



Health Plan Update

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Open Enrollment is October 6 - November 7 *“The Formula for Making the Right Choice”*

Open enrollment for the health-insurance plans available to University System of Georgia (USG) employees during 2009 is about to get under way. The Board of Regents offers a variety of options to help System employees obtain quality healthcare as economically as possible. However, healthcare costs continue to soar, and so premiums are on the rise. The majority of these increases are being absorbed by the University System, but employees also will be impacted.

The employee's share of premium costs for the five plans will increase in 2009 as follows:

- **BlueChoice Health Maintenance Organization (HMO)** – 6.5 percent;
- **Kaiser Permanente HMO** – 3.9 percent;
- **Health Savings Account/ Preferred Provider Option (PPO)**, otherwise known as the **High-Deductible Health Plan** – 5 percent;
- **Indemnity Plan** – 10 percent; and
- **University System of Georgia PPO/ PPO Consumer Choice Plan** – 7.5 percent.

The University System of Georgia will continue to offer four levels of coverage (“Employee,” “Employee + Child,” “Employee + Spouse” and “Family”).

Employees will not need to fill out a health-plan election form during Open Enrollment unless they are changing either their health plan or the level of healthcare coverage desired. Each campus will be staging a benefits fair in October. During the fair, representatives of the vendors offering the plans named above will be on hand to answer questions and help employees make the right choices regarding their coverage.

To assist employees in sorting through the options, the Board of Regents has prepared a Health Plan Comparison Guide that compares the different types and cost of coverage available under the PPO/PPO Consumer Choice Plan, the Indemnity Plan, the HSA/PPO and the HMO plans. This guide is available online now on the University System of Georgia Open-Enrollment web page at <http://www.usg.edu/employment/benefits/health/> and also will be in employees' open-enrollment information packets.

No Change in Pharmacy Benefits for 2009

The Board of Regents has chosen Medco to manage its 2009 pharmacy benefits, which are the same for participants in the Indemnity Plan and the PPO/PPO Consumer Choice healthcare plans. The copayments and deductibles for prescription drugs remain unchanged from 2008.

Need to Add Dental Care?

The University System of Georgia Indemnity Dental Plan is open for enrollment and changes. Active employees who may have previously declined dental coverage or would like to extend their dental coverage to eligible dependents may do so now. The details of the Indemnity Dental Plan will remain unchanged, and there will be no premium increases in 2009. However, the plan's administrator will change from Blue Cross Blue Shield of Georgia to MetLife. The MetLife Preferred Dentist Program (PDP) offers members more than 110,000 participating dentist locations.

Kaiser Permanente Expands HMO Network

The details of HMO coverage under both the BlueChoice and Kaiser Permanente HMOs remains the same for 2009. However, Kaiser has expanded its HMO Network to cover Athens, Columbus, Macon and Savannah.

The Kaiser Permanente HMO offers disease-state-management programs for diabetes, asthma, congestive heart failure, coronary artery disease and depression. Participation in these programs will provide you with access to the leading medical strategies utilized in treating these chronic conditions. Research demonstrates that participants in these programs generally make fewer visits to an emergency room. For information regarding the Kaiser Permanente HMO disease-state-management programs, call 404-261-2590.

Kaiser Permanente also offers a Quit Smart Program to help members successfully quit smoking. Quit Smart is a six-session program offered at no cost to Kaiser Permanente members. For more information, call Health Line at 404-365-0966, or call 800-611-1811.

High-Deductible Health Plan Contribution Limits Raised

Employees may contribute up to \$3,000 to their Health Savings Account for employee-only coverage or up to \$5,950 for family coverage in 2009. Any money deposited into these accounts is tax deductible, earnings interest is tax-deferred and withdrawals are tax-free, as long as they're used for qualified medical expenses. Deposits can be made through payroll deductions, automatic transfers from another bank or by mailing a check to U.S. Bank, which administers the Health Savings Accounts.

360° Health Resources Available to All Health Plan Participants

The Board of Regents encourages you and your family to both practice preventive care and take advantage of the 360° Health programs for maintaining your health. 360° Health® from Blue Cross and Blue Shield of Georgia is a total health solution that surrounds participants with an integrated suite of resources and health programs designed to provide the information and support needed to reach optimal health. From Web-based resources to personalized interactions with a registered nurse, 360° Health can help you become more engaged in your healthcare decisions. Health management programs like ComplexCare for those at risk for critical health issues; ConditionCare for those with ongoing conditions like diabetes; and Comprehensive Medical Management for those coping with serious health issues, like a severe illness or injury, help members by supporting them in adhering to their physician's care plan and national clinical guidelines.

You are encouraged to attend your benefits fair and ask questions about these plans. If you still have unanswered questions, please contact your Human Resources department. You can also find information on the University System web site at <http://www.usg.edu/employment/benefits/health/>. 