

Community Health

COMMUNITYHEALTHMAGAZINE.COM | AUTUMN 2025

PINK OUT!
October is
Breast Cancer
Awareness Month

See pages 26-27

Guiding Light

**A DETAILED LOOK AT YOUR
2026 EMPLOYEE BENEFITS
INSIDE**

**Open Enrollment
is Oct. 22 – Nov. 7**



**GEORGIA
PORTS**

Welcome to Open Enrollment

Visit www.benematrix.com/enroll to begin enrolling in your GPA employee benefits



Eligibility



Criteria for Insurance Eligibility

Requirements for Employee Coverage

You are eligible for employee coverage as a full-time employee of Georgia Ports Authority (GPA) scheduled to work at least thirty (30) hours per week, are on the regular payroll of GPA, and are in a class eligible for coverage under the Plan. There will be no waiting period for all full-time employees.

Note: Anyone committing fraudulent activities against the Plan will not be eligible for coverage.

Requirements for Dependent Coverage

An employee's family member who resides in the United States will become eligible for dependent coverage on the first day that the employee is eligible for employee coverage and the family member satisfies the requirements for dependent coverage.

Dependents eligible for coverage include:

- The employee's legally married spouse.
- The employee's child(ren) up until the end of the month in which he or she turns the age of twenty-six (26), including:
 - A natural born child.
 - A stepchild.
 - An adopted child or a child lawfully placed with the employee for legal adoption by the employee. A "child lawfully placed with an employee for legal adoption" refers to a child whom the employee intends to adopt, whether or not the adoption has become final, provided that the child has not attained the age of eighteen (18) as of the date of placement for adoption.
 - An eligible foster child. An eligible foster child is an individual who is placed with the employee by an

authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.

- An employee's unmarried child over the age of twenty-six (26) who is mentally or physically incapable of earning his or her own living due to permanent, chronic, and total disability. The child may obtain continued coverage if, within thirty (30) days of the date coverage would otherwise terminate, the employee submits proof of the child's incapacity. (See Eligibility for Disabled Children)
- A minor ward for whom the employee has legal guardianship and who is primarily dependent upon the employee for support and resides with the employee.

Note: At any time, the Plan Administrator may require documentation proving that a spouse or a child qualifies or continues to qualify as a dependent as defined by this Plan, including but not limited to marriage licenses, birth certificates, and/or a court order establishing a relationship of parent and child. If both spouses are employees, their children will be covered as dependents of one spouse, but not of both.

Georgia Ports Authority recognizes that to fulfill our mission requires a diverse group of qualified employees. We maintain a comprehensive and competitive benefits program for our employees and their families to meet health and wellbeing needs. Our goal is to continually upgrade our benefit plan offerings so that you have the most competitive employee plan in the marketplace.

Eligibility for Disabled Children

For a disabled child to be eligible for coverage under the Plan beyond the end of the month of the child's twenty-sixth (26th) birthday, the child:

- Must be enrolled in the Plan prior to the age of twenty-six (26).
- Must be incapable of self-support because of mental retardation or permanent, chronic, and total disability which commenced prior to the age of twenty-six (26).
- Must be primarily dependent upon the employee.
- Must be continuously disabled and covered thereafter.
- Must be considered disabled by the Social Security Administration.

If you believe a covered dependent meets the disability criteria above, you may obtain a determination of disability from the Social Security Administration. This information must be submitted to the Plan Administrator within thirty (30) days of the covered dependent reaching the age of twenty-six (26). You may be required to submit additional information necessary for completion of the eligibility determination.

If such eligibility is approved, you may be further required (usually not more frequently than once a year) to furnish satisfactory evidence to substantiate the continued eligibility of the covered dependent under the Plan.

Persons Excluded as Dependents

The term "dependent" excludes:

- Any individuals living in the covered employee's home who do not satisfy the eligibility requirements for dependents as defined by the Plan.
- A spouse and/or child living outside of the United States of America.
- The legally separated or divorced former spouse of the employee.
- Any person who is on active duty in any military service of any country.
- Any person who is covered under the Plan as an employee.
- For dependent life insurance: a married child.

Life Status Changes

Any time that you wish to make benefit changes outside of Open Enrollment due to a life status change (such as adding, changing, or dropping coverage on you or a dependent (marriage, divorce, birth, etc.)), **remember that you have 31 days from the life event to make those changes.**

Say hi to
alex[®]



ALEX[®] is an online educational tool that helps you select the best benefit plans for you and your family. Answer a few questions about your health care needs and ALEX will crunch some numbers and suggest what makes the most sense for you. Information shared between you and ALEX is confidential.

Scan the QR code to get going with ALEX, or visit start.myalex.com/georgiaports.



How long will this take?

Most users spend about 7 minutes with ALEX, but it depends how much guidance you desire. Also available is ALEX Go, a chat-based version of the experience.

Can I use ALEX on my phone?

Yes, ALEX is optimized to work on all devices.

Can I trust ALEX with my secrets?

Yes, ALEX is totally private and secure.

How should I prepare?

ALEX will ask you to anticipate what type of medical and dental care you might need this year — doctor/dentist visits, glasses/contacts, surgeries, ER visits, prescriptions — so you should talk to your family about their needs. ALEX can even help with retirement planning.

How does ALEX know what benefits are best for me?

ALEX takes the amount each benefit would cost you out of your paycheck (your premium) and adds that to the amount it would cost for the services you might use. Then, he'll recommend the best and least expensive benefits for your needs.

Can ALEX provide information about Medicare?

Yes, ALEX Medicare helps you navigate the vast amount of information on the Medicare landscape. ALEX Medicare is a guided journey that helps you make educated decisions when it comes to Medicare options for you or your family.



Rates for GPA's Group Medical Plan effective January 1, 2026, are shown. A summary of coverages is also shown and the payable amounts by GPA to providers. St. Joseph's/Candler Health System and First Health are our two medical PPO networks. Refer to your insurance card from Healthgram to identify which network you are in.

Medical & Prescription Benefits	In-Network Provider	Out-of-Network Provider
Deductible		
Individual		\$550
Family of two		\$1,100
Family of three or more		\$1,650
Medical Out-of-Pocket		
Individual (Max) not including deductible	\$3,850	\$8,000
Family (Max) not including deductible	\$8,150	\$20,000
Schedule of Medical Plan Benefits		
Coinsurance (what GPA pays)	80% of contracted rate	60% of plan allowance
Physician Services	Deductible, then 80% coinsurance	Deductible, then 60% of plan allowance
Wellness Services	Payable at 100%	Deductible, then 60% of plan allowance
Disease Management Programs at St. Joseph's/Candler	Payable at 100%	N/A
Emergency Room Services	\$150 copay. Deductible, then 80% coinsurance; copay waived if admitted to hospital	
Inpatient Hospital Services: Room & Board	Deductible, then 80% coinsurance	Deductible, then 60% of plan allowance
Outpatient Hospital Services	Deductible, then 80% coinsurance	Deductible, then 60% of plan allowance
Chiropractic	Medical deductible, then 80% coinsurance based on plan allowance; limit of 25 visits per plan year	
Mental Health	Deductible, then 80% coinsurance	Deductible, then 60% of plan allowance
Excluded Facilities	East Georgia Regional (except for emergency and maternity); East Georgia Cancer Center; Optim Medical Center-Tattnall & Screven; and Optim Surgery Center-Savannah.	
Rx Copays	Up to 30 Days' Supply	31-90 Days' Supply
Generic	\$10	\$20
Preferred	\$50	\$100
Non-Preferred	\$75	\$150
Specialty Drugs	25% coinsurance, max \$250 each	Based on 30 days' supply
Rx Out-of-Pocket		
Individual (Max)		\$3,500
Family (Max)		\$6,000
2026 Medical Premiums per pay period	Salaried <i>semi-monthly</i>	Hourly <i>weekly</i>
Non-Wellness		
Employee Only	\$80.50	\$37.15
Employee & Spouse	\$185.00	\$85.38
Employee & Child(ren)	\$166.50	\$76.85
Employee & Family	\$223.00	\$102.92
Waterfront Wellness		
Employee Only	\$39.50	\$18.23
Employee & Spouse	\$103.50	\$47.77
Employee & Child(ren)	\$85.00	\$39.23
Employee & Family	\$141.00	\$65.08

Always Use an In-Network Provider

GPA pays 80% of covered medical expenses after your deductible as opposed to GPA paying 60% of plan allowance for an out-of-network provider.

Covered medical expenses are significantly discounted before you pay your part on both your deductible and your 20% co-insurance.

SAMPLE CASE

A patient is told the cost of surgery will be \$25,550

In-Network

Using an in-network provider reduces the cost by \$15,000 right off the top, leaving a balance of \$10,550 (Plan Allowance). GPA pays \$8,000 (80%) toward that balance while **the patient is responsible for the remaining \$2,550** (\$550 deductible and \$2,000 co-insurance).

Out-of-Network

Using an out-of-network provider, the total cost is discounted to the plan allowance of \$10,500 to calculate payment responsibility. GPA pays \$6,000 (60%) while the patient is responsible for \$4,550 (\$550 deductible and \$4,000 co-insurance).

The out-of-network provider has the right to “balance bill” the patient — that is, charge them for the difference between the total cost of the surgery (\$25,550) and the plan allowance (\$10,500). This leaves a remaining balance of \$15,000, **bringing the grand total owed by the patient to \$19,550.**

**TAKE
NOTICE**



To find an in-network (*The Care Network*) physician, physical therapist, imaging center, etc., visit the St. Joseph's/Candler website, sjchs.org. Your lab provider is St. Joseph's/Candler.



If you reside outside of the seven-county region (Chatham, Effingham, Bryan, Liberty, Bulloch, Jasper and Beaufort) for St. Joseph's/Candler's *The Care Network*, you have a “wrap network” with First Health Network. If services are rendered within these seven counties, then the service will be in-network under St. Joseph's/Candler network.

To locate a provider with First Health, visit their website at providerlocator.firsthealth.com/LocateProvider/LocateProviderSearch.

Your lab provider is LabCorp.

In all cases, Memorial Hospital in Savannah is an Out-of-Network provider.





WHERE TO GO FOR CARE

Getting the right kind of immediate medical care when your primary care physician isn't available can save you time and money.

Convenience Care Clinic/Telemed

These are best in situations that are neither urgent nor emergencies. Convenience Care Clinics are located in malls and some retail stores, including CVS, Walgreens, Walmart and Target. They offer services without the need to schedule an appointment and are usually available to patients 18 months of age or older.

Virtual care is available through Teladoc Health at no cost for employees and their dependents who are covered under GPA's medical plans. *See more about Teladoc Health on page 14.*

Urgent Care

For situations in which prompt medical care is needed but a trip to the emergency room is not necessary. Urgent care centers can treat many minor medical issues, typically at a lower cost and a quicker turnaround than an ER.

Emergency Room

For true medical emergencies that are a threat to life, limb or long-term impairment of bodily functions or organs.

CONVENIENCE CARE/TELEMEDICINE/URGENT CARE

- Common infections (sore or strep throat, urinary tract and bladder infections, earaches and ear infections, pink eye)
- Minor fevers
- Cough, cold, and flu
- Nasal congestion
- Skin issues (rashes, ringworm and chicken pox)
- Head lice
- Insect bites
- Minor burns, cuts, and scrapes
- Sprains and strains

URGENT CARE

- Migraines
- Severe back pain
- Vomiting and diarrhea
- Minor broken bones
- Fevers
- Asthma attacks
- Severe cough
- Eye irritations
- Animal bites
- Wounds requiring stitches

EMERGENCY ROOM

- Loss of consciousness
- Chest pain
- Severe trouble breathing
- Sudden loss of vision, numbness or difficulty speaking
- Severe abdominal pain
- Coughing or vomiting blood
- Severe bleeding
- Severe burns
- Major broken bones
- Seizures/convulsions

If you or your spouse take generic maintenance medications, you may receive them at no cost through one of the listed pharmacies – no copay required.



Free Medicine

Hypertension Agents	
Amlodipine	Norvasc
Amlodipine/Valsartan	Exforge
Amlodipine/Valsartan/ HCTZ	Exforge HCT
Atenolol	Tenormin
Carvedilol	Coreg
Chlorthalidone	Thalitone
Hydrochlorothiazide (HCTZ)	Microzide
Irbesartan	Avapro
Irbesartan/HCTZ	Avalide
Lisinopril	Prinivil, Zestril
Lisinopril/HCTZ	Prinzide, Zestoretic
Losartan	Cozaar
Losartan/HCTZ	Hyzaar
Metoprolol	Toprol XL, Lopressor
Propranolol	Inderal
Spiroinolactone	Aldactone
Valsartan	Valsartan
Diabetes Agents	
Glimepiride	Amaryl
Glipizide	Glucotrol
Metformin	Glucophage, Glucophage XR
Pioglitazone	Actos
Pioglitazone/metformin	ACTOSplusMet
Glimepiride	Amaryl
Glipizide/metformin	Metaglip
Lipid (Cholesterol) Lowering Agents	
Atorvastatin	Lipitor
Fenofibrate* (40mg & 120mg only)	Tricor, Triglide
Gemfibrozil	Lopid
Omega-3-acid ethyl esters*	Lovaza
Pravastatin	Pravachol
Simvastatin	Zocor
Rosuvastatin	Crestor
Muscle Relaxers	
Methocarbamol	Robaxin
Gout Agents	
Allopurinol	Zyloprim
Diuretics (Water Pills)	
Furosemide	Lasix

NSAIDs	
Celcoxib*	Celebrex
Diclofenac potassium	Cataflam
Diclofenac sodium	Voltaren
Meloxicam	Mobic
GERD (Reflux) Agents	
Esomeprazole	Nexium
Famotidine	Pepcid
Lansoprazole	Prevacid
Omeprazole	Prilosec
Pantoprazole	Protonix
Antidepressants	
Bupropion SR	Wellbutrin SR
Citalopram	Celexa
Duloxetine	Cymbalta
Escitalopram	Lexapro
Fluoxetine	Prozac
Sertraline	Zoloft
Trazadone	Desyrel
Antiplatelet Agents	
Clopidogrel	Plavix
Asthma/Allergies	
Azelastine	Astelin
Fluticasone	Flonase
Fluticasone/Salmeterol	Advair
Montelukast	Singulair
Prostate Agents	
Tamsulosin	Flomax
Fluticasone	Flonase
Migraine Headaches	
Rizatriptan	Maxalt
Topiramate	Topamax
Hormone Replacement Therapy	
Estradiol tablets	Estrace
Progesterone	Prometrium
Osteoporosis	
Alendronate	Fosamax
Overactive Bladder	
Oxybutynin	Ditropan
Electrolytes	
Potassium chloride	Klor-Con, Micro-K

*Requires prior authorization Note that only generics on this list are available at a \$0 copay at the following pharmacies:
 Savannah - through EHS; Brunswick - Walgreens on Altama Ave.; Bainbridge - CVS on Shotwell St.; ARP - CVS on U.S. 76 in Chatsworth;
 All - Express Scripts Mail Order (delivery directly to your home)

Rates for GPA's Group Dental Plan effective January 1, 2026, are shown as well as payable amounts by GPA to dental providers.

Dental Benefits		
Deductible & Plan Limitations		
Individual		\$50
Family of two		\$100
Family of three or more		\$150
Calendar Year Maximum (paid per participant) (Preventive Services do not go against the Calendar Year Maximum.)		\$2,500
Schedule of Dental Plan Benefits		
Preventive Services (not subject to deductible)		100%
Basic Services		80%
Major Services		80%
Orthodontia		
Payable at 50% of the charged amount up to a maximum of \$2,500 once per lifetime.		
2026 Dental Premiums <i>per pay period</i>	Salaried <i>semi-monthly</i>	Hourly <i>weekly</i>
Regular Rates		
Employee Only	\$8.50	\$3.92
Employee & Spouse	\$14.50	\$6.69
Employee & Child(ren)	\$15.00	\$6.92
Employee & Family	\$25.00	\$11.54
Find a Provider		
<p>GPA has a voluntary dental network through Cigna. Using the network will stretch your dental dollars of the \$2,500 maximum GPA dental payout since the costs of your services will be lower when using an in-network dentist.</p> <p>To find an in-network provider, go to: www.CignaDentalSA.com. Enter your zip code and select the 'Cigna Dental PPO Shared Administration Plus' plan. You can then search for a dentist by type, name or practice.</p>		



Georgia Ports Authority offers vision insurance for all employees through the National Vision Administrators (NVA) insurance company.



2026 Vision Premiums <i>per pay period</i>	Base Plan <i>No Medical</i>	Base Plan <i>With Medical</i>	Enhanced Plan <i>No Medical</i>	Enhanced Plan <i>With Medical</i>
Salaried <i>semi-monthly</i>				
Employee Only	\$2.15	\$0.00	\$4.07	\$1.92
Employee & Spouse	\$4.29	\$2.15	\$8.14	\$5.99
Employee & Child(ren)	\$6.86	\$4.72	\$13.02	\$10.88
Employee & Family	\$8.15	\$6.01	\$15.45	\$13.31
Hourly <i>weekly</i>				
Employee Only	\$0.99	\$0.00	\$1.88	\$0.89
Employee & Spouse	\$1.98	\$0.99	\$3.75	\$2.76
Employee & Child(ren)	\$3.17	\$2.18	\$6.01	\$5.02
Employee & Family	\$3.76	\$2.77	\$7.13	\$6.14

Summary of In-Network Benefits	Base Plan	Enhanced Plan
Examination	\$10 copay	\$10 copay
Retinal Imaging	\$39 fixed option price	\$39 fixed option price
Lenses		
Single Vision/Bifocal/ Trifocal/ Lenticular	\$25 copay	Covered at 100%
Lens Options		
Polycarbonates (under age 19)	Covered at 100%	Covered at 100%
Standard Scratch-Resistant Coating, Solid Tint, Fashion/Gradient Tint	See Fixed Pricing Chart Below	Covered at 100%
Frames	Up to \$120 allowance, then 20% discount (once every 2 calendar years)	Up to \$150 allowance, then 20% discount (once every 1 calendar year)
Contact Lenses Evaluation/Fitting		
• Daily Wear	\$20 copay	Covered at 100%
• Extended Wear	\$30 copay	Covered at 100%
• Specialty Wear	\$50 copay	\$20 copay
In Lieu of Lenses	Up to \$120 retail, discount off balance	Up to \$150 retail, discount off balance (in addition to lenses/frames)
Medically Necessary	Covered at 100%	Covered at 100%

Lens Options Fixed Pricing (when using a participating NVA provider)			
Solid Tint	\$10	Transitions Single Vision (Standard)	\$65
Fashion/Gradient Tint	\$12	Transitions Multi-Focal (Standard)	\$70
Scratch-Resistant Coating (Standard)	\$10	Polycarbonate (Single Vision) 19 & over	\$25
Ultraviolet Coating	\$12	Polycarbonate (Multi-Focal) 19 & over	\$30
Standard Anti-Reflective	\$40	Blended Bifocal (Segment)	\$30
Glass Photogrey (Single Vision)	\$20	High Index	\$55
Glass Photogrey (Multi-Focal)	\$30	Blue Light Blocker (Standard)	\$40
Polarized	\$75	Blue Light Blocker (Premium)	\$60
Progressive Lenses (Standard)	\$50	Blue Light Blocker (Ultra)	\$150
Progressive Lenses (Premium)	\$100		

Base Plan Group #850600001 | Enhanced Plan Group #8506000201

Georgia Ports Authority employees have access to basic and supplemental life insurance policies provided by MetLife.



Basic Life and AD&D Insurance

Georgia Ports Authority pays the full cost of the Basic Life and AD&D insurance for employees and their dependents.

Benefit	Salaried: 2.5 x annual base salary up to \$700,000 Hourly: 2 x annual base salary up to \$700,000
Guaranteed Issue	\$500,000
Employee Accidental Death & Dismemberment Benefit (AD&D)	Amount equal to the employee's amount of Basic Life Insurance in force
Dependent Life Benefit	Spouse: \$10,000 Unmarried Children: \$10,000

Supplemental Life and AD&D Insurance

Georgia Ports Authority offers additional Term Life and AD&D insurance on a voluntary basis to employees and their dependents.

Benefit	Employee	Increments of \$10,000 to the lesser of \$500,000 or 5 x annual base salary
	Spouse	Increments of \$5,000 to the lesser of \$250,000 or 50% of employee amount; employee must have coverage
	Children	Increments of \$2,500 not to exceed \$10,000; employee must have coverage
Eligibility Waiting Period		No Waiting Period

Employee & Spouse Age Banded Rates per \$1,000 Monthly			
18-29	\$0.13	55-59	\$0.79
30-34	\$0.14	60-64	\$1.27
35-39	\$0.15	65-69	\$1.58
40-44	\$0.20	70-74	\$4.41
45-49	\$0.29	75-99	\$6.78
50-54	\$0.48		
Dependent Children (rate per \$1,000)			\$0.22



Georgia Ports Authority offers savings plans to help employees prepare for life after work.

Retirement

Defined Benefit Plan - Pension

For employees hired before July 1, 2011

- Employees contribute 1% of the first \$9,000 of eligible earnings, then 1.5% of the remaining eligible earnings during the plan's fiscal year.
- The accrued benefit (the amount you are credited) is based on 2.25% of the first \$9,000 in base pay, then 3.25% of the remaining base pay during the plan's fiscal year.
- Employees are 100% vested in the amount they have contributed.
- Employees are vested in GPA's contribution after completing five or more years in the plan or upon reaching the age of 55.

Defined Contribution Plan - 401(a)

For employees hired after July 1, 2011

- All employees participating in this plan will receive an employer-paid contribution of 5% of eligible earnings into their retirement account.
- Employee deferrals can be made on a pre-tax and/or Roth (after-tax) basis. GPA will match up to 5% of eligible earnings, dollar for dollar, for a total employer contribution of up to 10%.
- Employer contributions are made into the employee's Defined Contribution (401(a)) account and will vest 20% each year until the employee has completed 5 years of plan participation.
- Employee deferral contributions are made into the employee's Deferred Compensation (457(b)) account and are always 100% vested.
- Employees can invest their deferrals in numerous different investment funds.

Defined Compensation Plan - 457(b)

Participation is voluntary

This plan is designed to allow employees to save funds for retirement in addition to GPA-funded retirement plans. It offers the same investment funds that are available in the Defined Contribution Plan.

- Employees can defer eligible earnings on a pre-tax and/or Roth (after-tax) basis.
- Contribute from 1% to 100% of eligible earnings as long as it does not exceed IRS limits.
- Employees can roll over account balances from other qualified retirement plans.
- Although designed for retirement savings, the IRS in some cases allows access to funds in case of an unforeseen emergency that creates a heavy financial burden.

Retirement Plan Changes

For employees hired prior to July 1, 2011, in the Defined Benefit (Pension) plan, the following changes take effect July 1, 2026:

- No penalty for retiring at the age of 60.
- Penalties adjusted for those retiring between ages 55 and 60.
- While there is no longer a penalty at age 60, it is important to remember that by not working more years, employees are losing those years' retirement credit.

For employees hired after July 1, 2011, in the Defined Contribution plan, the following changes took effect Aug. 1, 2025:

- There is no longer a mandatory 2% deferral for the employee. GPA will automatically contribute 5% toward the employee's retirement. There is nothing the employee needs to do to receive this.
- GPA will match, dollar for dollar, up to 5% of the employee's election. To receive the full 5% match from GPA, the employee will have to contribute 5% or more.
- All GPA contributions are directed into the employee's 401(a) account. All employee contributions are directed into the employee's 457(b) account.



Mental Matters

Teladoc Health provides the convenience and flexibility of addressing concerns with a mental health professional during a virtual visit. Choose your mental health professional from profiles of board-certified psychiatrists, psychologists, therapists and counselors who can help with matters including:

- Stress management
- Depression
- Relationship and family problems
- Anxiety caused by work or personal issues
- PTSD and other traumas
- Burnout

With Teladoc, you:

- Choose the therapist who best fits your needs
- Speak with an expert from wherever you are most comfortable
- Schedule an appointment at your convenience
- Confidential treatment for as little or as long as you need

The Right Care at the Right Time

Teladoc Health offers 24/7 service for medical and mental health needs

General Medical (24/7 Care)

Teladoc provides access to board-certified providers (MDs, DOs and NPs) in states with full-practice authority anytime, anywhere — and usually in about 15 minutes — by web, phone or mobile app. Providers evaluate members' health concerns, provide diagnosis and recommend treatment, including prescriptions, as necessary.

Provides speed-to-care for a wide range of non-emergent health concerns, including:

- | | | |
|--------------|-----------------------|-------------------------------|
| • arthritis | • Covid-19 | • poison ivy |
| • asthma | • flu | • seasonal allergies |
| • backache | • food poisoning | • sinusitis |
| • bronchitis | • lice | • sore throat |
| • bug bites | • most ear infections | • sunburn |
| • cold | • pink eye | • upper respiratory infection |

Visits can be by phone or video and there is no time limit. Same-day virtual visits are available within all 50 states, so the service can be used while traveling. Some restrictions may apply.

Fast, convenient and reliable access to care

- 24/7 virtual access
- Connect in minutes
- Quick answers and effective treatment

To sign up for Teladoc Health, scan the QR code to download the app, visit [TeladocHealth.com](https://www.TeladocHealth.com) or call 800-835-2362.



The Gift of Calm

GPA employees get free subscription to popular mental health app

GPA employees have access to Calm, a mental health app designed to help people manage stress, sleep better and live healthier lives.

Calm employs research-based tools to help users build life-changing habits that support mental health. It may help people facing challenges including:

- trouble falling asleep
- spiraling negative thoughts
- feeling overwhelmed at work

To activate your free subscription to Calm:

1. Scan the QR code or visit calm.com/b2b/gaports/subscribe on the web or a mobile browser.
2. Sign up for Calm with your personal email address or log in to an existing personal Calm account
3. Validate your work email address or the email address on your ADP account
4. Download the Calm app and log in to your account to access premium content



Members can share Calm with up to five dependents over the age of 16 with these step by step instructions. Activation must be done on the web or a mobile browser at Calm's website (calm.com). After account activation, you can download Calm's app and use your Calm account through their app. (Activation cannot be done through the app.)



Employee Assistance Program (EAP)



This company-sponsored benefit is designed to help you and your family address problems that can compromise personal satisfaction, quality of life and job performance. The EAP provides you and your family members with a professional and confidential resource. Counselors are fully licensed professionals who have clinical training and experience. They have a practical, active approach to counseling to help effectively resolve issues. Contact Performance Management Resources, GPA's EAP provider, at 888-886-7988.

Whole Life Insurance with Long-Term Care

Provided by MetLife

Even if you have employer paid life insurance, it may not be enough for you and your family's needs. Whole Life provides the continued protection you need during and after your working years into retirement. It helps alleviate financial stress by paying for final expenses such as medical bills or a funeral, includes an 80% Accelerated Death Benefit for Long-Term Care, and remains active even if you leave your job as long as you continue to pay the premium. It is coverage you own, and MetLife will

never cancel your coverage, even if your health changes. Base rates are fixed from the time of purchase. Employees who previously elected Whole Life can enroll up to the Guaranteed Issue amount with no medical questions. Any employee who did not enroll last year is considered a late entrant and can enroll up to \$10,000 without medical questions; additional amounts would require Evidence of Insurability.

Long-Term Care Benefit

The Whole Life Plan pays out a portion of your benefit in advance if you:

- Become temporarily or permanently chronically ill and are receiving qualified long term care services under a plan of care
- Are diagnosed with a terminal illness

Accident Insurance

Provided by Colonial Life

Colonial Life's Group Accident insurance helps fill some of the gaps in your deductible, coinsurance, and out-of-pocket costs if you or a covered family member is injured at home or at work – on the playground or on the road. Covered accidents include, but are not limited to, dislocations, fractures, burns, concussions, emergency dental work, and lacerations.

Benefits are paid for the initial emergency treatment (ambulance, x-rays, and more), surgery and surgical care, transportation and lodging, hospital care (admission, confinement, and ICU) and follow-up care (physical therapy, pain management, appliances, etc.). **An annual \$100 wellness benefit per covered person is also included.**

Cancer Insurance

Provided by Colonial Life

Colonial Life's Cancer/Specified Disease insurance provides cash benefits directly to you to help fill the gaps created by deductible, coinsurance, and other out-of-pocket living expenses that occur when undergoing treatment for cancer or a covered disease. Benefits include, but are not limited to, a \$5,000 benefit for an initial diagnosis of internal cancer, benefits for expenses incurred for radiation

and chemotherapy up to \$10,000 per year, surgery benefits, hospitalization benefits, hospice benefits, and some treatments and procedures your group medical insurance may not cover. Included with new policies written for 2022 and later, COVID-19 is covered at 25% of the face value; all other named infectious diseases are covered at 50%. **The plan includes an annual \$100 wellness benefit per covered person.**





Short-Term Disability Insurance Provided by Colonial Life

Short-term disability insurance helps you maintain your lifestyle if you become disabled **off the job** and are unable to work. It pays up to 60% of your base salary at the time of enrollment, not exceeding \$4,000 per month, for up to six months. Review coverage annually because benefits change as salary increases. **An annual \$50 wellness benefit is included if rider is elected.**

Critical Illness Insurance Provided by Colonial Life

Critical illness insurance helps protect against financial hardship if you or a covered family member are diagnosed with a critical illness. A lump-sum benefit of up to \$50,000 can help cover medical expenses (deductibles and coinsurance), non-medical expenses and lost income. Covered illnesses include:

- Benign brain tumor
- Stroke
- Sudden cardiac arrest
- Coma
- Blindness
- Occupational infectious HIV
- Occupational infectious Hepatitis B, C or D
- Coronary artery bypass surgery/disease (paid at 25% of face amount)
- Heart attack
- End-stage renal failure
- Major organ failure
- Loss of sight or speech
- Permanent paralysis due to an accident

If you receive a benefit for one critical illness and are subsequently diagnosed with a different critical illness, you will receive the full 100% benefit amount for the second diagnosis.

If you are diagnosed with the same critical illness (with the exception of coronary artery bypass surgery and occupational infectious HIV/Hepatitis B, C or D) you will receive 25% of the benefit amount for the second diagnosis. Note that subsequent diagnosis must be separated by 180 days. COVID-19 is covered at 25% of the face amount; all other named infectious diseases are covered at 50%. **Includes an annual \$100 wellness benefit per covered person.**

Medical Bridge Insurance (Hospital Indemnity) Provided by Colonial Life

Medical Bridge insurance provides a cash benefit to help cover the cost of the deductible and coinsurance if you are confined to a hospital, undergo outpatient surgery or have covered diagnostic procedures performed due to an accident or sickness. **An annual \$50 wellness benefit is included.**

Benefits include:

- \$500 if confined to the hospital for 20-plus hours
- \$150 if treated in an emergency room
- \$500 for a covered diagnostic procedure such as biopsy, MRI and CT scan
- \$500/\$1,000 for a covered outpatient surgery procedure such as lumpectomy, appendectomy, colonoscopy, cataract surgery and angioplasty, among others



Flexible Spending Accounts (FSA)

A flexible spending account is a tax-free account that allows you to deposit funds to pay for essential expenses.

There are two types of FSAs:

- Medical (annual contribution - \$500 minimum/\$3,300 maximum)
- Child care (annual contribution - \$500 minimum/\$7,500 maximum)

When you enroll in an FSA, you elect how much to contribute to the account for the entire plan year. The money is deducted from your paycheck pre-tax (before federal and state income taxes and FICA taxes are deducted) in equal amounts over the course of the plan year and deposited into the account.

Those funds can be used to reimburse you for eligible medical expenses.

It is important to note that any funds remaining in an FSA when the plan year ends are forfeited (with the exception of up to \$660 from 2026 plan year contributions which are allowed to carry over into the 2027 plan year for the Medical FSA).

Enrollment in an FSA ends Dec. 31 of each year, necessitating annual re-enrollment in future years.

Long-Term Disability Insurance Provided by MetLife

Georgia Ports Authority pays the full cost of long-term disability insurance for employees.

Long-term disability is a valuable benefit that reduces the risk of financial setbacks if unable to work due to an illness or injury. It can help you maintain your standard of living beyond the term of short-term disability benefits if still unable to work, and it can last until retirement age or recovery from the disability.

The Benefit Waiting Period is 180 Days. There is no Eligibility Waiting Period.

Monthly Long-Term Disability Insurance Benefit

- Salaried: 60% of base salary up to \$15,000; reduced by other income
- Hourly: 60% of base salary up to \$7,500; reduced by other income

Hearing Assistance Device Discounts Provided by NationsHearing

NationsHearing through a partnership with our vision provider, National Vision Administrators, offers GPA employees covered under GPA's vision plans and their dependents a full-service hearing aid discount program. The program includes an annual hearing test with no out-of-pocket costs, access to a nationwide network of 8,000+ providers, as well as offering up to 60% savings on the most comfortable and effective hearing aids. Contact a NationsHearing representative to get started. This benefit can be coupled with the GPA medical benefit allowance of \$2,000 per year for hearing assistance devices.

Georgia Ports Authority offers insurance for your furry family members. Plans provide nose-to-tail coverage for a wide range of accidents, injuries and illnesses for dogs, cats, birds and exotic pets. Routine care coverage is also available. Rates vary based on the coverage selected.

**Pet Insurance
Provided by Nationwide**

To enroll, call 877-PETS-VPI (877-738-7874) or visit petinsurance.com/gaports to enroll. Nationwide will send GPA the information to begin your payroll deduction. Enrollments for this benefit are not completed through GPA's online enrollment site.



**Pet Medications
Provided by Inside Rx**

Inside Rx Pets is a prescription savings program that provides pet parents discounts on brand and generic human medications prescribed for pets at 40,000 participating retail pharmacies. Visit insider.com/pets for more information about this no-cost perk provided to you via GPA's relationship with Inside Rx Pets, a partially owned subsidiary of Express Scripts.

Inside Rx®



Find benefits information
and well-being resources at
gpabenefitsconnection.com.
Access Code: gpa2025