



RETIREE BENEFITS ENROLLMENT GUIDE

2024 BENEFIT ENHANCEMENTS



TRANSFORM ONCOLOGY

For those who have recently received a cancer diagnosis, Aetna offers Transform Oncology. This program offers proactive patient support that is coordinated between an Aetna nurse and personal navigator. This personal approach provides support for members' health, social, emotional, and financial needs throughout their treatment.

Register at [Aetna.com/cancersupport](https://www.aetna.com/cancersupport)

TRANSFORM DIABETES

Transform Diabetes offers a dedicated care management team that helps those with diabetes manage their health condition using a holistic approach through lifestyle management and medication compliance. Participants get the tools and resources they need to help manage their condition and receive the highest quality of care.

Visit [Aetna.com/services/diabetes.html](https://www.aetna.com/services/diabetes.html)

TELADOC

Access virtual care by U.S. board-certified providers. Get 24/7 care for things like cold, flu, sinus infections, allergies, mental health, caregiver support, and more with Teladoc. Teladoc offers services at a lower fee than most in-person appointments.

To set up your account, visit [Teladoc.com/Aetna](https://www.teladoc.com/Aetna), call **855.835.2362**, or download the app.



DIABETES PREVENTION

Kaiser members will now have access to Omada Health, which is an innovative approach to diabetes prevention. This program will help you build healthy habits while providing you with a specialized plan, a dedicated care management team, and smart health equipment with wireless technology to help monitor your progress. Omada shows you a different way to think about your health so you can experience lasting change. Visit [OmadaHealth.com/kp](https://www.OmadaHealth.com/kp) to learn more.

CHECK LIST

Log on to *GC Retiree*:

- Log on to **GwinnettCounty.com**
- Select Login in the upper right corner of the screen
- Click on the GC Retiree banner
- Scroll down and click on My GCHub Login (Formerly ESS)
- Enter your username and password (if you are unable to log in call **770.822.7915**)
- Verify your address, phone number, and email address
- Verify your dependents
- Select your 2024 Benefits Enrollment
- Print your benefits confirmation statement



PRE-MEDICARE PLANS



	Max Choice Bronze	Max Choice Silver	Max Choice Gold	Traditional PPO
Deductible (<i>Individual/Family</i>)	\$3,900/\$7,800	\$2,350/\$4,700	\$1,600/\$3,200	\$1,600/\$3,200
Doctor Office Visit	30% after deductible	30% after deductible	15% after deductible	\$50 copay
Specialist Office Visit	30% after deductible	30% after deductible	15% after deductible	\$75 copay
Coinsurance (<i>How much you pay</i>)	30% after deductible	30% after deductible	15% after deductible	30% after deductible
Out-of-Pocket Max (<i>Individual/Family</i>)	\$6,900/\$13,800	\$4,900/\$9,800	\$2,800/\$5,600	\$4,200/\$8,400
Inpatient Hospital	30% after deductible	30% after deductible	15% after deductible	30% after deductible
Emergency Care	30% after deductible	30% after deductible	15% after deductible	30% after deductible
Preventive Care	0%	0%	0%	0%

Prescription Drug Coverage

Generic (<i>Retail/Mail Order – up to 90 days</i>)	30% after deductible	30% after deductible	15% after deductible	\$20/\$40 copay
Preferred Brand (<i>Retail/Mail Order – up to 90 days</i>)	30% after deductible	30% after deductible	15% after deductible	\$50/\$100 copay
Non-Preferred Brand (<i>Retail/Mail Order – up to 90 days</i>)	30% after deductible	30% after deductible	15% after deductible	\$75/\$150 copay

Monthly Pre-Medicare Rates

Retiree Only	\$169.70	\$304.29	\$490.62	\$596.37
Retiree + Spouse	\$321.31	\$608.59	\$981.26	\$1,430.84
Retiree + Children	\$330.10	\$560.81	\$869.51	\$1,394.49
Retiree + Family	\$463.49	\$865.10	\$1,302.97	\$1,450.42

Monthly Blended Rates

Blended rates are based on one or more persons covered on the plan being Medicare eligible.

Retiree + Spouse (1 Medicare)	\$257.78	\$365.10	\$785.88	\$934.15
Retiree + Children (1 Medicare)	\$189.74	\$295.23	\$667.95	\$636.81
Retiree + Family (1 Medicare)	\$289.44	\$479.24	\$822.22	\$973.41
Retiree + Family (2 Medicare)	\$189.27	\$307.26	\$316.02	\$311.74

*Plan details listed are for in-network providers only.

PRE-MEDICARE PLANS



	HMO Silver	HMO Gold
Deductible (<i>Individual/Family</i>)	\$2,150/\$4,300	\$1,200/\$2,400
Doctor Office Visit	\$65 copay	\$35 copay
Specialist Office Visit	\$85 copay	\$55 copay
Coinsurance (<i>How much you pay</i>)	30% after deductible	20% after deductible
Out-of-Pocket Max (<i>Individual/Family</i>)	\$6,100/\$12,200	\$3,700/\$7,400
Inpatient Hospital	30% after deductible	20% after deductible
Emergency Care	30% after deductible	20% after deductible
Preventive Care	0%	0%
Prescription Drug Coverage		
Generic (<i>Retail/Mail Order – up to 90 days</i>)	\$30/\$60 copay	\$10/\$20 copay
Preferred Brand (<i>Retail/Mail Order – up to 90 days</i>)	\$70/\$140 copay	\$40/\$80 copay
Non-Preferred Brand (<i>Retail/Mail Order – up to 90 days</i>)	N/A	N/A
Monthly Pre-Medicare Rates		
Retiree Only	\$256.66	\$436.16
Retiree + Spouse	\$529.03	\$919.47
Retiree + Children	\$496.47	\$882.15
Retiree + Family	\$753.14	\$1,175.01
Monthly Blended Rates		
Blended rates are based on one or more persons covered on the plan being Medicare eligible.		
Retiree + Spouse (1 Medicare)	\$398.39	\$599.42
Retiree + Children (1 Medicare)	\$324.90	\$502.07
Retiree + Family (1 Medicare)	\$424.30	\$657.26
Retiree + Family (2 Medicare)	\$304.89	\$313.54

*Plan details listed are for in-network providers only.

MEDICARE-ELIGIBLE PLANS



Humana Medicare Advantage	
Deductible (Individual)	\$150
Doctor Office Visit	\$15
Specialist Visit	\$30
Ambulance Services	\$75
Out-of-Pocket Max (Individual)	\$3,400
Inpatient Hospital	\$500 per stay
Emergency Care	\$50
Preventive Care	\$0
Prescription Drug Coverage	
Generic (Retail/Mail Order – up to 90 days)	\$10/\$15
Preferred Brand (30 day/90 day)	\$30/\$75
Non-Preferred Brand (30 day/90 day)	\$60/\$150
Monthly Rates	
Retiree Only	\$69.60
Retiree + Spouse (both >65)	\$211.71

Important Notice: You are required to apply for Medicare 90 days prior to the date you or your covered dependent becomes Medicare eligible. Generally your coverage starts the first of your birthday month. After you receive your Medicare card, also called the red, white, and blue card, you need to provide it to Gwinnett County. Failure to apply for Medicare A and B will result in cancellation of your medical coverage.

Humana.

WELLNESS AND REWARDS PROGRAM



Go365® by Humana™ makes wellness fun and easy while helping you reach your physical and emotional goals.

Activities include:

- Annual wellness visit
- Mammogram
- Colorectal screening
- Diabetic eye exams
- Kidney function testing
- SilverSneakers participation
- Social and educational activities

You can use the same login information from your MyHumana account to log onto **Go365.com** to learn more about activities and redeem exciting rewards. Track your activity and redeem gift cards at **MyHumana.com** or by completing a paper form.



CIGNA DENTAL PLANS

	CIGNA DHMO	CIGNA PPO MID-OPTION	CIGNA PPO HIGH-OPTION
Deductible (<i>Individual/Family</i>)	\$0/\$0	\$100/\$300	\$50/\$150
Benefit Maximum	N/A	\$1,000 per person	\$1,500 per person
WellnessPlus® Progressive Maximum Benefit	N/A	When you or your family member receive any preventive care service during one plan year, the annual dollar maximum will increase in the following year until it reaches the highest level specified below:	
		Year 4 & beyond: \$1,300	Year 4 & beyond: \$1,800
Diagnostic/Preventive (<i>e.g., teeth cleanings, X-rays</i>)	For a complete list of DHMO copays, see Schedule of Benefits on GC Workplace.	No out-of-pocket cost. Expense applied to benefit maximum.	No out-of-pocket cost. Expense applied to benefit maximum.
Basic Benefits (<i>e.g., fillings, extractions</i>)		20% after deductible	20% after deductible
Major Benefits (<i>e.g., crowns, bridges, prosthetics</i>)		50% after deductible	50% after deductible
Orthodontia (<i>Child and adult</i>)		Not covered	50% after deductible; \$2,500 lifetime maximum
Monthly Premiums			
Retiree Only	\$12.31	\$34.62	\$51.50
Retiree + Spouse	\$24.60	\$69.18	\$103.01
Retiree + Children	\$30.76	\$86.47	\$128.76
Retiree + Family	\$36.90	\$103.69	\$154.23

Please note: The removal of bony-impacted wisdom teeth is covered under the medical plan and not the Cigna Dental plan.

VSP® VISION PLANS

	VSP BASIC	VSP PREMIER
Routine Eye Exam	\$10 copay	\$15 copay
Lenses (<i>Single vision, bifocal, trifocal, lenticular</i>)	\$10 copay	\$15 copay
Frames	\$10 copay; \$120 allowance plus 20% off amount exceeding the allowance (<i>Once every other calendar year</i>)	\$15 copay; \$150 allowance plus 20% off amount exceeding the allowance (<i>Once every calendar year</i>)
Contact Lenses (<i>Once per calendar year</i>)	\$60 lens fitting; \$120 allowance	\$60 lens fitting; \$150 allowance
Monthly Premiums		
Retiree Only	\$4.84	\$10.21
Retiree + Spouse	\$9.88	\$20.83
Retiree + Children	\$10.22	\$21.53
Retiree + Family	\$16.32	\$34.42

EMPLOYEE ASSISTANCE PROGRAM



Gwinnett’s confidential Employee Assistance Program, or EAP, offers mental health and work-life services. Retirees and anyone in their household are eligible for four free visits per issue per year. Powered by ComPsych®, GuidanceResources® provides you and your dependents 24/7 support, resources, and information to help you with all of life’s challenges. From no-cost, confidential counseling and legal support to financial information and personalized work-life resources, we’ve got you covered.

Visit **GuidanceResources.com** to create an account by clicking Register. Then, enter “Gwinnett” for the Organization Web ID. Call **1.866.365.0817** if you have questions or need assistance.

MENTAL HEALTH RESOURCES



Brightline

Brightline offers free virtual behavioral health support for adolescents under the age of 18. Visit **HelloBrightline.com/Gwinnett** or call **888.224.7332** to get started.

AbleTo

AbleTo provides employees and their dependents 18 and over with one-on-one therapy and coaching. Log into your account at **Aetna.com** to get started.



Ginger

Ginger helps members cope with some of life’s most common challenges. You can use Ginger for 90 days per year at no cost. To sign up, log into your Kaiser account at **KP.org/GwinnettCounty.com**.

LifeStance

LifeStance is a mental health care company. Visit **LifeStance.com/Kaiser-GA** or call **980.766.1807** to find a provider and start treatment.

Sondermind

Sondermind helps members find a therapist. Visit **Sondermind.com/insurance/kaiser-permanente** to sign up or call **844.843.7279** for more information.

2024 BENEFITS



Aetna is an open network health insurance provider, which means you can choose your medical providers. Choose from three high-deductible plans or a traditional preferred provider organization, known as PPO. A high-deductible plan will pay a portion of covered services after you meet your deductible.



Kaiser has two HMO plans for you to choose from. These plans are based on a network of hospitals, doctors, and other health care providers that coordinate care within the network. You must live within Kaiser's zip code service area to be eligible to elect a plan. You must also stay in the Kaiser network when seeking care.



If you and/or any of your family members are 65 and older, we offer the Humana Medicare Advantage plan. You must be enrolled in Medicare Part A and B to sign up for this plan. You can enroll in a blended plan if you have family members on your plan who are not yet Medicare-eligible.

See the retiree benefits book on *GC Retiree* at GwinnettCounty.com/Retiree for more information.



Cigna offers two dental PPO plans and one dental health maintenance organization or DHMO plan. With the DHMO plan, you must stay in network. The PPO plans offer WellnessPlus Progressive Maximum Benefit, which rewards you and your covered dependents for receiving preventive dental care every year.



Choose between two vision plans: basic or premier. Basic only provides frames every other year. Premier provides frames every year.



TruHearing makes hearing aids affordable by providing exclusive savings to all VSP Vision Care members. You can save up to 60 percent on a pair of hearing aids. Dependents and extended family members are eligible, too.

To learn more, visit TruHearing.com/vsp or call **877.396.7194**.

BENEFITS AND RETIREMENT CONTACT INFORMATION

Contact	Phone number	Website
Retirement		
Transamerica	888.976.8196	Transamerica.com
Voya	855.492.1818	GCRetire.com
401h REHN	800.872.8979 Ext. 779	CDH.REHNOnline.com
Medical Plans		
Humana	866.396.8810	Humana.com
Aetna	866.307.6077	Aetna.com
Kaiser	404.760.3549	KP.org
Dental & Vision		
Cigna Dental	800.244.6224	Cigna.com
VSP Vision	800.877.7195	VSP.com

EMPLOYEE WELLNESS CENTER

EMPLOYEE WELLNESS CENTER FOR PRE-MEDICARE RETIREES

The Gwinnett Employee Wellness Center is available for pre-medicare retirees and their dependents over the age of 18. It offers a patient-focused model with an emphasis on chronic condition management, acute care, and many other services.

Monday, Wednesday, & Friday | 7:00am – 4:00pm

Tuesday & Thursday | 10:00am – 7:00pm

To make an appointment, call 678.377.4080

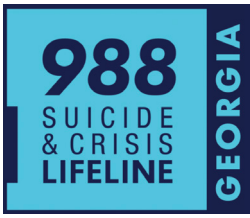
Gwinnett Employee Wellness Center

Second Floor

750 South Perry Street

Lawrenceville, GA 30046

GEORGIA HELP LINES



9-8-8 is a direct, national three-digit line that connects individuals with suicide prevention and mental health crisis resources. **9-8-8** calls, texts, and chats in Georgia are answered by the Georgia Crisis and Access Line, 24 hours a day, 7 days a week, 365 days a year.

To learn more visit, 988Ga.org



United Way **2-1-1**, is an information and referral service. That gathers information on community resources to refer you to resources that meet your needs. Currently, the digital platforms will give you the fastest service. You can search online or download the **2-1-1** app to access a searchable database of resources. You can also text 211od to 898211 to receive a list of referrals based on your zip code.

To learn more visit, 211online.UnitedWayAtlanta.org



Receive benefits information right on your phone!

Text the word **Gwinnett** to **833.437.0978** or scan the QR code.

Gwinnett Human Resources

75 Langley Drive

Lawrenceville, GA 30046

GC-Retire@GwinnettCounty.com

770.822.7915