

Houze
employee
benefits



PUTNAM
COUNTY CHARTER SCHOOL SYSTEM

inspire. innovate. excel.

New Employee Benefits Orientation

July 2022

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Houze & Associates, Inc.



Important Dates & 2 Sites for Enrollment

Putnam Benefits:

New Employees have until **JULY 29** to make changes to benefits we elect today. Simply contact Houze & Associates, Inc. Call Center 800-523-7135 or self service: houze.org/putnam

Medical – State Health/ADP:

Look for an **email** from SHBP to enroll Medical with ADP **after July 28th** in your **PUTNAM COUNTY SCHOOLS EMAIL**. You will have until late August to elect coverage.

Transfers from another State Health School System will automatically continue Medical Only with SHBP/ADP.



Online Benefits Information, Rates and Certificates

Putnam County Charter School Benefits:
www.houze.org/putnam

**Medical Benefits with State Health
ENROLL within 31 Days of your Start Date**
www.myshbpga.adp.com – Register SHBP-GA
www.dch.ga.gov/shbp



45.40%



Benefit Programs

Board Paid Benefits

- State Health Insurance
 - \$11,340 yr./emp.
- Basic Group Life
 - \$25,000 policy
- Employee Assistance Program
- Dental Insurance subsidy
 - \$30/yr./emp.
- Sick Leave
 - 10 Month Employee 12.50 days
 - 11 Month Employee 13.75 days
 - 12 Month Employee 15.00 days
- Sick Bank – Up to 60 days/year
- Medicare – 1.45%
- Teacher's Retirement – 19.81%
- Public School Retirement
\$825.03

Employee Paid Benefits

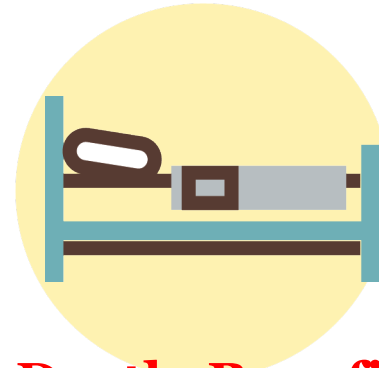
- State Health Insurance
- Dental Insurance
- Vision Insurance
- Flexible Spending Accounts
- Short-term Disability
- Long-term Disability
- Supplemental Group Life Insurance
- Individual Life Insurance
- Critical Illness Insurance
- Cancer Insurance
- Accident Insurance
- Teacher's Retirement – 6%
- Public School Retirement - \$36-90/yr.

NOT JUST SALARY SIGNIFICANT INVESTMENT IN BENEFITS

Breaking it down



Health/Wellness



Death Benefits



Income Protection



Retirement



State Health Medical



Health/Wellness



BeWellSHBP



Delta Dental



MedCom FSA



Avesis Vision



Health/Wellness



State Health Medical

HRA

Health Reimbursement
Account

No Copays

**SHBP gives
HRA Credits**

Deductible

**Then share
expenses to
out of pocket
max**

HMO

Health Maintenance
Organization

Copays

No Credits

Deductible

**Then share
expenses to
out of pocket
max**

HDHP

High Deductible Plan
Health Plan

**No Copays
No Credits**

**Full
Deductible**

**Then share
expenses to
out of pocket
max**



2022 BENEFITS MEDICAL PREMIUMS

Employee Tier	HRA			HMO			HDHP
	Gold	Silver	Bronze	BCBS	UHC	Kaiser	UHC
Employee Only	\$175.68	\$114.32	\$ 76.58	\$143.03	\$174.49	\$154.13	\$61.83
Employee /Spouse	\$436.33	\$307.47	\$228.22	\$367.76	\$433.83	\$391.49	\$197.24
Employee /Children	\$320.11	\$215.80	\$151.64	\$264.61	\$318.09	\$283.60	\$126.57
Family	\$580.76	\$408.95	\$303.28	\$489.34	\$577.43	\$520.96	\$261.98

\$80 Tobacco Surcharge on all Plans

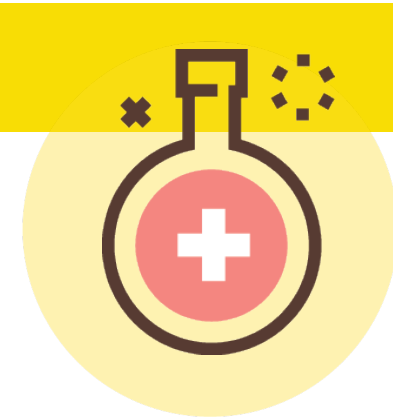
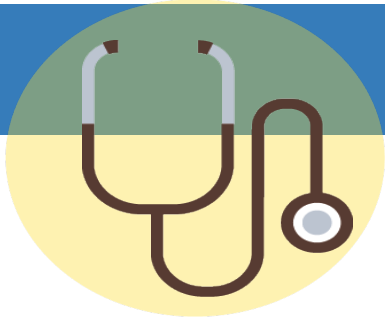


2022 BENEFITS

Health Reimbursement Account Credits

	GOLD	SILVER	BRONZE
HRA CREDITS	(The Plan Pays)	(The Plan Pays)	(The Plan Pays)
You	\$400	\$200	\$100
You and Spouse	\$600	\$300	\$150
You and Child	\$600	\$300	\$150
You and Family	\$800	\$400	\$200

**HRA Credits are Pro-Rated to the Number of Months in The Plan.
1 / 3 of the above for September - December**



Health/Wellness

Wellness Credits

BeWellSHBP

- 1) TAKE REAL AGE TEST (ASSESSMENT) on www.BeWellSHBP.com.
- 2) GET A BIOMETRIC SCREENING

Download a Physician Screening Form at www.BeWellSHBP.com and take to your doctor to complete.

WBA must be completed to get 240 well-being incentive credits for the Biometric Screening

- 3) TAKE ACTION – choose one or combo:

Get a Well Being Phone Coach

40 credits/mo up to 6/year

Use online Trackers 60 of 90 days

120 credits up to 2x per year



OR



WBA must be completed to get 240 well-being incentive credits for Taking Action with Phone Coaching or Online Tracker



Health/Wellness

Wellness Credits



BeWellSHBP



- Credits Will Not transfer automatically
- Employee & Spouse must setup account
- And choose how to use the points
 - Transfer to Medical Plan
 - Redeem for Gift Card

No later than December 15, 2021



Low Medical Expense Example

Low Expense \$1000 Expense = 3 Primary Doctor \$75, 2 Specialist \$150, Hospital \$475							
Employee Only	Gold	Silver	Bronze	BCBS HMO	UHC HMO	Kaiser HMO	UHC HDHP
Annual Premium	\$2,108.16	\$1,371.84	\$918.96	\$1,716.36	\$2,093.88	\$1,849.56	\$741.96
Used Deductible	\$1,000.00	\$1,000.00	\$1,000.00	\$475.00	\$475.00		\$1,000.00
CoPays				\$195.00	\$195.00	\$195.00	
HRA Credit	-\$400.00	-\$200.00	-\$100.00				
Coinsurance							
Out of Pocket	\$2,708.16	\$2,171.84	\$1,818.96	\$2,386.36	\$2,763.88	\$2,044.56	\$1,741.96
FSA	-\$180.00	-\$240.00	-\$270.00	-\$201.00	-\$201.00	-\$58.50	-\$300.00
Net Cost	\$2,528.16	\$1,931.84	\$1,548.96	\$2,185.36	\$2,562.88	\$1,986.06	\$1,441.96

The Bronze and HDHP plan will most likely provide a better financial result for lower medical expense due to the premium savings.



Mid Range Medical Expenses

Mid Range \$2500 Expense = 12 Primary Doctor \$75, 6 Specialist \$150, Hospital \$700							
Employee Only	Gold	Silver	Bronze	BCBS HMO	UHC HMO	Kaiser HMO	UHC HDHP
Annual Premium	\$2,108.16	\$1,371.84	\$918.96	\$1,716.36	\$2,093.88	\$1,849.56	\$741.96
Used Deductible	\$1,500.00	\$2,000.00	\$2,500.00	\$700.00	\$700.00	-	\$2,500.00
CoPays				\$690.00	\$690.00	\$690.00	
HRA Credit	-\$400.00	-\$200.00	-\$100.00				
Coinsurance	\$150.00	\$100.00	\$0.00	\$140.00	\$140.00		
Out of Pocket	\$3,358.16	\$3,271.84	\$3,318.96	\$3,246.36	\$3,623.88	\$2,539.56	\$3,241.96
FSA	-\$375.00	-\$570.00	-\$720.00	-\$417.00	-\$417.00	-\$207.00	
Net Cost	\$2,983.16	\$2,701.84	\$2,598.96	\$2,829.36	\$3,206.88	\$2,332.56	\$3,241.96

The BCBS HMO plan will most likely provide a better financial result for mid-range medical expense due to the copayment savings versus deductible & co-insurance under other plans.



High Medical Expenses

High Expense	\$5000 Expense = 12 Primary Doctor \$75, 6 Specialist \$150, Hospital \$3200						
Employee Only	Gold	Silver	Bronze	BCBS HMO	UHC HMO	Kaiser HMO	UHC HDHP
Annual Premium	\$2,108.16	\$1,371.84	\$918.96	\$1,716.36	\$2,093.88	\$1,849.56	\$741.96
Used Deductible	\$1,500.00	\$2,000.00	\$2,500.00	\$1,300.00	\$1,300.00	-	\$3,500.00
CoPays				\$690.00	\$690.00	\$690.00	
HRA Credit	-\$400.00	-\$200.00	-\$100.00				
Coinsurance	\$525.00	\$600.00	\$625.00	\$380.00	\$380.00		\$450.00
Out of Pocket	\$3,733.16	\$3,771.84	\$3,943.96	\$4,086.36	\$4,463.88	\$2,539.56	\$4,691.96
FSA	-\$487.50	-\$720.00	-\$907.50	-\$597.00	-\$597.00	-\$207.00	-
Net Cost	\$3,245.66	\$3,051.84	\$3,036.46	\$3,489.36	\$3,866.88	\$2,332.56	\$4,691.96

The Gold plan will most likely provide a better financial result for high medical expense due to the lower co-insurance (15%), lower deductible (\$1500), except for HMO (\$1300) and HRA credit, versus other plans



Health/Wellness

Telemedicine 24/7 with www.livehealthonline.com

- 1) Sign-up
- 2) Sign-in/Choose a Doctor
- 3) Start a Session

Why Telemedicine?

Bronze(75%/25%) = \$12.25

Gold (85%/15%) = \$7.35



Look at the Cost!

Silver (80%/20%) = \$9.80

HMO = \$35 PCP Copay

10 Minutes for a typical visit



MedCom FSA



Health/Wellness

Medical FSA

Out of Pocket Payments

Medical, Dental, Vision, Over the Counter,

Female Menstrual Products

\$2,850 Maximum

Roll over \$550

Explanation of Benefits

APP FOR THAT!

Dependent Daycare FSA

Under age 13

Tax Dependent – Spouse/Parent

\$5,000 Plan Year or

\$2,500 married filing separate taxes

Full Plan Year Enrollment
July 1, 2022 – June 30, 2023



Health/Wellness



Delta Dental

2 plans – High/Low
No Waiting Periods
No Late Entrant Penalty
See ANY provider
In-Network is better!



Avesis Vision

\$10 Exam and \$25 Materials
CoPays
Lens Options
Walmart & Cathy's EyeCare
Laser Surgery



Income Protection

Sick Leave

Sick Bank

Disability

Short Term

Long Term

Other Plans

Accident

Cancer

Critical Illness



Income Protection

Sick Bank

Membership: Donate one day of sick leave to the bank

Usage: Apply to the bank for paid time off (not post partum)
Serious Employee/Family Illness

Usage: Must have used all sick days and vacation



EMPLOYEE BENEFITS

Sick Bank

Enroll Now

Join with 5 days accumulated

Donates 1 day to be a member

Benefit

100% of Salary up to 60 days/year

Coverage

Employee and Family Members
certified illness- Not Post Partum

Waiting Period

10 days



EMPLOYEE PAID BENEFITS

Short Term Disability

Waiting Period	Choose 15 or 30 days 1 st day Hospital
Benefit Period	total 6 months

Guarantee Issue for New Hires

3/6 Pre-Existing

Diagnosed, treated or consulted 3 months prior to effective date will not be covered unless 'disability' begins 6 months after the effective date

Pregnancy covered the same as any other illness or injury



EMPLOYEE PAID BENEFITS

Long Term Disability

Benefit	60% of earnings to \$5,000 Supplemental up to 70% 2 ADL
Waiting Period	6 Months
Benefit Period	to age 65 or SSNRA
Offsets	Social Security & Retirement Benefits Sick Leave
Guarantee Issue for New Hires	3/12 Pre-Existing 24 Months Own Occupation then any position qualified or trained for that is comparable

***TRS offers LTD after 9.5 Years of Service
Benefit is 2% credit each year worked***

Sick Leave – Sick Bank
100% Earnings
Sick Leave or up to
60 days Sick Bank



Income Protection

**Short Term
Disability**
60% earnings
15 or 30 day
6 months

**Unused
Sick Leave**

**Long Term
Disability**
60% Earnings
to age 65 or
SSNRA



EMPLOYEE PAID BENEFITS

Leave and Disability

Type of Employee	Situation	Consideration
New Employee	No Sick Leave Accumulation or TRS time	Leave Bank Short Term Disability Long Term Disability
Other Employee	Accumulated Sick Leave and/or TRS time Other means of income	Leave Bank May not need Short Term Disability Long Term Disability
New Family Consideration	Pregnancy	Leave Bank Short Term Disability



Income Protection

Other Plans

Accident

Voya Group

Allstate Cancer

Guarantee Issue

All State Critical Illness

Guarantee Issue



Income Protection

Accident Insurance

Voya Group Plan

Old Man Injury – My Spouse

\$200	Urgent Care
\$150	\$75/each follow-up
<u>\$100</u>	<u>Equipment</u>
\$450	Payment

- Initial Accident
- Hospitalization
- Follow-up
- Surgery
- Wellness Benefit
- Sports Accident



Income Protection

Cancer Coverage ***Guarantee Issue***

Coverage	High Option	Low Option
Employee Only	\$26.04	\$12.36
Family	\$43.96	\$20.96
Initial Diagnosis	\$5,000	\$3,000
Wellness Annually	\$100	\$50
Hospital Confinement	\$300/day	\$100/day
Radiation/Chemo	\$10,000/year	\$5,000/year
At Home Care	\$300/day	\$100/day



Income Protection

Critical Illness

Allstate Group

Guarantee Issue- Issue

Age Rates!

Employee \$10,000 or \$20,000

Spouse 50%

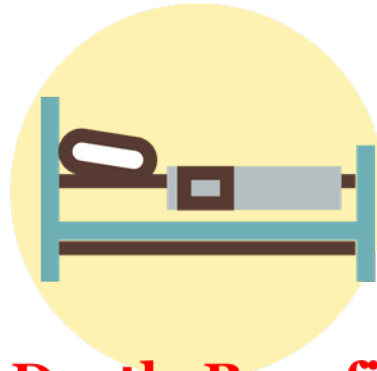
Child(ren) included at no cost

Tobacco/Non-Tobacco

- Heart Attack
- Stroke
- Bypass (25%)
- Organ Transplant
- Renal Failure

- Re occurrence
- Supplemental Critical Illness Benefits

- Wellness Rider



Death Benefits

Group Life

Policy owned by the Group
Employee Certificates

Typically stays with the
Policy Holder = Employer

Some Plans can be continued
When leave/retire

Individual Life

Policy owned by the
Employee

Policy follows the Employee
Direct Bill

Continue as long as the premium
is paid when leave/retire

BOARD PAID BENEFITS

INSURANCE

Basic Group Life

- \$25,000
- Terminates at Retirement unless Converted

Employee Assistance Program

- 3 face to face Master Level Counselor Visits
- Unlimited Phone Support 24 x 7
- Family Included

Expanded EAP

**Legal, Financial, Work/Life, Estate Guidance,
Identity Theft**



EMPLOYEE PAID BENEFITS

Supplemental Group Life Insurance

Employee Coverage	<i>\$100,000 Guarantee Issue</i> \$10,000 to \$500,000 AD&D up to \$250,000 Max 5 x earnings
Spouse Coverage	<i>\$30,000 Guarantee Issue</i> \$10,000 to \$500,000 AD&D up to \$250,000 Max 5 x employee earnings
Child Coverage	\$5,000 or \$10,000



Retirement

RETIREMENT

Medicare

- 1.45% of earnings

State Retirement Plan

- 19.81% to Teacher Retirement TRS
- (Employee contributes 6%)

- \$14.75/month to Public School Retirement/PSEERS
- 7.64% to Social Security and Medicare



Benefits Goal Summary

Major Loss

Medical
Dental/Vision
Sick Bank
Disability
Life Insurance

Pre-Tax

Flexible
Spending
Accounts

Other

Cancer
Accident
Critical Illness

Questions?

Lets
Enroll!

