



### KEY HIGHLIGHTS INSIDE THIS ISSUE

- Empower Mass Mutual Acquisition
- 2020 IRS Form 1099R
- 2020 IRS Form 1095 Update
- 2021 Health Plan ID Card
- Health Savings Account Update
- Notify Pension Office of Bank Account/Address Changes
- Electronic Submission of Documents Encouraged
- Wellness Updates
- Employee/Retiree Assistance Program (EAP)
- Diabetes Prevention Programs
- Eye Med Discounts and Savings
- Tobacco Cessation Program Update
- Curried Cauliflower with Brown Rice Recipe



### EMPOWER RETIREMENT AND MASS MUTUAL ACQUISITION

Empower Retirement has acquired MassMutual's retirement business effective 1/1/2021. This change applies to both the 401(a) Defined Contribution and 457(b) Deferred Compensation plans. The County is currently working with Empower on the contract name change for Board of Commissioners approval. Fulton County and Empower are committed to keeping you updated on any future changes.

#### Here's what's staying the same for now

- Your website and login credentials; visit [www.retiresmart.com](http://www.retiresmart.com)
- Your contributions and investments
- Your call center phone number (800) 743-5274

#### Here's what's changing

- You'll start to see the Empower logo on your website, statements, required notices, confirmations, forms and educational materials.

#### Here's what you need to do

- Make sure your contact information is up to date to ensure you receive all communications about the transition.
- To schedule a personal appointment with the County's designated Empower Retirement Specialist email [massmutual@fultoncountyga.gov](mailto:massmutual@fultoncountyga.gov)

### 2020 FORM 1095-C EMPLOYER PROVIDED HEALTH INSURANCE OFFER & COVERAGE

The IRS extended the due date for furnishing to individuals the 2020 Form 1095-B (generally provided by insurers), and the 2020 Form 1095-C, *Employer-Provided Health Insurance Offer and Coverage*, from January 31, 2021, to March 2, 2021.



## 2020 FORM 1099-R: DEFINED BENEFIT (DB) 'OLD PLAN' RETIREES

Eligible Defined Benefit retirees/beneficiaries will receive their 2020 IRS Form 1099-R by mail, postmarked by January 31, 2021.

## FORM 1099R UPDATE – DB RETIREES WHO TURNED AGE 59.5 IN 2020

Retirees/Beneficiaries who attained age 59.5 during 2020 will receive two form 1099Rs. This is because in the tax year in which you turn 59-1/2, IRS requires that we identify and distinguish between payments that are made to you when you are under age 59-1/2, and payments that are made to you when you are over age 59-1/2.

Accordingly, please note that **each form will be different**. One will reflect the amount totals for the months that you were under age 59-1/2, and will have a distribution code of 2 in Box 7; the other will reflect the amount totals for the month in which you turn 59-1/2 as well as for the following month(s) that you were over age 59-1/2, and have a distribution code of 7 in Box 7. **You will need both forms to determine your tax reporting information for the year:**

## 2021 HEALTH PLAN ID CARDS UPDATE

This is to notify you that for plan year beginning 1/1/2021, ID cards will not be mailed for medical and dental unless you made a plan change during open enrollment. To access your ID cards for medical dental and vision electronically, see the instructions by plan, below.

PLAN	HOW TO ACCESS ID CARD/BENEFITS
<b>Anthem (HMO, HSA and POS)</b>	1) Visit <a href="http://www.anthem.com">www.anthem.com</a> ; 2) Login OR register (call member services at (800) 474-2227 if you need your ID#; 3) Select the <b>My Plan</b> tab; 4) Select <b>ID Card</b> from the drop down menu; 5) Select the members name then your temporary card will display on the screen; select the print icon to print. You may also call member services at (800) 474-2227.
<b>Kaiser HMO</b>	1) Members must be registered with kp.org to access the Kaiser Digital Membership Card; 2) Download the Kaiser Permanente app; 3) Members must sign in to access the card feature. You may also call member services at (404) 239-6940.
<b>Aetna Dental (DHMO &amp; DPPO)</b>	When you visit the dentist's office, just give your personal information. But if you want a card, no problem. Once you're a member, access your card by logging in to your member website at <a href="http://www.aetna.com">www.aetna.com</a> , using our mobile app or calling Member Services at (877) 238-6200.
<b>Eye Med Vision PPO</b>	ID card is not required; however, you may access your card by going to <a href="http://www.eyemed.com">www.eyemed.com</a> ; 1) Login to your existing account or create a new account using the last 4 digits of your SSN or your member ID; 2) Click <b>View Your Benefits</b> ; 3) Select <b>Print ID Card</b> . You may also call member services at (866) 723-0513.



### HEALTH SAVINGS ACCOUNT (HSA) UPDATE

If you are a member who opted out of the Anthem (BCBS) CDHP with Health Savings Account medical plan, effective 1/1/21, and will have funds remaining in your Anthem Act Wise HSA account, you will be charged a monthly maintenance fee of \$2.50 beginning January 2021. If you're wondering how you can spend your remaining HSA balance, you can view a representative list of qualified expenses on the HSA custodian's website at <https://actwise.anthem.com>. For questions call (800) 474- 2227.

If you are a member who opted out of the Anthem (BCBS) CDHP with Health Savings Account medical plan, effective 1/1/20 and still have HSA funds remaining with Health Equity (previous HSA administrator), you will continue to incur the monthly maintenance fee of \$3.95. For any questions regarding your Health Equity Account, call (855) 424-7211. Visit [www.healthequity.com](http://www.healthequity.com) to access your account.

If you're wondering how you can spend your remaining HSA balance, you can view a representative list of qualified expenses please visit <https://www.irs.gov/pub/irs-pdf/p502.pdf> for Qualifying Medical Expenses.

### TOBACCO CESSATION PROGRAM UPDATE

If you attested that you were a tobacco user during open enrollment and pledged to enroll in a cessation program, you **must** complete the tobacco cessation program requirements with your respective medical carrier (Anthem, BCBS or Kaiser) by May 31, 2021, to avoid the \$50 monthly tobacco-use surcharge. You will receive details about the tobacco cessation program in the next few weeks.

### IMPORTANT REMINDER TO NOTIFY THE PENSION OFFICE IF YOU DIRECT DEPOSIT BANK ACCOUNT AND/OR ADDRESS CHANGES

- It is important that Defined Benefit retirees enrolled in direct deposit and/or credit union deduction provide timely notification, and submit the required documents to the Pension Office when their banking information on file changes. Failure to provide timely notification could result in delay with receiving your benefit payment if the payroll for the upcoming month has already been processed. If this happens, the County is required to wait on your Financial Institution to return the funds before the payment can be re-issued to you, which could take up to two weeks depending on the timeframe.
- 401(a) Defined Contribution retirees should provide timely notification of bank account changes to the Pension Office to avoid termination or delay with health insurance coverage for medical, dental and vision.
- It is imperative that all retirees/beneficiaries notify the Pension Office when they have an address change to ensure that retiree communication and correspondence are being mailed to the correct address.

### ELECTRONIC SUBMISSION OF DOCUMENTS HIGHLY ENCOURAGED

Retirees/beneficiaries are highly encouraged to submit payroll and benefits requests electronically for response and processing.



For requests including but not limited to: address, credit unions, direct deposit, tax forms, family status changes, and Medicare eligibility age-in process, fax (404) 612-1312 or email [pensionunit@fultoncountyga.gov](mailto:pensionunit@fultoncountyga.gov).



## IMPORTANT RETIREE SELF-SERVICE (RSS) INFORMATION

### PAPERLESS "GREEN" INITIATIVE

The Retiree Self Service (RSS) is a secured online portal that allows you to 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. For more information email [pensionunit@fultoncountyga.gov](mailto:pensionunit@fultoncountyga.gov).

## EMPLOYEE/RETIREE ASSISTANCE PROGRAM RESOURCES

Even if you don't enroll in Fulton County medical plan coverage, you and your eligible family members have access to the Employee Assistance Program (EAP), administered by Anthem of Georgia. The EAP provides 100% free, confidential, short-term assistance and counseling to help individuals resolve a variety of personal concerns. Your free EAP resources include:

- Toll-free telephone consultations and crisis management with a licensed mental health professional
- Up to **eight** face-to-face counseling sessions to address personal and/or work-related problems, including stress, depression, anxiety, health and wellness
- Legal services, including a 30-minute phone or in-person consultation with an attorney, as well as a 25% discount off normal attorney fees if additional services are required.
- Customized resources and referrals for childcare and senior care
- Access to the Anthem website with a library of articles on mental health, stress management, relationships, substance abuse, financial resources and more.



**EAP services are available 24 hours a day, seven days a week. Call 800-999-7222 or visit [anthemeap.com](http://anthemeap.com) (Enter Company Code/ Password: Fulton).**

**\*Call 800-999-7222 and ask your EAP for a coupon code for FREE online therapy visits with LiveHealth Online.**

## 1st QUARTER EAP ONLINE SEMINARS

Seminars can be found on your EAP home page; visit [www.anthemeap.com](http://www.anthemeap.com) and enter Company Code: **Fulton. No advance registration required!**

Month	Online Seminar Topic	Description
January	Reframing Your World <i>Available on demand starting 1/19/21 at noon Eastern Time</i>	Discover the practical ways to reframe your perspective to live a more present and positive life.
February	Setting Goals for Your Future <i>Available on demand starting 2/16/21 at noon Eastern Time</i>	Learn how to strategically set short-term and long-term goals to help you succeed in all areas of your life.
March	Planning For Success <i>Available on demand starting 2/16/21 at noon Eastern Time</i>	Explore the secrets behind being more organized and more efficient to help combat and reduce overwhelm.



## RETIREE/BENEFICIARY WELLNESS PROGRAM UPDATES

### MOBILE HEALTH CHALLENGES

Mobile Health's Maintain Don't Gain challenge begins February 8th and runs for 6 weeks ending on March 15th. Mobile Health is available to all Fulton County employees and is a great resource for your wellness, benefits, payroll and County-related communications. Download the Mobile Health app or visit <https://www.mobilehealthconsumer.com/web/pages/login.html> to log-in.

### DIABETIC PREVENTION PROGRAMS

Fulton County continues to partner with Solera to offer a valuable benefit to Anthem (BCBSGA) medical plan members. Additionally, Kaiser Permanente offers its members Omada.

Both programs are innovative programs designed to help participants lose weight, adopt healthy habits and reduce risk of developing type 2 diabetes. Simply go to your designated medical plan providers' program link below to take a simple one-minute quiz to learn your risk of diabetes. For those who are currently enrolled in one of the programs and are still considered pre-diabetic, your program will continue.

- Kaiser Permanente / Omada: [omadahealth.com/kpfultoncounty](https://omadahealth.com/kpfultoncounty)
- Anthem BCBS / Solera: [solera4me.com/fulton](https://solera4me.com/fulton)



### TOTAL BRAIN

Total Brain helps you understand and train your brain to improve your mental health and fitness. Total Brain is available to all employees. To get started visit [TotalBrain.com/Fulton](https://TotalBrain.com/Fulton). For questions visit, [totalbrain.com/support](https://totalbrain.com/support).

### VIRTUAL COOKING DEMONSTRATIONS

Join Fulton County Wellness Team, University of Georgia Extension Services – Fulton County and Fulton County Library System for virtual wellness webinars and cooking demos. The virtual webinars and cooking demos are available to all active employees. Email Employee Wellness at [employeehealth@fultoncountyga.gov](mailto:employeehealth@fultoncountyga.gov) at least three business days in advance to register.

- Spice Up Your Life Virtual Webinar and Cooking Demo. Learn to use spices and herbs in place of salt to help reduce the chance of hypertension: February 17, 2021 from 12:30 to 1:30pm
- VEG-ucate Yourself Virtual Webinar and Cooking Demo. Learn the benefits of vegetarian and vegan diets. March 10, 2021 from 12:30 to 1:30pm

### KAISER PERMANENTE VIRTUAL COOKING DEMONSTRATIONS

Join Kaiser Permanente chefs for virtual cooking demonstrations. Learn healthy cooking tips and see how their chefs create tasty recipes. The cooking demos are available to all active employees. Email Employee Wellness at [employeehealth@fultoncountyga.gov](mailto:employeehealth@fultoncountyga.gov) at least three business days in advance to register.

- Wednesday 2/10 from 12:30 to 1:00pm
- Wednesday, 3/17 from 12:30 to 1:00pm





## EMPLOYEE WELLNESS PROGRAM UPDATES (CONTINUED)

### KAISER PERMANENTE VIRTUAL HEALTH EDUCATION WEBINARS

Connect with Kaiser Permanente experts for monthly virtual health education webinars. The webinars are available to all retirees and beneficiaries. Email Employee Wellness at [employeewellness@fultoncountyga.gov](mailto:employeewellness@fultoncountyga.gov) at least three business days in advance to register.

- Taking Care of Your Heart. Gain important information on heart health and explore the Mediterranean and plant-based meals: February 24, 2021 from 12:00 to 1:00pm.
- Eat Well, Live Well. Learn the truth and myths of eating well and how to eat mindfully, get help creating a healthier plate and make healthy snack choices: March 24, 2021 from 12:00 to 1:00pm.



### ANTHEM BCBS MY COACH PROGRAM

Join Anthem's MyHealth Coach Program is a helping hand for your health journey, our health educators are here to help you or your covered family members take that next step – or the first one. We are here to help you with tobacco cessation, eating healthy, stress less, get active, and much more! Plus, it's a benefit you already have, so it won't cost you a thing. Your health educator is standing by 866-623-3794.





## EMPLOYEE WELLNESS PROGRAM UPDATES (CONTINUED)



### 10 TIPS FOR BUILDING HEALTHIER MEALS

Eating healthy isn't hard, and making healthier meals only means making small adjustments to how you shop and prepare food. To get you started, check out these ten tips.

#### 1. 50% Veggies and Fruit

When you're planning a meal, make sure half of what you're eating is either a vegetable or a fruit.

#### 2. Keep Protein Lean

Not all protein is created equally — make sure you focus on proteins like lean beef, pork, chicken and turkey. For a vegetarian option, opt for beans or tofu.

#### 3. Go With Whole Grains

Whole grains provide more nutrients, like fiber, than refined grains. Look for the words "100% whole grain" or "100% whole wheat" on the food label.

#### 4. Add Some Dairy

Pair your meal with a cup of fat-free or low-fat milk or yogurt to get the calcium and other essential nutrients as whole milk, but with less fat and fewer calories.

#### 5. Say "No" To Sauces

Using heavy gravies or sauces adds fat and calories to otherwise healthy choices. For example, steamed broccoli is great, but avoid topping it with cheese sauce.

#### 6. Slow Down

It takes about 20 minutes for your body's "full sensor" to kick in once you've started eating. When you eat slowly, you give your body time to tell you you're full before you overeat.

#### 7. Use A Smaller Plate

The bigger the plate, the more food we tend to put on it. Using a smaller plate is a great way to control your portion size.

#### 8. Cut Out The Take Out

Restaurant portions tend to be too big and high in calories. Preparing more of your food at home gives you better control over what you're eating. And when you do eat out, opt for healthier choices — grilled instead of fried, for example.

#### 9. Mix In Some Variety

There are many healthy fruits, vegetables and grains to try so eating healthy never has to get boring. Why not trade tasty, healthy recipes with friends and coworkers?

#### 10. Rethink Dessert

It's OK to indulge your sweet tooth — just do it with a healthy choice like fresh fruit.



## EMPLOYEE WELLNESS PROGRAM UPDATES (CONTINUED)

### IT ALL ADDS UP



#### Check out the calorie count of your favorite food or drink – it might surprise you

It's Sunday afternoon, and you're grocery shopping. You wander the aisles, check off items on your list and fill up your cart. As you choose what to buy, do you look at the nutrition label? If you take a few seconds to scan the calorie count, you might be surprised. Certain items that you think are low in calories might be loaded with sugar and sweeteners.

How can you make sure that what you're buying is the healthiest option? We'll help you figure it out so you can make the best choices for you and your family.

### Read the nutrition label when shopping

The calorie count is near the top of the Nutrition Facts label. It's important to remember that the calories listed here are only for one serving. The serving size is also at the top of the label and tells you how much one person should have for one serving. Make sure you look at the servings per container. This can be more than one. Let's say you bought a box of macaroni and cheese with two servings and ate it all in one sitting. You'd have to double the calorie count to get your total number of calories.

Join Fulton County Wellness Team, University of Georgia Extension Services – Fulton County and Fulton County Library System for virtual wellness webinars and cooking demos. The virtual webinars and cooking demos are available to all active employees. Email Employee Wellness at [employeeewellness@fultoncountytga.gov](mailto:employeeewellness@fultoncountytga.gov) at least three business days in advance to register.

Here's a general guide to calories per serving:

- 40 calories is low
- 100 calories is moderate
- 400 calories or more is high

*This guide is based on a diet of 2,000 calories a day. If your daily diet has too many calories, you're at higher risk for being overweight and obese.<sup>1</sup>*

### SOME "FACT" AND "FICTION" ABOUT HEALTHY FOODS

#### Isn't a bagel just a bagel?

You might think a bagel or muffin for breakfast isn't too bad. However, dietitians say the size of many bagels and muffins has doubled in recent years. That means more calories. Consider half a bagel or muffin – and go easy on the spread.

#### What about a salad? That's healthy, right?

While lettuce is low in calories, topping it with fatty dressings, bacon bits and cheese can make the calorie count really add up.

Here are some ways to order a healthy salad:

- Pick and choose what you want in your salad. For example, you can ask to hold the cheese or bacon bits.
- Try healthier salad toppings like kidney beans, extra veggies, or lean protein like skinless chicken.
- Get the dressing on the side, choose light dressings, and "fork dip" instead of pouring it on.





**SOME “FACT” AND “FICTION” ABOUT HEALTHY FOODS (CONTINUED)**

**If I have just one serving for dinner when I eat out, that’s OK?**

Not necessarily. Portions served at restaurants can be two or three times larger than the standard serving size. One way to cut down on calories (and save money!) is to share a main course. Or eat half and save the rest for lunch the next day.

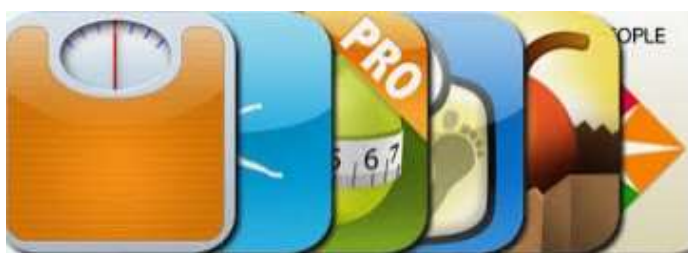
**Watch what you drink**

It’s not just what you eat that can rack up the calories. Check out these common drinks. Cover up the “Calories” column and see if you can guess the calorie count. Next, try some of the options under “Try this instead” to cut your calorie intake.

If you usually have...	Calories	Try this instead...	Calories
Large coffee with cream and sugar	240	Small coffee (10 ounces) with cream and sugar	120
Cola (20 ounces)	230	Bottle of water	0
Sweetened lemon iced tea (16 ounces)	180	Sparkling water with natural lemon flavor (not sweetened)	0

**There’s an app for that, right?**

If you’re eating out, you may not have access to the Nutrition Facts labels. No worries. If you have a smartphone, you can use an app to look up the calorie count of many foods. Just look for a “calorie counter” app.





INNOVATIVE ANSWERS FOR SAVVY SPENDERS

## Keep an eye on your money

### MEMBERS-ONLY SPECIAL OFFERS

You deserve special savings just for being an EyeMed member. So we've developed a page on [eyemed.com](http://eyemed.com) that only registered members can see. It's the latest list of special offers for vision-related products and services. A mix of member discounts and extra savings that give your benefits a boost. So you can keep your eyes healthy and save some cash while you're at it.

### UNLOCK YOUR OFFERS IN MINUTES

Just go to [eyemed.com](http://eyemed.com), register and you're set to shop the savings. And if you have the EyeMed Members App, pull up the offer at the store—no printing!

New offers are added often, so check before you go.



- Discounts on frames and lenses
- Savings on contacts
- Exclusive offers from network providers and retailers
- Free shipping from online providers
- Free vision products, like lens cleaner kits and more, all from trusted EyeMed network providers

### SEE THE GOOD STUFF

Register on [eyemed.com](http://eyemed.com) or grab the member app (App Store or Google Play) now

INDEPENDENT  
PROVIDER  
NETWORK



LENSCRAFTERS

PEARLE  
VISION

OPTICAL





## KAISER PERMANENTE RECIPE: CURRIED CAULIFLOWER WITH BROWN RICE

Enjoy this recipe created by Kaiser Permanente chefs.

### Ingredients

#### *Curried Cauliflower*

2 cups garbanzo beans  
2 cups baby red potatoes, cut and cubed  
2 cups grape tomatoes  
1 cup red onions, diced  
4 Tbsp. olive oil  
24 oz. cauliflower florets  
3 garlic cloves, minced  
1 cup poblano chili, diced

3 Tbsp. curry powder  
2 oz. cilantro chopped  
12 oz. coconut milk  
Salt and pepper to taste

#### *Brown Rice*

1 cup brown rice  
2 cups water  
1 tsp. Kosher salt

### Directions

#### *Brown Rice*

1. Bring water and salt to boil in medium saucepan. Add rice. Cover and reduce heat to low and cook until liquid has been absorbed (about 20 minutes). Remove from heat and let sit covered with a lid until ready to use. Fluff with fork.

#### *Curried Cauliflower*

1. Toss cauliflower florets in 1 Tbsp. olive oil and curry spice. Roast for 15 minutes. Remove and set aside.
2. Toss potatoes with 1 Tbsp. olive oil and roast until crispy. Set aside.
3. Heat 12" non-stick skillet over medium heat. Add remaining olive oil and heat. Add onions and curry spice and cook until fragrant, stirring occasionally. Add garlic and cook for 30 seconds. Stir in chilies, beans and tomatoes. Stew for 10 minutes. Stir in cauliflower and milk and cook for 10 minutes. Stir in crispy potatoes and cilantro. Serve over brown rice.

Serving size: ¼ cup brown rice, 1 cup curried cauliflower

**Nutrition Facts: Calories: 360 | Fat: 12 g. | Carb. 26 g. | Protein: 30 g. | Fiber: 10 g. | Sugar: 0 g**



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*This newsletter provides an overview of Fulton County Government Benefits. Actual 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 anytime and do not represent a contractual obligation on the part of Fulton County Government.*

**Fulton County Department of Finance  
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