# Office of Human Resources 901 Employee Benefits

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#### Georgia Department of Human Services Human Resources Policy #901

Employee Benefits

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Refer-Department of Community Health, State Health Benefit Planences:Department of Administrative Services, Human Resources Administration

Health insurance benefits are offered through the State Health Benefit Plan (SHBP) to eligible active and retired DHS employees and their qualified dependents. Employee health insurance is administered by the Georgia Department of Community Health.

Flexible benefits are offered through the Department of Administrative Services, Human Resources Administration to eligible employees. The Flexible Benefits Program is administered by GaBreeze and offers eligible employees a variety of flexible benefits. Those benefits include:

- Dental
- Short Term Disability
- Long Term Care
- Vision
- Long Term Disability
- Legal Services
- Life insurance
- Specified Illness
- Flexible Spending Accounts

# **Section A: Eligibility**

There are various types of employment within the Department of Human Services (DHS), including but not limited to: full-time, part-time, temporary, hourly, etc. When positions are established, eligibility for benefits is determined based on the type of employment.

- 1. Employees on classified or unclassified positions with duties that are expected to continue for at least nine (9) months are eligible for benefits as defined in this policy.
- 2. The following employees are ineligible for benefits:
  - a. Hourly paid employees (which include student, seasonal, intermittent, or re-employed retired employees); and,

b. Temporary [time-limited duties not expected to continue for at least nine (9) months] employees.

# Section B: Health Insurance and Flexible Benefits

- 1. Eligible employees who work at least thirty (30) hours per week and whose duties are expected to continue for at least nine (9) months in positions that are set up for benefits are eligible to participate in the State Health Benefits Plan and the Flexible Benefits Program.
- 2. Employees on Leave of Absence without Pay or Suspension without Pay may continue all insurance options in which enrolled for up to twelve (12) months by paying the required premiums.
- 3. Retired employees who were enrolled in the State Health Benefit Plan at the time of retirement are eligible to continue coverage.
- 4. Employees whose established work hours fall below thirty (30) hours per week are generally no longer eligible for these benefits.
- 5. An exception may occur when work hours decrease due to a disability. OHR should be contacted to determine if an exception exists.
- 6. Employees who become ineligible due to a qualifying reason may elect to continue coverage under the provisions of State Law or the Consolidated Omnibus Budget Reconciliation Act (COBRA).

#### **Section C: Eligibility and Changes**

1. Eligible employees can enroll in the State Health Benefits Plan and the Flexible Benefits Program upon employment with State government. Coverage normally begins on the first day of the month following one complete month of employment. If employees are not in work status or on paid leave on this date, coverage begins on the date of return to work/pay status.

**NOTE** Employees transferring to DHS from other State agencies without a break in service keep the same health and flexible benefits upon transfer, if applicable.

- 2. Eligible employees can enroll in the State Health Benefits Plan and the Flexible Benefits Program or make changes to coverage during the Open Enrollment period each year.
  - a. Open Enrollment is a period of no longer than thirty (30) calendar days beginning no earlier than four (4) months preceding the beginning of each year. Exact dates are announced each year.
  - b. Enrollments and changes made during the Open Enrollment period become effective on January 1<sup>st</sup>.
  - c. Eligible employees can enroll or make changes to coverage at other times only when a qualifying event occurs, such as a change in family status (marriage, birth, adoption, etc.). For specific information, including applicable deadlines related to the Flexible Benefits Pro-

gram, employees should contact the GaBreeze Call Center or visit the online web site www.GaBreeze.ga.gov/.

#### **Section D: Extended Coverage**

The Federal Consolidated Omnibus Budget Reconciliation Act (COBRA) and state law regarding State employees' health insurance and flexible benefits may entitle employees and their qualified dependents to extend insurance coverage when coverage would otherwise end.

Employees or qualified dependents should contact the Georgia Department of Community Health at (404) 656-6322 (or 1-800-610-1863) for information regarding extended health insurance coverage. Information is also available on the Georgia Department of Community Health Internet website at www.dch.ga.gov/.

Employees or qualified dependents should contact the GaBreeze Call Center (877) 342-7339 for information regarding extended flexible benefits coverage. The GaBreeze Administrator provides employees and dependents with written notice describing continuation rights when loss of eligibility for flexible benefits is reported. Information is also available on the Department of Administrative Services Human Resources Administration website at doas.ga.gov/human-resourcesadministration/employee-benefits-information/ or the GaBreeze website at www.GaBreeze.ga.gov/.

- 1. Events that qualify for extended coverage include:
  - a. resignation,
  - b. staff reduction,
  - c. separation from employment for reasons other than gross misconduct,
  - d. leave without pay for more than twelve (12) months, and reduction in work hours
  - e. below the minimum required for program participation.
- 2. Events that qualify for extended coverage for qualified dependents include:
  - a. death of employee,
  - b. divorce or legal separation from covered employee, and
  - c. dependent children lose their qualified status.

#### **Section E: Retirement**

- 1. Eligible employees who work at least thirty-five (35) hours per week are generally required to be members of the Employees' Retirement System (ERS).
  - a. Employees who are sixty (60) years of age or older at the time of employment may elect not to participate in the Employees' Retirement System by completing the required paperwork.
  - b. Employees remain contributing members even if their established work hours fall below thirty-five (35) hours per week as long as their positions remain set up for ERS membership.
  - c. Employees may not be able to remain contributing members if their established work hours fall below thirty-five (35) hours per week in the following circumstances:

- i. If they move to positions that are not set up for retirement benefits, or
- ii. If changes are made to their current positions which result in the positions becoming ineligible for retirement benefits.
- d. If an employee's established work hours will be reduced below thirty-five (35) hours per week, they should contact ERS to discuss potential impact of retirement benefits.
- 2. Part-time employees who are not eligible for membership in the Employees' Retirement System may be required by law to participate in the Georgia Defined Contribution Plan, which is administered by the Employees' Retirement System. There are exceptions based on age and years of service.
- 3. Re-employed retired employees do not contribute to the Employees' Retirement System or to the Georgia Defined Contributions Plan.

#### **Section F: Leave**

1. Eligible employees who work at least twenty (20) hours per week accrue leave at the end of each pay period in which they are in pay status for the required amount of time. Eligible employees who work at least twenty (20), but fewer than forty (40), hours per week accrue leave on a pro-rata basis dependent upon amount of time worked.

**NOTE** See DHS Human Resources Policy #1006 – Absences from Work for additional information.

#### **Section G: Workers' Compensation**

1. All DHS employees are covered under the provisions of Workers' Compensation law, unless specifically excluded by law or regulation.

**NOTE** See DHS Human Resources Policy #1702 – Leave and Payment for Workers Compensation and Special Injury Claims, for additional information.

### Section H: Employee Behavioral Health Services

- 1. The Department recognizes that problems of a personal nature, such as stress, depression, family problems or substance abuse, can have a negative impact on employees' work behavior or performance. It also recognizes that many personal problems can be dealt with successfully if identified early and appropriate care is received.
- 2. DHS, at no cost to the employee, provides employees and all family members living within the same dwelling as the employee with an employee assistance program (EAP). Services are confidential, within the bounds of the law. Employees may access EAP services by contacting KEPRO

directly at 1-833-276-0988, 24 hours a day, 7 days a week; or can visit: www.EAPHelplink.com / Company Code: Georgia.

- 3. The State Health Benefit Plan also provides a behavioral health services benefit in order to assist employees in the areas of mental health and substance abuse. Employees may access behavioral health services by calling the telephone number on their health insurance cards.
- 4. Employees are encouraged to seek assistance for personal problems that may be having a negative impact on work behavior or performance.
- 5. Supervisors are encouraged to refer employees to behavioral health services, when work behavior or performance issues appear to be related to personal problems. Participation in behavioral health services must not hinder routine job expectations or excuse employees from warranted disciplinary action.
- 6. All records and discussions of personal problems are to be handled in a confidential manner and shared with other individuals only on a "need to know" basis. Reference to participation in behavioral health services is not to be maintained in official personnel files.

For additional information or assistance, please contact your local Human Resource Office, or email DHS-Policies@dhs.ga.gov.