on your smart phone to visit the site!

Benefits Email Helpline. Need something you can't find elsewhere? E-mail us any time at: oequestions@barrow.k12.ga.us

Scan this code to visit our mobile site!

