



2019 Benefits Newsletter

Your health. Your choices. Your well-being. Open Enrollment: October 29–November 9, 2018

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SIGN UP FOR TEXT MESSAGING

Text USG to 23613 to receive quick benefit updates and reminders via text message.*

What You Need to Know and Do for Benefits Coverage in 2019

Each year, the University System of Georgia (USG) makes changes to healthcare, dental, vision and other benefits to help you better manage your well-being and the costs USG and you share. Here are important **actions** you must take during Open Enrollment October 29 through November 9, 2018:

1. Enroll in a healthcare plan for 2019, even if you decide to continue with your current plan.
2. You **must** certify your and your dependents' (age 18 and older) Tobacco Use Status if you choose healthcare coverage for 2019.
3. Enroll in a Flexible Spending Account (FSA) if you want one in 2019.
4. Watch for a dependent verification notice that you'll receive in early 2019 (follow the instructions in the notice to verify your covered dependents).

For other benefit highlights, see page 3. For USG benefit details, visit oneusgconnect.usg.edu.

\$75 TOBACCO SURCHARGE

If you choose healthcare coverage for 2019, you'll also need to certify your and your enrolled dependents' (age 18 and older) Tobacco Use Status. A \$75 Tobacco Surcharge will apply to your healthcare plan premium if you use tobacco and a \$75 tobacco surcharge will apply per covered dependent (age 18 and older) who uses tobacco. Tobacco cessation programs are available at no cost to you and your dependents.

EARN YOUR \$100 WELL-BEING CREDIT

USG Well-being has tools to help you develop healthy habits and earn money at the same time. Visit ourwellbeing.usg.edu and remember to complete healthy activities January 1–September 30, 2019 to earn your \$100 well-being credit. If you need to activate your account, click **Activate Your Account To Get Started**.

*Messaging and data rates may apply. Frequency of alerts depends on account preference. For Terms & Conditions, go to benetxt.com/usg. Reply STOP to cancel.





How to Enroll for Your 2019 Benefits

You have two easy ways to enroll in and make changes to your benefits during Open Enrollment through the OneUSG Connect - Benefits system.

ONLINE

Visit the OneUSG Connect - Benefits website at oneusgconnect.usg.edu. Under **Manage My Benefits**, click the appropriate button to enroll.

PHONE

Call the OneUSG Connect - Benefits Call Center at **1-844-5-USGBEN** (1-844-587-4236) to enroll and make changes. Expert representatives are available 8 a.m. to 5 p.m. Eastern time, Monday through Friday.



When you enroll to have coverage for 2019, check out helpful online tools to explore your healthcare options, estimate your healthcare costs and save money.



USG Benefits At-a-Glance

USG offers you access to a variety of benefits and services that help support your well-being and save money.

Your healthcare options

	CONSUMER CHOICE HSA Provides access to an HSA; Anthem in-network and out-of-network coverage	COMPREHENSIVE CARE Anthem in-network and out-of-network coverage	BLUECHOICE HMO You receive benefits when your care is coordinated by your Anthem primary care physician (PCP)	KAISER PERMANENTE HMO You receive benefits when your care is coordinated by your KP PCP
Coverage	In-network	In-network	In-network only	In-network only
Deductible (Single/Family)	\$2,200/\$4,400	\$750/\$2,250	None	None
Out-of-pocket max (Single/Family)	\$3,700/\$7,400	\$1,750/\$3,500	\$5,500/\$9,900	\$6,350/\$12,700
Primary care physician required	No	No	Yes	Yes
Preventive care	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Physician office visit/Specialist visit	Plan pays 80% after deductible	\$20 copay/\$30 copay	\$35copay/\$70 copay	\$20 copay/\$25 copay
Inpatient hospital services	Plan pays 80% after deductible	Plan pays 90% after deductible	\$500 copay	\$250 copay
Care in emergency room	Plan pays 80% after deductible	\$150 copay, then plan pays 90% after deductible	\$300 copay	\$250 copay
PRESCRIPTION DRUGS				
RETAIL				
Generic	Plan pays 80% after deductible	\$15 copay	\$15 copay	Kaiser pharmacies: \$10 copay. Contracted non-Kaiser pharmacies: \$20 copay. Limited to a one-time fill per medication.
Preferred brand		\$40 copay	\$40 copay	Kaiser pharmacies: \$35 copay. Contracted non-Kaiser pharmacies: \$45 copay. Limited to a one-time fill per medication.
Nonpreferred brand		Plan pays 80% after deductible with \$50 min. and \$130 max.	Plan pays 80% after deductible with \$50 min. and \$130 max.	Not covered
MAIL ORDER (90-DAY SUPPLY) RETAIL				
Generic	Plan pays 80% after deductible	\$37.50 copay	\$130 copay	\$20 copay through Kaiser pharmacies only
Preferred brand		\$100 copay	\$100 copay	\$70 copay through Kaiser pharmacies only
Nonpreferred brand		Plan pays 80% after deductible with \$125 min. and \$260 max.	Plan pays 80% after deductible with \$125 min. and \$260 max.	Not covered

DENTAL AND VISION PLANS

- Dental coverage through Delta Dental
- Vision coverage through EyeMed

OTHER BENEFITS

USG also provides you with disability benefits, life insurance, voluntary benefits, lifestyle benefits and tax-free accounts to help you save money.



Benefit Changes for 2019

Here are key highlights of the benefit changes for 2019:

- **BlueCross BlueShield of Georgia (BCBSGa)**
 - Premiums to increase for Comprehensive Care, Consumer Choice HSA and BlueChoice HMO
 - BCBSGa is changing its name to Anthem Blue Cross and Blue Shield (Anthem)
- **Comprehensive Care and Consumer Choice HSA healthcare plans**
 - Deductibles and out-of-pocket maximums to increase
- **BlueChoice HMO healthcare plan**
 - Copays to increase
- **Pharmacy benefits for Comprehensive Care and BlueChoice HMO healthcare plans**
 - Copays to increase
- **Health Savings Account (HSA)**
 - Contribution limits to increase (employer match will remain the same)
- **Life insurance**
 - Life insurance will be provided through Securian Financial (Minnesota Life is changing its name to Securian Financial)
- **LifeStyle Benefits**
 - All benefits now cover family members, and include identity theft and also the discount travel benefit
 - Premiums to increase



For details about USG benefits, including your costs for premiums, deductibles and copays, visit oneusgconnect.usg.edu.



Other Benefit Highlights

SPENDING AND SAVINGS ACCOUNTS



USG offers access to several accounts that help you save money on a tax-free basis, including:

- Health Savings Account (HSA)
- Limited Purpose Flexible Spending Account
- Healthcare Flexible Spending Account
- Dependent Care Flexible Spending Account

DISABILITY



You can buy short-term (STD) and long-term disability (LTD) coverage, which provide a portion of your income if you become disabled and are unable to work. Note: For STD, Evidence of Insurability (EOI) is required unless you are enrolling as a newly hired employee within 30 days of employment. For LTD, no EOI is required, but you are subject to pre-existing condition limitation as a newly hired employee within 30 days of employment.

LIFE INSURANCE



USG will continue to provide you with basic life and accidental death and dismemberment (AD&D) insurance at no cost through Securian Financial (currently Minnesota Life). Note: Basic coverage also includes beneficiary counseling, legacy planning, legal services and travel assistance.

For more peace of mind, you can buy additional life and AD&D coverage at group discounts:

- Supplemental Life with AD&D
- Spouse and Child Life
- Additional AD&D

(Evidence of Insurability may be required depending on the amount of coverage you request.)

VOLUNTARY BENEFITS



You have access to group-discounted voluntary benefits that you can buy to protect your finances and family.

- Critical Illness Plan (for expenses if you or a dependent is diagnosed with or treated for a covered critical illness)
- Accident Plan (for covered accident to offset out-of-pocket costs not covered by your healthcare plan)
- Hospital Indemnity Plan (for covered stay in a hospital, critical care unit or rehabilitation facility)
- Legal Plan (for home purchase, debt collection, wills, divorce, identity theft and more)
- LifeStyle Benefits (identity theft protection, tax help line, affinity travel benefit [new], emergency roadside assistance, pet care, fitness advantage)



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.

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Your Money

HELPFUL RESOURCES

Healthcare Money-Saving Tips

- Go to in-network healthcare providers.
- Use in-network preventive care services at no cost to you (preventive care exams, flu shots, etc.).
- Use LiveHealth Online for 24/7 access to a doctor. Visit livehealthonline.com. (Always call **911** for emergencies.)
- Use CVS MinuteClinic for 24/7 access to nurse practitioners and physician assistants. Call **1-866-389-2727** or visit MinuteClinic.com.

Save Money on Rx

Prescription drug costs can add up quickly so consider using:

- **Generics**, which are formulated to be equivalent to brand-name drugs — typically at a fraction of the cost. Ask your doctor or pharmacist if a generic is right for you.
- **Mail order** through CVS/caremark for your maintenance medications. You'll pay less and enjoy convenient delivery.

Use EAP Counseling Services (free)

Receive free, confidential, 24-hour access to services and counseling for you and your family members through USG's ESPYR Employee Assistance Program (EAP). Services cover a broad range of needs, including mental and emotional well-being, family counseling, stress management, grief support and alcohol and substance abuse services. Call **1-888-960-3305** or go to espyr.com and log in using your password: **USGcares**.

Save with Perks & Purchasing Programs

- Use Perks at Work at perksatwork.com. It's a free program that provides you with exclusive savings and rewards. Sign up and begin saving today.
- Try Purchasing Power to purchase brand-name products, appliances and entertainment. Call **1-866-670-3479** or visit usg.purchasingpower.com.

University System of Georgia Benefits



we provide · you decide