



# 2017 Benefits **Billing** Updates: Frequently Asked Questions for Retirees

## Questions about the new benefits administration system

### 1. What is happening?

On **June 26, 2017**, the University System of Georgia (USG) will introduce a single, systemwide benefits administration system. The change will allow USG to offer a quality, consistent approach to benefits administration to all of its institutions across the state. The new system will offer you two new ways to access and manage your benefits (USG retiree dental, vision, supplemental life insurance or pre-65 healthcare coverage):

- **OneUSG Connect – Benefits:** This secure website will provide you with 24/7 access to your USG benefits — not just during the annual Open Enrollment period, but all year long. You can also visit this website to keep your personal information (including mailing address, email and phone number) up to date.
- **OneUSG Connect – Benefits Call Center:** You'll be able to get expert help with your benefits through the convenience of a toll-free telephone number.

### 2. What is not changing?

**This is not a change to your benefits or your premiums for 2017.** How you pay for USG coverage will change after June 2017. See question 7 on the next page for more information about paying for your benefits.

### 3. Do I have to pay my bill by direct debit?

Yes. USG policy requires that retirees and survivors pay premiums by direct debit, unless they have received an exemption. You must sign up for direct debit between June 26 and November 30, 2017. Direct debit offers you peace of mind, since you will never have to worry about a late payment. Until you enroll in direct debit, you will receive a monthly bill by mail for your coverage. You can enroll in direct debit by visiting the OneUSG Connect – Benefits website after June 26.

### 4. What tools and resources will be available on the new OneUSG Connect – Benefits website?

The OneUSG Connect – Benefits website will make it easy to get information. You will be able to:

- Review current benefits coverage.
- Make benefit changes due to a life event (for example, a marriage or birth).
- Find doctors, hospitals or other healthcare providers in your plan's network.
- Keep track of healthcare expenses, including deductibles, coinsurance and copayments.
- Contact insurance carriers and other benefit resources.
- Enroll in direct debit billing for benefits coverage.

## **5. Will the new OneUSG Connect – Benefits website be secure?**

Yes. Maintaining the privacy and security of our employees' and retirees' information is very important. The website uses the strongest available internet encryption methods — making it virtually impossible to be read by anyone on another system. All information is stored in a secure internet location. And, if there's no activity on a webpage for an extended period of time, the website automatically logs off the user to ensure the safety of his or her personal information.

## **6. What if I have healthcare coverage through the Aon Retiree Health Exchange?**

The upcoming change to USG's benefits administration system affects only your USG-provided benefits (including retiree dental, vision, supplemental life insurance and pre-65 healthcare coverage). If you have healthcare coverage through the Aon Retiree Health Exchange, you can continue to contact your dedicated Benefits Advisor at **1-866-212-5052**.

## **Questions about paying for your benefits**

### **7. Is there anything I need to do? If so, when?**

Because of the transition to the new benefits administration system, the way you pay for USG benefits (USG retiree dental, vision, supplemental life insurance or pre-65 healthcare coverage) will change.

#### **Please do not prepay for USG coverage that extends beyond June 30, 2017.**

- If you have already prepaid for coverage beyond June 30, you will receive a refund for that prepaid coverage after June 30.
- But, be sure to keep your payments current in order to keep your coverage! Unpaid balances must be paid prior to the transition.

#### **Plan to provide your new banking information between June 26 and July 9.**

- In late June, USG will send you a mailing that will explain how to provide your banking information to have your premiums paid by direct debit. (This information will also be included in any USG bills you receive.)
- If you provide banking information between June 26 (the date the new OneUSG Connect – Benefits system will be available) and July 9, your July and August coverage will be paid by direct debit on August 1.

#### **In mid-July, you will receive a bill from USG for your July and August coverage.**

- If you do not provide banking information before July 9, you will receive a bill by mail from USG in mid-July (for the months of July and August), due August 1.
  - This bill, and any future bills, will include information on how to have your premiums paid by direct debit.
- The due date for your July payment will be deferred until August 1. That means that your payment for July and August coverage will be due August 1.
- Going forward, payment will be due on the 1<sup>st</sup> of each month for the current month of coverage.

#### **Your direct debit information must be on file with USG by November 30.**

- You will continue to receive paper bills in the mail until you provide the banking information needed for direct debit. USG will work with retirees to make sure that information is provided by **November 30, 2017**.
- USG policy requires that retirees pay premiums by direct debit.

Again, **this is not a change to your benefits or your premiums for 2017.**

### 8. When will I receive a bill?

- Until you enroll in direct debit, your bill will be mailed on approximately the 15<sup>th</sup> of each month. Please allow an additional one to three business days for postal delivery.
- After you enroll in direct debit, you will not receive a bill by mail.

### 9. Why can't my direct debit information be automatically transferred to the new system?

Due to banking regulations preventing transfer of secure banking information, even if you're enrolled for direct debit payments now, you must provide your banking information again in order to continue automatic payments by direct debit.

### 10. When will my payment be due?

Typically, your payment will be due on the 1<sup>st</sup> of each month for the current month of coverage.

### 11. Why is the amount of my first bill larger than I expected?

The amount of your first bill may be larger because it may include more than one month of coverage.

### 12. What happens if my bill payment is late?

- Your next bill may show a delinquency. The bill will clearly state when your late payment must be received to avoid cancellation of your coverage.
- Your plan may temporarily stop paying your claims.
- Your coverage may be canceled if extended payment delinquencies occur.

### 13. How will I provide my banking information so that my premiums can be paid by direct debit?

After June 26, you can visit the new OneUSG Connect – Benefits website, which will already have your personal information, such as name and address. Once you log into the system, you will be able to enter your banking information easily on one page. (Please see an image of a sample screen below.) USG will send you information on how to access the website to enter your banking information.

The screenshot shows a web form titled "Financial Institutions" with a sub-heading "Add Financial Institution". Below the title is a note: "Find the account number and routing number at the bottom of your check and enter them below." There is a small image of a check with a red box highlighting the routing and account numbers. Below this, there are two input fields: "Routing Number" and "Account Number".

The main section of the form is titled "Direct Debit (Bank Address)". It contains several input fields:

Institution Name	University of Georgia
Account Type	Savings
Account Number	0750000100000000
Re-order Account Number	0750000100000000
Routing Number	075000010

At the bottom of the form, there is a "Note" and two buttons: "Save and Return" and "Cancel".

### 14. Will I have the ability to prepay for coverage?

Yes. As long as you have enrolled in direct debit billing, larger payments can be accepted. If you would like to prepay for coverage beyond the current month, you can make a supplemental online payment (in addition to your automatic monthly direct debit) or send in a paper check.

**15. Will billing for pre-65 healthcare coverage end when I turn 65 and become eligible for Medicare and USG's Aon Retiree Health Exchange coverage?**

Yes. Retirees will receive detailed information before they turn 65.

**16. Whom can I contact if I have additional questions?**

- Augusta University: Call the HR office at **1-706-721-3770**.
- Georgia Tech: Call the HR office at **1-404-894-4847**.
- University of Georgia: Call the HR office at **1-706-542-2222**.
- All other institutions: Call the USG Shared Services Center at **1-855-214-2644**.