

## HAPPY NEW YEAR

The State Personnel Administration (SPA) would like to present **"Flex News"**! This monthly benefit newsletter will serve as a way to communicate current information and any updates to our current plan options or processes. We hope you will find this information beneficial to you and your staff. If there are questions or topics you would like for us to discuss, notify us at [flexnews@spa.ga.gov](mailto:flexnews@spa.ga.gov).

### DID YOU KNOW.....

The grace period only applies to those enrolled in the General Purpose and Limited Health Care Spending Accounts. Participants have from January 1<sup>st</sup> through March 15<sup>th</sup> to spend funds remaining in the previous plan year's account. During the grace period, participants should refrain from using the debit card to pay for expenses. When using the debit card, SHPS' current system cannot determine if an expense made during the grace period should be applied to the current year's plan or the previous year's plan. It will deduct expenses from the current year's plan and may cause an interruption of available funds until the "true-up" process is complete. This can be avoided by simply filing a paper claim during the grace period for reimbursements. The true-up process is done after the filing closeout for the previous year's plan and any expenses made during the grace period are applied to the appropriate account. This process can take approximately 60 days to complete after the May 31<sup>st</sup> deadline date. Encourage your employees to file paper claims during this time.

**QUESTION:** What are the requirements for providing an employee with a SPD?

**ANSWER:** By law, ERISA welfare plans must automatically furnish summary plan descriptions (SPDs) at required times to "participants" who are "covered under the plan." A "Covered Participant" is any employee or former employee of the State of Georgia who is or may become eligible for benefits under the plan or whose beneficiaries may be eligible for benefits. Although the Flexible Benefits Program is not covered under ERISA, we do follow the same guidelines of ERISA. When an employee elects coverage during Open Enrollment, or upon request, he will be provided with a SPD from the vendor. If the employee has asked you, the benefits representative, for a SPD, you should direct him to the vendor to make the request.

participant becomes covered under the plan. SPDs must also be furnished upon request.

### ACCESSING THE FLEX SYSTEM...

When was the last time you used your RACF ID? Not all benefit coordinators currently have a RACF ID. The RACF ID is the key to the GO (Georgia Online) network-the "FLEX" system. It allows you access to the Flexible Benefits System (FLEX) to process your employee's benefits timely. You can enter employee's information, or changes directly into FLEX by using the option statement or qualifying change form. You can also enter a transfer of an employee into your department or update a record due to medical underwriting.

It is very important to keep your RACF ID active and not share it with others. Remember to use it at least once a month, even if you just log in and out. This will prevent future delays in processing your employees while your password is reset. If you need or want access to the Flex system, contact us for further details at 800-968-0490 or 404.651.6076.

### VENDOR DIRECTORY

Minnesota Life	800-600-2519
Signature (Legal)	800-848-2012
Spectera (Vision)	800-638-3120
SHPS (Spending Accts)	800-893-0763
United Concordia (Dental)	866-215-2356
Cigna Dental	800-642-5810
The Standard	888641-7186
AIG (Specified Illness)	866-849-2958
UNUM (Long-Term Care)	888-764-3539

Questions pertaining to the Health Plans and the Health Reimbursement Account should be directed to the Department of Community Health-SHBP at 404-651-6142 or 800-483-6983.

### REMINDERS.....

Grace Period for Spending Account January 1<sup>st</sup> through March 15, 2008.

Spending Account Claims for 2007 Plan Year must be posted marked on or before May 31, 2008.



## MEET THE TEAM....

Behind the scenes of the Flexible Benefits Program, you have a dedicated support team to assist you with day-to-day operations and the annual Open Enrollment Period. The same team, 14 members strong, gives you a wealth of experience and knowledge, each averaging 13 years of benefits experience. You can trust our team to help assist and guide you through your daily Flex HR and payroll needs. Please contact us at 404-651-5054 or 1-800-968-0490.



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