

USG Benefits Update



Facilitator: BeNedra Cleveland
Thursday, March 12, 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 Skype meeting is being recorded and the archive/presentation will be distributed following today's meeting
- Feel free to unmute yourself or post questions in the chat
- Please place phone on mute to prevent background noise



Agenda

- Known Issues and Follow Ups
- Things to Know
- DBP Enhancement
- Tobacco Cessation Reminders
- Retiree Basic Life Data Validation
- Comprehensive Care Deductibles
- HCM Important Dates
- Service Center Performance
- Basic Life Age Reductions
- Benefit Fairs
- Retirement Update
- Well-being Update
- Wrap-Up



Known Issues and Follow Ups

Spouse Life election increments <> \$10,000 – During OE, employees were allowed to elect spouse life in dollar values <> \$10,000 increments. - Closed

Status: Open

Impact: 10

Action Taken:

- Confirmed with MetLife that the Employee not be required to submit additional EOI
- Met confirmed that 1 person submitted their EOI and received approval for the amount they elected
- Alight will call the Employee to determine if they want to increase or decrease their value. If no response, 7 days will be given for them to respond. Next steps will be defined by USG
- Adjust account as required

Known Issues and Follow Ups

Optum accounts for 2020 were not activated - Closed

Status: Open

Impacted: 8

Action Taken:

- Reviewed the file and confirmed that all impacted accounts were sent
- Notified Optum to begin their research and add the accounts to their system
- Optum updated their system for the outstanding employee's
- Responded and closed all outstanding requests
- Identified root cause

Things to Know

Retiree Passwords

- Password minimum and maximum length changing as of 4/10/2020
- Continue to accept existing passwords until either following scenario happens:
 1. User voluntarily changes password
 2. Password expired & would need to set a new one

IE11 Update

- Warning messages will be featured – 3/14
- Access will be blocked – 6/10

OE Lessons Learned

- Reviewing & tracking improvement opportunities from the Open Enrollment project



Enhancements - DBP

- Direct bill and payment notices & Secure Participant Mailbox (SPM) – Available 5/20
- Updated billing notice -2/26
- New payment site and vendor for “Pay Now” vendor – 2/26

Billing Notice


New Balance:	\$999.99
[Minimum Payment Due:	\$999.99]
Payment Due Date:	[MM-DD-CCYY]

This bill is for your benefits coverage [through Month DD, CCYY].


Account Number [123456789]


IMPORTANT: If your minimum payment isn't received by the due date, your coverage will be cancelled effective [minimum paid thru date].

Your Payment Options [JANE M. SAMPLE]

 **Automatic monthly direct debit from your bank account**

- Set up online at [www.resources.hewitt.com/premier]; or
- Call [1-888-888-8888] to request an Authorization Form

 **(Online payments with Pay Now at [www.resources.hewitt.com/premier])**

 **Postal mail**

1. Make check or money order payable to [Premier Company]. (Don't send cash or foreign currency.)
2. Include your account number [123456789] on your check or money order.
3. Enclose only this bottom portion of the bill with your payment [in the envelope provided]. Any other items will be discarded.

New Balance:	\$999.99
[Minimum Payment Due:	\$999.99]
Payment Due Date:	[MM-DD-CCYY]

Billing Notice

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Payment Options

	Automatic Direct Debit	Online One-Time Payment	Postal Mail (Check or Money Order)	Bill Payment Service
Description	Your payment is automatically deducted each month from your checking or savings account.	Make a Pay Now payment from your checking or savings account.	Pay your bill by regular first-class mail with a check or money order.	Use your bank or an online bill payment service to pay your bill each month.
Setup	[Visit www.resources.alight.com/premier or call] [Call] 1-888-888-8888 to request an Authorization Form.	Visit www.resources.alight.com/premier .	<ul style="list-style-type: none"> • Enclose the bottom portion from the front of this bill with your payment [in the envelope provided]. • Include your account number [123456789] on your check or money order. 	<ul style="list-style-type: none"> • Contact your bank or bill payment service. • Use account number [123456789], company name, and PO Box number from the front of this bill when setting up these payments.



Tobacco Cessation Reminders

Tobacco Cessation program

- **The first reminders were sent out 2/27 to 197 employees**
- The process has been set up to select employees who have selected the 'cessation' tobacco option and;
 - Have a USG work email on file, and
 - Have not taken action within 30 days

Reminders stop when Tobacco status changes from 'cessation' to something else

- **Frequency:**
 - 30 days – Initial Reminder
 - 31 – 60 – Bi-weekly reminders
 - 61 – until the status changes – Weekly reminders

The change in status for employees who selected Cessation during their OE window & took no action will have the tobacco surcharge applied effective 4/1



Retiree Basic Life Data Validation

- Alight queried the system and identified all Retirees who are without a Retiree Basic Life Value
- Response received from all impacted institutions and a consolidated report was provided to the Systems Office for review
- Once Alight receives signoff, the impacted accounts will be retroactively updated effective 1/1/2020



Comprehensive Care Deductible

Comparison Guide vs. Plan Documents

- For the Comprehensive Care option, the deductible is based on the # of covered dependents, not based on the Healthcare Coverage Category.
- The guide shows different deductibles for Single, Covering 1 dependent, and Covering 2 or more dependents. However, the HPCCs on UPoint only show the different amounts for Single vs. Family.
- Also, although the pricing and premium is based on the Healthcare Coverage Categories
 - You Only
 - You + Spouse
 - You + Child(ren)
 - You + Family (spouse must be covered)
- The prescription Out of Pocket maximum is based on # of covered dependents.

System Office is aware of the discrepancies and has instructed Alight to inform members to use their Plan Documents.



HCM Blackout Dates

Cohort 6- Blackout Dates

- First pass for blackout
 - March 13 at 6pm – March 24 at 7am
 - OneUSG Connect Benefits (Alight) will hold all HR files from USG to review and confirm that the process is working properly
- Second pass for blackout
 - March 27 at 6pm – March 31 at 7am

Systems Impacted

- Employee/Manager Self Service
- Careers Portal

Available Systems

- KABA time clocks and OneUSG Connect- Benefits



Service Center Performance

Call Center Trends (2/24- 2/28)

- Coverage changes – Exception window
- Direct billings and payments
- 1095C inquiries

Service Ticket Trends (as of 2/24 – 2/28)

- Health coverage corrections/exceptions

Retiree Life Age Reduction

- Employees hired prior to November 1st, 1980 receive age reductions at 67 and 70
- Age reductions based on policy -
 - At age 67, reduces to 65% of combined Basic and supplemental life
 - At age 70, reduces to 50% of the combined Basic and supplemental coverage with a minimum of \$25,000.
- Currently 175 retirees in this closed group
- Intent was for retirees to retain a minimum of \$25,000 of Basic Life coverage

RETIREES (Continued)	
Coverage can only be continued into retirement if the employee meets the criteria of a USG retiree as defined by the Board of Regents Policy Manual, Section 8.2.9.2 Definition of a University System of Georgia Retiree/Eligibility for Retirement or under Section 8.2.9.4 Career Employee.	
Employees Initially Insured PRIOR to November 1, 1980 (Closed Plan)	
SELECTED PLAN FEATURES	PLAN PROVISIONS & BENEFITS
Employees who retire prior to their 67 th birthday.	<p>The amount of insurance available equals the amount of Basic and Supplemental coverage in force immediately prior to retirement, to a maximum of \$125,000.</p> <p>Then, at age 67, the amount of life insurance coverage is reduced to 65% of the combined Basic and Supplemental coverage in effect at retirement. The maximum amount of Basic and Supplemental Life coverage at age 67 is \$81,250. (Basic and Supplemental AD&D coverage reduce to 65% at age 67.)</p> <p>Then, at age 70, the amount of life insurance coverage is reduced to 50% of the combined Basic and Supplemental coverage in effect at retirement or \$40,000 whichever is less. The minimum amount of coverage cannot be less than the Basic Life amount of \$25,000. Basic and Supplemental AD&D coverage terminate at age 70.</p> <p>Dependent coverage will be reduced to 50% of the benefit amount elected for covered spouses and children upon employee's retirement.</p> <p>See the SPECIAL NOTE on page 11.</p>



Retiree Life Age Reduction

- Alight system was set up incorrectly – and if retiree only had \$25,000 basic life, the coverage was being reduced to \$16,250
- Occurred with Securian (Minnesota Life policy) prior to Alight
- Identified 175 retirees in this group
- Working with Alight to update coverage from \$16,250 to \$25,000
- Letters will be sent to the impacted retirees once system is updated
- Future claims will be paid accordingly
- Working on resolution for historical life insurance claims that were paid incorrectly



Benefit Fairs

Benefits Fair Questionnaire

- Sent March 11th; Due March 24th
- Dates range from September 28th – October 30th
- Tentative Open Enrollment dates: Oct. 26 – Nov. 6 (Dates subject to change!)
- Comparison Guide and Benefit Fair Poster counts needed
- Additional rooms for Biometric Screenings and Flu shot clinics required
- All vendors will be invited to your campus
 - Follow up with them directly for vendor fees and parking passes early
(KEPRO and TRS are excluded from fees)
 - Vendor spreadsheet will be sent
- Gift Cards of monetary value can no longer be accepted from vendors



Retirement Update

CAPTRUST On Campus Counseling Service (February – April)

- On Campus 1 on 1 sessions contributing to increase in enrollment. *(Every 8 appointments leads to 2 signups on average)*-request validated via *usg-retirement inbox*
- CAPTRUST 800-967-9948, Monday to Thursday, 8:30 a.m. to 5:30 p.m., and Friday, 8:30 a.m. to 4 p.m. (ET).
- To inquire about CAPTRUST consulting availability for your campus contact jason.culp@usg.edu



Retirement Update

Financial Wellness (Money Mondays)

- 1st Money Monday Seminar completed February 24th (180+ attendees)
- (Microsoft teams login)- participants should download the calendar during registration. Setup instruction guide available upon request via usg-retirement@usg.edu

Registration Process For Employees

Date	Time	Topic	Vendor	Location
January 27	12 PM	Maxing the Most of Your 401k Retirement Savings Plan(s)	Horley	Wake State University
February 24	12 PM	How to Use Referrals to Enhance Retirement Savings	CAPTRUST	Georgia Institute of Technology
March 20	12 PM	Budgeting, Credit, Understanding & Managing Debt	CAPTRUST	Chatham State University
April 27	12 PM	Understanding Annuities and How They Work During Retirement	TIAA	College of Coastal Georgia
May 18	12 PM	Investing Mistakes and How to Avoid Them	CAPTRUST	Columbus State University
June 25	12 PM	Strategies to Eliminate Debt for Financial Success	VAE	University of North Georgia
July 27	12 PM	Invest Confidently for Your Future	Fidelity	University of West Georgia
August 31	12 PM	Planning for Long-term Retirement Income	TIAA	Georgia Institute of Technology
September 28	12 PM	Evaluating Your Personal Balance Sheet and Understanding How Credit Effects It	VAE	Fort Valley State University
October 26	12 PM	Get Started & Save for the Future You	Fidelity	University System Office - ITS Atlanta
November 19	12 PM	Emergency Fund Strategies: Solutions and How To Build One	VAE	Albany State University Agricultural College
December 14	12 PM	Your 529 Financial Checklist: Preparing For A Successful 2021	TIAA	Kennesaw State University

Step 1: Visit <https://www.usg.edu/well-being/> and locate Money Monday under Financial Well-Being. Click the link to the corresponding month you wish to register for.

Money Monday 2020- January

Money Monday's 2020

As an online Money Monday, we normally feature financial education webinars presented in an online video and on-site format to the entire University System of Georgia. This webinar provides:

- Guidance and relevant planning to employees who may be stressed about economic conditions, market fluctuations, and their personal financial outlook regarding retirement.
- Guidance and benefits to the entire University System of Georgia regarding money matters, 529 investment, and saving for the future.

When is the program on? Last Business Monday of every month. (Subject to change as needed due to changes in our calendar.)

What time is the program on? 12:00 PM Eastern Standard Time. (Subject to change as needed due to changes in our calendar.)

Can I register for the program on my own? Yes. However, you must be an employee of the University System of Georgia to register for the program.

Can I register for the program if I'm not an employee of the University System of Georgia? No. However, you may be able to register for the program if you are a retiree of the University System of Georgia.

What are the topics for the 2020 Money Monday webinars? For more information, visit www.usg.edu/well-being/money-monday.

1 First Name:

2 Last Name:

3 Email Address:

4 How will you attend?
 Webinar
 In-Person (January 27 Wake State University)

5 Your institution:

Step 2: Fill out the registration form. If you plan on attending the Money Monday's sessions in person, make sure to select **In-Person** for Question 3. If you plan to tune into the live presentation via Microsoft Teams, select **Webinar**. Once finished scroll to the bottom and click **Submit**.

Money Monday 2020- January

Thank You!

Thank you for registering.

- Click the following link to add this event to your Outlook calendar: [Money Monday January Calendar Invitation](#)
- Click on the event that you would like to attend.
- Download and open the calendar invite file.
- Accept the invitation to add it to your calendar.
- The invite will be added to your calendar automatically.



USG Well-being Update

- 2020 participation goal is 55%.
- Participation is considered engaged in at least one activity (started but does not have to be completed).

Top Registration for 2020

Institutional Tier	Highest Registration to Date	% Registered
Research Universities Leader	Augusta University	15%
Comprehensive Universities	Valdosta State University	20%
State Universities Leader	Columbus State University	22%
State Colleges Leader	Dalton State College	36%



USG Well-being Update

Appalachian Trail Challenge Leaderboard for the traveling trophy



USG Well-being Appalachian Trail Challenge		
Place	Institution	Average Steps
1	Savannah State University	124,836
2	College of Coastal Georgia	123,104
3	Valdosta State University	119,853
4	Dalton State College	119,105
5	Georgia State University	117,183
6	Fort Valley State University	116,984
7	Columbus State University	115,720
8	South Georgia State College	114,687
9	Augusta University	110,952
10	University of Georgia	110,729
11	Atlanta Metropolitan State Col	109,162
12	Georgia Tech	109,134
13	Georgia College & State Univ	109,024
14	Gordon State College	107,377
15	University of West Georgia	107,056
16	University System Office	105,238
17	Georgia Southern University	100,448
18	Kennesaw State University	98,433
19	Middle Georgia State Univ	97,265
20	Georgia Highlands College	96,230
21	Georgia Gwinnett College	96,146
22	University of North Georgia	91,195
23	Clayton State University	91,060
24	Albany State University	76,873
25	Abraham Baldwin Agri College	70,810
26	East Georgia State College	61,610
27	Georgia Southwestern St Univ	40,919

USG Well-being Update

Employee Assistance Program - KEPRO

- Completed trainings: 22
- Trainings requested: 28
- Training opportunities available until June 30: 150
- Please submit training request to Laura Rifkin lrifkin@kepro.com



MARCH 2020

University System of Georgia Benevolent Fund
we provide - you decide

Planning for Professional Growth

ONLINE SEMINAR
Professional growth and success don't just happen by chance. In this session, we will discuss the four stages of professional careers and provide you with tools to develop a self-assessment plan that can lead to your career growth.

Visit your home page starting March 17th

TOLL-FREE: 1.844.283.4440
WEBSITE: www.EAPhelpink.com
COMPANY CODE: USGCares

WHATEVER YOU NEED, WE ARE HERE TO HELP.
Just call or log on to get started.

Your Employee Assistance Program is there 24/7 with information and resources to help you work better, together.

Next USG Benefits Update

*Tentatively scheduled for
April 9, 2020*





UNIVERSITY SYSTEM OF GEORGIA

Questions and Wrap Up