



Flexible Benefits At-A-Glance - 2019 Plan Year



	Dental DHMO	Dental Select & Dental Select Plus	Vision Select & Vision Select Plus	Employee Life, Spouse and Child Life	Accidental Death & Dismemberment	Short Term & Long Term Disability	Critical Illness Select	Critical Illness Select Plus	Long Term Care	Select, Select Plus & Select Premium Plans	FSA {Health Care & Dependent Care}
Vendor	Cigna	Delta Dental	Blue Cross Blue Shield of Georgia	Metlife	MetLife	The Standard	AFLAC/CAIC	AFLAC/CAIC	Unum	Hyatt Legal Plans, Inc.	WageWorks
Contact Numbers	1-800-642-5810	1-866-496-2384	1-855-556-4844	1-877-255-5862 1-800-821-6400 (Estate Resolution)	1-877-255-5862 1-800-821-6400 (Estate Resolution)	1-888-641-7186	1-866-849-2958	1-866-849-2958	1-888-764-3539	1-800-821-6400	1-800-893-0763
Coverage Tiers	Employee (EE) EE + Spouse EE + Child(ren) EE + Family	Employee (EE) EE + Spouse EE + Child(ren) EE + Family	Employee (EE) EE + Spouse EE + Child(ren) EE + Family	*Employee: 1x to 10x Benefit Salary: Max Coverage is \$2,000,000 *Spouse Levels: \$6000, \$12,000, \$30,000, \$60,000, \$100,000, \$150,000, \$200,000, \$250,000 * Child Levels: \$3000, \$6000, \$10,000, \$15,000, \$20,000	*Employee: 1x to 10x Benefit Salary: Max coverage is \$2,000,000 (Spouse or Child(ren) not eligible for coverage)	STD: 7 Day or 30 Day wait (Employee only) LTD: (Employee only)	*Employee: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 * Spouse: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 * Child: 50% of Employee's coverage (automatic)	*Employee: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 * Spouse: \$5,000, \$10,000, \$20,000, \$30,000, \$40,000, \$50,000 * Child: 50% of Employee's coverage (automatic)	*Employee Only* *** A Spouse, Parent, and / or Parent-in-law may enroll in an individual policy directly with the vendor	Employee (EE) EE + Family	*Employee and any eligible dependents
Rate Tier	DHMO Employee (EE) \$21.74 EE + Spouse \$39.59 EE + Child(ren) \$49.09 EE + Family \$58.55	SELECT Employee (EE) \$26.20 EE + Spouse \$51.03 EE + Child(ren) \$53.49 EE + Family \$74.95 SELECT PLUS Employee (EE) \$42.01 EE + Spouse \$82.22 EE + Child(ren) \$86.24 EE + Family \$121.01	SELECT Employee (EE) \$ 5.50 EE+Spouse \$11.69 EE+Child(ren) \$12.23 EE+Family \$16.54 SELECT PLUS Employee (EE) \$9.49 EE+Spouse \$20.83 EE+Child(ren) \$21.79 EE+Family \$29.70	*Employee: Based on Age, Salary, and Coverage Selection *Spouse: Based on Employee's Age, Salary, and Coverage Selection <u>Child Rates:</u> \$3000 - \$0.92 \$6000 - \$1.14 \$10,000 - \$1.44 \$15,000 - \$1.81 \$20,000 - \$2.18	*Based on Employee's Coverage Selection (0.020 per thousand +admin fee	* Based on Employee's Age, Salary, Social Security Eligibility, and Retirement eligibility + admin fee	*Based on AFLAC/CAIC's premium rate chart. *Employee: Guaranteed Issue up to \$30,000 + admin fee *Spouse: Rate will be based on the employee's age + admin fee *Child: Coverage is provided at no additional cost	*Based on AFLAC/CAIC's premium rate chart. *Employee: Guaranteed Issue up to \$30,000 + admin fee *Spouse: Rate will be based on the employee's age + admin fee *Child: Coverage is provided at no additional cost	*Based on Unum's premium rate chart + admin fee	Select Plan Employee \$5.97 Family \$7.46 Select Plus Employee \$9.80 NEW- Select Premium Employee \$8.75 Family \$10.90	*Monthly contributions are determined by the employee. Please refer to the website for minimum and maximum contribution amounts*. + monthly admin fee of \$3.20 will apply to the Health Care Spending Account only.
Changes for 2019						The annual Disability Benefit Salary maximums are increasing to \$86,684 for the STD and \$100,000 for the LTD.			Unum Long Term Care has a 15% rate increase with no changes to the plan.	Hyatt Legal Plans, Inc. is offering an additional legal plan option, Select Premium.	The 2019 Health care Flexible Spending Account (FSA) limit is being increased to the current Federal limit of \$2604.00
Eligibility	Benefits will begin the first day of the month after one full calendar month of employment.										