

2013 Benefits FAQ



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What to expect for 2013?

- No rate increase for medical premiums
- Rate reduction for Vision Plan
- Expanded network of dentists and reduced out-of-pocket costs for Dental Plan
- Debit Card for Healthcare Flexible Spending Account (FSA) provided by WageWorks, the new FSA administrator
- Expanded services under Women's Preventive Care

Additionally, if you enroll in the CDHP and set up a Health Savings Account (HSA), Children's will make a contribution to your account:

- Employee Only — \$500
- Employee+1 — \$1,000
- Family — \$1,000

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2013 Rates

Medical plan rates				
Payroll deductions per pay period / annual				
	POS with Wellness Screenings	POS without Wellness Screenings	CDHP with Wellness Screenings	CDHP without Wellness Screenings
Employee Only	\$42 / \$1,092	\$52 / \$1,352	\$23 / \$598	\$33 / \$858
Employee +1	\$103 / \$2,678	\$113 / \$2,938	\$66 / \$1,716	\$76 / \$1,976
Family	\$154 / \$4,004	\$164 / \$4,264	\$98 / \$2,548	\$108 / \$2,808

Medical plan rates with Tobacco Surcharge

If a covered spouse/SSDP and/or dependents use tobacco in any form, a tobacco surcharge applies. Maximum bi-weekly surcharge is \$60

One user	\$20 per pay period
Two user	\$40 per pay period
Three or more users	\$60 per pay period

Health Plan Spouse/SSDP Surcharge

If you elect health coverage for a spouse/SSDP who has access to other employer health coverage, you will pay a \$25 bi-weekly surcharge. The surcharge does not apply to the dental and vision plans.

Dental plan rates	
Payroll deductions per pay period / annual	
Employee Only	\$13 / \$338
Employee + 1	\$26 / \$676
Family	\$40 / \$1,040

Vision plan rates	
Payroll deductions per pay period / annual	
Employee Only	\$2.29 / \$59.54
Employee + 1	\$4.38 / \$113.88
Family	\$6.99 / \$181.74

- There are no increases to supplemental life rates. Short-term disability rates for part-time employees will increase from .88 per \$10 of coverage to .99 per \$10 of coverage.

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How do Children's benefits stack up?

Compare our benefits plans to other employers and you'll find our benefits are both comprehensive and competitive. We do all we can to provide a benefits package that meets the needs of you and your family. If you have any suggestions or comments regarding our benefits offerings, please contact the HR Service Center at 54747.

Do all employees need to re-enroll for their 2013 benefits?

Yes. All employees need to re-enroll for 2013.

What if my benefits plans aren't changing—can't I just let them roll over?

No, your prior benefits elections will not roll over to 2013.

What happens if I don't re-enroll?

You won't have health, dental or vision plan coverage in 2013, or access to flexible spending accounts (FSAs).

If I'm not electing benefits through Children's, should I complete open enrollment?

If you're not electing any benefits at Children's, we still request that you go through the open enrollment process and decline the benefits offerings. However, it's always a good idea to review your benefit options, just to make sure the decisions you made last year will meet your needs in 2013. We also encourage you to review your life insurance beneficiary designation on e-HR. This is also a good time to review your designation for your retirement plans at Fidelity by visiting www.fidelity.com/atwork.

What is an HSA and how does the \$500/\$1,000 contribution from Children's work?

A Health Savings Account (HSA) is a medical savings account that is associated *only* with a high-deductible health plan. It allows you to save money, pre-tax, to help you pay your deductible and out-of-pocket costs. If you enroll in Children's CDHP, Children's will make a contribution to an HSA for you. If you elect Employee only, the contribution is \$500. Enroll in Employee + 1, or Family, and the contribution is \$1,000.

When will Children's fund my HSA?

Accounts will be funded by January 1, 2013.

What if I don't use the \$500/\$1,000 in my HSA?

The money is yours to keep. It remains in your HSA to use for future health expenses.

How do I set up an HSA?

When you go through Open Enrollment and elect the CDHP, the option to enroll in a health savings account will be a part of the process.

How much can I contribute to the HSA?

The IRS sets the limits each year. The 2013 contribution limit for an individual is \$3,250 and \$6,450 for a family. Employees 55 and older may contribute an additional \$1,000. Please note that Children's contribution counts towards the IRS limit – it is not an additional amount.

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Can I enroll in both the Healthcare FSA and in the HSA?

No. If you participate in the HSA, you cannot participate in the Healthcare FSA. You may, of course, contribute to the Dependent Care FSA.

If I enroll in the POS Plan, can I set up an HSA?

No, per IRS rules, only high-deductible medical plans qualify for the HSA.

Do I need to re-enroll for my healthcare and/or dependent care flexible spending account?

Yes. As always, if you want to participate in the Healthcare and/or Dependent Care Flexible Spending Accounts, you need to re-enroll each year. Please note that due to federal regulations, the amount you can contribute to the Healthcare FSA has been reduced from \$5,000 to \$2,500. You may still contribute \$ 5,000 to the Dependent Care FSA.

How do I elect my payroll deduction for my Health Savings Account?

When you go through Open Enrollment and elect the CDHP plan, you will be directed to a new Health Savings Account page and it will prompt you to key in the amount you wish to contribute to your HSA.

I already contribute to an HSA though direct deposit. Will I need to make a payroll deduction election, or will my direct deposit continue?

Your direct deposit to your HSA will not continue. All HSA direct deposits will cease after the last pay period of 2012. You must elect a payroll deduction amount when you go through open enrollment if you wish to participate in the HSA.

Will debit cards for the Healthcare FSA be available this year?

Yes, we are pleased to provide participants with debit cards this year. Please note that debit cards cannot be used for the Dependent Care FSA.

Will we have a new FSA vendor in 2013?

Yes. Aflac, Children's current FSA vendor, has outsourced their spending account administration to WageWorks. If you are currently a participant in either the Healthcare or the Dependent Care FSA, [review this document](#) detailing the conversion process and highlighting important dates.

What kind of documentation is needed for enrolling a spouse/SSDP or dependent for the first time?

You will need to provide a copy of your marriage license to enroll your spouse, an affidavit of same-sex domestic partnership for your SSDP (will be provided during Open Enrollment process), and a copy of a birth certificate for any dependent children.

Is it true that I'll pay a lower medical premium if I attended a Wellness Fair?

If you complete your biometrics screening, either at one of our Wellness Fairs, or through your private physician, AND complete or update your Health Risk Assessment on Strong4Life online, you will pay the quoted rate for your health plan. If you do not complete both tasks by Saturday, Nov. 17, 2012, you will pay an additional \$10 per pay period for your medical coverage. See rates above.

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If I've already attended a 2012 Wellness Fair, what's my deadline for completing the health risk assessment in Strong4Life to get my discount?

The deadline for completing wellness screenings and updating health profiles on Strong4Life online is Saturday, Nov. 17, 2012.

What do I do if I've missed the Wellness Fairs—how can I still get a reduced premium?

You can visit your personal physician for a health screening. Contact Christa Davis at 54518 for instructions to give your physician's office. Please remember the deadline for the health screening and completion of the health profile is November 17, 2012.

Tobacco Use

What is the tobacco use surcharge?

If you, your covered spouse/SSDP or other dependents use tobacco in any form, you'll pay \$20 more for each user per pay period, up to a maximum surcharge of \$60 per pay period.

How will you determine whether I'm a tobacco user?

When you go through Open Enrollment, you will be required to state whether you, your spouse/SSDP or your covered dependents use tobacco.

What if I quit using tobacco—am I still subject to the surcharge for the remainder of the calendar year?

Employees who quit using tobacco products and are tested by Employee Health and "certified" to be tobacco-free will be able to eliminate the surcharge going forward, through the end of 2013. Dependents will only be able to change to a "tobacco-free" status once a year, during Open Enrollment.

Does Children's have any resources to help employees quit smoking?

Yes, Children's offers cessation assistance through a company called Free and Clear for employees and their families. Please check Careforce Connection for additional information.

Spousal / SSDP Surcharge

What is a spousal/SSDP surcharge?

Children's has long made benefits available to employees' spouses, even when the spouse has access to coverage through his/her employer. And we continue to offer that coverage, but assess a spousal surcharge of \$25 per pay period. The surcharge applies only to employees who elect coverage for their spouses/SSDP who have access to health coverage through their own employers.

What if my spouse/SSDP's employer offers a plan that's inferior to ours?

You can still choose to cover your spouse on Children's plan, but you'll be responsible for paying the spousal/SSDP surcharge.

Will I incur a "spousal/SSDP surcharge" if I choose to cover my spouse/SSDP under Children's Dental and/or Vision Plans?

No, the spousal/SSDP surcharge applies only to the Health plans.

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Same-Sex Domestic Partner Coverage (SSDP)

What is Children's definition of a Same-Sex Domestic Partner (SSDP)?

A "same-sex domestic partner" is the partner of an eligible employee who is of the same sex, sharing a committed relationship of indefinite duration with the following characteristics:

- Share in an exclusive, mutual commitment similar to that of marriage.
- Reside in the same household.
- Neither partner is married or legally separated from any other person.
- Neither partner is involved in another domestic partnership.
- Partners are not related by blood to each other in a way that would prohibit legal marriage in the state of residence.

How do I enroll my SSDP?

When you go through Open Enrollment, you can elect coverage for your SSDP and children.

Will I need to provide documentation, and if so, what do I need to provide?

As you go through Open Enrollment, you will find an Affidavit of Same Sex Domestic Partnership. You will need to print, complete and return the affidavit to the Benefits Department no later than 11/30/12. If you are adding children to your coverage, you will need to provide a copy of their birth certificates.

Will my SSDP and children be eligible for benefits other than health, dental and vision?

No, only health, dental and vision benefits are available for SSDPs and their children.

What about Flexible Spending Accounts or the Health Savings Account – can I submit claims for my SSDP and/or SSDP's children?

According to IRS regulations, only claims for qualified "tax dependents" can be submitted to either the Dependent Care FSA, Healthcare FSA program or Health Savings Account (HSA).

Will it cost me more to cover my SSDP?

As always, your bi-weekly deductions are based on the tier you elect, Employee, Employee +1, or Employee + Family. The election to cover your SSDP will not increase your bi-weekly deductions; however, the portion of your deduction attributed to the coverage for your partner and any children will be paid after-tax. The pre-tax and after-tax breakdown is the same for either Employee +1 (SSDP) or Employee + Family (SSDP). See chart below for rates.

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Health- POS	Employee Pre-Tax	Employee After-Tax
Employee + 1 (SSDP)	\$42	\$61
Employee + Family (SSDP)	\$93	\$61
Health - CDHP	Employee Pre-Tax	Employee After-Tax
Employee + 1 (SSDP)	\$23	\$43
Employee + Family (SSDP)	\$55	\$43
Dental	Employee Pre-Tax	Employee After-Tax
Employee + 1 (SSDP)	\$13	\$13
Employee + Family (SSDP)	\$27	\$13
Vision	Employee Pre-Tax	Employee After-Tax
Employee + 1 (SSDP)	\$2.29	\$2.09
Employee + Family (SSDP)	\$4.90	\$2.09

Is it true that I will have to pay tax on my partner's benefits?

Yes, the employer-provided value of your SSDP's benefit for medical and dental coverage will be imputed income to you. There is no imputed income on vision coverage since the cost for this benefit is borne by the employee. The imputed costs are the same whether you are covering only your SSDP or you are covering your SSDP and children.

Benefit Plan	Employee + 1 (SSDP)	Employee + Family (SSDP)
Health POS or CDHP	\$131.81 Per Pay Period	\$131.81 Per Pay Period
Dental	\$ 1.42 Per Pay Period	\$ 1.42 Per Pay Period

Do I need to notify Children's if my SSDP and I terminate our relationship?

Yes, you must complete the Affidavit of Termination of Same Sex Domestic Partnership and return it to the Benefits Department within 30 days of the relationship termination. You can find the form on Careforce or by calling the HR Service Center at 404-785-4747.

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Dental Plan

Will there be changes to our dental plan?

Yes. There's an expanded network of dentists which will lead to reduced out-of-pocket costs for participants. The bi-weekly dental rates have increased slightly. Employee only increased by \$1.00, Employee+1 increased by \$2.00 and Family rates increased by \$3.00. See rate changes above.

Vision Plan

Will there be changes to our vision plan, Avesis?

Yes. Rates are reduced and the plan now offers the following added benefits:

1. Polycarbonates Lens for kids up to 19.
2. Standard Progressive lens covered in full after the co-pay.
3. Increased Lasik discount to \$300.

Maternity / Paternity / Adoption Leave

I've heard that Children's is introducing paid maternity, paternity and adoption leaves? Is this true?

Yes. Beginning January 2013, Children's is happy to provide the following paid leaves for both full-time and part-time employees following six months of continuous service.

- Maternity: Female employees receive one week off with pay immediately following the birth of a child.
- Paternity: Male employees can take one week off with pay immediately following the birth of a child.
- Adoption: Employees can take one week off with pay immediately following the placement of an adopted child.

Retirement Plan

Will there be changes to the retirement plan?

The IRS recently released the new contribution limits for 2013. Participants will be able to contribute up to \$17,500. Participants age 50 may contribute an additional \$5,500 for 2013. This catch-up limit is not changing for 2013. Otherwise, there are no changes to Children's retirement plans. However, please take this opportunity while you are focusing on your benefits to review and update or designate your beneficiaries. Please log on to Fidelity.com/atwork to review and/or update your designations online.

Life and Disability Plans

Will there be changes to the Life or Disability insurance plans?

Yes, we're happy to share that the waiting period for short-term disability is reduced from two weeks to one week. There's a slight increase in the rates that part-time employees pay for short-term disability.

Education Assistance

Will Children's continue to offer education assistance?

Yes. Children's values professional development and will continue to support employees who seek additional education and career development. Information on the 2012 application process is posted on Careforce.

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Healthcare Reform

How does healthcare reform factor into Children's benefits this year?

Effective in 2013, there is a reduction in the amount you are able to contribute to a Healthcare FSA. The limit is reduced from \$5,000 to \$2,500.

There are also expanded services under Women's Preventive Care. In addition to the current well-woman exams that are covered at 100 percent, approved contraceptive methods as well as patient education and counseling is covered at 100 percent. Counseling for domestic violence is also covered at 100 percent.

New this year, we are required to report the value of your health benefits on your W-2 for 2012. You will *not* be taxed on the value. It simply has to be reported.

Learn More

How can I find out more about 2013 benefits?

To help you stay abreast of changes and make informed decisions about next year's benefits, we're sharing information via Careforce Connection. Also, you can attend a Benefits Fair at one of the following campus locations:

Oct. 30	Children's at Egleston	7 a.m.–1 p.m.	Pre-function Area, Conf. Center
Oct. 31	Children's at The Park	11 a.m.–1 p.m.	Building 1680, Classroom 5
Nov. 1	Children's at Scottish Rite	7 a.m.–1 p.m.	Main Auditorium
Nov. 7	Marcus Autism Center	2–5 p.m.	BellSouth Room, 2nd Floor
Nov. 8	Children's at Hughes Spalding	11 a.m.–2 p.m.	3rd Floor Annex

Benefits staff members will also be available for in-person consultations. Check with your campus HR representative to find out when a Benefits staffer will visit your location.

Contact Information

What if I still have questions?

Contact the Human Resources Service Center at ext. 54747 or hrservicecenter@choa.org.