



Health Plan Update

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Once again, it is time for University System of Georgia employees to consider whether to make any changes regarding health-care coverage for 2003.

This year's open-enrollment period runs from Oct. 14 to Nov. 14. Only employees who wish to change plans or the level of their health-care coverage need to fill out the health-plan election form received in their benefits packets.

To assist you in navigating through the various options available, the benefits packet you recently received included some helpful "road maps" — information booklets that offer clear comparisons of the different types of coverage available. This newsletter also will help you explore your options.

Which health-care plans will be available to USG employees in the coming year?

University System employees have the following options in health-care coverage for 2003:

- ◆ a Preferred Provider Organization (PPO) plan;
- ◆ the Board of Regents' self-insured indemnity plan; and
- ◆ two health maintenance organization (HMO) plans — BlueChoice and Kaiser Permanente — available to employees in certain areas of the state (see the HMO booklet in your benefits packet for information on the service areas).

How much is my health insurance going to cost?

As the cost of health care has soared, so too has the cost of providing health insurance to employees. The Board of Regents, in conjunction with the Georgia Department of Community Health, has worked hard to make quality health care available to University System of Georgia employees at reasonable prices. As of Jan. 1, 2003, premiums for employees who participate in the PPO will increase an average of 5 percent; premiums for the indemnity plan will increase an average of 15 percent; premiums for the Kaiser Permanente HMO will increase an average of less than 10 percent; and premiums for the Blue-Choice HMO will decrease an average of 12 percent.

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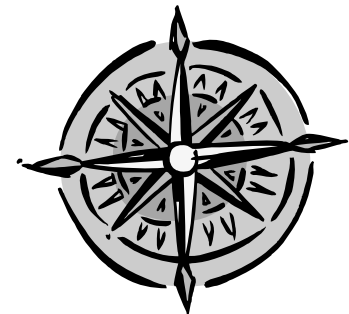
How to Save Money as an Indemnity Plan Participant

Are you aware that the Board of Regents' indemnity health-care plan, administered by Blue Cross Blue Shield of Georgia, has a network of participating physicians that is more economical for you to patronize?

Doctors in the Blue Cross Blue Shield of Georgia Participating Physician Program have agreed to accept the indemnity plan's "usual, customary and reasonable" (UCR) fees as the maximum payment for their services.

Just as with the Preferred Provider Organization (PPO), if you get medical attention from a physician **not** in this network, you are subject to balance billing. In other words, you are responsible for paying however much of the doctor's bill exceeds the UCR fee. More importantly, costs incurred via

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The USG employee-benefits website
www.usg.edu/admin/humres/benefits/
is another navigation tool at your disposal



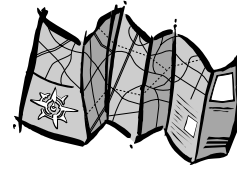
A chart listing the premiums for each category of participation in the USG health plans is included in this newsletter.

What's new this year?

- The University System's **indemnity** plan has been significantly enhanced. Participants will have access to the Blue Cross Blue Shield National Participating Provider Network when they need medical care **outside of Georgia**. Indemnity plan participants who live, work or travel outside the state can minimize their out-of-pocket medical expenses by using physicians and health-care facilities that participate in this network when medical attention is needed. To locate these providers, call 1-800-810-2583 (BLUE). Just as with the existing Blue Cross Blue Shield of Georgia Participating Physician Program (see related article on Page 1), failure to use providers in the national network for medical care will subject the plan member to balance billing. In this case, the member is responsible for whatever part of the bill exceeds the amount that Blue Cross Blue Shield has established as "usual, customary and reasonable" for the services performed. Costs incurred via balance billing do not count towards the member's deductible or annual out-of-pocket expense limit.
- Another enhancement of both the **indemnity** and **PPO** plans this year involves the organ- and tissue-transplant program. As of Jan. 1, 2003, the Board of Regents has added a \$10,000 lifetime benefit limit for expenses related to a donor search for members who use a transplant center connected with UNICARE, a national network of credentialed medical providers. Until now, expenses associated with the search for an appropriate donor have been borne entirely by the plan member.
- The design of the **PPO** plan has not undergone any changes.
- Those participating in either **HMO** plan will find that a \$200 copayment has been added for in-patient hospital confinement.
- Due to low participation and a proposed significant increase in health-care premiums, the BlueChoice Platinum **HMO** plan for Medicare+Choice retirees has been discontinued for 2003.
- In the interest of increasing the opportunities USG employees have to consider additional cost-competitive health-care coverage options, the Board of Regents decided this fall that any University System of Georgia institution located in an **HMO** vendor's service area shall be required to add that HMO to the health-care plans offered to its employees.

What if I want to keep my current health-care coverage and make no changes?

You need not do a thing if you're satisfied with your current coverage and costs. Only employees who want to change plans or change the level of their coverage need participate in the open enrollment period this year. ☺



The road maps to your health-care options are provided in:

- the PPO/Indemnity Health Benefits Comparison Chart (blue booklet); and
- the HMO Health Plans Comparison Chart (yellow booklet).

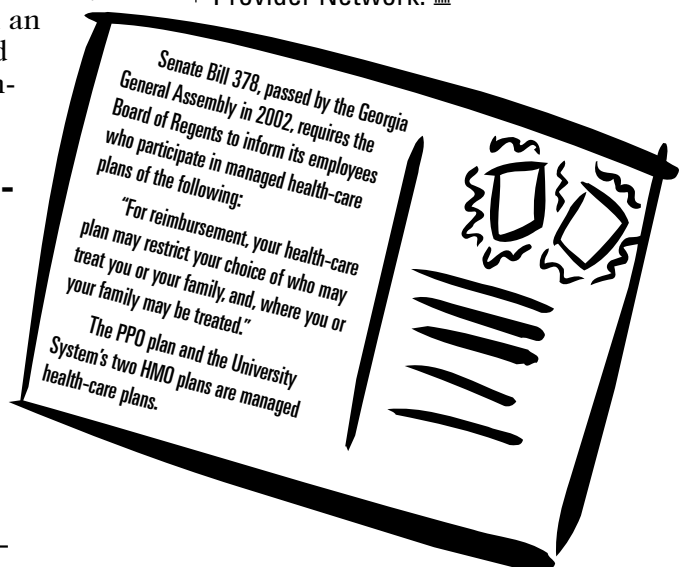
Saving Money

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balance billing do **not** apply toward your annual deductible or your annual out-of-pocket expense limit.

To reduce your out-of-pocket medical expenses, make sure any health-care provider you patronize in Georgia is part of the Blue Cross Blue Shield of Georgia Participating Physician Program by calling 1-800-424-8950.

If you live, work or travel **outside of Georgia** and need medical attention, first call 1-800-810-2583 (BLUE) to find out which local health-care providers belong to the Blue Cross Blue Shield National Participating Provider Network. ☺



University System of Georgia -- 2003 Health Care Plan Premiums

<i>Current premium</i>						<i>Premium as of 1/01/03</i>				
<i>Plan Option</i>	<i>Employee</i>	<i>Employee +1</i>	<i>Family</i>	<i>Retiree w/ Medicare</i>	<i>Retiree +1 w/Medicare</i>	<i>Employee</i>	<i>Employee +1</i>	<i>Family</i>	<i>Retiree w/ Medicare</i>	<i>Retiree+1 w/Medicare</i>
Indemnity										
Employee	\$95.98	\$182.24	\$268.90	\$52.06	\$104.14	\$110.38	\$209.58	\$309.24	\$59.88	\$119.76
Employer	\$287.94	\$546.74	\$806.68	\$156.22	\$312.42	\$331.12	\$628.76	\$927.68	\$179.64	\$359.28
Total	\$383.92	\$728.98	\$1,075.58	\$208.28	\$416.56	\$441.50	\$838.34	\$1,236.92	\$239.52	\$479.04
PPO										
Employee	\$65.14	\$123.68	\$182.50	\$35.34	\$70.68	\$68.40	\$129.88	\$191.64	\$37.12	\$74.22
Employer	\$195.44	\$371.08	\$547.50	\$106.02	\$212.04	\$205.22	\$389.62	\$574.86	\$111.32	\$222.64
Total	\$260.58	\$494.76	\$730.00	\$141.36	\$282.72	\$273.62	\$519.50	\$766.50	\$148.44	\$296.86
PPO Consumer Choice Option										
Employee	\$78.10	\$148.48	\$219.00	\$42.30	\$84.82	\$95.76	\$181.84	\$268.30	\$51.96	\$103.92
Employer	\$208.52	\$395.76	\$584.00	\$113.20	\$226.18	\$205.22	\$389.62	\$574.86	\$111.32	\$222.64
Total	\$286.62	\$544.24	\$803.00	\$155.50	\$311.00	\$300.98	\$571.46	\$843.16	\$163.28	\$326.56
Kaiser HMO										
Employee	\$50.08	\$100.14	\$150.20	\$28.74*	\$57.48*	\$54.98	\$109.94	\$164.92	\$48.62*	\$97.24*
Employer	\$150.20	\$300.42	\$450.64	\$86.20	\$172.40	\$164.90	\$329.84	\$494.76	\$145.86	\$291.72
Total	\$200.28	\$400.56	\$600.84	\$114.94	\$229.88	\$219.88	\$439.78	\$659.68	\$194.48	\$388.96
Kaiser Consumer Choice Option										
Employee	\$85.12	\$170.24	\$255.34			\$93.46	\$186.90	\$280.34		
Employer	\$150.20	\$300.42	\$450.64			\$164.90	\$329.84	\$494.76		
Total	\$235.32	\$470.66	\$705.98			\$258.36	\$516.74	\$775.10		
Blue Choice HMO										
Employee	\$50.16	\$106.60	\$134.80			\$44.18	\$88.36	\$132.54		
Employer	\$150.50	\$319.78	\$404.44			\$132.54	\$265.08	\$397.62		
Total	\$200.66	\$426.38	\$539.24			\$176.72	\$353.44	\$530.16		
Blue Choice HMO Consumer Choice Option										
Employee	\$85.28	\$181.22	\$229.18			\$75.12	\$150.20	\$225.32		
Employer	\$150.50	\$319.78	\$404.44			\$132.54	\$265.08	\$397.62		
Total	\$235.78	\$501.00	\$633.62			\$207.66	\$415.28	\$622.94		

* Kaiser retiree rates are for Medicare Choice Plans. To qualify for HMO "retiree w/Medicare" or "retiree + 1 w/Medicare" coverage, all eligible individuals must have — and assign to the HMO — Medicare parts A and B.