

USG Benefits Update

Facilitator: Anessa Billings
Thursday, January 09, 2020

- ✓ *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
- Feel free to post questions in the chat
- Please place phone on mute to prevent background noise

Agenda

- Known Issues and Follow Ups
- 2020 Open Enrollment Wrap-Up
- GRA 2020 Enrollment
- USG Transfers OE Events
- Alight Update
- ACA Update
- Service Center Performance
- Benefit Rates Spreadsheet
- Life Insurance Update
- EyeMed Network Change
- Anthem/North Georgia Health System Update
- Well-being Update
- Retirement Update
- Wrap-Up

Known Issues and Follow Ups

EOI Issue for a small group of employees enrolled in Grandfathered Life Insurance plans

Status: Open

Impact: 6

Action Taken:

- Defaulted the records back to their prior coverage amount
- Initiated EOI (MetLife)
- Emailed employee informing of EOI requirement
- Institutions will be provided with list of impacted employees

COBRA Enrollment Worksheet – Incorrect coverage end date

Status: Open

Impact: 138

Action Pending:

- Notification letters will be mailed to inform impacted participants of the error
- Institutions will be provided with list of impacted employees

Known Issue - Resolved

Display Issue only. Surcharge amount is correct and inclusive of Tobacco and Spousal Surcharges

Surcharges under “Your Cost Summary”, was mislabeled

- Your cost summary displayed Tobacco and Spousal surcharge as “Tobacco Surcharge” only
- “Your cost summary” text was updated as “Surcharges”.

Correct Display

		Your Annual Cost	Your Pay Period Cost
Your Cost Summary			
Prices			\$403.35
Surcharges			\$50.00
Your Cost			\$453.35

OE 2020 Wrap Up and Follow Up Activities

Events and Communications	Event Date or Deadline	Contact Method/Notes	Allowable Changes
Silent Window end date	12/31/19	Call Center	All
Tobacco and Working Spouse Surcharge Changes	12/31/19	Call Center	All
Surcharge reporting	12/31/19	PSP folders 2x per week (Monday/Thursday)	N/A
Transitions from FSA in 2019 to HSA in 2020	12/9/19	Email - Notification to employees who elected FSA in 2019 (with a balance) and HSA in 2020. to let them know to deplete funds prior by 12/31.	All
Text reminders (Check COBs, validate surcharges, etc.)	12/12/19	Mobile Phones	N/A
DBP Paper Bill (for 1/1/2020)	12/10/19	USPS	N/A
Final 2019 Payroll file	12/16/19	Normal EFT	N/A
First 2020 Payroll file	12/19/19	Normal EFT	N/A
Notification of IRS increase for FSA (\$50)	12/20/19	Email- Notification sent to employees who elected the annual max. They have until 12/31 to increase their contribution	All
Employees receive ID cards	12/28/19	USPS	N/A
EOI Confirmations	As the status changes	Confirmation Statements	N/A
Exception Window	2/15/2020	Call Center	All*
*All changes are allowed; however, surcharges will be updated prospectively and no refunds will be issued.			

GRA Open Enrollment – 2020

GRA OE 2020 Schedule	Event Date	Reminder Notes
GRA OE Forms Mail date	12/24/2019	
OE Enrollment Window Open	1/2/2020	
OE Enrollment Window Closed	1/17/2020	The window will close immediately following an active election
COBs Mailed	1/20/2020	COBs are sent immediately following an active election or after close.
Pending enrollment and Surcharge Reporting	1/31/2020	PSP folders 2x per week (Monday/Thursday)
Silent Window	1/31/2020	GRAs must call the OneUSG Call Center to make changes
Monthly PIF	1/22/2020	
BW PIF	1/27/2020	
Exception Window	2/15/2020	*All changes are allowed; however, surcharges will be updated prospectively and no refunds will be issued.

Things to know

- Benefit is effective 1/1/2020
- Tobacco certification is required if the employee enrolls in a healthcare plan.
- Working spouse does not apply for the GRA Healthcare plan

USG Transfers After OE Close

Awareness: Employees who transfer from one institution to another will have to re-enroll in benefits for 2020

Example A: Transfer occurs with an effective date in the prior plan year after OE elections for 2020 have been completed

- 11/5 – OE election
- 12/15- Terminated from Institution B as USG Transfer - received the term employment status on the HR file
- 12/31- Benefits terminated at Institution A (OE elections are deleted)
- 1/4 – Transferred to Institution B – received as a rehire on the HR file (OE elections did not transfer; EE will have to re-enroll)

Example B: Transfer occurs with an effective date in 2020

- 11/5-OE election
- 1/3/19-Terminated from Institution A (benefits ended)
- 2/2-Reinstated in Institution B within 30 days (defaulted to their current coverage, no additional action needed)

Align Updates

- **Effective 5/31/2020**, access to OneUSG – Connect Benefits will no longer be available in Internet Explorer 11.
- A message will be posted on the site beginning 1/14/2020, to alert employees of the change
- Notice will only appear if employee is accessing OneUSG-Connect Benefits through Internet Explorer

Current user browser activities:

Browser ?	Acquisition		
	Sessions ? ↓	% New Sessions ?	New Users ?
	101,972 % of Total: 100.00% (101,972)	10.75% Avg for View: 10.75% (0.00%)	10,965 % of Total: 100.00% (10,965)
1. Chrome	63,212 (61.99%)	9.99%	6,314 (57.58%)
2. Firefox	13,177 (12.92%)	10.47%	1,379 (12.58%)
3. Safari	11,209 (10.99%)	13.30%	1,491 (13.60%)
4. Edge	7,149 (7.01%)	13.25%	947 (8.64%)
5. Internet Explorer	6,593 (6.47%)	11.62%	766 (6.99%)

ACA Update

Employer Mandate

- The enrollment window closed for employees who worked 1,559.01 hours between 10/3/2018 – 10/2/2019
- The Standard Stability Period is 1/1/2020 – 12/31/2020
- **Final Results** – 3 employees enrolled in a health care plan

Employer Reporting

- The SSN Solicitation letters mailed to employees on 12/17/2019
- Form 1095C will be available around 1/22/20 for those who elected electronic delivery. Notification emails are sent when the form is ready
- Paper forms will be mailed on 1/31/2020 for those who receive paper statements
- Reprints are available on 2/1/2020 for those who chose US Mail

Service Center Performance

Call Center Trends (12/23- 1/3)

- Beneficiary designations
- Coverage Confirmation
- Coverage/surcharge updates for 2020

Service Ticket Trends (as of 1/3)

- Life/Death Processing
- Health coverage corrections/exceptions

Benefit Rate Sheets

Loaded to the OneUSG Connect Support Website, communication went out on the listserv 01/06/2020. A revised version of the 2020 OneUSG Benefits Rates was loaded on 1/8/2020.

- **2020 OneUSG Benefit Rate:**
https://www.usg.edu/assets/shared_services_center/documents/Benefit_Rates_2020_OneUSG.xlsx
- **2020 OneUSG COBRA Rates:**
https://www.usg.edu/assets/shared_services_center/documents/COBRA_Rates_2020.xlsx

Align 2020 premium calendar in-progress.

Files will be loaded to listserv no later than 1/17/2020. Once the files have been posted, a notice will be sent through the listserv with file location and file name.

Life Insurance Transition

Effective January 1, 2020 MetLife will be the new life insurance provider

- Employees with pending Evidence of Insurability (EOI) with Securian will continue to be evaluated by Securian.
- Metlife will honor EOI decisions made by Securian and Alight will be updated with the status as necessary.

Employees who made elections requiring EOI in 2020 were sent MetLife forms.

EyeMed Network Changes

Effective 2/1/2020, the EyeMed network will no longer include the following providers:

- Sears Optical
- JCPenny Optical
- Stanton Optical

Any employee with active coverage who used any of the providers listed above, within the last four (4) years, will be notified by EyeMed.

- Mailing will go out the week of 1/13/2020

We will provide a copy of the member communications in case you receive questions.

Anthem/ NGHS Contract

Anthem and Northeast Georgia Health System (NGHS) reached new 5-year agreement, effective 10/1/2019

- Claims held by NHGS will be released in 10 days (~week of 1/20/2020)
- Unprocessed claims will be processed as in-network benefits under the new agreement terms

NGHS will notify patients to inform them that they are back in network

- Claims already processed will not be re-processed or adjusted
- Questions about out-of-pocket costs should be directed to NGHS

Small number of employees who remained in Blue Choice HMO had Primary Care Physician (PCP) changed.

- PCPs will not be changed back automatically
- Employee must call Anthem customer service at 800-424-8950 to change PCP

**Additional Information about the new agreement
is available on the [Anthem website](#)**

Anthem/ NGHS Contract- Cont'd

Employees are able to make changes to coverage based on new agreement being reached: i.e. add coverage or switch plans:

- Enrollment switch will be processed as a “Loss of Other Coverage”
- This change will be processed based on employee request

Qualifying Life Event rules apply

- 30 days from January 1, 2020
- Coverage change is prospective (i.e. 1st of the month following QLE)
- Allowable change for Medical plan only

How to process “Loss of Other Coverage” change:

- Call the OneUSG Connect Benefits Call Center at 1-844-5-USGBEN (1-844-587-4236). Representatives are available Monday – Friday 8 a.m. – 5p.m.

USG Well-being – Virgin Pulse

New Virgin Pulse platform enrollment available as of January 1, 2020

- New registration required
- New username and password
- Demo January 14, 2020 10 a.m. – 11 a.m.
- Launch e-mails will be sent to all eligible employees in a few weeks (in the process of finalizing). Please register for the new site so you are familiar with process and can help answer questions.

How to Register & Access Virgin Pulse

Employees access Virgin Pulse through OneUSG Connect -Benefits

- <https://oneusgconnect.usg.edu/>
- Manage My Benefits
- Once you log in to site, click on USG Wellbeing tile on homepage

Spouses: Access Virgin Pulse through ourwellbeing.usg.edu

USG Well-being – \$100 Credit

Wellbeing Credit Update

To receive wellbeing credit, employee must be:

- FT employee or spouse of enrolled employee
- Must be enrolled in a USG health plan during the pay period in which the credit is paid

Appalachian Trail (Virtual) Challenge

Key Dates

- Registration Opens January 27, 2020
- Challenge officially begins February 10, 2020
- Challenge ends March 23, 2020

Appalachian Trail Communication Schedule		
Challenge Invite Email	1/31/2020	
Challenge Reminder Email	2/7/2020	Only employees who have not joined the challenge
Challenge Start Email	2/10/2020	
Challenge Halfway Email	3/2/2020	Will go to everyone enrolled in challenge
Challenge Completion Email	3/23/2020	
Challenge Wrap-up Email	3/26/2020	

Solera Health – Diabetes Prevention Program through Anthem

What is Solera Health?

- Solera Health is a vendor contracted through Anthem which will provide Diabetes Prevention Program (DPP) for USG eligible employees.
- Employees will have several programs to choose from. All programs offered through Solera Health include the following components
 - » 16 weekly lessons, followed by monthly sessions for remainder of plan year
 - » Lifestyle coach to help set goals and keep participants on track
 - » On-line and in-person options
 - » Other helpful tools like wireless scales and fitness trackers (fitbit)

Program Eligibility

Employees and spouses enrolled in a Anthem Health Plan who are pre-diabetic or who score as high risk for developing type 2 diabetes

Solera Health Cont'd

Program Cost

Preventative benefit provided at no cost to eligible members

How employees register -

1. Determine eligibility at solera4me.com/usg by taking a one-minute quiz or call 844-206-3728
2. If employee qualifies, must enroll in the program
 - Once enrolled, member will receive welcome email from Solera
 - Employee completes registration with their matched DPP provider
 - Once member enrolls, they will access the program via solera4me.com/usg

Training Session is tentatively scheduled for Jan. 22 at 2pm. More details to come.

Communications will be sent to all eligible employees beginning in the next few weeks – you will be provided a copy of all communications prior to distribution.

Retirement Update

Retirement Communications provided through listserv

- 2020 Retirement Plan Limits Memo
- TRS/ORP 2020-2021FY Contribution Rates Memo
- 403(b) Final Universal Availability Notice

TRS/ORP pre-1990 Remittance Update

- Reports for institutions are available on the FTP server.
- Files were loaded to the FTP yesterday afternoon for each Institution.
 - The file name is SSC_Final TRS_ORP Transfer_CompanyCode and are available in your Institutions HR folder if applicable.

Retirement Education Meetings available to all USG campuses (Feb – Apr)

- 1 on 1 counseling (Appointments Available)- CAPTRUST
- Advice Desk is active- 800-967-9948- Portfolio Reviews
- Money Mondays Calendar is Live

Retirement Plan Update-cont'd

Mandatory Retirement Plan Election Guide

- New Effective Date Calendar- “Pending”- describes location and instructions for plan participants

New USG Retirement Enrollment Books

- Updated Retirement@Work User Guide posted to ***retirement.usg.edu***
- New ORP, 457b, & 403b Enrollment Books plus inserts available
- Hard copies will be mailed to institutions as well

Next USG Benefits Update WebEx

***Tentatively scheduled for
February 13, 2020***



UNIVERSITY SYSTEM OF GEORGIA

Questions and Wrap Up