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ELECTRONIC PAYMENTS REQUIREMENT COMING SOON

All Fulton County Defined Benefit Plan retirees/beneficiaries will be required to receive their monthly payments electronically either through direct deposit OR pre-paid debit pay card. In an effort to ensure that retirees are paid timely in the event of any unforeseeable circumstances including the Coronavirus pandemic (COVID-19), the County will discontinue normal processing of paper manual paper checks soon. Retirees currently receiving paper checks and new retirees will have the option of direct deposit OR pre-paid debit pay card. Retirees currently receiving paper checks will receive a letter in the mail with more detailed information and instructions on the two pay options in the next few weeks.



IMPORTANT RETIREE SELF-SERVICE (RSS) INFORMATION

PAPERLESS "GREEN" INITIATIVE

We highly encourage you to access the RSS portal as Fulton County is considering going paperless where you will no longer receive your paper pay advices in the mail. The Retirement Self Service (RSS) is a new online service to help you access important information about your retirement benefits. The RSS system will allow you to view/access personal information, such as monthly pension pay advices, benefits summary, current tax withholding/allowances, pay and deduction summaries, and 1099R forms. You can also access important forms and reference guides, such as address changes, direct deposits and tax withholdings. All of this information is now available in a secure online service! In order to access your information on the RSS portal, you will have had to opt into the service by submitting your email address to the pension office. **If you have not, don't worry! You can still submit your information for roll-out scheduled for July 15, 2020!** To enroll, please provide us your email by simply sending an email with "RSS" in the subject line and your first and last name in the body to pensionunit@fultoncountytga.gov.



TELEHEALTH

Fulton County is committed to the health and well-being of retirees and beneficiaries. In light of the Coronavirus (COVID-19), the County would like to remind you to take advantage of the telehealth/virtual doctor visits option available through your medical providers as a safe, secure and convenient and effective option for members to see a doctor to receive health care guidance in an effort to limit potential exposure in physician offices, as necessary.

Aetna Basic and Enhanced Medicare Advantage Plan Members:

Aetna will offer zero co-pay telemedicine visits – for any reason through June 4, 2020. Cost sharing will be waived for all virtual visits through in-network providers delivering synchronous virtual care (live video-conferencing). Through Aetna's Healing Better program, members who are hospitalized with COVID-19 will receive a care package containing CVS items to help relieve symptoms. Aetna is offering resources to help address any associated anxiety and stress related to COVID-19 including opening Crisis Response Lines and expanding access 24x7 to the Aetna Nurse Medical Line, among others: Crisis Response Line 1-833-327-AETNA/ 1-833-327-2386; 24/7 Aetna Nurse Medical Line 1-800-556-1555. For member services call (800) 307-4830 or visit www.aetna.com. The Silver Sneakers program has been adjusted to address the far-reaching effects of the COVID-19 pandemic. Visit SilverSneakers.com or download the SilverSneakers GO TM Mobile App available on Apple App or Google Play Store to learn more and access workout videos, visit and follow the Silver Sneakers Facebook Page (Facebook.com/SilverSneakers) for live classes.

Anthem (BCBSGA) Plan Members/LiveHealth Online:

Regardless of the medical plan option you choose—or even if you don't choose Fulton County medical plan coverage— you and your eligible family members will have access to Anthem's telehealth provider, **LiveHealth Online** (**Cost sharing will be waived for Anthem members using LiveHealth Online through June 16, 2020; co-pays for physical and behavioral health conditions will also be waived. Non-Anthem members pay \$59 per visit**). Just enroll online at www.livehealthonline.com or on the free mobile app available on Apple App or Google Play Store. With LiveHealth Online, you get: 24/7 doctor visits through live video from the comfort of your own computer or mobile device with internet connection. Your choice of U.S. board certified doctors through private, secure online visits. The 24/7 nurse line is always available for you to speak to a registered nurse regarding any health concern. Call (800) 724-2583 for the Nurse line. For member services call (800) 474-2227 or visit www.anthem.com. Also if you think you have COVID-19 symptoms, Sydney Care can help. Check your potential risk quickly with the 24/7 Sydney Care mobile app. Visit www.anthem.com/coronavirus to learn more. Anthem will waive cost shares for members of our employer-sponsored, individual, Medicare and Medicaid plan members— inclusive of copays, coinsurance and deductibles—for COVID-19 test and visits to get the COVID-19 test.

Kaiser Permanente Plan Members:

Kaiser Permanente's Video and Telephone Visits is available to Kaiser members only. To get started register on www.kp.org or on the free mobile app available on Apple App Store or Google Play Store. You can also schedule an appointment by phone by calling (404) 365-0966 and ask for a Video Visit or Telephone Visit.

Some of the features include: No copay or additional charge for a Video Visit from Kaiser, in most cases. Meet face-to-face online with a doctor on your computer, smartphone, or tablet for certain minor conditions or follow-up care (To schedule, you must be 18 years or older and have seen your doctor in the past year, these features are available when you receive care at Kaiser Permanente facilities. Check with your doctor's office to find out if video visits are available to you). Call (404) 365-0966 to get 24/7 care advice/guidance; get medical advice from a Kaiser Permanente provider. For member services call 404-239-6940. Visit <https://healthy.kaiserpermanente.org/georgia/health-wellness/coronavirus-information> for updates and to for facility closings and other modifications.



EMPLOYEE/RETIREE ASSISTANCE PROGRAM (EAP) RESOURCES

WHAT'S YOUR EMPLOYEE/RETIREE ASSISTANCE PROGRAM?

If you are covered under the County’s medical plan, you and your eligible family members will have access to the Employee/Retiree Assistance Program (EAP). EAP provides free, confidential, short-term assistance and counseling designed to help individuals resolve a variety of personal concerns. There are no costs, fees or copays. EAP also can help you find child care. Just call 800-999-7222 or visit anthemEAP.com and enter password **Fulton**.

A series of on demand webinars will also be placed on the EAP website in the **NEWS FOR YOU/ COVID 19 section**:

- Talking with your child about COVID – 19
- The Intersection of Uncertainty and Parenting with COVID – 19
- Living in Uncertain Times
- Financial Uncertainty
- Hand Washing
- When and Where to get Medical Advice



EMPLOYEE/RETIREE ASSISTANCE PROGRAM (EAP) RESOURCES (CONTINUED)

Other EAP online seminars available during second quarter are listed below:

Month	Theme	Online Seminar Topic	Description
May	Accepting Aging	Accepting Aging: Yourself and Others	Examine “normal” age-related changes and identify ways for you to come to terms with your own aging.
June	Conflict Resolution	Say What You Mean the Right Way	Identify barriers to clear communication and discuss how to apply tips for effective communication.
July	Adventuring and Exploring	Explore New Horizons and Expand the Mind	Discover the possibility and promise of seeking and exploring new horizons.

INFORMATIONAL UPDATE ANTHEM (BCBSGA) MEDICARE SUPPLEMENT PLANS

Medicare Coordination of Benefits

When Medicare is identified as the other coverage, the order of benefits has to be determined. Actively-employed members will maintain their group insurance as primary once they become Medicare eligible. However, once they retire, Medicare will become primary, and their Anthem BCBSGA coverage as secondary. If you are covered by other insurance(s), in addition to BCBSGA plan and Medicare, please contact Customer Service to obtain additional information regarding your coordination of benefits. The actual coordination may differ depending on other criteria pertaining to the other coverage.



WHAT ARE THE DIFFERENT PARTS OF MEDICARE?

- Medicare Part A covers inpatient hospital care, skilled nursing, hospice care and other services;
- Medicare Part B covers doctors' fees, outpatient hospital visits, other Medical services and supplies that are not covered by Part A;
- Medicare Part D Prescription Drug Coverage.

Medicare Part B Eligible Retirees, Beneficiaries and Dependents

If you are a Medicare eligible retiree, beneficiary or dependent spouse eligible for Medicare Part B coverage and choose not to purchase it, your Anthem BCBSGAGA policy will only pay as secondary to Medicare even if you do not elect Part B.

- Medicare Part B is a voluntary program; individuals are not required by law to enroll in Part B. Notification to enroll in Medicare Part B and assessment of any late enrollment penalty is administered directly by Social Security. Retirees/beneficiaries enrolled in Medicare Part B and provide proof of their Part B enrollment are eligible for the County provided subsidy amount equal to one half of the base Medicare Part B rate. Under the County's Plan, when a retiree or their spouse becomes eligible for Medicare Part B and/or at age 65, Medicare automatically becomes your primary insurance carrier and the County's medical plan is secondary. The Anthem plan supplements benefits paid by Medicare. Anthem will assume secondary payer status when an individual is eligible for Medicare Part B. Retirees who do not elect to Participate in Medicare Part B will be responsible for payment of the balance of their medical expenses beyond those covered under the County's medical plan. Eligible retirees and dependents who are not participants in Medicare Part B will be responsible for payment of the balance of their medical expenses beyond those covered under the County's medical plan. It is highly recommended that Medicare eligible individuals consider whether enrollment in Medicare Part B is advantageous to them.



PRE-65 (NON-MEDICARE) RETIREES EARN/KEEP 2020 WELLNESS CREDIT

Pre-65 (Non-Medicare) retirees and beneficiaries can take advantage of County sponsored on-site biometric screenings in order to keep/earn your 2021 annual \$240 wellness credit. Beginning in June 2020, Anthem (**BCBSGA**) and Kaiser Permanente will be on-site at various locations conducting biometric screenings for employees, retirees/ beneficiaries wish to participate in the screening – see respective schedules are below. **TO REGISTER:**

Current ANTHEM (BCBSGA) MEMBERS visit <https://myhealthalign.com/worksitewellness/fultoncounty> OR visit your doctor so that your Physician form can be completed and submitted by December 31, 2020.

CURRENT KAISER PERMANENTE MEMBERS visit <https://kp.org/wellnessevent> Code: FULTON or schedule an appointment at any Kaiser Permanente medical office locations by calling 404-365-0966. Acceptance of the wellness agreement is required; visit www.kp.org. All steps must be completed by December 31, 2020.



PRE-65 (NON-MEDICARE) RETIREES BIOMETRIC SCREENINGS SCHEDULE

Location	Current Anthem BCBS Member	Current Kaiser Permanente Members
Government Center	June 3, 2020 / 10:00am to 3:00pm Room 3029	June 3, 2020 / 10:00am to 3:00pm Room 4056
	July 15, 2020 / 10:00am to 3:00pm Room 3029	July 15, 2020 / 10:00am to 3:00pm Room 4056
	August 11, 2020 / 10:00am to 3:00pm Room 3029	August 11, 2020 / 10:00am to 3:00pm Room 4056
	September 22, 2020 / 10:00am to 3:00pm Room 3029	September 22, 2020 / 10:00am to 3:00pm Room 4056
	October 7, 2020 / 10:00am to 3:00pm Room 3029	October 7, 2020 / 10:00am to 3:00pm Room 4056
	November 4, 2020 / 10:00am to 3:00pm Room 3029	November 4, 2020 / 10:00am to 3:00pm Room 4056
Fulton County Jail	June 18, 2020 / 7:00am to 12:30pm Compstat Room	June 18, 2020 / 7:00am to 12:30pm Mobile Unit in Parking Lot
	August 20, 2020 / 12:30pm to 3:00pm Compstat Room	August 20, 2020 / 12:30pm to 3:00pm Mobile Unit in Parking Lot
	September 3, 2020 / 7:00am to 12:30pm Compstat Room	September 3, 2020 / 7:00am to 12:30pm Mobile Unit in Parking Lot
	November 6, 2020 / 12:30pm to 6:30pm Compstat Room	November 6, 2020 / 12:30pm to 6:30pm Mobile Unit in Parking Lot
North Service Center	July 22, 2020 / 10:00am to 3:00pm Room 232	July 22, 2020 / 10:00am to 3:00pm Mobile Unit in Parking Lot
	August 25, 2020 / 10:00am to 3:00pm Room 232	August 25, 2020 / 10:00am to 3:00pm Mobile Unit in Parking Lot
	October 22, 2020 / 10:00am to 3:00pm Room 232	October 27, 2020 / 10:00am to 3:00pm Mobile Unit in Parking Lot
Juvenile Justice Center	July 29, 2020 / 10:00am to 3:00pm Room 1132-33	July 29, 2020 / 10:00am to 3:00pm Mobile Unit in Parking Lot
	September 18, 2020 / 10:00am to 3:00pm Room 1132-33	September 18, 2020 / 10:00am to 3:00pm Mobile Unit in Parking Lot
	November 18, 2020 10:00am to 3:00pm Room 1132-33	November 18, 2020 10:00am to 3:00pm Mobile Unit in Parking Lot
South Service Center	August 3, 2020 / 10:00am to 3:00pm Room 215	August 3, 2020 / 10:00am to 3:00pm Mobile Unit in Parking Lot
	October 29, 2020 / 10:00am to 3:00pm Room 215	October 20, 2020 / 10:00am to 3:00pm Mobile Unit in Parking Lot
	November 10, 2020 / 10:00am to 3:00pm Room 215	November 10, 2020 / 10:00am to 3:00pm Mobile Unit in Parking Lot



URGENT CARE VS EMERGENCY ROOM – WHICH IS BETTER FOR YOU?



Always call 911 or go to the ER if you think you could put your health at serious risk by delaying care.

Which is better for bumps, cuts and scrapes?

Emergency room (ER) vs Urgent care/retail health clinic



Emergency room



When you have minor wounds or bruises, where should you go?



Urgent care/retail health clinic

\$150-\$200

Average cost¹ for common conditions

\$20-\$75



You pay:

- Any copay
- Any additional deductible or coinsurance that may apply



You save up to

\$180

2 hours & 15min.²





Average visit time

1 hour³



Need to find care nearby?

 **Online:** Go to anthem.com and choose **Find a doctor**. Follow the steps to search for a doctor or health care provider in your plan.

 **By phone:** Call the Member Services number on your ID card for help finding providers in your plan.

You save over **1 hour**



Enough time to go to the gym



MASS MUTUAL WILL REPLACE TIAA AS THE 457(B) DEFERRED COMPENSATION ADMINISTRATOR

WHY THE CHANGE? The Board of Commissioners approved the change in service provider of the 457(b) Deferred Compensation Plan from TIAA to MassMutual. The County went through a formal request for proposal (RFP) process to solicit vendors to perform the services needed and Mass Mutual was selected as the most suitable administrator because they scored the highest on the technical component of the RFP and the lowest on cost. TIAA did not respond to the RFP.

WHAT HAPPENS TO YOUR MONEY? If you have funds at TIAA, the transition requires a period during which your account balance will be transferred/mapped into funds with similar investments. We're committed to giving you the resources you need to make informed choices during the transition. A newsletter with the details on the transition process is forthcoming.



MOBILE HEALTH



MobileHealth is available to all Fulton County retirees as a great resource for all your wellness, benefit, payroll and County related communication. Download the Mobile App available on the Apple App Store or Google Play Store or online at www.mobilehealthconsumer.com/web/pages/login.html. Just follow instructions to access.

CORONAVIRUS AID, RELIEF & ECONOMIC SECURITY (CARES ACT) UPDATE

The Coronavirus Aid, Relief, and Economic Security Act (CARES ACT) provides three direct inclusions that immediately expand the usage of health savings accounts (HSA): (1) Telehealth services can now be covered pre-deductible under a High Deductible Health Plan. The end date of this provision is Dec 21, 2021. (2) Over the counter (OTC) drugs and medicines are now eligible for reimbursement from an HSA, FSA or HRA. This is a permanent change. (3) Menstrual products are now eligible for reimbursement from an HSA, FSA or HRA. This is a permanent change.

PRE-65 (NON-MEDICARE RETIREES) BENEFITS AND WELLNESS INTEREST SURVEY

Complete for your chance to win a Kaiser Permanente "Gym Swag Bag" filled with Goodies

Fulton County is committed to keeping retirees informed and supporting your health and well-being. Pre-65 (Non-Medicare) retirees, please help us continue to provide valuable resources by taking a few minutes to complete the following Survey (see link below). Your thoughtful responses are very important; we appreciate your input. Please complete by May 30, 2020. Visit the link below to complete:

<https://www.surveygizmo.com/s3/5510406/2020-Fulton-County-Employee-Interest-Survey-Pre-65-Non-Medicare-Retirees-copy>



COVID-19 AND YOU

The first cases of COVID-19 in Georgia were reported in Fulton County on March 2, 2020. Since that time, the virus has continued to spread and has rapidly changed our daily lives. Stay healthy by practicing social distancing, frequent hand washing and sanitizing public areas. Individuals who have confirmed positive for COVID-9 have ranged from mild symptoms to severe illness and death. Typically individuals display symptoms from 2 to 14 days after exposure including fever, cough, and shortness of breath. If you are ill, you should stay at home, unless you are seeking medical care. Call your doctor before you get medical care. You can also use the telemedicine services available through our healthcare providers. Be sure to get care if you feel worse or you think it is an emergency. For more information you can log on to www.coronavirus.gov



FULTON COUNTY FINANCE
EMPLOYEE BENEFITS DIVISION, PENSION UNIT
141 PRYOR STREET SW – SUITE 7001
ATLANTA, GA 30303
PHONE: 404.612.7606
EMAIL: pensionunit@fultoncountyga.gov

This newsletter provides an overview of Fulton County Government Benefits. Actual plan provisions are contained in the official plan provisions are contained in the official plan documents. In the event of any conflict between this newsletter or any other written or verbal summary and the actual terms of the plan document, the terms of the plan document will govern. The benefits highlighted here maybe changed at any time and do not represent a contractual obligation on the part of Fulton County Government.