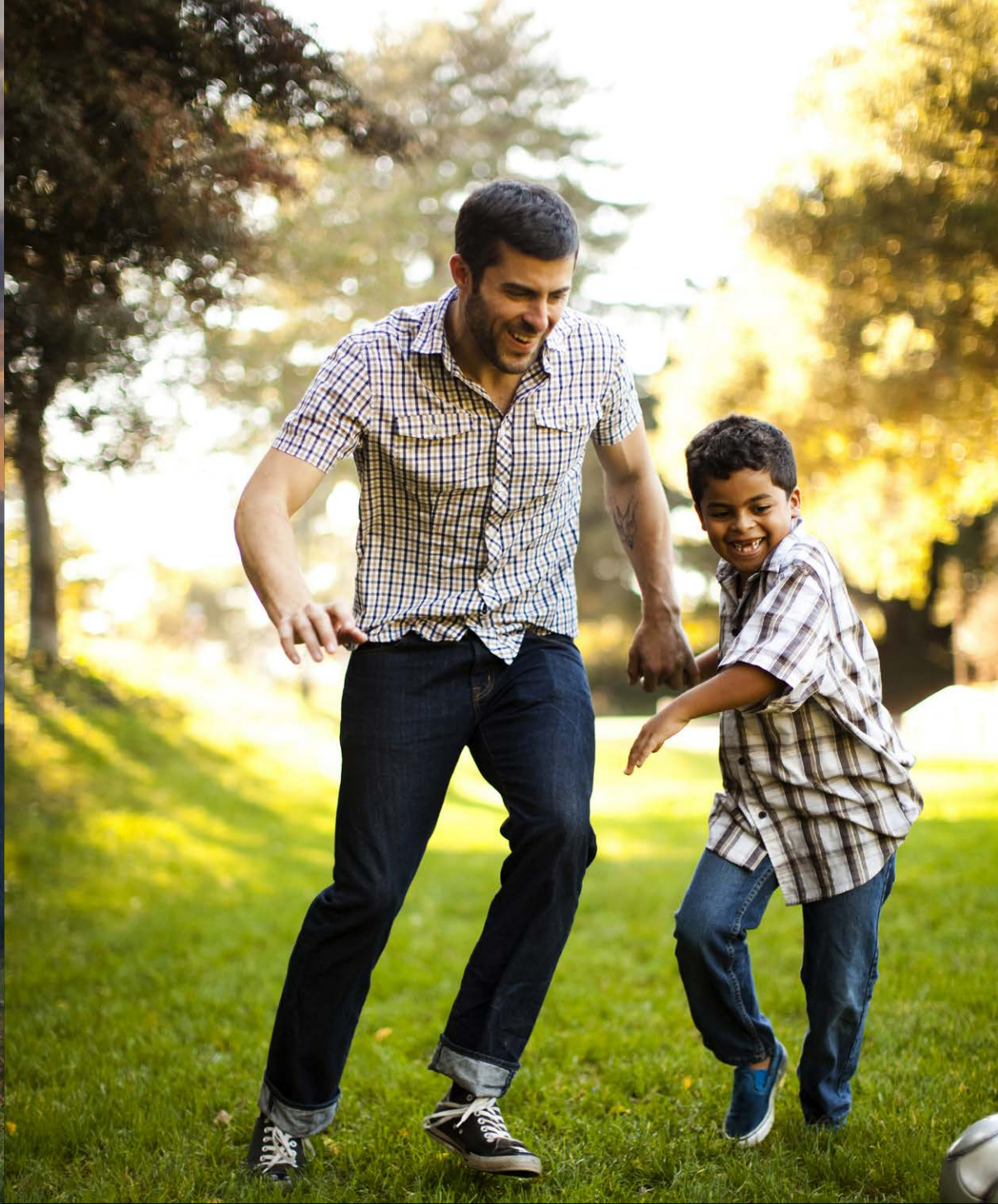


EXPLORE
YOUR CHOICES.
EMBRACE
YOUR WELL-BEING.



2018 Benefits Summary

LOOK INSIDE

Your Health.....	2
Your Money.....	3
Your Life.....	4
How to Enroll.....	4

Welcome to USG Benefits.

USG is pleased to provide benefits and programs to support your health, your money, your life and your future.

University System of Georgia Benefits



we provide • you decide



WELL-BEING INCENTIVES

USG provides you with well-being incentives. Bookmark the USG well-being website, usg.edu/well-being, for easy access to updates.

EMPLOYEE ASSISTANCE PROGRAM

USG's Epyr Employee Assistance Program (or EAP) provides free, confidential access to services and counseling that can help you better manage your life, your health and your finances.

The program is available at no cost to USG employees and family members in your household.

Services cover a broad range of issues, including mental and emotional well-being, family counseling, stress management, grief support and alcohol and substance abuse services.

Support is available 24 hours a day, seven days a week. Call

1-888-960-3305 or visit eapconsultants.personaladvantage.com/portal/landing.

Your Health

HEALTHCARE PLAN OPTIONS

To support your well-being, USG provides you with four healthcare plan options:

- **Consumer Choice HSA:** Provides access to a Health Savings Account (HSA); Blue Cross Blue Shield of Georgia (BCBSGa) in-network and out-of-network coverage
- **Comprehensive Care:** BCBSGa in-network and out-of-network coverage
- **BlueChoice HMO:** Receive benefits when your care is coordinated by your BCBSGa primary care physician (PCP)
- **Kaiser Permanente HMO:** Receive benefits when your care is coordinated by your Kaiser Permanente PCP

Remember: A \$75 Tobacco Surcharge will be added to your healthcare plan premium for you and any covered dependent age 18 and over who uses tobacco.

For more details about your healthcare plan options, visit connect-benefits.usg.edu.

SAVE MONEY AND BE HEALTHY

- LiveHealth Online provides BCBSGa members 24/7 access to a doctor for less money than a doctor's office visit. It's helpful when you're traveling or need care after-hours. Visit livehealthonline.com. (As always, call **911** for emergencies.)
- Take advantage of services available at no cost when you're covered by a USG healthcare plan, including flu shots, tobacco cessation prescriptions and preventive care exams.

THREE WAYS TO SAVE ON PRESCRIPTIONS

The cost of prescription drugs can take a toll on your wallet. But, there are ways you can save money when you need a prescription:

- 1. Ask for a sample.** Before you fill a new prescription, ask your doctor if a sample is available. That way, you can make sure the new medication works before spending money at the pharmacy.
- 2. Go generic.** If you or your doctor requests a brand-name prescription when a generic equivalent is available, you will pay the brand copay plus the difference in cost between the brand-name and the generic medicine.
- 3. Choose mail order.** Take advantage of the convenience and value of the CVS/caremark mail order service for your maintenance medications. You'll pay less and enjoy convenient delivery.

For more information, call CVS/caremark at **1-800-294-5979**.

DENTAL

A healthy mouth contributes to a healthier body. USG offers dental coverage through Delta Dental, providing you with access to a nationwide network of dentists. The dental plan options provide coverage for many dental services, including preventive services at no cost to you (in-network)!

VISION

It's important to take care of your eyes, and USG makes it easier by offering a vision plan through EyeMed that provides coverage for annual eye exams and glasses or contacts. EyeMed's network includes thousands of providers, including top national retail chains.

Visit connect-benefits.usg.edu to learn about benefits, view rates and enroll.

Your Money

FINANCIAL PROTECTION

USG provides you with access to life and accidental death and dismemberment insurance to help provide peace of mind. Evidence of insurability (EOI) may be required depending on the amount of coverage you request.



- **Basic Life with AD&D:** USG provides you Basic Life with Accidental Death and Dismemberment (AD&D) coverage equal to \$25,000, at no cost to you!
- **Supplemental Life with AD&D:** You can buy coverage from 1 to 8 times your salary, up to \$2.5 million. You can increase coverage each year by 1 times your salary up to the lesser of 3 times your salary or \$500,000 without having to provide Evidence of Insurability.
- **Spouse and Child Life:** You can purchase life insurance for your spouse (\$10,000-\$500,000; up to \$50,000 without having to provide EOI) and your eligible children (\$5,000, \$10,000 or \$15,000).
- **Additional AD&D:** You can buy additional AD&D coverage at the employee-only or family level.

SECURITY FOR YOUR FAMILY

USG offers you more affordable choices to protect your finances and family:



- **Critical Illness Plan:** receive a direct, lump-sum cash payment to help you cover expenses if you or a dependent is diagnosed with or treated for a covered critical illness.
- **Accident Plan:** receive benefits in the event of a covered accident to offset out-of-pocket costs not covered by your healthcare plan.
- **Hospital Indemnity Plan:** receive a daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility.
- **Legal Plan:** receive legal support for a number of services, such as buying a home, debt collection, wills, separation or divorce, identity theft and more!

DISABILITY COVERAGE

USG offers you access to short-term and long-term disability coverage, which provides a portion of your income if you become disabled and are unable to work.



- **Short-Term Disability:** Receive 60% of your weekly salary, up to \$2,500 per week for up to 11 weeks. Pregnancy is eligible for short-term disability coverage.
- **Long-Term Disability:** Receive 60% of your monthly salary, up to \$15,000 per month, after you have been disabled for more than 90 days.

SPENDING AND SAVINGS ACCOUNTS

USG offers access to several accounts that help you save on a tax-free basis. To contribute to an FSA, you must re-enroll every year during Open Enrollment.

ACCOUNT	DESCRIPTION	WHO CAN PARTICIPATE	CONTRIBUTIONS
Health Savings Account	Use to pay for eligible healthcare, pharmacy, dental and vision expenses	Participants in the Consumer Choice HSA healthcare plan	You can contribute up to: • Individual: \$3,450 • Family: \$6,900 USG contributes: • Individual: \$375 • Family: \$750
Limited Purpose Flexible Spending Account (FSA)	Use to pay for eligible dental and vision expenses only	Participants in the Consumer Choice HSA healthcare plan	You can contribute up to \$2,650
Healthcare FSA	Use to pay for eligible healthcare, pharmacy, dental and vision expenses	All employees other than those enrolled in the Consumer Choice HSA healthcare option or who are not eligible for an HSA	You can contribute up to \$2,650
Dependent Care FSA	Use to pay for eligible daycare expenses for children under 13 or elderly parents	All employees	You can contribute up to \$5,000 (or \$2,500 if married and filing separate tax return)



YOUR FUTURE

Increase your financial well-being! Schedule a free, confidential appointment with a financial coach. Learn more at usg.edu/well-being/site/article/financial_well_being.

MENTAL HEALTH PARITY

Group health plans sponsored by state and local governmental employers generally must comply with federal law requirements in title XXVII of the Public Health Service Act. However, these employers are permitted to elect to exempt a plan from some of these requirements for any part of the plan that is self-funded by the employer, rather than provided through a health insurance policy. The University System of Georgia has elected to exempt each of the University System of Georgia Healthcare Plans from the Mental Health Parity and Addiction Equity Act of 2008. This means that the Plans may impose restrictions on mental health and substance use disorders that do not apply to medical and surgical benefits covered by the Plans. This exemption will be in effect for 2018 but may be renewed for subsequent years.

Your Life

SAVE MONEY WITH THESE USG BENEFITS

USG Perks at Work

This free program provides you with exclusive savings and rewards. Sign up and begin saving today at perksatwork.com.

LifeStyle Benefits

LifeStyle Benefits offers discounts on roadside assistance, tax help, identity theft protection, pet services and fitness center memberships. Learn more at usg.lifepex.com.

Whom Can You Cover?

- Your USG healthcare, dental, vision, life and AD&D benefits cover your eligible dependents: your legal spouse; your natural, adopted or stepchild(ren) through the end of the month of their 26th birthday; and your disabled child(ren) with proof of disability.
- If you add dependents to any coverage, you may be required to provide documentation of your relationship or your child's age.
- **If both you and your spouse are eligible USG employees, only one may elect to cover the other spouse and/or dependent children.**

How to Enroll

IT'S EASY TO ENROLL IN YOUR 2018 BENEFITS

The OneUSG Connect - Benefits system provides you with easy access to your benefits 24/7. OneUSG Connect - Benefits offers two ways to enroll in or make changes to your 2018 benefits:



Online:

OneUSG Connect - Benefits website

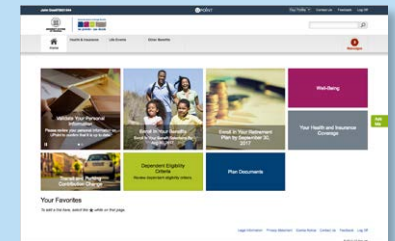
Visit connect-benefits.usg.edu. Under **Manage My Benefits**, click the appropriate button to log in and get started.



By Phone:

OneUSG Connect - Benefits Call Center

Call **1-844-5-USGBEN** (1-844-587-4236) to enroll or make changes. Expert representatives are available 8 a.m. to 5 p.m. Eastern time, Monday through Friday.



When you enroll, check out helpful online tools to explore your healthcare options, estimate your healthcare costs and save money. And year-round, visit the OneUSG Connect - Benefits website to review your benefits, change beneficiaries, locate a provider or find important contact information. Bookmark the website for easy access!



Remember: Enroll within 30 days of your date of eligibility.
Benefits will be effective on the first of the month following your hire date.
If you are hired on the first of the month, your benefits will be effective on your hire date.

Visit connect-benefits.usg.edu to learn about benefits, view rates and enroll.