Inside, you’ll find information about 2020 USG dental, vision and life insurance coverage for eligible retirees, as well as USG healthcare for eligible pre-65 retirees.

2020 Open Enrollment: October 28–November 8

Action Needed: Make Required Certification

When you enroll in a healthcare plan in 2020, you’ll also need to certify Tobacco Use Status for yourself and your covered dependents (age 18 and older) or the tobacco surcharge will apply.

- If either you or your spouse is enrolled in the USG Healthcare Plan, the one enrolled needs to complete the tobacco certification.

- If either you or your spouse is enrolled in the Aon Retiree Health Exchange, the one enrolled does not need to complete the tobacco certification.

No Action Required for working spouse surcharge for retirees. The working spouse surcharge does not apply to retirees.

For more information, see inside (and visit oneusgconnect.usg.edu).
2020 BENEFIT CHANGES

Below are highlights of the 2020 benefit changes. Visit oneusgconnect.usg.edu for more information.

ALL HEALTHCARE PLANS
- Increase in premiums

COMPREHENSIVE CARE AND BLUECHOICE HMO PLANS
- Increase in certain medical copays
- Pharmacy benefits changing:
  - Brand prescription drugs are moving from copay ($40) to coinsurance (20% of the cost of the drug, subject to $40 min. / $100 max.).
  - Non-formulary brand prescription drugs are moving from 20% coinsurance to 35% coinsurance (subject to $100 min. / $200 max.).
  - This means the costs for brand name and non-formulary brand prescription drugs will fluctuate based on the cost of the drug, up to the maximum for a 30-day supply.

CALL. CLICK. CONNECT.
To view, change or drop your USG retiree benefits, go online to oneusgconnect.usg.edu. Under Retirees, click the Manage My Benefits button.

Or contact the OneUSG Connect - Benefits Call Center toll-free at 1-844-5-USGBEN (1-844-587-4236).

Remember, complete the healthcare plan certification or you will default to “tobacco user” and a $100/month surcharge will apply.

ACTIONS REQUIRED

COMPLETE REQUIRED CERTIFICATION
When reviewing your 2020 benefits, if you are enrolled in a USG healthcare plan you must complete the required certification or the following surcharge will apply:
- Tobacco certification: A $100/month surcharge will apply to any retiree or covered dependent (age 18 and older) enrolled in a USG healthcare plan.
- You must certify your status as a tobacco user or non-user, as well as the status of any dependents (age 18+) enrolled in your University System of Georgia (USG) healthcare plan, by calling 1-844-587-4236 or logging into OneUSG Connect - Benefits.

The tobacco surcharge is non-refundable, so be sure to certify accurately during Open Enrollment. Visit usg.edu/hr/benefits for more information.

DECIDE WHETHER TO CHANGE OR DROP YOUR COVERAGE
You may change your healthcare plans and/or dental plans during Open Enrollment each year. You can also drop dependents or coverage anytime during the year as well as Open Enrollment. However, if you drop any USG-provided coverage, you will not be able to re-enroll or add dependents in the future.

CONSIDERATIONS

CAN YOU ENROLL IN RETIREE BENEFIT PLANS AFTER YOU RETIRE IF YOU DID NOT TAKE THE COVERAGE AT THE TIME OF RETIREMENT?
If you were eligible for retiree benefits when you left USG and you declined that coverage at that time, you are not allowed to enroll in USG healthcare, dental, vision or life insurance at a later date after you retire.

ARE YOU OR YOUR SPOUSE TURNING 65 IN 2020?
If you are a retiree or a covered spouse of a retiree, you will continue to have coverage in the USG healthcare plan until the month in which you turn 65. Once you turn 65, you will have supplemental coverage through the Aon Retiree Health Exchange, and USG will provide funding to an HRA to help pay for this coverage. Be sure to enroll in Medicare Part B three months before you turn 65. Approximately two months before your 65th birthday, the Aon Retiree Health Exchange will reach out to you to help you enroll in retiree healthcare coverage. Note: Consider attending an information session. For dates, times and locations, visit usg.edu/hr/benefits.

WHAT IF ONE SPOUSE IS AGE 65 AND MEDICARE-ELIGIBLE, BUT THE OTHER SPOUSE IS NOT?
Once a retiree or spouse turns age 65, he/she must enroll in Medicare for primary coverage and in a supplemental healthcare plan and/or prescription drug plan through the Aon Retiree Health Exchange. USG will provide funding to a Health Reimbursement Account (HRA) to help pay for this coverage. You or your spouse must remain enrolled in the Aon Retiree Health Exchange to receive the funding to the HRA. The retiree or spouse that is under age 65 will remain in the USG healthcare plan until he/she turns age 65.
The University System of Georgia (USG) is pleased to continue to offer pre-65 retirees a variety of healthcare choices from Anthem, formerly known as BlueCross BlueShield of Georgia, and Kaiser Permanente (KP). Note: If you are age 65 or older and have coverage through the Aon Retiree Health Exchange, visit retiree.aon.com/usg or call your dedicated Benefits Advisor at 1-866-212-5052 for more information.

### Your healthcare options

<table>
<thead>
<tr>
<th>Coverage</th>
<th>CONSUMER CHOICE HSA</th>
<th>COMPREHENSIVE CARE</th>
<th>BLUECHOICE HMO</th>
<th>KAISER PERMANENTE HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
<td>In-network</td>
<td>In-network only</td>
<td>In-network only</td>
</tr>
<tr>
<td>Deductible (Single/Family)</td>
<td>$2,200/$4,400</td>
<td>$750/$2,250</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Out-of-pocket max (Single/Family)</td>
<td>$3,700/$7,400</td>
<td>$1,750/$3,500</td>
<td>$5,500/$9,900</td>
<td>$6,350/$12,700</td>
</tr>
<tr>
<td>Primary care physician required</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Preventive care</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Physician office visit/Specialist visit</td>
<td>Plan pays 80% after deductible</td>
<td>$20 copay/$35 copay</td>
<td>$35 copay/$70 copay</td>
<td>$20 copay/$35 copay</td>
</tr>
<tr>
<td>Inpatient hospital services</td>
<td>Plan pays 80% after deductible</td>
<td>Plan pays 90% after deductible</td>
<td>$500 copay</td>
<td>$250 copay</td>
</tr>
<tr>
<td>Care in emergency room</td>
<td>Plan pays 80% after deductible</td>
<td>$250 copay, then plan pays 90% after deductible</td>
<td>$300 copay</td>
<td>$250 copay</td>
</tr>
</tbody>
</table>

### PRESCRIPTION DRUGS

#### RETAIL

| Generic          | Plan pays 80% after deductible | Plan pays 80% after deductible; you pay 20% of the cost of the drug ($40 min.; $100 max.) | Plan pays 80% after deductible; you pay 20% of the cost of the drug ($40 min.; $100 max.) | Kaiser pharmacies: $15 copay. Contracted non-Kaiser pharmacies: $20 copay. Limited to a one-time fill per medication. |
| Preferred brand  | Plan pays 80% after deductible | Plan pays 80% after deductible; you pay 20% of the cost of the drug ($40 min.; $100 max.) | Plan pays 80% after deductible; you pay 20% of the cost of the drug ($40 min.; $100 max.) | Kaiser pharmacies: $45 copay. Contracted non-Kaiser pharmacies: $55 copay. Limited to a one-time fill per medication. |
| Nonpreferred brand | Plan pays 65% after deductible; you pay 35% of the cost of the drug ($100 min.; $200 max.) | Plan pays 65% after deductible; you pay 35% of the cost of the drug ($100 min.; $200 max.) | Plan pays 65% after deductible; you pay 35% of the cost of the drug ($100 min.; $200 max.) | Kaiser pharmacies: $65 Specialty: Plan pays 80% after deductible; you pay 20% of the cost of the drug ($200 max.) |

#### MAIL ORDER (90-DAY SUPPLY) RETAIL

| Generic          | Plan pays 80% after deductible | Plan pays 80% after deductible with $100 min. and $250 max. | Plan pays 80% after deductible with $100 min. and $250 max. | $30 copay through Kaiser pharmacies only |
| Preferred brand  | Plan pays 80% after deductible | Plan pays 80% after deductible with $100 min. and $250 max. | Plan pays 80% after deductible with $100 min. and $250 max. | $90 copay through Kaiser pharmacies only |
| Nonpreferred brand | Plan pays 65% after deductible with $250 min. and $500 max. | Plan pays 65% after deductible with $250 min. and $500 max. | Plan pays 65% after deductible with $250 min. and $500 max. | $180 copay through Kaiser pharmacies only |

#### 2020 MONTHLY PREMIUMS FOR PRE-65 RETIREES

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Premium</th>
<th>Premium</th>
<th>Premium</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Medicare Retiree only</td>
<td>$81.86</td>
<td>$187.96</td>
<td>$222.98</td>
<td>$170.66</td>
</tr>
<tr>
<td>Non-Medicare Spouse only</td>
<td>$120.58</td>
<td>$237.30</td>
<td>$275.82</td>
<td>$211.30</td>
</tr>
<tr>
<td>One Child only</td>
<td>$91.66</td>
<td>$176.54</td>
<td>$204.56</td>
<td>$156.74</td>
</tr>
<tr>
<td>Children only</td>
<td>$91.66</td>
<td>$176.54</td>
<td>$204.56</td>
<td>$156.74</td>
</tr>
<tr>
<td>Non-Medicare Retiree + 1 Child</td>
<td>$173.52</td>
<td>$364.50</td>
<td>$427.54</td>
<td>$327.40</td>
</tr>
<tr>
<td>Non-Medicare Spouse + 1 Child</td>
<td>$212.24</td>
<td>$413.84</td>
<td>$480.38</td>
<td>$368.04</td>
</tr>
<tr>
<td>Non-Medicare Retiree + Non-Medicare Spouse</td>
<td>$202.44</td>
<td>$425.26</td>
<td>$498.80</td>
<td>$381.96</td>
</tr>
<tr>
<td>Family — Non-Medicare Retiree + Non-Medicare Spouse + Child(ren)</td>
<td>$280.02</td>
<td>$598.32</td>
<td>$703.38</td>
<td>$535.60</td>
</tr>
<tr>
<td>Family — Non-Medicare Retiree + Child(ren)</td>
<td>$173.52</td>
<td>$364.50</td>
<td>$427.54</td>
<td>$327.40</td>
</tr>
<tr>
<td>Family — Non-Medicare Spouse + Child(ren)</td>
<td>$212.24</td>
<td>$413.84</td>
<td>$480.38</td>
<td>$368.04</td>
</tr>
</tbody>
</table>

If you would like to review the total cost of your healthcare plan, including the employer contribution, please visit the USG website, usg.edu/hr/benefits. Learn more at oneusgconnect.usg.edu.
USG offers dental options through Delta Dental. Your dental premiums will increase in 2020.

<table>
<thead>
<tr>
<th></th>
<th>DELTA DENTAL BASE PLAN</th>
<th>DELTA DENTAL HIGH PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual maximum</strong></td>
<td>$1,000 per person*</td>
<td>$1,500 per person*</td>
</tr>
<tr>
<td><strong>Deductible (Single/Family)</strong></td>
<td>$50/$150</td>
<td>$50/$150</td>
</tr>
<tr>
<td><strong>Diagnostic/preventive services</strong>*</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Basic benefit services</strong></td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Major benefit services</strong>*</td>
<td>50%</td>
<td>80%</td>
</tr>
<tr>
<td>Orthodontia (child and adult)</td>
<td>No coverage</td>
<td>80%</td>
</tr>
<tr>
<td>Lifetime orthodontia maximum</td>
<td>N/A</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

* Preventive and diagnostic services do not count toward the annual maximum.
** Benefit limits apply on full replacement of existing dentures or crowns.

USG offers vision coverage through EyeMed, whose provider network includes top national retail chains. Benefits are provided for services and supplies once per 12-month period.

<table>
<thead>
<tr>
<th></th>
<th>EYEMED VISION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
</tr>
<tr>
<td>Exam</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Single vision lens</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Frames contribution</td>
<td>$150 allowance</td>
</tr>
<tr>
<td>Contact lenses</td>
<td>$150 allowance</td>
</tr>
<tr>
<td>Medically necessary contact lenses</td>
<td>Paid in full</td>
</tr>
</tbody>
</table>

Life insurance plans will be administered by MetLife in 2020. If you were currently enrolled in life insurance coverage in 2019 (through Securian):

- It will automatically carry over to 2020.
- Your supplemental life insurance premium will remain the same for 2020, unless you change age brackets.

You can confirm and update your beneficiaries at oneusgconnect.usg.edu.