



UNIVERSITY SYSTEM OF GEORGIA

# USG Benefits Update

Facilitator: Jennifer Kennington  
Thurs., May 10, 2018

- ✓ *Place your phone or computer on mute*
- ✓ *Don't place your call on hold*
- ✓ *Let us know if you have difficulty hearing*

# Housekeeping Items

- This WebEx is being recorded and the archive/presentation will be distributed following today's meeting
- We will keep a "Parking Lot" for items that require additional attention
- Feel free to post questions in the chat
- Please place phone on mute to prevent background noise



# Agenda

- Purchasing Power
- Known Issues
- 7/5ths Corrections
- Financial Quality Plan Update
- Non Financial Quality Plan Update
- Armstrong and Georgia Southern Consolidation
- USG Well-being Program
- HSA 2018 Limit Change - Reversal
- USG Transfer Process
- Who to Contact
- Call Volumes
- Service Connect
- June Projects
- Wrap-Up





# The Leading Employee Purchase Program



# Purchasing Power is designed to Empower

## Our Mission

We help employees who are underserved by traditional financing options access life-enhancing products and services.

Employees can purchase the items they need and affordably spread payments across 12 months to give them peace of mind and control over their finances. Our pricing is transparent with no hidden fees, no interest, no credit checks.

## Why We Do It

- To improve employee financial well-being
- To empower people to take control of their lives
- To help organizations recruit and retain employees



# What we offer

## Employee Purchase Program

Our program allows employees to access over 45,000 brand-name products and services. Through payroll deduction, they make manageable payments over a 6- or 12-month period with no ballooning interest, hidden fees or credit check. We believe transparency is critical; with Purchasing Power, what you see is what you get.

*All of our products are current models, brand new, and delivered up front.*

 Computers & Electronics	 Home, Furniture & Patio	 Sports, Fitness & Recreation	 <b>FREE FINANCIAL WELLNESS TOOLS FOR ALL EMPLOYEES</b> CORE FINANCIAL EDUCATION PROGRAM ALTERNATIVE CREDIT REPORTING BUDGETING APP CREDIT REPORTS & MONITORING ONE-ON-ONE COACHING
 TV & Entertainment	 Automotive Care	 Baby & Kids	
 Appliances	 Travel	 Education	

# How we help

For employees with limited cash and credit options, Purchasing Power is the most affordable financing alternative.

	Cash	Payday Loans & Rent-to-Own	Credit Card	
Pay Over Time	✗	✓	✓	✓
No Credit Check	✓	✓	✗	✓
Easy Payroll Deduction	✗	✗	✗	✓
Manageable Payments	✗	✗	✗	✓
No Interest	✓	✗	✗	✓
No Late Fees	✓	✗	✗	✓

What our price includes:

***Pre-set spending limits & controls in place to prevent overspending***



### Who can participate?

- You must be at least 18 years of age
- You must be an active & full-time employee of the University System of Georgia for at least 12 months
- You must earn at least \$20,000 a year
- You must have a bank account or credit card (to be used in case of non-payment via payroll deduction)



## The Employee Experience

Making **informed purchases** is easy

- The price listed at the time of purchase is the only price they'll pay.
- There are no hidden costs or fine print.
- The price is all-inclusive, which includes financing, taxes, warranties and delivery.
- Our easy-to-use website is optimized for any device.



Mobile app makes it easy to check account and order status





# Sign up to get started

[www.USG.PurchasingPower.com](http://www.USG.PurchasingPower.com)

or call

**866-670-3477**



## HR/Benefits Training

Join us on:

Tues., June 12 – 1:30 - 2:30 p.m.

Thurs., June 14 – 10 -11 a.m.

*Thank you!*



**Thank you for your time!  
Please let us know  
if you have any questions.**

# Known Issue

- **Optum Enrollment File** - A number of scenarios being sent to Optum on the Alight enrollment file have been causing records to error on the Optum system. The majority of the errors are considered to be cosmetic and do not impact or interrupt the employees ability to use the card:
  - Alight, Optum and USG are working together to understand the errors and to revise requirements so that the file specs are coded to send the data in a way that is accepted by the Optum system.
  - Changes are aligned to the June migration.

# 7/5<sup>ths</sup> Calculation Issue

- For the 2018 plan year, the benefit system did not capture the timing of summer accruals accurately, and did not account for the reduced timing for deductions.
- The system was corrected during the first week of April.
- Individual accounts were corrected on April 9, and the applicable deduction updates were then transmitted on the next applicable PIF (Payroll Instruction File).
- Impact list was loaded to the SSC FTP server on Thurs., May 3, 2018.
- **File name: “7.5ths Impact List – OneUSG.csv”**
- We do not expect any action needed from the institutions unless you have already manually updated an employee’s deductions. In this case, you will need to ensure that the PIF does not override what you have processed manually.



# 7/5ths Calculation Issue

**Impacted employees will receive the below communication:**

*Dear USG Employee,*

*Due to a programming error, the deductions for your 2018 benefits have been calculated incorrectly to date. The error has been resolved and your deduction has been corrected going forward.*

*You will see this correction on your next applicable paycheck. We apologize for the inconvenience and thank you for your understanding and patience.*

*If you have any questions, please contact the OneUSG Connect - Benefits Call Center at 1-844-5-USGBEN (1-844-587-4236) 8 a.m.–5 p.m. Eastern time, Monday through Friday.*



# Financial Reconciliation Quality Plan

## Objective:

- Identify and resolve issues that were financial in nature as well as add, adjust or enhance processes that would improve the overall flow and ensure accuracy of all components of the financial reconciliation process.
- A team of your colleagues and leaders have been meeting weekly with Alight and have resolved the majority of the issues that were identified as urgent.
- Next step is to begin the high priority worklist items.



# Non-Financial Quality Plan

- A meeting was held in late April with a group of your colleagues and leaders who focused on identifying issues that are non-financial in nature. The objective was to identify the processes and services where improvements were needed.
- Improvements identified are both service related items as well as process related.
- Next step is for our teams to prioritize the worklist items, assign owners and agree on solutions and deadlines.
- Look for updates and communications about changes and process improvements.



# Armstrong/GA Southern Consolidation

- Effective July 1, Armstrong will consolidate with Georgia Southern.
- Company Code 240 is being decommissioned and will no longer exist.
- All employees at Armstrong will be transferred to Georgia Southern and the first paycheck in July will reflect the change.
- All inactive/retired participants will be migrated by Alight by July 1.
- Vendors and carriers will be notified of the change.



# HSA Max Limit Change

- IRS Issued an alert that reversed the decision to decrease the 2018 HSA limit by \$50.
- There was no additional action required by practitioners as updates to accounts had not yet been made and there were no refunds issued.



# USG Well-being Program

## UPDATES AND ENGAGEMENT TRACKING:

- As of May 7, the top institutions engaged with the USG Well-being Portal:  
(Goal 25%)
  - University System Office with 22%
  - Dalton State College with 21%
  - Georgia Highlands College 15%
  - ABAC & Georgia Southwestern 14%
- May is Physical Activity Awareness
- June email will be sent on Tues., June 5
- Invite financial (Fidelity, TIAA, VALIC) vendors on campus to host 1:1 session for employees to earn their \$25 Well-being Credit
- Money Monday: May 21, Turn Your Savings Into Retirement Income
- For list of USG Well-being Information Session webinars and to see additional upcoming events, go to the [USG Well-being website](#)



# USG Transfers

## Employee Transfer Documents

- Email
  - Subject: Employee Transfer Documents or OneUSG Connect Employee Transfer Documents
  - New Employee Transfer Form
  - New Personnel Action Request Form
- Please include the following information in the email:
  - Employee Name and Employee ID
  - Institution A (current institution, transferring from)
  - Institution B (new institution, transferring to)
  - Effective Date of Transfer
  - Location of transfer documents on the SSC FTP Site



# USG Transfers

## Coordination of transfers between institutions:

- **Leaving Institution A:**
  - Employment ends on any day in the month:
    - Institution A is responsible for employer portion for remainder of month
    - Employee is responsible to pay premiums to Institution A for remainder of month
    - COBRA will be offered
- **Onboarding at Institution B:**
  - Hire date is within the same month employee left institution A (ex: Inst. A termination 5/10, Hire @ Inst. B 5/21)
    - Benefits will be deducted from paycheck the beginning of the next month at Institution B
  - Hire date is the first of the next month (ex: Inst. A termination 5/10, Hire @ Inst. B 6/1)
    - Benefits will be deducted from paycheck as of the first pay-cycle or first of month
  - Hire date is any date other than the first of the next month (ex: Inst. A termination 5/10, Hire @ Inst. B 6/08)
    - COBRA will be offered
    - There will be lapse in insurance
    - Benefits will begin effective their hire date; full month premium due



# Who to contact

## OneUSG

- Shared Services Center (877) 251-2644 or [sscsupport@ssc.usg.edu](mailto:sscsupport@ssc.usg.edu)
  - OneUSG Payroll
  - OneUSG HR Data
  - Cohorts

## OneUSG Connect- Benefits

- Employee Benefit Escalations – [oneusg.connect.escalations@alight.com](mailto:oneusg.connect.escalations@alight.com)
- Financial Escalations (premium issues, BCAF, and Reconciliation)-  
[usgfinancialmanager@alight.com](mailto:usgfinancialmanager@alight.com)
- E-Service Connect Help
- Appeals



# Who to contact

## USG System Office

- **General Benefit Inquiries-** [usg-benefits@usg.edu](mailto:usg-benefits@usg.edu)
- **Healthcare, Pharmacy & EAP-** Monica Fenton
  - HRA Invoicing and Data Requests- Lina Lin
- **Voluntary Benefits & OneUSG Connect-Benefits** – Jennifer Kennington & BeNedra Williams
- **Retirement Plan Administration-** Lisa Joe and Jason Culp
- **USG Well-being** – Farrah Spellman



# Call Center Performance

## Trending Topics

- Direct Billings and Payments
- Coverage Confirmation

Performance Notes:

a) Lower than normal Wait Time Service Levels and higher than normal Average Speed of Answer on Thursday and Friday last week due to 1) Planned training for our CCR's; and 2) Unplanned absences that affected the amount of CCR's taking phone calls in the POD.

b) There is an issue with the Tool. We are unable to pull the First Call Resolution results for last week

Date	Baseline Forecasted Call Volume	Actual Call Volume	Percentage Over/Under Baseline Forecast	Average Queue Time Service Level (Calls answered in 30 seconds)	Avg Speed to Answer	Calls Abandoned	Abandonment Rate	First Call Resolution
23-Apr	176	112	-36.00%	91.07%	:15	0	0.00%	
24-Apr	145	100	-31.00%	99.00%	:03	0	0.00%	
25-Apr	129	84	-35.00%	96.43%	:07	0	0.00%	
26-Apr	123	72	-41.00%	65.67%	1:57	5	6.94%	
27-Apr	126	92	-27.00%	54.76%	2:25	8	8.70%	
30-Apr	175	170	-3.00%	82.14%	:41	2	1.18%	93.00%
1-May	144	139	-4.00%	89.13%	:15	1	0.72%	90.00%
2-May	129	92	-29.00%	96.74%	:05	0	0.00%	77.00%
3-May	122	83	-32.00%	100.00%	:02	0	0.00%	82.00%
4-May	126	78	-38.00%	98.72%	:03	0	0.00%	95.00%
<b>Totals and Averages</b>	<b>696</b>	<b>562</b>	<b>-21.20%</b>	<b>93.35%</b>	<b>:13</b>	<b>3</b>	<b>0.38%</b>	<b>87.40%</b>



# Service Connect Tickets

Date	Overall YTD Created	Closed YTD	Number Pending > 5 days
23-Apr	2252	2183	17
24-Apr	2280	2196	20
25-Apr	2323	2243	20
26-Apr	2340	2253	19
27-Apr	2364	2278	22
30-Apr	2396	2305	23
1-May	2435	2340	34
2-May	2466	2375	30
3-May	2481	2400	26



# June Changes

## Changes Assigned to the June Migration

- Purchasing Power
- Transfer Process – Active to Active Transfers
- Updating our system to allow beneficiary designations for the Retiree Dependent Life Plan



# Next USG Benefits Update WebEx

***Tentatively scheduled for June 14***





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# **Review Parking Lot**



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# **Questions and Wrap Up**