



2018 Benefits Enrollment Guide



ShawHankins

Right Partner. Right Benefits.



Welcome to your new Employee Benefits Handbook. This guide is your summary of the benefit options that are available to eligible employees of the City of Snellville. Each benefit is designed to protect your health and well-being as well as provide valuable financial protection.

Each section of the Employee Benefits Handbook is structured to provide you with plan highlights as well as detailed, descriptive instructions to assist you in navigating through the web-based enrollment portal.

While the Employee Benefits Handbook is an important component in the benefit communication process, your dedicated ShawHankins service team continues to provide annual enrollment meetings in addition to being available for questions and concerns regarding benefits throughout the plan year.

Please review the plans contained in the Employee Benefits Handbook and see how these plans can work for you and your eligible dependents. Your participation in the plans is voluntary. The benefit plans have been chosen to provide a continuation of protection that complements the City of Snellville's leave policies and retirement plans. The plan year is in effect from December 1, 2017 to November 30, 2018.

This Employee Benefits Handbook is intended for orientation purposes only. It is an abbreviated overview of the plan documents. Please refer to the Certificate Booklet (the contract) available from the plan carriers for complete details. Your Certificate Booklet will provide detailed information regarding copayments, coinsurance, deductibles, exclusions and other benefits. The certificate booklet will govern should a conflict arise relating to the information contained in this summary. This summary does not establish eligibility to participate in or receive benefits from any benefit plan.

NOTICE: If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see page 17 for more details.

Table of Contents

Topic	Page
Before You Enroll	4
How To Enroll	5
Medical	6
HSA Memo	8
Employee Assistance Program (EAP)	9
Dental	11
Vision	12
Basic Life and AD&D	13
Voluntary Life and AD&D	14
Short Term Disability	16
Long Term Disability	17
AFLAC	18
Disclosure Notices	19
ShawHankins Call Center	21
Contact Information	23
Notes	24

This guide describes the benefit plans available to you as an eligible Employee of City of Snellville. The details of these plans are contained in the official Plan Documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Descriptions (SPD) (as described by the Employee Retirement Income Security Act).

If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the Plan Documents, the formal wording in the Plan Documents will govern.

Please note the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of City of Snellville and ShawHankins.

Before You Enroll – Things to Know

You are REQUIRED to **provide the below information/documentation** for all dependents/beneficiaries:

- Name
- Date of Birth
- Social Security Number

Annual Enrollment period opens on October 23th and ends at midnight on October 27th, 2017.

HOW TO ENROLL

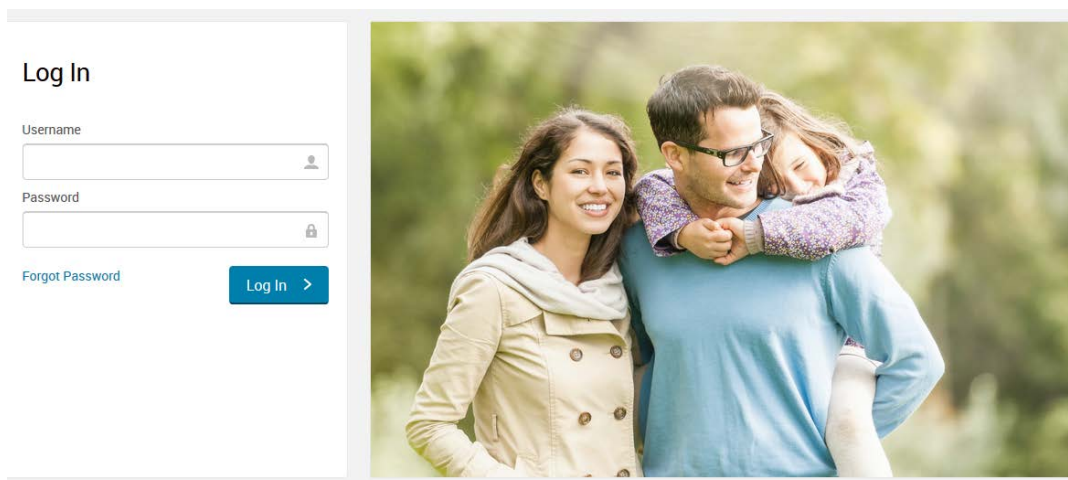
Go to www.cityofsnellville.bswift.com.

At this time, make sure to disable your pop up blocker.

At the enrollment website enter your Username and Password.

- Username is the first letter of your first name, your last name, and last 4 digits of your Social Security number (ex. jdoe4567).
- Password is the last 4 digits of your Social Security number (ex. 4567).

You will then be prompted to create a permanent password.



The image shows a login interface on the left and a photograph of a family on the right. The login form is titled "Log In" and includes fields for "Username" and "Password". Below the password field is a "Forgot Password" link and a blue "Log In >" button. The photograph shows a man in a blue shirt carrying a young girl on his shoulders, with a woman in a tan coat standing next to them, all smiling outdoors.

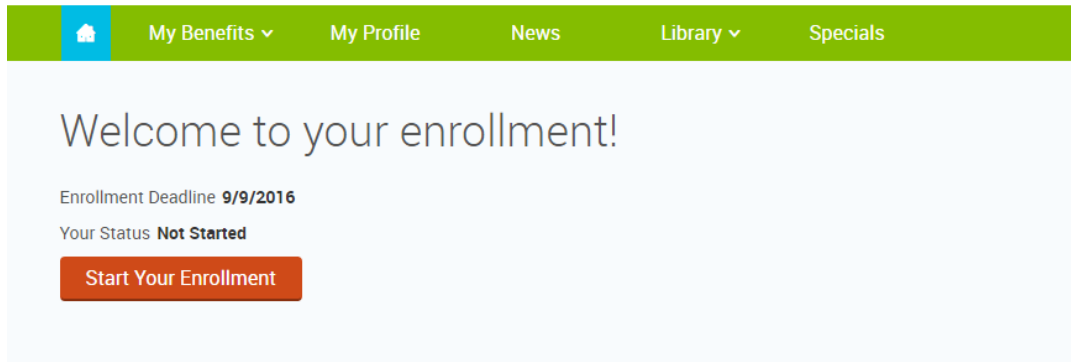
- Please go online and make your elections during the Open Enrollment by the deadline provided.
- Please contact ShawHankins at 800-994-7429 to speak with a Benefit Consultant if you need assistance with your enrollment.

Failure to enroll within the enrollment time period will result in the forfeiture of your eligibility for enrollment until the next annual enrollment period unless you experience an eligible qualifying event.

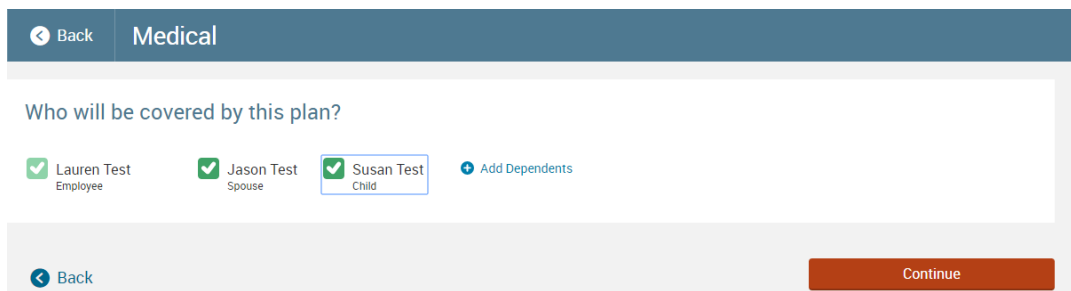
How To Enroll

To Begin:

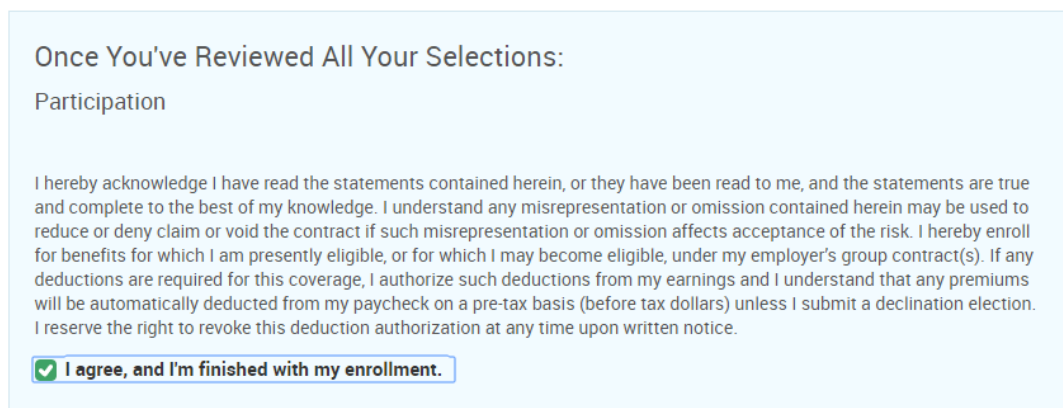
- 1) From the “Home Page” click on the “Start Your Enrollment” link, to begin the election process.
- 2) On the “Employee Information Page”, verify your information is accurate and “Add” all eligible dependents you wish to cover under any benefits.



- 3) To make a plan selection, select “View Plan Options”. If you are covering dependents, make sure to “Select” them by checking off next to their name under “Who will be covered by this plan?” Then press “Continue” at the bottom of the screen.



- 4) Once you have reviewed and completed your enrollment, click on “I Agree, and I am finished with my enrollment,” then click on “Complete My Enrollment.”



- 5) You will now be taken to the final confirmation page to either print or email.

Note: The enrollment images within this guide are for illustrative purposes only.

Medical – POS

The City of Snellville’s Medical Plan will continue to be offered through Aetna for 2018. For full details on your benefits refer to the Summary Plan Description.

Benefit	In-Network	Out of Network
Lifetime Maximum	Unlimited	
Deductible	\$4,000 Individual \$8,000 Family	\$8,000 Individual \$16,000 Family
Coinsurance	100% plan / 0% member	70% plan / 30% member
Maximum Annual Out of Pocket Limit	\$6,600 Individual \$13,200 Family	\$19,000 Individual \$38,000 Family
	The Out of Pocket Maximum includes deductible, coinsurance and all copays - Office Visits, Urgent Care, Emergency Room and Prescriptions.	
Routine Preventive Care	Member pays 0%	Member pays 30% after deductible
Office Visits (PCP/Specialist)	\$35/\$75	Member pays 30% after deductible
Urgent Care Center	\$75 copay	Member pays 30% after deductible
Emergency Room Services: life-threatening illness or serious accidental injury only	\$500 copayment; copay waived if admitted	
Inpatient Facility Services	\$250 copay after deductible	Member pays 30% after deductible
Outpatient Facility Services performed at Hospital	\$250 copay after deductible	Member pays 30% after deductible
Outpatient Facility Services performed in freestanding surgical facility	\$150 copay after deductible	Member pays 30% after deductible
Prescription Drugs:		
Tier 1 Generic Drugs	\$3/\$15	\$3/\$15
Tier 2 Preferred Brand Drugs	\$45	\$45
Tier 3 Non- Preferred Drugs	\$75	\$75
Tier 4 Specialty Drugs Preferred	30% to \$250	30% to \$250
Tier 5 Specialty Drugs Non-Pref	40% to \$500	40% to \$500
Mail Order	2.5 x retail	Not Covered

Tier of Coverage	Employee Cost Per Pay Period
Employee	\$45.00
Employee + Spouse	\$108.00
Employee + Children	\$108.00
Family	\$135.00

Refer to your Summary Plan Description and Policy Certificate for full details on the plan

Medical – HSA

The City of Snellville’s Medical Plan will continue to be offered through Aetna for 2018. For full details on your benefits refer to the Summary Plan Description.

Benefit	In-Network	Out of Network
Lifetime Maximum	Unlimited	
Deductible	\$4,000 Individual \$8,000 Family	\$8,000 Individual \$16,000 Family
Coinsurance	100% plan / 0% member	70% plan / 30% member
Maximum Annual Out of Pocket Limit	\$6,450 Individual \$12,900 Family	\$19,000 Individual \$38,000 Family
	The Out of Pocket Maximum includes deductible, coinsurance and all copays - Office Visits, Urgent Care, Emergency Room and Prescriptions.	
Routine Preventive Care	Member pays 0%	Member pays 30% after deductible
Office Visits (PCP/Specialist)	\$25/\$50 copay after deductible	Member pays 30% after deductible
Urgent Care Center	\$75 copay after deductible	Member pays 30% after deductible
Emergency Room Services: life-threatening illness or serious accidental injury only	\$300 copayment after deductible; copay waived if admitted	
Inpatient Facility Services	Covered in full after deductible	Member pays 30% after deductible
Outpatient Facility Services performed at Hospital	Covered in full after deductible	Member pays 30% after deductible
Outpatient Facility Services performed in freestanding surgical facility	Covered in full after deductible	Member pays 30% after deductible
Prescription Drugs:	Subject to deductible	Subject to deductible
Tier 1 Generic Drugs	\$3/\$15	\$3/\$15
Tier 2 Preferred Brand Drugs	\$35	\$35
Tier 3 Non- Preferred Drugs	\$65	\$65
Tier 4 Specialty Drugs Preferred	30% to \$250	30% to \$250
Tier 5 Specialty Drugs Non-Pref	40% to \$500	40% to \$500
Mail Order	2.5 x retail	Not Covered

Tier of Coverage	Employee Cost Per Pay Period
Employee	\$0.00
Employee + Spouse	\$0.00
Employee + Children	\$0.00
Family	\$0.00

Refer to your Summary Plan Description and Policy Certificate for full details on the plan

An HSA is a health savings account that allows you to set aside funds on a tax-free basis for qualified medical expenses now or after you retire. HSAs roll over from year to year and may be invested and earn tax-free investment dollars. They are a great way for you to save money for health care costs now or in the future, as well as become more involved in your health care decisions.

There are many advantages to an HSA:

- Tax advantages—You can have your HSA contributions deducted from your paycheck on a pre-tax basis or, if you make a contribution on your own, you can deduct the contributions off your federal and state tax returns.
- Saving advantages—The HSA is your account, and the funds roll over every year for future health care expenses and/or retirement (on a taxable basis at this time). You earn interest on the money in your account, too.
- Investment advantages—Multiple investment options are available.

Considering an HSA may save money in the short and long-term by:

- Deducting 100% of your HSA contributions from your taxable federal income if you make contributions outside your payroll deductions.
- Having the money in your HSA earn interest and/or gains on a tax-free basis.
- Paying no penalties or taxes when you use your HSA to pay for qualified medical expenses.
- Having a qualified high-deductible HSA-eligible health insurance plan, which typically has a lower premium than a plan with a lower deductible.
- Owning the money in the HSA, so you can keep it if you move, change jobs or locations. Like an IRA, the account belongs to you, not your employer. But unlike an IRA, your employer can contribute to your HSA.
- In addition, you may invest your funds. You must have a minimum of \$2,000 in your HSA before you invest funds.

Each pay period the City of Snellville will contribute to your HSA plan the amounts listed below:

- Employee Tier - \$40.00
- All other Tiers - \$80.00

The total HSA contributions* for 2018 cannot exceed the below amounts:

- Individual - \$3,450
- Family - \$6,900

*The maximum you can contribute to an HSA in one year is set by the IRS. If you are age 55 or older, you can contribute an additional catch-up contribution of \$1,000. It is your responsibility to make sure your HSA contributions plus your employer's contributions do not go over the IRS maximum amount.

Aetna Resources For Living Employee Assistance Program

Kids, job, bills, health, world events. Life — it happens to all of us.

Some days it can be tough to manage the competing priorities in our lives, and keep it all running smoothly. If you need help with everyday issues that are becoming a little hard to handle, or you find yourself in a crisis situation, your Employee Assistance Program (EAP) is here for you

The EAP is a confidential round-the-clock service that helps employees and their families balance the demands of work, life and personal issues. We can offer support and resources for your concerns around parenting issues, work-related situations, relationship problems, substance abuse or even self-improvement.

The EAP is available to you and anyone in your household. Your program offers unlimited telephonic consultations for you and each household member per calendar year with an EAP clinician.

Work, life and everything in-between

Sometimes life can become work and work can become your life. Either way, we're here to help you balance the two. Maybe you just need someone to talk to about a recent transition or conflict at work, or maybe you're looking for some guidance with your personal relationships.

Just a call or click away, we can confidentially discuss your situation and help you find resources and information on issues including: Mental health and well-being; Personal and professional relationships; Substance abuse; Family life; and Daily stress.

Confidential conversations

When you call the Aetna Resources For Living EAP, a trained professional will confidentially help you assess your needs and provide referrals to local counselors at your request. We have community and professional services available, such as psychologists, marriage and family therapists and substance abuse counselors, to help you balance your work and home life.

Ready when you are

We're available whenever you are. We're here 24 hours a day, 7 days a week either by phone or online. If it's not convenient to call, you can find resources and self-help tools for your personal, family and work-related concerns on the EAP website.

There is no charge to you or your family for using the service. If you choose to use any referrals to additional resources, their charges, if any, would be your responsibility. Check your company benefits plan for coverage of those additional services.

Services available

A few important services available through the EAP includes 6 confidential face to face counseling with licensed clinician, unlimited telephonic consultation, legal and financial resources, Identity Theft, and many other services.

Confidential services available 24 hours a day, 7 days a week, 365 days per year.

1-866-672-5417

www.mylifevalues.com

Username: 4BALANCE

Password: eap

Refer to your Summary Plan Description and Policy Certificate for full details on the plan

Product Features

Telephonic consultation:

Unlimited telephonic access to the EAP call center staff, available 24 hours per day, 7 days per week, 365 days per year for purposes of assessing member need and referring to appropriate EAP Services.

Face-to-face counseling:

Members have access to our EAP network providers for a pre-determined number of face-to-face clinical sessions, as elected by the customer. Each member is entitled, on a contract year, up to the 6 counseling sessions per issue. Face-to-face counseling sessions require prior authorization. The member contacts Aetna Resources For Living to receive referrals and an authorization to a contracted EAP network provider. We consider marital and/or family sessions as one issue for the couple or family and do not authorize sessions individually for each attendee. Some network providers also provide telephonic or televideo options where appropriate.

Worklife support:

This service provides telephonic access to worklife specialists who give a comprehensive consultation and do all the legwork to meet members' everyday needs. They provide qualified referrals for child care, elder care and many other everyday personal, household and family issues.

Legal resources:

Members have unlimited* telephonic consultation with legal professionals or an initial 30-minute face-to-face consultation with in-state legal professionals. If the member retains the legal professional, an additional 25 percent discount is available.

Financial resources:

Members may access financial forms and templates on-line, as well as unlimited* telephonic consultation with a financial professional.

ID Theft:

A staff certified fraud resolution telephonic specialist provides a consultation up to 60 minutes for victims of identity theft.

Member website:

Our member website includes access to information and resources to assist with childcare, home health care, assisted living facilities, school, colleges, health, clubs, pet services and more.

Member mobile app:

Access Aetna Resources For Living on the go with our mobile app. We provide access to resources and content on your schedule and track your mood or email a service request.

* One session per issue with unlimited number of issues

Refer to your Summary Plan Description and Policy Certificate for full details on the plan

Dental

Dental coverage will be offered through Lincoln for 2018. Keep in mind that you will pay less if you use an in-network dentist. For full details on your benefits refer to the Summary Plan Description. To locate participating providers go to www.lincolnfinancial.com and click on employer link in top left corner, select employee benefits, then dental insurance.

Benefit	In-Network % of Negotiated Fee	Out-of-Network % of R&C Fee
Annual Deductible: Applies to type B and C services	\$50 per individual / \$150 per family	\$50 per individual / \$150 per family
Type A: Preventive Services	100% (deductible waived)	100% (deductible waived)
Type B: Basic Benefits / Restorative Benefits	80% (deductible applies)	80% (deductible applies)
Type C: Crowns & Cast Restorations / Prosthodontic Benefits	50% (deductible applies)	50% (deductible applies)
Maximum Benefit Per Enrollee:	\$5,000	\$5,000
Orthodontia	50% Lifetime max: \$1500	50% Lifetime max: \$1500

In-Network: If an In-Network Dentist performs a covered service, benefit will be based on the percentage of the maximum allowed charge.

Out-of-Network: If an Out-of-Network Dentist performs a covered service, benefit will be based on the percentage of the Usual and Customary Charges, and you may be charged more for the service from the out-of-network dentist.

Pretreatment: While we don't require a pretreatment authorization form for any procedure, we recommend them for any work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate. Your dentist will be informed of the exact amount your insurance will cover and the amount you will be responsible for.

Dependent Children can be covered to the age of 26.

Tier of Coverage	Employee Cost Per Pay Period
Employee	\$0.00
Employee + Spouse	\$5.00
Employee + Children	\$5.00
Family	\$10.00

Refer to your Summary Plan Description and Policy Certificate for full details on the plan

Vision

Vision Coverage will continue to be offered through NVA for 2018. Keep in mind that you will pay less if you use an in-network provider. For full details on your benefits refer to the Summary Plan Description. To locate a participating provider, visit www.e-nva.com.

Benefit	In-Network	Out-of-Network (Reimbursement)	Frequency
Vision Exam	\$10 Copay	Up to \$35	Once Every 12 Months
Contact Lenses*			
Conventional	\$130 Allowance (15% discount on balance)	Up to \$105	Once Every 12 Months
Disposables	\$130 Allowance (10% discount on balance)	Up to \$105	
Medically Necessary	Covered in Full	Up to \$210	
Contact Lens Fit & Follow Up Exams	Covered 100%	Daily Wear \$20 Extended Wear \$30	Once Every 12 Months
Standard Plastic or Glass Lenses	100% after \$20 copay		Once Every 12 Months
Single		Up to \$25	
Bifocal		Up to \$45	
Trifocal		Up to \$75	
Lenticular		Up to \$75	
Frames	\$130 Allowance (20% discount balance)	Up to \$65	Once Every 12 Months

*Note: The plan covers either contact lenses or lenses for your glasses once every 12 months. The discounts available on the balance for lenses and frames may not apply at certain locations, please see summary for further details.

Tier of Coverage	Employee Cost Per Pay Period
Employee Only	\$2.00
Employee + Spouse	\$4.00
Employee + Children	\$5.00
Family	\$7.00

Refer to your Summary Plan Description and Policy Certificate for full details on the plan

Basic Life and AD&D

The Basic Life Coverage will continue to be offered through Lincoln Financial for 2018.

Term Life Insurance provides valuable financial protection for your family. City of Snellville is pleased to provide Basic Life and AD&D Insurance at no cost to you. The value of the basic life insurance is listed in the below chart. Enrollment is automatic, but you must select beneficiaries.

Benefit	Class	Coverage Amount
Basic Life	Sworn Police Officers	\$50,000
	All other Full Time Employees	\$50,000
Basic AD&D	Sworn Police Officers	\$150,000
	All other Full Time Employees	\$100,000

Benefits Reduction: Benefits will reduce by 35% when you reach the age of 65, and additional 25% at age 70 and an additional 15% of original amount at age 75. Benefits will terminate at retirement.

Additional Benefits: Accelerated Death Benefit, Conversion, Seatbelt, and Air Bag Benefit.

LifeKeys: Online will & testament preparation service, identity theft resources and beneficiary assistance support for all employees and eligible dependents covered under the Group Term Life and/or AD&D policy.

TravelConnect: Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.

For assistance or additional information contact Lincoln Financial Group at www.lincolnfinancial.com or call (800) 423-2765 and reference ID: CTYSNELLV.

Refer to your Summary Plan Description and Policy Certificate for full details on the plan

Voluntary Life and AD&D

The Voluntary Life Coverage for employees and their dependents will continue to be offered through Lincoln Financial for 2018.

Additional life insurance is made available that will provide financial protection for your family. This additional coverage can be selected through voluntary life and voluntary AD&D coverage. Limits are listed below. In addition, employees are able to insure their spouse and children with the limits listed below.

Changes for 2018: Increase in maximum coverage and increase in guarantee issue amount.

Current Employees: Current employees can pick up new coverage or increase their current coverage up to \$20,000 to a maximum \$150,000 with no evidence of insurability. Spouses can pick up new coverage or increase their current coverage up to \$10,000 to a maximum \$30,000 with no evidence of insurability. Evidence of Insurability will be required for any amounts above these limits.

Additional Benefits: Accelerated Death Benefit, portability, conversion, seat belt, and airbag benefit.

Benefit	Coverage
Employee Voluntary Life & AD&D	<p>You can purchase coverage in increments of \$10,000 up to the lesser of \$500,000 or 7 times your annual salary. Employee must elect coverage for spouse or dependents to be eligible.</p> <p>New Hires: Newly eligible employees are able to elect up to \$150,000 or 7 times your annual salary with no health questions asked. Elections above these amounts will require evidence of insurability.</p>
Spouse Voluntary Life	<p>You can purchase coverage in increments of \$5,000 to a maximum of \$250,000.</p> <p>New Hires: Newly eligible employees are able to elect coverage on their spouse up to \$30,000 with no health questions asked. Elections above these amounts will require evidence of insurability.</p>
Child(ren) Voluntary Life	<p>You can purchase coverage of \$10,000 for eligible child(ren). No Evidence of Insurability required on children. Child(ren) are covered from the age of 6 month to age 26. Child(ren) age 14 days to 6 months are limited to a reduced benefit of \$250.</p>

Refer to your Summary Plan Description and Policy Certificate for full details on the plan

Voluntary Life and AD&D

Monthly Rate per \$1,000		
Age	EE Rate	Spouse Rate
<24	0.115	0.115
25-29	0.115	0.115
30-34	0.125	0.125
35-39	0.155	0.155
40-44	0.215	0.215
45-49	0.315	0.315
50-54	0.565	0.565
55-59	0.865	0.865
60-64	1.005	1.005
65-69	1.775	1.775
70-74	3.435	3.435
75-79	9.165	9.165
80+	20.845	20.845

Child Life is \$2.00 for \$10,000 coverage and covers all children.

Conversion or Portability: If you leave your employer prior to Social Security Normal Retirement Age you have the option of carrying your coverage with you. You must apply and pay the premium within 31 days of the termination of your life insurance. Evidence of Insurability is not required.

Reduction of Coverage: The Basic and Voluntary Life benefits will reduce when you have attained a certain age.

Percentage Reduced By	Age
35%	65
60%	70
75%	75
90%	80



Short Term Disability

The Short Term Disability will continue to be offered at a low cost through Lincoln Financial for 2018.

Short Term Disability is an insurance program that provides you with weekly income if you are unable to work or have a reduced income due to an illness or injury unrelated to your occupation.

Benefit	Coverage
Percentage of Income	60%
Maximum Weekly Benefit	\$1,500
Elimination Period	14 days – Accident/Sickness
Maximum Benefit Duration	11 weeks
Pre-Existing Conditions	None

Change for 2018: The Pre-Existing rule has been taken out of the plan. What this means is that if you are approved for the STD that no prior medical conditions would affect your claim eligibility.

Late Entrant: If you did not elect coverage as a new hire you are considered a late entrant and will need to provide evidence of insurability that is satisfactory to the Lincoln before coverage can become effective.

Elimination Period: The elimination period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits.

Exclusions: Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers' compensation or other workers' disability law; injury occurring out of or in the course of work for wage or profit. For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

Integration of Benefits: Your benefits may be reduced by benefits received from state disability or worker's compensation programs. The total of all benefits received from this policy, state disability plans, worker's compensation programs and your employer's sick pay plan may not exceed 100% of your income prior to disability.

You must be under the regular care of a physician in order to be considered disabled.

Refer to your Summary Plan Description and Policy Certificate for full details on the plan

Long Term Disability

The Long Term Disability will continue to be offered, at no cost to the employee, through Lincoln Financial. Enrollment into this plan is automatic.

Long Term Disability is an insurance program that provides you with weekly income if you are unable to work or have a reduced income due to an illness or injury unrelated to your occupation.

Benefit	Coverage
Percentage of Income	60%
Maximum Monthly Benefit	\$6,000
Elimination Period	90 days – Accident/Sickness
Maximum Benefit Duration	Later of 65 or SSNRA
Own Occupation Period	24 months
Pre-Existing Conditions	3/12

Change for 2018: The Pre-Existing rule has been taken out of the plan. What this means is that if you are approved for the LTD that no prior medical conditions would affect your claim eligibility.

Elimination Period: The elimination period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits.

Limitations

- Mental/Nervous Illness Limitation – 24 months
- Substance Abuse Limitation – 24 month
- Limited Conditions – 24 months

Exclusions: Benefits will not be payable for any disability caused by: an intentionally self-inflicted injury; an act of war (declared or undeclared); commission of a felony; sickness covered by workers' compensation or other workers' disability law; injury occurring out of or in the course of work for wage or profit. For a comprehensive list of exclusions, limitations, and any applicable benefit offsets, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

Benefit Offset: Your benefit payments will be reduced by other income you receive or are eligible to receive due to your disability, such as: social security disability insurance; any governmental retirement system earned as a result of working for the current employer; any disability or retirement benefit received under a retirement plan; earnings the insured earns or receives from any form of employment; sick leave pay from your employer; and any disability income benefits received under state disability benefit laws.

You must be under the regular care of a physician in order to be considered disabled.

Refer to your Summary Plan Description and Policy Certificate for full details on the plan

AFLAC Products

City of Snellville provides voluntary coverage through AFLAC for Accident, Critical Illness with Cancer, and Hospital Indemnity Insurance. These policies are available through your payroll deductions each pay period. You have access to a wide range of policy and rider insurance products through AFLAC. Coverage is portable in the event you leave City of Snellville. For more information please see the AFLAC representative during your enrollment.



Disclosure Notice – Prescription Drug and Medicare Notice

Important Notice from the City of Snellville About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the City of Snellville and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. The City of Snellville has determined that the prescription drug coverage offered by the Aetna GA 51-100 OAMC 4000 100 and the Aetna GA 51-100 OAMC 4000 EQHD is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current City of Snellville coverage will not be affected.

If you drop your current prescription drug coverage and enroll in Medicare prescription drug coverage, you may enroll back into the City of Snellville benefit plan during an open enrollment period under the City of Snellville benefit plan.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the City of Snellville and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through City of Snellville changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

Visit www.medicare.gov

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

From: December 1, 2017 to November 30, 2018

Name of Entity/Sender: City of Snellville

Contact Person: Gabriela Downs

Disclosure Notice - CHIP

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2017. Contact your State for more information on eligibility –

ALABAMA – Medicaid Website: http://myalhipp.com/ Phone: 1-855-692-5447	FLORIDA – Medicaid Website: http://flmedicaidtprecovery.com/hipp/ Phone: 1-877-357-3268
ALASKA – Medicaid The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx	GEORGIA – Medicaid Website: http://dch.georgia.gov/medicaid - Click on Health Insurance Premium Payment (HIPP) Phone: 404-656-4507
ARKANSAS – Medicaid Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	INDIANA – Medicaid Healthy Indiana Plan for low-income adults 19-64 Website: http://www.hip.in.gov Phone: 1-877-438-4479 All other Medicaid Website: http://www.indianamedicaid.com Phone 1-800-403-0864
COLORADO – Medicaid Medicaid Website: http://www.colorado.gov/hcpf Medicaid Customer Contact Center: 1-800-221-3943	IOWA – Medicaid Website: http://www.dhs.state.ia.us/hipp/ Phone: 1-888-346-9562
KANSAS – Medicaid Website: http://www.kdheks.gov/hcf/ Phone: 1-785-296-3512	NEVADA – Medicaid Medicaid Website: http://dwss.nv.gov/ Medicaid Phone: 1-800-992-0900
KENTUCKY – Medicaid Website: http://chfs.ky.gov/dms/default.htm Phone: 1-800-635-2570	NEW HAMPSHIRE – Medicaid Website: http://www.dhhs.nh.gov/oi/documents/hippapp.pdf Phone: 603-271-5218
LOUISIANA – Medicaid Website: http://dhh.louisiana.gov/index.cfm/subhome/1/n/331 Phone: 1-888-695-2447	NEW JERSEY – Medicaid and CHIP Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710

MAINE – Medicaid Website: http://www.maine.gov/dhhs/ofi/public-assistance/index.html Phone: 1-800-442-6003 TTY: Maine relay 711	NEW YORK – Medicaid Website: http://www.nyhealth.gov/health_care/medicaid/ Phone: 1-800-541-2831
MASSACHUSETTS – Medicaid and CHIP Website: http://www.mass.gov/MassHealth Phone: 1-800-462-1120	NORTH CAROLINA – Medicaid Website: http://www.ncdhhs.gov/dma Phone: 919-855-4100
MINNESOTA – Medicaid Website: http://mn.gov/dhs/ma/ Phone: 1-800-657-3739	NORTH DAKOTA – Medicaid Website: http://www.nd.gov/dhs/services/medicalserv/medicaid/ Phone: 1-844-854-4825
MISSOURI – Medicaid Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005	OKLAHOMA – Medicaid and CHIP Website: http://www.insureoklahoma.org Phone: 1-888-365-3742
MONTANA – Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084	OREGON – Medicaid Website: http://healthcare.oregon.gov/Pages/index.aspx http://www.oregonhealthcare.gov/index-es.html Phone: 1-800-699-9075
NEBRASKA – Medicaid Website: http://dhhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx Phone: 1-855-632-7633	PENNSYLVANIA – Medicaid Website: http://www.dhs.pa.gov/hipp Phone: 1-800-692-7462
RHODE ISLAND – Medicaid Website: http://www.eohhs.ri.gov/ Phone: 401-462-5300	VIRGINIA – Medicaid and CHIP Medicaid Website: http://www.coverva.org/programs_premium_assistance.cfm Medicaid Phone: 1-800-432-5924 CHIP Website: http://www.coverva.org/programs_premium_assistance.cfm CHIP Phone: 1-855-242-8282
SOUTH CAROLINA – Medicaid Website: http://www.scdhhs.gov Phone: 1-888-549-0820	WASHINGTON – Medicaid Website: http://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program Phone: 1-800-562-3022 ext. 15473
SOUTH DAKOTA - Medicaid Website: http://dss.sd.gov Phone: 1-888-828-0059	WEST VIRGINIA – Medicaid Website: http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx Phone: 1-877-598-5820, HMS Third Party Liability
TEXAS – Medicaid Website: http://gethipptexas.com/ Phone: 1-800-440-0493	WISCONSIN – Medicaid and CHIP Website: https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf Phone: 1-800-362-3002
UTAH – Medicaid and CHIP Website: Medicaid: http://health.utah.gov/medicaid CHIP: http://health.utah.gov/chip Phone: 1-877-543-7669	WYOMING – Medicaid Website: https://wyequalitycare.acs-inc.com/ Phone: 307-777-7531
VERMONT– Medicaid Website: http://www.greenmountaincare.org/ Phone: 1-800-250-8427	

To see if any more States have added a premium assistance program, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Ext. 61565

OMB Control Number 1210-0137 (expires 10/31/2017)

Disclosure Notice – Continued

Unless otherwise noted, a paper copy is available, free of charge, by calling ShawHankins at 800-994-7429.

NOTICE OF YOUR HIPAA SPECIAL ENROLLMENT RIGHTS:

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards you or your dependents' other coverage). However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contribution toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself or your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

SECTION 125 PRE-TAX BENEFIT AUTHORIZATION NOTICE:

Before-tax deductions will lower the amount of income reported to the federal government. This may result in slightly reduced Social Security benefits. If you do not enroll eligible dependents at this time, you may not enroll them until the next open enrollment period. You may not drop the coverage you elected until the next open enrollment period. You may only make a change or drop coverage elections before the next open enrollment period under the following circumstances:

A change in marital status, or

A change in the number of dependents due to birth, adoption, placement for adoption or death of a dependent, or

A change in employment status for myself or my spouse, or

Open enrollment elections for my spouse, or

A change in dependents eligibility, or

A change in residence or worksite.

Any change being made must be appropriate and consistent with the event and must be made within 30 days of when the event occurred. All changes are subject to approval by your Employer/Plan.

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 ANNUAL NOTICE:

The Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breast, prostheses, and complications resulting from a mastectomy, including lymph edema.

NEWBORNS' ACT DISCLOSURE:

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96) hours.

NOTICE OF PRIVACY PRACTICES FOR PROTECTED HEALTH INFORMATION: This Notice describes how the Plan(s) may use and disclose your protected health information ("PHI") and how you can get access to your information. The privacy of your protected health information that is created, received, used or disclosed by the Plan(s) is protected by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"). This Notice is available on the web at: www.cityofsnellville.bswift.com. A paper copy is also available, free of charge, by calling your Employer or ShawHankins at 800-994-7429. Please note the participant is responsible for providing a copy to their dependents covered under the group health plan."

GENERAL NOTICE OF COBRA CONTINUATION COVERAGE RIGHTS: On April 7, 1986, a federal law was enacted (Public Law 99-272, Title X) requiring that most employers sponsoring group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called "continuation coverage") at group rates in certain instances where coverage under the plan would otherwise end. If you or your eligible dependents enroll in the group health benefits available through your Employer you may have access to COBRA continuation coverage under certain circumstances. Therefore, your plan makes available to you and your dependents the General Notice Of COBRA Continuation Coverage Rights. This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it. The full Notice is available on the web at: www.cityofsnellville.bswift.com. A paper copy is also available, free of charge, by calling your Employer or ShawHankins at 800-994-7429. Please note the participant is responsible for providing a copy to their spouse/dependents covered under the group health plan.

SUMMARY OF BENEFITS AND COVERAGE (SBC): As an employee, the group health (medical) benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC) which summarizes important information about any health coverage option in a standard format to help you compare across options. The SBC is available on the web at www.cityofsnellville.bswift.com. A paper copy is also available, free of charge, by calling your Employer or ShawHankins at 800-994-7429. Please note the participant is responsible for providing a copy to their dependents covered under the group health plan.

HEALTH INSURANCE MARKETPLACE NOTICE (a.k.a. Exchange Notice): When key parts of the health care law took effect in 2014, a new way to buy health insurance became available through the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, the Marketplace notice provides some basic information about the Marketplace and employment-based health coverage offered by your employer. This notice is available on the web at www.cityofsnellville.bswift.com. A paper copy is also available, free of charge, by calling your Employer.

Why Should I Contact the Call Center?

Order ID Cards: We can contact the insurance carrier directly and have your replacement card in ten to fifteen business days.

Claim Resolution and Research: We can help you understand your Explanation of Benefits (EOB) as well as contact the insurance carriers on your behalf. We can assist in appealing a denied claim or help you request a Prior Authorization (PA) from your physician as it may be required by your medical carrier. We can also help you file out-of-network claims and assist with reimbursement if you require medical assistance while traveling outside of the United States.

Locate In-Network Providers: Staying in network saves everyone money. Our Call Center can help you locate In-Network Providers for medical, dental and vision coverage whether you are at home or away.

Request Copies of Any Necessary Forms: Medical claim forms, out-of-network claim forms, evidence of insurability forms, short and long term disability claim forms and any other applicable forms are always available if the need should arise.

Understanding Your Benefits: We can assist you with questions regarding deductibles, copayments and coinsurance. We can explain waiting periods, elimination periods and eligibility rules.

Explain Section 125 Cafeteria Plans: We can explain qualifying events regulated by the IRS as described in your Summary Plan Description (SPD). We help clarify the time frames and qualifying events allowed by your Plan.

Annual Enrollment Information: We can provide details about when open enrollment begins and ends and if your plan designs or payroll deductions are changing.

Enrollment Assistance: The Call Center Representative can walk you through every step of the enrollment process. Whether it's an online enrollment or paper enrollment form, your Call Center Representative is available to help.

Confirmation Statements: We can provide copies of your online enrollment confirmation statement or a copy of your paper enrollment form at any time.

The Call Center is available from 8:30 a.m. to 5:00 p.m. Monday through Friday to assist you. We have an after-hours voice mailbox and your call will be returned the next business day.

800-994-7429

customerservice@shawhankins.com

Contact Information

Plan	Administrator	Website	Phone Number
Benefit / Enrollment Questions	ShawHankins	www.shawhankins.com	(800) 994-7429
Human Resources	Main Number	www.snellville.org	(770) 985-3507
Medical	Aetna	www.aetna.com	(800) 872-3862
HSA	Aetna	www.payflex.com	(888) 678-8242
Dental	Lincoln	www.lincolnfinancial.com	(800) 423-2765
Vision	NVA	www.e-nva.com	(800) 672-7723
Basic Life	Lincoln	www.lincolnfinancial.com	(800) 423-2765
Voluntary Life	Lincoln	www.lincolnfinancial.com	(800) 423-2765
Short Term Disability	Lincoln	www.lincolnfinancial.com	(800) 423-2765
Long Term Disability	Lincoln	www.lincolnfinancial.com	(800) 423-2765
Cancer, Accident, and Hospital Plans	AFLAC	www.Aflac.com	(800) 992-3522

ShawHankins

Right Partner. Right Benefits.



shawhankins.com
1-800-994-7429