



MACON-BIBB COUNTY
CONSOLIDATED GOVERNMENT

A Guide to Your Employee Benefits

Effective January 1, 2018

Macon-Bibb County doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex or age. If you think you've been discriminated against or treated unfairly for any of these reasons, you should contact:

Human Resources
682 Cherry Street, Suite 400
Macon, GA 31201
Telephone: (478) 751-2720

A Guide to Your Employee Benefits
TABLE OF CONTENTS

	Page Number
Letter from the Mayor	4
What's New for 2018?	5
Health insurance Plan Comparison Summary	6
Live Health Online	7
Discounts Available	8
Wellness Program Enhancements	9
Network Provider Location Directions	11
8 Wellness Dimensions	12
You Don't Have To Eat Less	13
Identity Theft Protection	14
Health Club Memberships Available	15-16
Dental Insurance	19-21
Vision Insurance	22
Long Term Disability Insurance	23-24
Life Insurance	25
Vendors for Additional Insurance Products	26
Notes	27
Contact Information	28



October 23, 2017

Dear Macon-Bibb County Government Employees:

Welcome to Macon-Bibb County's Open Enrollment for 2018. Our goal is to provide financial security to you and your family by maintaining competitive benefits that are both affordable and sustainable. Macon-Bibb County worked diligently on this year's health insurance renewal to maintain financial footing with no changes to your share of the premiums. Health care costs in particular are challenging nationwide and we must continue our vigilance over health care expenses.

There are new initiatives and incentives coming this year that are designed to contain our rising health care costs by helping us get and stay healthier. Also, many of our vendors have additional concepts aimed at helping you know your health risks and encourage you to get engaged to reduce those risks as much as possible. We need your help! We need you to be good consumers of health care and do basic things to prevent adverse health developments. Watch your diet, engage in regular exercise, establish a primary care physician relationship and follow your doctor's instructions. Please be on the lookout for these new incentives that will benefit everyone!

We are pleased to offer you the continued Core benefits from the following vendors:

- Health Insurance provided by Blue Cross Blue Shield of Georgia
- Vision Insurance provided by Blue Cross Blue Shield of Georgia
- Dental Insurance provided by Blue Cross Blue Shield of Georgia
- Basic and Supplemental Life Insurance provided by MetLife
- Long Term Disability Insurance provided by Standard Insurance

Once again we will be using the on-line electronic enrollment system and your current 2017 elections will be shown. During the enrollment meetings, you may also choose to enroll in supplemental benefits such as short-term disability, whole life, cancer and many other plans through our non-core vendor relationships.

Please review the information included in this booklet and review the scheduled meeting dates and times as they vary. Open Enrollment dates are November 7th-9th & November 13th-15th. Representatives from these companies will be available to you on the Main Level at the Macon City Auditorium. We look forward to working with you during this Open Enrollment process. Remember, all open enrollment changes will become effective January 1, 2018. Please contact Human Resources if you have any questions.

Kindest regards,

A handwritten signature in blue ink that reads "Robert A. B. Reichert".

Robert A.B. Reichert
Mayor

What's New for 2018?

Health Insurance Plans

2017 was a challenging year for the Macon-Bibb County Health Plan. Your plan experienced a significant increase in claims utilization. Macon-Bibb County's leadership has decided to maintain the current plan designs with some minor modifications. The Emergency Room copay has increased, the Urgent Care copay has decreased, and the Live Health Online copay has been eliminated.

Dental Insurance Plan

We are renewing our dental coverage with Blue Cross. There is no change in the rates or the contributions.

	<u>Per Pay Period</u>	<u>Monthly</u>
Single Employee	\$12.56	\$25.12
Employee + 1 Dependent	\$25.19	\$50.38
Employee + 2 or more dependents	\$41.08	\$82.16

Vision Insurance Plan

We are continuing to offer Vision insurance through Blue Cross Blue Shield of GA and there is no rate change.

	<u>Per Pay Period</u>	<u>Monthly</u>
Single Employee	\$2.48	\$4.97
Employee + Spouse	\$4.36	\$8.71
Employee + Children	\$4.73	\$9.45
Family	\$7.21	\$14.42

Life Insurance Plans

We are renewing with MetLife and there are no changes to the plan designs or benefits.

The Supplemental Life Insurance rates are unchanged. Although, your total premium will be affected when you change age brackets.

Long Term Disability

This coverage is provided by The Standard Insurance Company. There are no changes in plan design or rates although the total cost adjusts as your insured income changes.

Electronic Enrollment

Once again this year we will conduct our annual re-enrollment electronically. Your current elections will be included to assist you in benefit selection. You will be able to enroll from your work or home computer, your smartphone, or at the Open Enrollment meetings with help provided by Human Resources.



Blue Cross Blue Shield HEALTH INSURANCE PLAN COMPARISON SUMMARY



IN-NETWORK BENEFITS

Annual Deductible	HMO \$500	POS \$1,000	POS \$500
Per Individual	\$ 500	\$1,000	\$ 500
Family Maximum	\$1,500	\$3,000	\$1,500
Co-Insurance % Split	80/20	80/20	80/20
Out of Pocket Maximum Incl Deductible			
Per Individual	\$2,500	\$3,500	\$3,000
Family Maximum	\$5,000	\$7,000	\$6,000
Office Visit Co-Pay:			
Primary Care Physician	\$20	\$30	\$25
Specialist Physician	\$45	\$60	\$50
Preventive Care Visits	\$ 0	\$ 0	\$ 0
Prescription Drug Co-Pay:			
Generic	\$ 10	\$ 10	\$ 10
Formulary	\$ 30	\$ 30	\$ 30
Non-Formulary	\$ 50	\$ 60	\$ 50
Live Health Online	\$ 0	\$ 0	\$ 0
Urgent Care Co-Pay	\$ 35	\$ 50	\$ 50
Emergency Room Co-Pay	\$200	\$300	\$300

NON-NETWORK BENEFITS

Annual Deductible	HMO \$500	POS \$1,000	POS \$500
Per Individual	Not Covered	\$1,000	\$ 500
Family Maximum	Not Covered	\$3,000	\$1,500
Co-Insurance % Split	Not Covered	60/40	60/40
Out of Pocket Maximum Incl Deductible			
Per Individual	Not Covered	\$ 6,500	\$ 5,500
Family Maximum	Not Covered	\$13,000	\$11,000
Office Visit Co-Pay:			
Primary Care Physician	Not Covered	Ded + Co-Ins	Ded + Co-Ins
Specialist Physician	Not Covered	Ded + Co-Ins	Ded + Co-Ins
Preventive Care Visits	Not Covered	Ded + Co-Ins	Ded + Co-Ins
Prescription Drug Co-Pay:			
Generic	Not Covered	Not Covered	Not Covered
Formulary	Not Covered	Not Covered	Not Covered
Non-Formulary	Not Covered	Not Covered	Not Covered
Urgent Care Services	Not Covered	Ded + Co-Ins	Ded + Co-Ins
Emergency Room Co-Pay	\$200	\$300	\$300

This guide is only intended as an outline of benefits. All details and contract obligations of plans are stated in the group insurance documents. In the event of conflict between this guide and the group insurance documents, the group documents will prevail.

DISCOUNTS AVAILABLE!

Macon-Bibb County encourages healthy behaviors and will reward you financially if you participate in these programs.

Discounts for **non-tobacco use** are earned when you and your covered dependents attest to not using tobacco products. Macon-Bibb County encourages the discontinuation of tobacco use and a tobacco cessation program is offered to assist you and to enable you to qualify for the discount.

Wellness discounts are earned for the first quarter of the 2018 calendar year by having a routine physical exam performed by your physician during 2017 but no later than 12/1/17. You must provide proof of your annual exam by December 15, 2017 for this discount to be applied. All that is needed to qualify is a letter from your physician stating that an annual exam was completed. We do not want or require your medical records. To maintain the discount you will need to meet additional requirements by April 1, 2018.

If you get an exam after December 1, 2017 your first quarter of the calendar year discount will begin on the first payday of the month following submission of proof of the exam.

New hire employment physicals will count towards earning the first quarter discount for both the year you are hired and the following year.

**Take advantage of these programs for your health---
both physical and financial!**

Discounts that can be Earned

Non-Tobacco Use Discount

\$21.67 per pay period (24) for Active Employees (\$43.33 monthly for Retirees)

Wellness Discount

\$27.08 per pay period (24) for Active Employees (\$54.17 monthly for Retirees)

Wellness Program Enhancements

The employees of Macon-Bibb County are our most valuable asset. Without your dedication and hard work, Macon-Bibb would not be able to continue to thrive and serve our residents. We spend many hours of the day together. That's why we want to make sure that our benefit programs help you maintain and improve your health. Good health is a resource that helps us all meet our goals.

We strongly believe that the everyday choices we make can help us live healthier and happier lives, both at work and at home. Macon-Bibb County strives to offer wellness programs and benefits that will support all of us in increasing our knowledge about health matters, exploring fun ways to eat healthier, improving our level of physical fitness and enjoying our lives to the fullest.

We are excited to implement new wellness initiatives to further challenge and reward our employees. Thank you for your continued dedication and support – we look forward to our new year of health in 2018.



Directions for finding participating doctors in the BCBS Networks:

Best Choice - Go to www.bcbsga.com:

- Select "Register Now" under MEMBER LOG IN on the top right hand side of page.
- Follow the prompts to enter your Personal Information: Member ID Number (or click on: [I don't have my Identification Number](#) - which allows you to use your Social Security Number.)
- Complete the registration process by entering the remaining information.

Once you have your user name and password, YOUR plan information is readily available to locate a provider, obtain up to date claim information, and review other important health and wellness tips.

Other Options: Go to www.bcbsga.com:

Then on the right side of the page, click on Find A Doctor under **USEFUL TOOLS**

1. On the left side of the page below Search as a Member and under the word – **OR** – enter your **ID Number** or **Alpha Prefix** from your ID card.

Example:
Alpha prefix - HBU
ID # - 123C14141

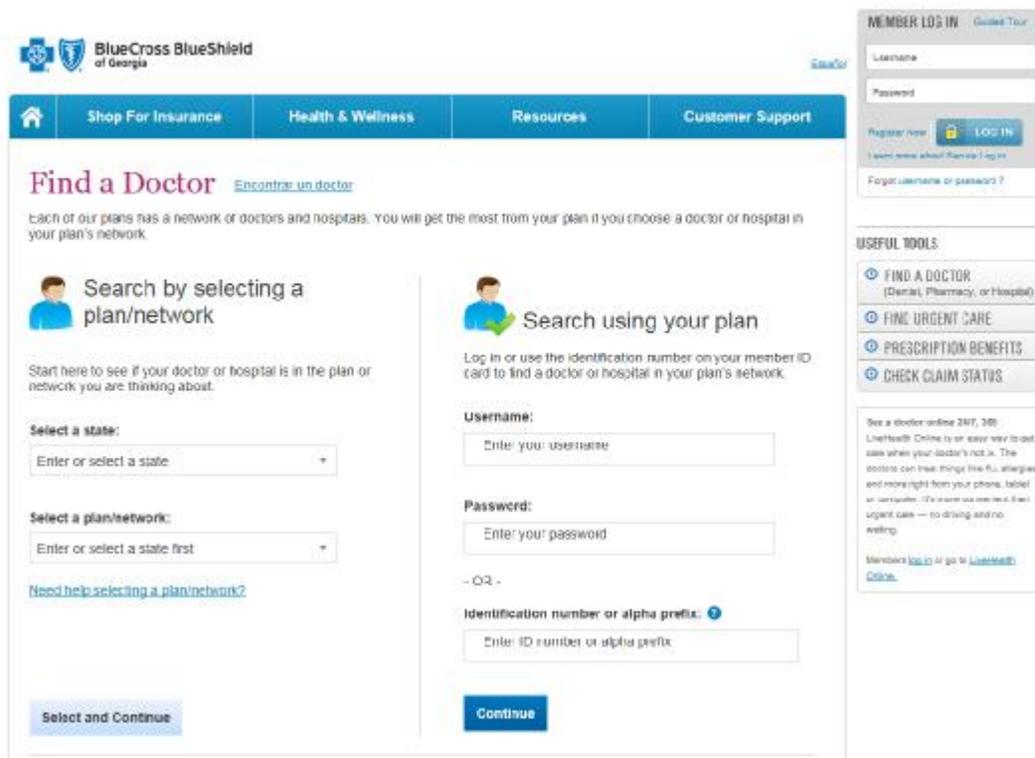
Use your identification number or alpha prefix (first three letters) to search



Identification Number: HBU123C14141
Group: (dropdown)
Plan Code: (dropdown)

2. Under 'Search as a Guest' click on "Continue", Fill-in the appropriate information from the drop down boxes, then click Search to get your results

3. Or, you can call the BCBS phone number on the back of you Member Card for additional information



The screenshot shows the BCBSGA website's 'Find a Doctor' page. The page has a blue header with navigation links: Shop For Insurance, Health & Wellness, Resources, and Customer Support. The main content area is titled 'Find a Doctor' and includes a sub-header 'Encontre un doctor'. Below this, there are two search options: 'Search by selecting a plan/network' and 'Search using your plan'. The 'Search using your plan' option is selected and shows a login form with fields for Username, Password, and Identification number or alpha prefix. A red arrow in the previous image points to the 'Identification number or alpha prefix' field. On the right side of the page, there is a 'MEMBER LOG IN' section with fields for Username and Password, and a 'USEFUL TOOLS' section with links for 'FIND A DOCTOR', 'FIND URGENT CARE', 'PRESCRIPTION BENEFITS', and 'CHECK CLAIM STATUS'.

To search for doctors, hospitals, pharmacies and more from your mobile device, go to bcbsga.com, or download the free app from the App Store or Google Play.

8 WELLNESS DIMENSIONS

Macon-Bibb County Healthier Wellness Initiative



Physical

- Maintaining a healthy body through good nutrition and regular exercise, avoiding harmful habits, making informed and responsible decisions about health, and getting medical assistance when necessary.



Financial

- Managing our money effectively and making wise financial decisions.
- Planning for financial and legal security.



Intellectual

- Engaging our minds in lively interaction with the world around us.
- Pursuing lifelong learning.



Vocational

- Getting fulfillment from our jobs.
- Making a positive impact through our work.



Emotional

- Understanding our own feelings, accepting our limitations, achieving emotional stability, and managing stress.



Environmental

- Making a positive impact on the quality of our environment (air, water, land) in our homes, our communities, and the earth.



Social

- Relating well to others.
- Maintaining positive relationships with family, friends, and the community.



Spiritual

- Seeking meaning and purpose in human existence.
- The ethics, values, and morals that guide us and give meaning to life.

**YOU DON'T HAVE
TO EAT LESS
YOU JUST HAVE
TO EAT RIGHT**



Macon-Bibb County Healthier



You deserve

affordable legal and identity theft protection.

Unexpected legal questions and identity theft issues arise every day, and with LegalShield on your side, you'll have access to affordable legal and identity theft advice and services, all so you can worry less and live more.

Join over 1.4 million members and protect yourself today with LegalShield.



To contact an Independent Associate:

Dapo Peters

678.516.4025

opeters@legalshieldassociate.com

www.DapoPeters.com

**LegalShield**
Worry Less. Live More.

This is a general overview of our legal plan and/or identity theft plan coverage for illustration purposes only. See a plan contract for your state of residence for complete terms, coverage, amounts, conditions and exclusions.



**Navicent
Health**

*Everything about us,
is all about you.*

**Macon/Bibb County Employees
Are Encouraged to Live Well!
Here's How!**

**Macon/Bibb County Employees will receive a
Special Membership Rate of \$24.40 per month**

That's not all. Your membership fees are payroll deductible.

For More Information, call (478) 477-2300.

Also, visit us at our website at

www.navicenthealth.org/wellnesscenter.

and "like us" on Face Book.



Would like to present
Macon-Bibb County Employee and family
this exclusive offer ...

\$12.00/month

**Come in to one of our many locations to sign up and take
advantage of this amazing exclusive offer.**

Amenities Include:

- ! 24-Hour Access ! Free Childcare
- ! Group Fitness Classes including LesMills Classes, Zumba, Yoga, Boot Camp and many others...
- ! Personal Training ! Free Fitness/Nutrition Assessments
- ! Cardio deck with TVs, Treadmills, Elliptical, Stationary Bikes, Spin Bikes, Stair Master
- ! Full Body Circuit ! TRX and Box Jumps ! Free Weights and Benches
- ! Locker Rooms including private restrooms, private dressing room, vanity area, lockers, showers

Locations to Better Serve You:

Fit and Firm for Women: S. Houston Lake, Warner Robins

Kinetix: Hwy 96, GA; Bowman Road, Macon, GA

Zebulon Road, Macon, GA; Danneburg Lofts, Macon; Thomaston Road

COLISEUM MEDICAL CENTERS

Coliseum Medical Centers
350 Hospital Drive
Macon, GA 31217
(478) 765-7000

Above all else, we are committed to the care and improvement of human life.



SERVICES

COLISEUM ER MEDICAL CENTERS

Emergency Room, Bldg B (478) 765-4800

- Full-Service, 24-hour emergency department with short wait times
- Pediatric ER with board-certified pediatricians
- 24-hour neurologist consultation for stroke assessment
- Lowest door-to-balloon times for treatment of heart attacks in middle Georgia
- Fast track treatment area for non-trauma patients

SURGICAL SERVICES & COLISEUM Robotics INSTITUTE

Day Hospital, Bldg E (478) 765-4614

Surgery, Main Hospital, 2nd Floor (478) 765-4871

Same Day Surgery Center, Bldg E (478) 742-1522

- Beautiful Pre-op/Post-op area with private rooms
- Collaborative approach to surgical options for breast cancer with team of reconstructive and cosmetic surgeons
- Extensive colorectal surgical procedures and GI Lab equipped with all of the latest technology
- Progressive Neuro Spine Surgery
- Urology suite with state of the art imaging
- Gynecological and Oncological Surgery Program
- Two da Vinci robots with single site capabilities/Mentoring Center for Robotics

COLISEUM Heart INSTITUTE

Cardiac Rehab, Main Hospital, 1st Floor (478) 464-1326

Heart Institute, Main Hospital (478) 765-1415

Primary Stroke Center, Bldg B (478) 464-5524

- Three digital catheterization labs
- Electrophysiology labs with advanced technology for ablation and devices
- Dedicated Pre-op/Post-op recovery area with private rooms
- Full service open heart and valve surgery
- Certified Chest Pain Center, Primary Stroke Center and Cardiac Rehabilitation
- Valve Clinic
- Cardiac nurse navigators to help coordinate care from diagnosis to recovery

COLISEUM Cancer INSTITUTE

Cancer Institute, Bldg C (478) 765-4805 or (877) 274-3910

- Dedicated health center that specializes in diagnosis and treatment of lung, prostate, breast and colorectal cancers
- Oncology nurse navigators to help coordinate care from diagnosis to recovery
- Self referral for screening mammograms
- Access to advanced medical diagnostics, including Ultrasound, Digital Mammography, CT, MRI, Stereotactic Biopsy, Sentinel Node Biopsy, and Interventional Radiologists
- Genetic screenings, Infusion Center and Survivorship Programs and Rehabilitation

COLISEUM NORTHSIDE HOSPITAL

Coliseum Northside Hospital
400 Charter Boulevard
Macon, GA 31210
(478) 757-8200

Above all else, we are committed to the care and improvement of human life.



Beautiful location in North Macon | Small campus with convenient parking and easy access
24-hour full-service Emergency Room | Low infection rate
Full Outpatient Rehab services on campus

COLISEUM NORTHSIDE HOSPITAL ER

- Full Service, 24-hour Emergency Department
- Shortest ER wait times in the area
- Pediatric ER with board-certified pediatricians
- 24-hour neurologist consultation for stroke assessment and treatment

SERVICES



Georgia Bariatric CENTER at COLISEUM NORTHSIDE

- First accredited bariatric center in middle Georgia
- Surgeons with the most LAP-BAND® experience in Georgia
- Safest surgical weight-loss procedures available
- Free adjustments and support group for life

COLISEUM NORTHSIDE HOSPITAL

Orthopaedic & Spine INSTITUTE

- Advanced diagnostic and treatment techniques
- Certified in Total Hip and Knee Replacement and Spinal Fusion
- Dedicated orthopaedic and spine surgical unit and staff
- Physicians offer a broad range of clinical expertise
- Latest technology including Mazor Robotics Guidance System and Stryker Navigation

COLISEUM OUTPATIENT REHAB

- Easy access offered seven days a week
- Multidisciplinary team approach
- 700 sq. ft. gym on the patient floor
- Individual and group therapy
- Car simulator transfer training and balance re-training

**Your Summary of Benefits
Macon-Bibb County
BlueCross BlueShield of Georgia Dental Complete**



WELCOME TO YOUR DENTAL PLAN!

This benefit summary outlines how your dental plan works and provides you with a quick reference of your dental plan benefits. For complete coverage details, please refer to your certificate of coverage.

Dental coverage you can count on

Your BlueCross BlueShield of Georgia (BCBS GA) dental plan lets you visit any licensed dentist or specialist you want - with costs that are normally lower when you choose a participating provider.

Savings beyond your dental plan benefits - you get more for your money.

You pay our negotiated rate for covered services from participating dentists even if you exceed your annual benefit maximum.

YOUR DENTAL PLAN AT A GLANCE		Participating Dentist	Nonparticipating Dentist	
Annual Benefit Maximum * Per insured person	Calendar Year	\$1,500	\$1,500	
D&P applies to Annual Maximum		Yes	Yes	
Annual Maximum Carryover		No	No	
Orthodontic Lifetime Benefit Maximum * Per eligible insured person		\$1,500	\$1,500	
Annual Deductible (The Deductible does not apply to Orthodontic Services) * Per insured person * Family maximum	Calendar Year	\$50 3X Individual	\$50 3X Individual	
Deductible Waived for Diagnostic/Preventive Services		Yes	Yes	
Nonparticipating Provider Reimbursement Options:		90th percentile		
Dental Services		Participating Dentist BCBS GA Pays:	Nonparticipating Dentist BCBS GA Pays:	Waiting Period
Diagnostic and Preventive Services * Periodic oral exam * Teeth cleaning (prophylaxis) * Bitewing X-rays: 1X per 12 months * Intraoral X-rays		100% Coinsurance	100% Coinsurance	No Waiting Period
Basic Services * Amalgam (silver-colored) Filling * Front composite (tooth-colored) Filling * Back composite Filling, Alternated to Amalgam Benefit * Simple Extractions		80% Coinsurance	80% Coinsurance	No Waiting Period
Endodontics * Root Canal		80% Coinsurance	80% Coinsurance	No Waiting Period
Periodontics * Scaling and root planing		80% Coinsurance	80% Coinsurance	No Waiting Period
Oral Surgery * Surgical Extractions		80% Coinsurance	80% Coinsurance	No Waiting Period
Major Services * Crowns		50% Coinsurance	50% Coinsurance	No Waiting Period
Prosthodontics * Dentures * Bridges * Dental implants Standard - Covered		50% Coinsurance	50% Coinsurance	No Waiting Period
Prosthetic Repairs/Adjustments		80% Coinsurance	80% Coinsurance	No Waiting Period
Orthodontic Services -Adults & Dependent Children		50% Coinsurance	50% Coinsurance	No Waiting Periods

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your certificate of coverage. In the event of a discrepancy between the information in this summary and the certificate of coverage, the certificate will prevail.

*Child orthodontic coverage begins at age eight and runs through age 18. This means that the child must have been banded between the ages of eight and 19 in order to receive coverage. If children are dependents until age 19, they can continue to receive coverage, but they must have been banded before age 19.



Emergency dental treatment for the international traveler

As a BlueCross BlueShield of Georgia dental member, you and your eligible, covered dependents automatically have access to the International Emergency Dental Program.** With this program, you may receive emergency dental care from our listing of credentialed dentists while traveling or working nearly anywhere in the world.

** The International Emergency Dental Program is managed by DeCare Dental, an independent company offering dental-management services to BCBS GA.

Promoting healthy mouths for members who are pregnant or living with diabetes

If you are pregnant or living with diabetes, you can sign up to receive one additional dental cleaning or periodontal maintenance procedure per year.

Finding a dentist is easy.

To select a dentist by name or location:

- Go to bcbsga.com or the website listed on the back of your ID card.
- Call the toll-free customer service number listed on the back of your ID card.

TO CONTACT US:

Call	Write
Refer to the toll-free number indicated on the back of your plan ID card to speak with a U.S.-based customer service representative during normal business hours. Calling after hours? We may still be able to assist you with our interactive voice-response system.	Refer to the back of your plan ID card for the address.

Limitations & Exclusions

Limitations – Below is a partial listing of dental plan limitations when these services are covered under your plan. Please see your certificate of coverage for a full list.

Diagnostic and Preventive Services

- Oral evaluations (exam) Limited to two per Calendar Year
- Teeth cleaning (prophylaxis) Limited to two per Calendar Year
- Intraoral X-rays, single films Limited to four films per 12-month period
- Complete series X-rays (panoramic or full-mouth) Coverage Every 3 Years
- Topical fluoride application Limited to once every 12 months for members through age 18

Sealants Limited to first and second molars once every 24 months per tooth for members through age 15; sealants may be covered under Diagnostic and Preventive or Basic Services.

Basic and/or Major Services***

- Fillings Limited to once per surface per tooth in any 24 months
 - Space Maintainers Limited to extracted primary posterior teeth once per lifetime per tooth for members through age 16; Space Maintainers may be covered under Diagnostic and Preventive or Basic Services.
 - Crowns Limited to once per tooth in a seven-year period
 - Fixed or removable prosthodontics – dentures, partials, bridges, tooth implants
Covered once in any seven-year period; benefits are provided for the replacement of an existing bridge, denture or partial for members age 16 or older if the appliance is seven years old or older and cannot be made serviceable.
 - Root canal therapy Limited to once per lifetime per tooth; coverage is for permanent teeth only.
 - Periodontal surgery Limited to one complex service per single tooth or quadrant in any 36 months, and only if the pocket depth of the tooth is five millimeters or greater
 - Periodontal scaling and root planing Limited to once per quadrant in 36 months when the tooth pocket has a depth of four millimeters or greater
 - Brush Biopsy Standard - Covered
- ***Waiting periods for endodontic, periodontic and oral surgery services may differ from other Basic Services or Major Services under the same dental plan.
There is a waiting period of up to 24 months for replacement of congenitally missing teeth or teeth extracted prior to coverage under this plan.

ADDITIONAL LIMITATION FOR ORTHODONTIC SERVICES

Orthodontia Limited to one course of treatment per member per lifetime

The participating dental providers mentioned in this communication are independently contracted providers who exercise independent professional judgment. They are not agents or employees of BlueCross BlueShield of Georgia.

Exclusions – Below is a partial listing of noncovered services under your dental plan. Please see your certificate of coverage for a full list.

- Services provided before or after the term of this coverage
- Services received before your effective date or after your coverage ends, unless otherwise specified in the dental plan certificate
- Orthodontics (unless included as part of your dental plan benefits) Orthodontic braces, appliances and all related services
- Cosmetic dentistry Services provided by dentists solely for the purpose of improving the appearance of the tooth when tooth structure and function are satisfactory and no pathologic conditions (cavities) exist
- Drugs and medications Intravenous conscious sedation, IV sedation and general anesthesia when performed with nonsurgical dental care
- Analgesia, analgesic agents, nitrous oxide, therapeutic drug injections, medicines or drugs for nonsurgical or surgical dental care except that intravenous conscious sedation is eligible as a separate benefit when performed in conjunction with complex surgical services
- Extractions - Surgical removal of third molars (wisdom teeth) that do not exhibit symptoms or impact the oral health of the member



Choice of dentists

While your dental plan lets you choose any dentist, you may end up paying more for a service if you visit a nonparticipating dentist.

Here's why:

Participating dentists have agreed to payment rates for various services and cannot charge you more. On the other hand, nonparticipating dentists don't have a contract with us and are able to bill you for the difference between the total amount we allow to be paid for a service – called the "maximum allowed amount" – and the amount they usually charge for a service. When they bill you for this difference, it's called "balance billing."

How BlueCross BlueShield of Georgia dental decides on maximum allowed amounts

For services from a nonparticipating dentist, the maximum allowed amount is determined in one of the following ways:

- Nonparticipating dental fee schedule/rate developed by BCBS GA, which may be updated based on such things as reimbursement accepted by dentists contracted with our dental plans, or other industry cost and usage data
- Information provided by a third-party vendor that shows comparable costs for dental services
- Participating dentist fee schedule

Here's an example of higher costs for nonparticipating dental services

This is an example only. Your experience may be different, depending on your insurance plan, the services you receive and the dentist who provides the services.

Ted gets a crown from a nonparticipating dentist, who charges \$1,200 for the service and bills BCBS GA for that amount.

The maximum allowed amount for this dental service is \$800. That means there will be a \$400 difference, which the dentist can "balance bill" Ted.

Since Ted will also need to pay \$400 coinsurance, the total he'll pay the nonparticipating dentist is \$800.

Here's the math:

- Dentist's charge: \$1,200
- BCBS GA's maximum allowed amount: \$800
- BCBS GA pays 50%: \$400
- Ted pays 50% (coinsurance): \$400
- Balance Ted owes the provider: $\$1,200 - \$800 = \$400$
- Ted's total cost: $\$400$ coinsurance + $\$400$ provider balance = $\$800$

In the example, if Ted had gone to a participating dentist, his cost would be only \$400 for the coinsurance because he would not have been "balance billed" the \$400 difference.

2018 Employee Rates (Per Pay Period):

Employee Only: \$12.56
Employee + One: \$25.19
Family: \$41.08

2018 Retiree Rates (Monthly):

Employee Only: \$25.12
Employee + One: \$50.38
Family: \$82.16

Macon-Bibb County

See More CLEARLY



The Benefits are Clear

Taking care of your vision and wearing corrective lenses can be essential to your overall health and well-being. After all, more than 65 percent of today's workforce wears eyeglasses or contact lenses. That is approximately 147 million people nation-wide, and the demand grows with each and every day. Blue View Vision provides a cost-effective vision plan that includes eyewear available through a broad range of eye care providers and locations. You can easily find a provider conveniently located near you. We contract with independent optometrists and ophthalmologists as well as retail locations such as 1-800-CONTACTS, LensCrafters®, Target Optical®, JCPenney® Optical, Sears OpticalSM, and Pearle Vision® Stores.

When Using a Participating Provider, You Receive:

Benefit	Copay	Frequency	Non-Network
Vision Examination	\$10	Once every calendar year	Up to \$60
Lenses- Factory scratch coating included, Polycarbonate and Transitions lenses included for children under age 19.		Once every calendar year	
Single Vision Lenses (pair) Bifocal Lenses (pair) Trifocal Lenses (pair)	\$20		Up to \$60 Up to \$80 Up to 100
Frames	No copay; up to \$130 retail value	Once every calendar year	Up to \$130
Contact Lenses		Once every calendar year	
Elective conventional or disposable contact lenses	No copay; up to \$130 retail value		Up to \$130
Non-Elective (in lieu of frame & lens benefit)	No copay		Up to \$210

(This is a brief review of benefits. See your Certificate for complete details, including frequency, exclusions and limitations.)

You Can See the Savings

Blue View Vision offers you Additional Savings of up to 40% on extra pairs of eyewear, certain non-prescription sunglasses and other popular accessories. And there is no limit to the number of purchases you can make using this great savings opportunity – even after you've exhausted your covered vision benefits.

Extra Pair of Eyeglasses	40% off retail
Conventional Contact Lenses	15% off retail (applied to materials only)
Eyewear Accessories*	20% off retail

*Includes certain non-prescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, etc.

Easy-to-Use-Benefits

Every time you need to go to an eye care provider, just follow these steps:

1. Choose a Blue View Vision network eye care provider at anthem.com
2. Make an appointment
3. At the time of your office visit, present your medical/vision I.D. card and pay your copayment and any balance for non-covered services. Your network eye care provider will verify eligibility and submit claims.

Out-of-Network Claims Address:

Blue View Vision, Attn: OON Claims, P.O. Box 8504, Mason, OH, 45040-7111

Please call Blue View Vision at (866)723-0515 if you have any questions about your vision benefits or need to locate a network provider.

Blue Cross and Blue Shield of Georgia, Inc. is an independent licensee of the Blue Cross and Blue Shield Association. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

2018 Employee Rates:
Employee Only: \$2.48
Employee + Spouse: \$4.36
Employee + Child(ren) \$4.73
Family: \$7.21
2018 Retiree Rates:
Retiree Only: \$4.96
Retiree + Spouse: \$8.72
Retiree + Child(ren): \$9.46
Family: \$14.42



**Standard Insurance Company
Voluntary Long Term Disability Coverage Highlights
Macon-Bibb County**

Voluntary Long Term Disability (LTD) Insurance

Long Term Disability insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through Macon-Bibb County.

Benefit Amount

Benefit Percentage	Your monthly benefit is 60 percent of the first \$8,333 of your insured pre-disability earnings reduced by deductible income
Plan Maximum Monthly Benefit	\$5,000
Plan Minimum Monthly Benefit	\$100

Note: All late applications (applying 31 days after becoming eligible), requests for coverage increase and reinstatements are subject to medical underwriting approval. There is **NO** Open Enrollment this year. You may apply subject to a health questionnaire.

Understanding Your Plan Design

Benefit Waiting Period	If your claim for LTD benefits is approved by The Standard, benefits become payable after you have been continuously disabled for 180 days and remain disabled. Benefits are not payable during the benefit waiting period.										
Own Occupation Definition of Disability	For the benefit waiting period and the first 24 months for which LTD benefits are paid, you are considered disabled when you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of your own occupation AND are suffering a loss of at least 20 percent of your indexed pre-disability earnings when working in your own occupation. You are not disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.										
Maximum Benefit	If you become disabled before age 66, LTD benefits may continue for two years. If you become disabled at age 66 or older, the benefit duration is determined by the age when disability begins: <table border="0" style="margin-left: 40px;"> <thead> <tr> <th><u>Age</u></th> <th><u>Maximum Benefit Period</u></th> </tr> </thead> <tbody> <tr> <td>66</td> <td>1 year 9 months</td> </tr> <tr> <td>67</td> <td>1 year 6 months</td> </tr> <tr> <td>68</td> <td>1 year 3 months</td> </tr> <tr> <td>69+</td> <td>1 year</td> </tr> </tbody> </table>	<u>Age</u>	<u>Maximum Benefit Period</u>	66	1 year 9 months	67	1 year 6 months	68	1 year 3 months	69+	1 year
<u>Age</u>	<u>Maximum Benefit Period</u>										
66	1 year 9 months										
67	1 year 6 months										
68	1 year 3 months										
69+	1 year										

Deductible Income Deductible income is income you receive or are eligible to receive while LTD benefits are payable. Deductible income includes, but is not limited to:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary contribution (including donated amounts) paid
- Benefits under any worker's compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children.
- Disability benefits from any other group insurance
- Disability or retirement benefits under your employer's retirement plan
- Benefits under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

Group Life Insurance Benefits Provided by MetLife

For Active Employees

Macon-Bibb County government provides group life insurance to active employees at no cost.

Life Insurance Benefit Amount:

Life insurance amounts will be at the pre-consolidation level for those employees hired prior to May 1, 2011.

Those amounts are:

Former City Employees: 1 ½ times salary not to exceed \$100,000

Former County Employees: 2 times salary not to exceed \$100,000

For all employees, City and County, hired on or after May 1, 2011 the benefit is \$40,000.

Accidental Death insurance is also provided at no cost to the employee with a benefit amount equal to the life insurance benefit.

The coverage can be continued upon termination of employment and includes a Waiver of Premium provision in the event of your total disability.

For Retired Employees

Current Retiree Benefit Amount:

Macon-Bibb County government will continue to provide coverage to retirees at the same levels as pre-consolidation and the benefit amount depends on your date of retirement. Contact your Human Resources Department to determine that amount.

Future Retiree Benefit Amount:

- For employees hired prior to May 1, 2011 the future retiree benefit will be 1 times pre-retirement earnings to a maximum of \$50,000 but no less than \$8,000.

For employees hired on or after May 1, 2011 there are no retiree life insurance benefits.

Supplemental Group Life Insurance

You can purchase additional term life and Accidental Death insurance at group rates. **You can purchase:**

On yourself: Up to 5 times annual earnings, in \$10,000 increments, not to exceed \$500,000.

For spouses: \$10,000 increments up to \$250,000 (you must have at least minimum amount on yourself).

On your children: Either \$10,000 or \$20,000 but must buy at least minimum on yourself.

Note: In all instances, cannot exceed 5 times salary for life and 10 times salary for Accidental Death & Dismemberment coverage. Amounts over these limits will be subject to health history.

The MetLife logo is displayed in a blue, sans-serif font within a white rectangular box.

VENDORS FOR ADDITIONAL INSURANCE PRODUCTS

These vendors will be in attendance at the Open Enrollment meetings or you may contact them directly to discuss your benefits.

VENDOR:

PRODUCTS:

AFLAC

Candace Jackson
Office Telephone: (478) 845-1365
Cell Phone: (912) 667-4701
Fax: (478) 254-4521

Cancer
Hospital Intensive Care
Short Term Disability
Group Accident
Group Critical Illness
Group Hospital Indemnity

Allstate

Glenna Harley
Harley Insurance Agency, Inc.
2713 Sheraton Drive, Suite B100
Macon, GA 31204
(478) 755-9875

Life Insurance
Short Term Disability

Colonial Insurance Principal Financial Transamerica

Billy Pitts
Mutual Financial Services
1347 Georgia Avenue
Macon, Georgia 31201
(478) 746-2655

Hospitalization
Cancer
Short Term Disability
Accident
Critical Care
Whole Life Insurance

LegalShield

Dapo Peters
(678) 516-4025
www.DapoPeters.com

Legal Services

Liberty National Life

Bill Knowles
(478) 654-6500
bknowles@libnat.com

Life Insurance

Mass Mutual Financial Group

Amy Self
107 Preston CourtQ, Ste. A
Macon, GA 31201
(478) 973-7317

Whole Life Insurance/Mass@WORK

CONTACT INFORMATION

For Assistance Contact Your Human Resources Department at
(478) 751-2720
Or Call Direct To:

Kendall Countryman	(478) 803-0530
Harold Gaines	(478) 751-2724

For Claims Questions

<u>Insurance Company</u>	<u>Insurance Benefit</u>	<u>Contact Number</u>
Blue Cross Blue Shield	Medical	(855) 397-9269
Blue Cross Blue Shield	Dental	(888) 209-7852
MetLife Insurance	Life	(800) 275-4638
The Standard	Disability	(800) 368-1135
Blue Cross Blue Shield	Vision	(866) 723-0515

This Guide is only intended to offer an outline of benefits. All details and contract obligations of plans are stated in the group contract/insurance documents, including any disclosures (whether regarding "grandfathering" of plans or others) required by the new health reform law, the Patient Protection and Affordable Care Act (PPACA). In the event of conflict between this guide and the group contract/insurance documents, the group contract/insurance documents will prevail. Please contact your Human Resources Department for further information.