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# 2020 Open Enrollment: InteractUSG

September 18, 2019



# What we'll discuss today

- What's Changing for 2020
  - Why we are making changes
  - Healthcare & Pharmacy
  - Well-being
  - Certifications and Surcharges
  - Spending Account limits
  - New & Enhanced Voluntary Benefit Plans
  - USG Well-being
  - Communication Plan
- Q & A



# Why we're making changes

- Claims costs in 2018-2019 higher than previous years.
  - Projected \$47M increase in claims costs if no changes are made
- Prescription drug costs increased 29% over 2017-2018
  - Now accounting for 31% of total healthcare plan costs
- Costs to treat chronic conditions in our population continues to rise – Diabetes, High blood pressure, Hypertension. 16% cost increase over prior to treat diabetes
- Changes and programming focused on -
  - Improving/maintaining health of employees and covered dependents – everyone do their part!
  - Costly services or where costs are increasing.
  - Encouraging/educating members on lower cost care options.



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# Healthcare and Pharmacy

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# What's changing for 2020

- **Active enrollment: Monday, October 28–Friday, November 8.**
- Premiums and a few copayment increases, where applicable by healthcare plan.
- Employee + Child(ren) coverage tier in healthcare plans.
- Brand drug prescriptions moving to coinsurance in Comprehensive Care, BlueChoice plans; in Kaiser, Specialty drugs subject to coinsurance.
- Programming at all institutions surrounding weight loss and diabetes prevention and management. Low or no cost enrollment based on clinical requirements.



# Increases to healthcare premiums

## Employees

Employee Monthly Premium (+/- \$ Change from Current)	Anthem (USG Self-Insured Coverage)			Kaiser (Fully Insured)
	Consumer Choice HSA	Comp. Care	BlueChoice HMO	HMO
Employee	\$82 (+\$7)	\$188 (+\$11)	\$223 (+\$16)	\$171 (+\$13)
Employee + Child(ren)	\$174 (+\$14)	\$365 (+\$20)	\$428 (+\$30)	\$327 (+\$25)
Employee + Spouse	\$202 (+\$16)	\$425 (+\$24)	\$499 (+\$36)	\$382 (+\$29)
Family	\$280 (+\$22)	\$598 (+\$44)	\$703 (+\$64)	\$536 (+\$48)



# Increases to healthcare premiums USG

Employer Monthly Premium (+/- \$ Change from Current)	Anthem (USG Self-Insured Coverage)		
Tier	Consumer Choice HSA	Comprehensive Care	BlueChoice HMO
Employee	\$464 (+\$26)	\$464 (+\$26)	\$464 (+\$26)
Employee + Child(ren)	\$809 (+\$45)	\$809 (+\$45)	\$809 (+\$45)
Employee + Spouse	\$943 (+\$52)	\$943 (+\$52)	\$943 (+\$52)
Family	\$1,357 (+\$127)	\$1,357 (+\$127)	\$1,357 (+\$127)



# Changes to medical copays

<b>Comprehensive Care Plan</b>	<b>2019</b>	<b>2020</b>
<b>Specialist Visit Copay:</b> Increasing by \$5	\$30	\$35
<b>ER Visit Copay:</b> Increasing by \$100	\$150	\$250

Utilize urgent care centers, retail health clinics (CVS minute clinics), Live Health on-line

<b>Kaiser Permanente HMO</b>	<b>2019</b>	<b>2020</b>
<b>Specialist Visit Copayment:</b> Increasing by \$10	\$25	\$35



# LiveHealth On-line

- Comprehensive Care and BlueChoice HMO plans
  - First three visits **FREE!** Then \$15 co-pay
- Consumer Choice HSA - \$59 per visit prior to deductible. \$12 after deductible.
- 24/7 access to physicians from mobile device or computer
- Use for treating colds, flu, fever, rash, infections, allergies
- Prescriptions
- LiveHealth Psychology

*If you experience medical emergency,  
call 911 or go to emergency room!*

LiveHealth  
ONLINE | Medical Allergy Psychology Psychiatry Log in

Livehealthonline.com

Visit with a  
doctor 24/7.

Get expert advice, a treatment plan and prescriptions if needed.

Continue

NOTIFICATION Now  
The doctor has sent a prescription  
to your pharmacy



# Changes to pharmacy coverage

Comprehensive Care and BlueChoice HMO Plans		
	2019	2020
Generic	(No change)	
Retail Brand preferred	<i>Co-payments</i> \$40	<i>Coinsurance: 20%</i> <i>min. \$40</i> <i>max. \$100</i>
Retail Brand nonpreferred	<i>Coinsurance: 20%</i> <i>min. \$50</i> <i>max. \$130</i>	<i>Coinsurance: 35%</i> <i>min. \$100</i> <i>max. \$200</i>
<i>Out of pocket maximum</i> <i>Single</i> <i>Family</i>	\$1,250 \$3,000	\$1,500 \$4,500

## Related changes to Kaiser Permanente HMO

- Copays increasing to \$45 preferred brand/\$65 nonpreferred.
- Specialty drugs changing from copay 20% coinsurance up to \$200 max.



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# Certifications and Surcharges

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# Certifications and Surcharges

- **Action required: Certifications.** Required certifications when enrolling in 2020 healthcare coverage –
  - Tobacco
    - You must certify your status as a tobacco user or non-user, as well as the status of any dependents (age 18+)
  - Working Spouse
    - If you cover a spouse, working spouse access to medical coverage through an employer.
- Certify at **[oneusgconnect.usg.edu](https://oneusgconnect.usg.edu)**



# Change to tobacco surcharge

What Is It?	2019	2020
<ul style="list-style-type: none"><li>• Additional \$100/month surcharge, in addition to medical premium</li></ul> <p>Paid when:</p> <ul style="list-style-type: none"><li>• Employee or dependent certifies as a tobacco user</li><li>• Employee does not certify that they and covered dependents (age 18+) are not tobacco users <b>(defaults to yes)</b></li></ul>	<i>\$75/month</i>	<b>Increasing to \$100/month</b>



# Tobacco Tools and Resources

- Kaiser Permanente: (866) 862-4295
- CVS MinuteClinic: (866) 389-2727
- Georgia Tobacco Quit Line: (877) 270-7867
- Free Nicotine Replacement Therapy
  - All products must be physician-prescribed in order to have a \$0 co-pay.
- Cessation Option when enrolling on-line. Tobacco users have 90 days to complete a program and notify USG.



# New: Working spouse surcharge

What Is It?	2019	2020
<ul style="list-style-type: none"> <li>Additional \$100/month surcharge, in addition to medical premium</li> </ul> <p>Paid when:</p> <ul style="list-style-type: none"> <li>Employee's working spouse declines an offer of coverage from another employer</li> <li>Does not apply for a USG-employed spouse; others</li> </ul>	<p><i>Not applicable; new in 2020</i></p>	<p><b>\$100/month</b></p> <p>Employees covering children can now elect <b>Employee + Child(ren)</b> coverage tier</p>



# Working Spouse Surcharge

## Working Spouse Surcharge will apply if:

- Your spouse works for any employer other than the USG, has an offer of coverage from that employer, and that employer makes a contribution towards the cost of the coverage. Non-USG employers include private sector organizations as well as other government agencies.

## Working Spouse Surcharge will not apply if:

- Your spouse works for USG
- Your spouse is covered under COBRA
- Your spouse is eligible and/or enrolled in Medicare or Tricare
- Your spouse is self-employed, regardless of whether your spouse offers insurance to his or her employees
- Your spouse is a part-time employee and has NO access to health coverage
- Your spouse has insurance available through his or her own employer, but the employer makes NO contribution toward the cost of the insurance
- Your spouse is not employed



# Healthcare Plan Tier Change

- Employee + Child tier becomes Employee + Child or Children
- Employees covering 2 or more children will move from Family coverage tier to Employee + Child(ren)



# Well-being enhancements

- In 2020, \$100/year incentive for well-being participation will continue
- New, additional ways to earn the incentive:
  - Track 7,000 steps for 20+ days/month and earn \$15 per month; earn a (one-time) additional \$10 for syncing
  - Participate in digital coaching programs
- Employees and covered family members can access resources for
  - Diabetes education
  - Weight loss support (at a reduced cost, if eligible)
- For more information about USG's 2020 well-being program, visit [usg.edu/well-being](https://usg.edu/well-being).



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# Spending Accounts

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# Flexible Spending Accounts

- Election required during Open Enrollment to participate in 2020

FSA Type	2019 Contribution Limit
Healthcare	\$2,700
Limited Purpose	\$2,700
Dependent Care	\$5,000 (no change)

\* To be updated when new limits are announced for 2020



# Health Spending Accounts

- New Contribution limits

	2019 Contribution Limit	2020 Contribution Limit
Single	\$3,500	<b>\$3,550</b>
Family	\$7,000	<b>\$7,100</b>



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# Voluntary Benefits

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# Life Insurance

- **New** Life Insurance vendor
- MetLife will replace Securian
- No plan changes
- Coverage confirmations will be mailed

For benefit details, visit [oneusgconnect.usg.edu](https://oneusgconnect.usg.edu)



# LifeStyle Benefits

- LifeStyle Benefits discontinued as of December 31, 2019.
- Communications will be mailed to current enrollees

For benefit details, visit [oneusgconnect.usg.edu](https://oneusgconnect.usg.edu)



# New! Identity Protection Plan

- Through InfoArmor, PrivacyArmor Plus plan
  - Identity monitoring and alerts
  - Full-service remediation
  - Identity theft reimbursement
  - Monitor your credit scores and reports for any changes or errors
- Replaces benefits lost with LifeStyle benefits
- SSN will be sent securely if employee chooses to enroll

For benefit details, visit [oneusgconnect.usg.edu](https://oneusgconnect.usg.edu)



# New! Pet Insurance

- Through Nationwide, My Pet Protection
  - Covers cats, dogs, avian, and exotic pets
  - 90% reimbursement
  - Wellness visits
  - \$7,500 annual benefit
  - Replaces coverage lost through LifeStyle benefits
  - Enroll through OneUSG Connect- Benefits for cats and dogs only
  - Avion and exotic pet enrollment must call enrollment number; 1-877-738-7874

For benefit details, visit [oneusgconnect.usg.edu](https://oneusgconnect.usg.edu)



# Enhanced Benefits

- AFLAC – Health Advocacy
  - Finding specialists
  - Clarifying coverage questions
  - Addressing claim issues
  - Second opinions
  - Negotiating medical bills

For benefit details, visit [oneusgconnect.usg.edu](https://oneusgconnect.usg.edu)



# Enhanced Benefits

- VOYA – Increased benefits pay outs
  - Urgent Care Facility Treatment increased to \$150
  - Major Diagnostic Exams \$80
  - Sports Accident Benefit Rider, max of \$1,000
  - Wellness Benefit Rider, \$50 per year

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# Communications & Enrollment

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# Open Enrollment - Planned Communications

Communcation	Date
OE Benefits Video	October 1
OE Postcard	October 1
Website Updates	October 7
OE Emails	Oct. 15, 28 - Nov. 7
OE Text Messages	Oct. 7, 15, 20, 28 - Nov. 4, 7
Active & Retiree Newsletters w/ Enrollment Worksheet *Post 65 retirees with only USG dental, vision and life are excluded	October 23
MetLife Enrollment Confirmations	October 21



# How to Enroll and Open Enrollment Support

- Employee and retirees have two ways to make changes to their benefits –
  - Online: OneUSG Connect -Benefits website [oneusgconnect.usg.edu](https://oneusgconnect.usg.edu)
  - By phone: OneUSG Connect -Benefits Call Center
    - 1-844-5-USGBEN (1-844-587-4236)

For benefit details, visit [oneusgconnect.usg.edu](https://oneusgconnect.usg.edu)



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# Questions?

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