



**PeachCare
for Kids®**



Less Cost. More Benefits. Enroll Now!

Dear State Health Benefit Plan Member:

You may be able to add dental and vision benefits and save money when you enroll your children up to age 19 in PeachCare for Kids.® You'll have high-quality health insurance with more benefits when you switch your children from the State Health Benefit Plan (SHBP) to PeachCare for Kids.

You can apply for PeachCare for Kids, children's health insurance for working families, through December 31, 2012, and avoid the six-month waiting period. Better yet, you can do it now and lock in your savings. Go to www.peachcare.org to enroll.

PeachCare for Kids provides:

- Low-cost, comprehensive health care coverage for children under age 19
- Regular check-ups and immunizations, sick child doctor visits, prescriptions, vision care, dental care, hospitalization, mental health, substance abuse services and more
- Monthly premiums of \$10 to \$35 for one child or \$70 total for two or more children (ages 6 through 18)
- No premiums for children under age 6
- No deductibles
- Low or no co-pays

A family of three can make \$44,868 and qualify; a family of four can make \$54,180.

By switching to PeachCare for Kids, you significantly reduce your out-of-pocket costs through a reduction in premiums and co-payments for your child's, or children's, health care coverage.

Listed below is an example of the premium you would pay under PeachCare for Kids as compared to paying for employee plus children coverage under SHBP:

Monthly Premiums (Based on HMO example)	Current SHBP Options (Approximate monthly premium for child/children)	PeachCare for Kids (Approximate monthly premium)	Annual Savings with PeachCare for Kids
One Child	\$177 to \$205 (1 child or more)	\$10 to \$35 (\$70 maximum for 2 or more children)	\$2004 to \$2040
Children under age 6	\$177 to \$205	FREE!	\$2124 to \$2460

This example is based on the 2012 State Health Benefit Plan Active/Early Retiree Standard HMO Option Rates.

Your children can be enrolled in PeachCare for Kids once eligibility has been determined, all verifications have been received and the premium (if applicable) has been paid. Eligibility is based on family income, citizenship and identity.

You will be able to choose from one of three Care Management Organizations for your insurance:

- Amerigroup Community Care – www.myamerigroup.com – 1-800-600-4441
- Peach State Health Plan – www.pshpgeorgia.com – 1-877-843-3506
- WellCare of Georgia – www.wellcare.com – 1-866-231-1821

Review this notice carefully and contact PeachCare for Kids at **1-877-427-3224** if you have questions or if you need additional information about the program.

How to Apply for PeachCare for Kids Insurance:

- For more information, go to www.dch.georgia.gov/peachcare-kids or call **1-877-427-3224**.
- Download an application at www.peachcare.org/Guidelines.aspx or request one through the mail by calling **1-877-427-3224**.
 - Send all the required documentation to show proof of income, citizenship and Identity.
 - You will be notified in writing if additional information is needed to determine eligibility.
 - PeachCare for Kids will notify you within 10 days from the date of receipt of all the information needed to determine eligibility.
 - Participation is voluntary, and you will keep your current coverage while your application is reviewed.

Please take time to review the frequently asked questions (FAQs) below. This information will assist you with understanding the actions required to enroll your child(ren) in the program.

Frequently Asked Questions

What is PeachCare for Kids? PeachCare for Kids is Georgia's version of the Children's Health Insurance Program (CHIP) and is administered by the Georgia Department of Community Health. PeachCare for Kids provides low-cost, comprehensive health care coverage for children under age 19. Benefits include regular check-ups and immunizations, sick child doctor visits, prescriptions, vision care, dental care, hospitalization, mental health, substance abuse services and much more.

How much will PeachCare for Kids cost? There is no cost for children under age 6. Currently, the cost per month for PeachCare for Kids coverage is \$10 to \$35 for one child and a maximum of \$70 for two or more children living in the same household. There are no deductibles.

How long can my child stay on PeachCare for Kids? PeachCare for Kids provides 12 months of eligibility, unless the child turns 19 or moves out-of-state. Eligibility must be re-determined annually.

My child is 19 but is going to college; can you still cover him? No. PeachCare for Kids cannot cover a child beyond their 19th birthday. If you are a state employee who has access to the SHBP, then you may be eligible to re-enroll your child in SHBP, because this is considered a Qualifying Event.

I have several children but one child will turn 19 in 2013. What happens to my children's PeachCare for Kids coverage? The child who turns 19 will be able to be added to your SHBP coverage if you notify SHBP within 60 days of the child's loss of PeachCare For Kids coverage. The other children will remain on PeachCare and are not eligible to be added to your SHBP coverage outside of the annual open enrollment period.

I have a court order to cover my children but they live with my former spouse. Can I enroll them in PeachCare? No. The custodial parent must request coverage under PeachCare for Kids.

My spouse will still need dependent coverage. Will my monthly premium be the same if I change my children to PeachCare for Kids, or can my children have both? A child cannot be covered by both. To continue covering your spouse, you will pay the monthly premium for employee and spouse coverage in SHBP, plus there may be a small premium for your children's coverage with PeachCare for Kids.

What if my child's coverage is cancelled by PeachCare for Kids due to late or non-payment of premium? Can I re-enroll my children in SHBP? No. Non-payment is not considered a Qualifying Event.

Does PeachCare for Kids offer dental coverage? Yes.

Does PeachCare for Kids offer orthodontia coverage? Yes, but only for limited conditions.

Does PeachCare for Kids offer vision coverage? Yes.

My child has a pre-existing condition. Is there a waiting period? No. There is no waiting period for a pre-existing condition.

How long will the six-month waiting period for voluntarily dropping coverage be waived? For the children of state employees, the six-month waiting period will be waived through December 31, 2012.

I am a state employee, but my children are covered under my spouse's insurance. Can we drop that coverage? Yes, if you apply for PeachCare for Kids by December 31, 2012. After this date, the six-month waiting period will apply. Do not drop your children's other health insurance coverage until you receive confirmation of enrollment in PeachCare for Kids.

Can my children be covered by both SHBP and PeachCare for Kids? You cannot keep both. If the children are covered under SHBP and you are approved for PeachCare for Kids, SHBP will be notified of their approval and the SHBP coverage will be terminated as of the PeachCare for Kids effective date. SHBP considers this a Qualifying Event. Your PeachCare for Kids case will close if your child continues to be enrolled in SHBP.

Should I go ahead and drop my child's health, dental, or vision insurance coverage? No. Submit an application to PeachCare for Kids for approval first. Upon PeachCare for Kids approval, SHBP will cancel the health coverage on approved children. You are not required to cancel your dental and vision coverage. If you want to terminate the dental and vision coverage you must notify your employer.

If I am approved for PeachCare for Kids, am I still allowed to continue vision coverage through my employer? Yes. You may keep your vision coverage if it is a vision-only policy.

If I am approved for PeachCare for Kids, am I still allowed to continue dental coverage through my employer? Yes. You may keep your dental coverage if it is a dental-only policy.

Where can I get an application? Apply online at www.peachcare.org. It's fast and easy. You can also download a paper application from the PeachCare for Kids website or call **1-877-GA-PEACH (427-3224)** and an application will be mailed to you.

Do I have to wait until Open Enrollment to enroll my children in PeachCare for Kids? No. You can apply for PeachCare for Kids now. In fact, you can apply for PeachCare for Kids until December 31, 2012, without the required six-month waiting period. Once your PeachCare for Kids enrollment is approved, your SHBP payroll deduction will change.

My child(ren) have been approved for PeachCare for Kids coverage. How will I select my child's Care Management Organization (CMO)? After your child is enrolled in PeachCare for Kids, you will receive information from Georgia Families about health plans (CMOs) in your region. You may preview these plans at the Georgia Families website, www.georgia-families.com. You can also enroll your child(ren) in a CMO on this site or by calling **1-888-GA-ENROLL (423-6765)**. If you are enrolled in PeachCare for Kids and you do not select a CMO within 30 days, one will be automatically assigned for you. You will have 90 days to change to a different CMO if you do not want your child(ren) to remain in the CMO selected for them.

Still have questions? Visit our website at www.peachcare.org or call **1-877-GA-PEACH (427-3224)**.