



October 7, 2013

MEMORANDUM

To: HR Coordinators - State Agencies

From: State Health Benefit Plan (SHBP)

Subject: Federal Shutdown – Employee Furloughs

As you are aware, the United States federal government shutdown began on October 1, 2013. Since it is unknown as to how long the shutdown will last, some state agencies that fund positions with federal funds may find it necessary to furlough employees that receive health benefits through the SHBP. Health coverage will continue for all furloughed employees who are currently enrolled in SHBP.

Your furloughed employees may have questions regarding their health coverage status while they are furloughed. SHBP has prepared some frequently asked questions (FAQs) to assist you in responding to their questions. If you receive additional questions from your furloughed employees, please forward those questions to Bill Tierney at btierney@dch.ga.gov. SHBP will post these FAQs along with any new FAQs at www.dch.georgia.gov/shbp.



Employees Furloughed due to the Federal Shutdown and the Impact on SHBP Benefits

FAQs

Q. Will I still have my SHBP coverage while on furlough?

A. Yes.

Q. I know my health premium comes out of my paycheck but I'm not being paid while on furlough. How do I pay for my coverage?

A. If you have enough in your paycheck to cover the SHBP premium in the same pay period as you are furloughed, the premium will be deducted from your paycheck, as usual. If you do not have enough in your paycheck to cover the SHBP premium or are not receiving a paycheck, your premiums will accrue while you are furloughed. When you return to work, the accrued amount will be deducted at one time from your first paycheck.

Q. What if I am on furlough during Open Enrollment? Do I still do my Open Enrollment?

A. If you are furloughed during Open Enrollment, you are still treated as any other employee. This means you will make your Open Enrollment elections at the same time as everyone else. Open Enrollment begins on Monday, October 21, 2013 and ends at 5:00 p.m. on Friday, November 8, 2013 at www.mySHBPga.adp.com. Information regarding Open Enrollment is available at www.dch.georgia.gov/shbp.

Q. May I drop SHBP coverage due to the furlough?

A. No. A furlough is not a Qualifying Event (as defined in the SHBP Summary Plan Description) that allows discontinuation of coverage.

Q. May I change to a lower cost health plan option or drop my dependents so I have a lower premium while I am furloughed?

A. No. These actions are not Qualifying Events that allow a change to a different plan option or different coverage tier.

Q. Who do I contact for questions regarding my furlough status?

A. Please contact your Human Resources department regarding your furlough status.



**GEORGIA DEPARTMENT
OF COMMUNITY HEALTH**

Nathan Deal, Governor

Clyde L. Reese III, Esq., Commissioner

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