

CITY OF ATLANTA

# Choose Your Benefits for 2024

**ENROLL FOR BENEFITS:** 

November 17, 2023 to November 30, 2023

Active Employee Online Enrollment Instructions

## Open Enrollment Period: November 17, 2023 to November 30, 2023

Enrollment for your 2024 employee benefits will be held from Friday, November 17, 2023 to Thursday, November 30, 2023, at 11:59 p.m. ET.

This is a passive enrollment, which means that unless you make a plan or dependent change, all current plans and rates will automatically roll over effective January 1, 2024, and no action is required, with the exception of Flexible Spending Accounts.

## You must enroll in benefits if you wish to:

- Select coverage for the first time
- Change benefit plans
- Change coverage levels or add a dependent
- Participate in a Flexible Spending Account or Health Savings Account
- Participate in voluntary benefit plans

The options you select become effective January 1, 2024, through December 31, 2024, unless you have a qualifying life event.

## In-Person and Virtual Meetings

You can watch the enrollment presentation online at benefits.atlantaga.gov.

The website also lists dates, times and locations of in-person meetings.

## **Dear City of Atlanta Employee:**

The City of Atlanta is pleased to continue providing a comprehensive benefits package for its employees and their families. It's important for you to consider your benefit choices and enroll between **November 17, 2023 and November 30, 2023**.

## Please complete these important steps to participate in Open Enrollment:

- 1. This is a passive enrollment, which means unless a change is made, all plans and rates will roll over with the exception of the Healthcare and Dependent Care FSA Plans. If you wish to continue participation in the FSA Plans, then you must re-enroll for the new plan year.
- 2. Enroll through our benefits website, **benefits.atlantaga.gov**, by following the instructions in this guide.
- 3. Confirm your Life Insurance beneficiaries.
- 4. If you wish to add dependents to any of your insurance selections, documentation will be required and must be submitted by December 4, 2023. (Documentation requirements are listed in the online benefits guide.)

If you need assistance making benefit selections or completing your enrollment, please visit one of the DHR vendor/DHR showcases or contact the City of Atlanta Benefits Department at **(404) 330-6036**, available weekdays during Open Enrollment from 8:15 a.m. to 6 p.m.

The options you select during Open Enrollment cannot be changed unless there is a qualifying life event during 2024. Changes will only be allowed within 31 days of that event.

We look forward to a very successful Open Enrollment period and thank you for your commitment to your job.

Sincerely,

Tarlesha Williams Smith, Esq.

Commissioner of Human Resources

# Plan Changes for 2024

#### **Anthem BCBS HDHP Blue Open Access Plan**

- NEW! Open Access In-Network!
- No gatekeeper or primary care referral required for specialist visits if using Anthem BCBS in-network providers.

Participants may use nationwide in-network providers, with services covered at in-network benefit levels.

- HDHP deductibles increase per IRS regulations.
- · No premium increase.

## **Anthem BCBS POS Blue Open Access Plan**

- NEW! Replaces Anthem BCBS Gatekeeper POS
- No gatekeeper or primary care referral required for specialist visits if using Anthem BCBS in-network providers.

Participants may use nationwide in-network providers, with services covered at in-network benefit levels.

· No premium increase.

## **Kaiser Permanente High-Deductible HMO**

- HDHP deductibles increase per IRS regulations.
- No premium increase.

#### **Kaiser Permanente HMO**

- · No changes to this plan.
- · No premium increase.

#### **Flexible Spending Accounts**

- · No changes to this plan.
- Contribution limits increase slightly.

#### **Dental Plan**

- No changes to this plan.
- · No premium increase.

#### **Vision Plan**

- · No changes to this plan.
- · No premium increase.

#### Life Insurance

- No changes to this plan.
- No rate increases.
- Check your beneficiaries and update as appropriate.

## **Short-Term Disability Plan**

No changes to this plan.

#### **Voluntary Insurance Products**

No changes to these plans.

## Benefits & Enrollment Website

# Our benefits website at **benefits.atlantaga.gov** includes detailed information about:

- · Available benefits and plan rates
- Frequently asked questions
- Eligibility and proof of dependent eligibility see the page "Dependent Eligibility Documentation Requirements"
- · Making mid-year plan changes
- · How to enroll in benefits
- More information, including required notices, summaries of coverage and a glossary of terms

## How to Enroll

## There are two ways to access the enrollment system:

- 1. Go to **benefits.atlantaga.gov** and click the red "Enroll Now" button on the home page, or
- 2. Go directly to the *ATLcloud* site at <a href="https://ehxr.login.us2.oraclecloud.com/">https://ehxr.login.us2.oraclecloud.com/</a>.

In either case, follow the instructions below.

#### **Enrollment Instructions**

From the ATLcloud site:

## https://ehxr.login.us2.oraclecloud.com/

- To log in, enter your username and password. (If you need an Oracle password reset, click "FORGOT PASSWORD" on the main screen and change the password.)
- 2. After you log in, click the "House" icon on the top right, then click the orange "My Benefits" icon.
- 3. Next, click the white "Make Changes" box.

#### **Important Notes**

- You cannot select both a Health Savings Account and Flexible Spending Account. You can only select one of those options.
- You cannot select a Health Savings Account unless you are enrolled in a High Deductible Health Plan.
- If you add a "New Dependent," you must upload a marriage and/or birth certificate for verification to the "Document of Record" tab on your Oracle home page or you can email it to the Insurance Division at benefits@atlantaga.gov. (Enter your dependents' Social Security numbers in the "National Identifiers" section.)

# Active Employee Rates

## **Medical Plans**

|                                    | Anthem BCBS HDHP<br>Blue Open Access Plan |           | Anthem BCBS POS<br>Blue Open Access Plan |            |
|------------------------------------|---|-----------|--|------------|
| Bi-Weekly Rates                    | Your Cost                                 | City Cost | Your Cost                                | City Cost  |
| Employee Only                      | \$82.78                                   | \$266.87  | \$99.60                                  | \$321.10   |
| Employee + Child(ren)              | \$146.35                                  | \$471.84  | \$174.39                                 | \$562.23   |
| Employee + Spouse/Domestic Partner | \$207.20                                  | \$667.97  | \$249.21                                 | \$803.45   |
| Employee + Family                  | \$273.58                                  | \$881.98  | \$329.05                                 | \$1,060.86 |
|                                    | Kaiser HDHP                               |           | Kaiser HMO                               |            |
| Bi-Weekly Rates                    | Your Cost                                 | City Cost | Your Cost                                | City Cost  |
| Employee Only                      | \$77.03                                   | \$198.83  | \$92.49                                  | \$243.90   |
| Employee + Child(ren)              | \$128.07                                  | \$354.66  | \$162.02                                 | \$426.62   |
| Employee + Spouse/Domestic Partner | \$192.56                                  | \$497.06  | \$231.22                                 | \$609.71   |
| Employee + Family                  | \$254.16                                  | \$656.15  | \$305.21                                 | \$804.83   |

## **Dental Plans**

|                                    | Anthem BCBS<br>Dental High Option |           | Anthem BCBS<br>Dental Low Option |           |
|------------------------------------|-----------------------------------|-----------|----------------------------------|-----------|
| Bi-Weekly Rates                    | Your Cost                         | City Cost | Your Cost                        | City Cost |
| Employee Only                      | \$3.64                            | \$12.70   | \$3.39                           | \$11.95   |
| Employee + Child(ren)              | \$7.71                            | \$25.81   | \$6.55                           | \$22.22   |
| Employee + Spouse/Domestic Partner | \$7.44                            | \$24.93   | \$6.90                           | \$23.29   |
| Employee + Family                  | \$12.21                           | \$40.24   | \$10.41                          | \$34.68   |

|                                    | Aetna DHMO |           |  |
|------------------------------------|------------|-----------|--|
| Bi-Weekly Rates                    | Your Cost  | City Cost |  |
| Employee Only                      | \$1.36     | \$4.38    |  |
| Employee + Child(ren)              | \$2.45     | \$7.97    |  |
| Employee + Spouse/Domestic Partner | \$2.66     | \$8.74    |  |
| Employee + Family                  | \$4.09     | \$13.58   |  |

## Vision Plan

|  | UnitedHealthcare<br>Vision |           |  |
|--|----------------------------|-----------|--|
| Bi-Weekly Rates                        | Your Cost                  | City Cost |  |
| <b>Employee Only</b>                   | \$1.51                     | \$0.00    |  |
| Employee + Child(ren)                  | \$3.32                     | \$0.00    |  |
| Employee + Spouse/<br>Domestic Partner | \$3.16                     | \$0.00    |  |
| Employee + Family                      | \$4.28                     | \$0.00    |  |

## Life Insurance Plans

|  | Anthem Life<br>Insurance |
|--|--------------------------|
| Bi-Weekly Rates                                  | Your Cost                |
| Basic Life – 1x salary                           | \$0.53 per \$1,000       |
| Basic AD&D - 1x salary                           | \$0.03 per \$1,000       |
| Additional Life                                  | \$0.53 per \$1,000       |
| <b>Dependent Life</b> (Spouse/Domestic Partner)* | \$5.10 per month         |
| Dependent Life (Child)*                          | \$1.52 per month         |

<sup>\*\$5,000</sup> maximum coverage

# Important Contact Information

| Contact   | Address   | Contact Information   |
|---|---|---|
| Benefits/Programs   |   |   |
| DHR - Employee Benefits   | 68 Mitchell St. SW<br>Atlanta, GA 30303                               | Phone: 404-330-6036   |
| City of Atlanta<br>Employee Wellness Center   | 235 Central Ave. SW<br>Atlanta, GA 30303                              | Health Clinic: 404-546-4730<br>Fitness Center: 404-546-4745<br>www.wellnesscenter.atlantaga.gov |
| City of Atlanta Pension Services  | 68 Mitchell St. SW<br>Atlanta, GA 30303                               | 404-330-6607  |
| Strategic Benefits Advisors, Inc.<br>(General Pension Fund)<br>(Fire & Police Pension Fund) | 2472 Jett Ferry Road<br>Suite 400-410<br>Atlanta, GA 30338            | COA Pension Center: 888-594-0216 coapension@sba-inc.com   |
| Empower<br>(401(a) Defined Contribution and<br>457(b) Deferred Compensation Plans)          | N/A   | 800-701-8255<br>www.empowermyretirement.com   |
| Psychological Services and<br>Employee Assistance Program                                   | 185 Ted Turner Drive NW<br>6th Floor, Suite 6100<br>Atlanta, GA 30303 | 404-546-3074  |

## Benefit Providers

| Contact                                      | Phone                        | Website                    |  |
|--|------------------------------|----------------------------|--|
| Medical Plans                                |                              |                            |  |
| Anthem BCBS Blue Open Access                 | 800-368-0766                 | www.anthem.com             |  |
| Kaiser Permanente                            | 888-865-5813 or 404-261-2590 | www.kp.org                 |  |
| Other Health Plans                           |                              |                            |  |
| Aetna DHMO                                   | 877-238-6200                 | www.aetna.com              |  |
| Anthem BCBS Dental                           | 877-604-2158                 | www.anthem.com             |  |
| UnitedHealthcare Vision                      | 800-638-3120                 | www.myuhcvision.com        |  |
| Life & Disability Insurance                  |                              |                            |  |
| Anthem Life                                  | 800-552-2137                 | www.anthemlife.com         |  |
| AFLAC Short-Term Disability                  | 678-886-9454                 | www.aflac.com              |  |
| Supplemental Plans                           |                              |                            |  |
| MetLife (voluntary plans)                    | 800-GET-MET8 (800-438-6388)  | www.mybenefits.metlife.com |  |
| Anthem ActWise<br>Flexible Spending Accounts | 844-858-1839                 | www.anthem.com             |  |

# Choose Your Benefits for 2024

City of Atlanta Open Enrollment: **November 17, 2023 to November 30, 2023** 

This document provides a summary of benefits available to City of Atlanta active employees and eligible dependents, as well as laws, procedures, and regulations required to obtain and use such benefits. However, if inconsistencies occur between the contents of this document and the contracts, rules, or laws regulating administration of the various programs, the program contract terms and/ or appropriate legislation supersede this document. In some instances, limitations and exclusions may apply.

Should you have questions, please contact the benefit program's member services or the Department of Human Resources (DHR) Employee Benefits. Contact information is included in this document.

