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Reminders:

- *Open Enrollment begins on October 16th.*
- *Open Enrollment will be for ALL your benefits: State Health AND your Barrow Benefits*
- *There will be a benefits presentation at your work location. Look for the schedule.*
- *Open Enrollment ends November 3 at 11:59 PM!*
- *EVERYONE must go online to confirm ALL your benefits!*

Important Resources:

Barrow benefits website
www.barrow.k12.ga.us/humanresources/html/benefits.html

Benefits email helpline
oequestions@barrow.k12.ga.us



State Health 2018 : Few Changes, Slight Rise in Rates

Once again State Health is keeping the options the same for the new year. The 2018 options will look nearly identical with the rates going up on average 4%.

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

- The key provisions on all the plans — like co-pays, deductibles and out-of-pocket changes will stay the same.
- You can earn Wellness Credits again in 2018 — up to \$480 for each adult covered. There are some changes to how you earn credits for 2018. Make sure you've captured all your credits for this year, because they all roll over into 2018!
- There will be a new pharmacy provider. CVS/Caremark will take the place of Express Scripts. Those with mail or specialty prescriptions will want be aware and ready to connect with CVS/Caremark to make sure your meds are not affected.

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 2018.

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 attend the meeting near your work location later this month. Nearly all the news is good, but the more you know, the better choices you'll make.

Try Out 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. www.myshbpga.adp.com

State Health Rates for 2018



Plan Type	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee +
BCBS HRA Bronze	\$72.45	\$215.91	\$143.46	\$286.92
BCBS HRA Silver	\$110.89	\$296.62	\$208.80	\$394.54
BCBS HRA Gold	\$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	\$567.22
UHC HDHP Plan	\$58.03	\$185.62	\$118.94	\$246.54
Kaiser HMO Plan	\$142.71	\$362.49	\$262.59	\$482.37
Tricare Supp.	\$60.50	\$119.50	\$119.50	\$160.50

Note that the \$80 tobacco surcharge must be added to the rates if you or anyone covered in your plan uses tobacco. **You MUST go online and make your choice for 2018 or you will be defaulted to the plan you have now!**



Benefits Online

Here are the resources we've set up to help you get the information you need, wherever you are.

- **Barrow County Website.** Your most complete source of benefits information is on the BCSS website — www.barrow.k12.ga.us. Just click on Benefits.
- **Online Benefits System.** There are new login credentials for the Barrow Benefits Center. Please review the Technology Tip Sheet or Help Logging in Guide for assistance. Your user ID is your full SSN without dashes. Your password is your full eight digit birth date such as 03151970. The district remains Barrow.
- **Mobile Website.** We also have a mobile website with helpful information. You can scan this code with any code reader app on your smart phone to visit the site!



Your Must-Do List:

- Everyone **MUST** go online and make their benefit choices for 2018.
- You have from October 16 at 12:00am until November 3 at 11:59pm to make your selections.
- When you are done, you should have **TWO** confirmation statements. One from the Barrow 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 a copy of your marriage license to cover a spouse and birth certificates in order to cover children.*



Other Benefits in 2018

Vision: Our vision plan will see enhancements in 2018. Avesis remains as the provider, but the plan will now cover much more than it ever has. The new plan will cover poly-carbonate lenses and the lens coatings and tints in full after your \$20 co-pay at network providers. Level 1 progressive lenses will have a fixed cost of \$75. In addition, the frame benefit allowance has been raised from \$35 wholesale (or about \$100 retail) to \$50 wholesale. These new plan benefits will cost a few dollars a month more - but the benefit to most users will be easily be worth the added cost. Visit the Benefit page of BCSS website for plan details, costs, and to look up network providers.



Dental: Our dental plan will remain with MetLife again in 2018 with rates increasing 3%. The premium plan remains very expensive so consider moving to the Network plan which has the same benefits for those willing to use a Metlife network dentist.

Flexible Spending Accounts Reminder(!): Remember to make new elections for your Flexible Spending Accounts for 2018 -- an particularly if you will have left-over funds in your Health Care FSA. Remember, the law allows you to roll over up to \$500 of your health FSA, but you must set up a 2018 account to receive the funds when they roll over! Dependent Care FSA funds cannot roll over to the next year.

Short Term Disability: Remember, don't just keep what you have! Check your Sick Leave balance in the Enrollment System and select the **benefit start date** that best applies to you!

Long Term Disability: Rates are increasing by 10%. This means a small dollar increase, with most seeing an increase of around \$1.00.

Employee Assistance Program: This benefit is available to those with disability coverage -- short or long term. There is no need to enroll, coverage is automatic. Those that sign up for disability for the first time during OE will have access to EAP on January 1, 2018. The EAP offers assistance to anyone struggling with the challenges life throws at us from time to time.