

USG Benefits Update

**LET'S BEAT
COVID-19
TOGETHER**

Facilitator: BeNedra Cleveland

Thursday, April 9, 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

- Service Center Performance
- Known Issues
- Things to Know
- Tobacco Cessation
- Spending Account Update
- USG Healthcare Updates
- Basic Life Age Reductions
- TAP Update
- Retirement Update
- Well-being Update
- Wrap-Up



Service Center Performance

Call Center Trends (3/23 - 3/27)

- Direct billings and payments
- 1095C inquiries

Service Ticket Trends (as of 3/23 – 3/27)

- Health coverage corrections/exceptions
- Life events notifications



Known Issues and Follow Ups

Anthem Premiums - Discrepancy identified with incorrect rate for the Blue Choice HMO You + Spouse coverage tier. The retirees are billed the correct amount. The billing is reflected as \$478.80 instead of \$498.80.

Status: Open

Impact: 115

Action Taken:

- Alight will adjust premiums going back to January
- The adjustments for January & February will be reflected in the BCAF delivered 4/8
- Additional plans will be reviewed to determine impact

Known Issues and Follow Ups

Spending Accounts – Employees enrolled in a LP FSA for 2020 accounts were switched to a HC FSA on a 3/23/2020 file.

Status: Open

Impacted: 325

Action Taken:

- Alight will create an ad-hoc file to include the correct plan
- Discuss next steps with Optum for any claims submitted to the incorrect account
- Provide root cause of issue

Things to Know

COVID-19

- Qualifying Life Event & DCFSA allowable changes
- Those on DBP (Direct Bill) as LOA's will not be dropped from benefits due to non-payment during April and May 2020
- Employees on Paid LOA due to COVID-19 will be tracked via the following specific codes on HRID file for reporting purposes
 - **CRA** = Coronavirus Response Act
 - **ECR** = Extended Coronavirus Response Act
- Tobacco Cessation surcharge posting delayed until 5/1/2020.



Things to Know

COVID-19 – Dependent Care FSA Changes

- **Suspending Elections** – employee’s daycare has closed and is not billing for services. Contributions can restart once child’s daycare services have resumed.
- **Modify Elections** – Employee’s may increase/decrease if daycare provider has adjusted their fee schedule.
 - If a child switched from a paid provider to ‘free care’ (i.e. neighbor or relative or no care)
- **Add Elections** – If new provider services that have a cost, the employee may add an election.
 - For example, the employee hires a babysitter to care for their children while working from home. This will qualify if the babysitter is over 19 years old and is not the employee’s spouse, the parent of the child, or anyone the employee can claim as a dependent on their tax returns.

Employees should contact the OneUSG Connect-Benefits Call Center at 1-844-587-4236. Elections will be taken over the phone.



Tobacco Cessation Reminders

Tobacco Cessation program

- **Update** → Employees will have an additional opportunity to certify they have completed the tobacco certification program. The change in status for employees who selected Cessation during their OE window & took no action will have the tobacco surcharge applied **effective 5/1**.

Employees should contact the OneUSG Connect-Benefits Call Center at 1-844-587-4236 to update their Tobacco user status.

- **Impacted population received an email to notify them of the delayed date on Friday 4/3**
- Institutions will receive reporting identifying employees & retirees who will receive the surcharge.
- The first reminders were sent out on 2/27 to 197 employees



Optum Updates

Healthcare FSA and Health Savings Accounts

- As part of the CARES Act, over-the-counter drugs are now eligible for reimbursement under FSA and HSA plans in 2020 and 2021.
- This eligibility has been added to our plans.
- We are awaiting updates to IRS publication 502 for the comprehensive list of what will be covered under these provisions.

FSA - Healthcare, Limited Purpose Healthcare and Dependent Care

- 2019 FSA claim file deadline will be extended for plan participants from March 30, 2020 to April 30, 2020.
- As a reminder, March 15 is the deadline for services to occur in order to be reimbursed for the 2019 plan year.



Optum Updates

Health Savings Accounts (HSA)

- The Federal income tax filing and payments deadline has been extended from April 15, 2020, to July 15, 2020 (IRS Notice IR-2020-58)
 - As a result, the amount of time that individuals have to make 2019 health savings account (HSA) contributions has also been extended to July 15



Healthcare Updates

USG Healthcare Plans through Anthem

- Based on a directive given on March 26, 2020 from the state health insurance commissioner to all health insurance plans for the purpose of preserving resources to treat COVID-19
 - Suspension of preauthorization requirements for the following -
 - Scheduled surgeries or hospital admissions
 - Post acute placements i.e. skilled nursing facilities, home health, out-patient rehabilitation, long-term acute care
 - Suspension of concurrent and retrospective reviews for in-patient hospital and emergency services at in-network hospitals

Healthplan Updates

USG Healthcare Plans through Anthem - Telehealth

- As previously announced, USG is covering telehealth through LiveHealth On-line at \$0 employee cost-share for all services, including non-COVID-19 related conditions from March 16 through June 30
- With the passage of the CARES act and state directives related to social distancing, many doctor's offices have shifted appointments to virtual visits
- USG has expanded the definition of telehealth to include virtual office visits
- **USG Healthcare plan will now cover 100% of the cost of all telehealth services (Livehealth On-line and provider telehealth visits) for COVID-19 and non-COVID-19 related claims through June 30**



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.
- **Update → Additional Retirees Identified**
 - 175 retirees in the Retiree Basic Life and AD&D
 - **314** retirees in Retiree Basic Life
- 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

- Two groups have been identified
 - 1st group- 175 age 67 at \$16,250
 - 2nd group- 314 age 70+ at \$19,230
- Employer premiums will be updated retroactively to January 1, 2020 for both groups
- FM reports will reflect the retroactive update
 - You will see updates on March FM reports for the 1st group
 - You will see updates on April FM reports for 2nd group
- Each institution will receive a Retiree Premium Impacted list for your reference
- 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

TAP Updates

Summer Session 2020

- Electronic signatures and/or email approval (from employee and employee supervisor) will be accepted for 2020 Maymester and Summer sessions.
- TAP application deadline is April 15, 2020.
- New Form is posted on our website:
https://www.usg.edu/hr/benefits/tuition_assistance_program/tuition_assistance_program_policy
- E-mail was sent to TAP listserv on March 27, 2020.



TAP Updates

Summer Session 2020

Withdrawal - Eligibility Requirements Waiver

- Due to COVID-19, changes in circumstances may result in withdrawal from course(s).
- Policy requires if an employee withdraws from an approved TAP course prior to its completion, the employee will be ineligible to participate in TAP for the next academic semester.
- For Spring Semester only, waive TAP eligibility requirement that participant must not have received a W in order to participate in TAP for summer semester.



Retirement Update

The CARES Act (Coronavirus Aid, Relief, and Economic Security Act)

- The CARES Act, which passed March 27, 2020, allows eligible participants to request penalty-free distributions of up to \$100,000 for qualifying coronavirus-related reasons
- Also includes provisions for Plan Loans and Required Minimum Distributions
- Available for participants in the 403(b) and 457(b) plans
- Information has been posted to HR/Coronavirus website:
 - <https://www.usg.edu/hr/benefits/coronavirus>

**USG Opted into legislative provisions on 3/31/2020*



Retirement Update

Cares Act - AIG

- Ready and available to begin processing coronavirus distributions and loans
- Participants need to call the service center to request a distribution or loan
- AIG service center – 800-448-2542, Hours: 8:30a.m. – 5:30p.m. (ET)
- **Coronavirus Distributions**
 - No fees on distributions
 - Normal 20% federal tax and 10% penalty withholdings will be waived unless the employee requests otherwise
 - Distribution request form will be released Monday
- **Coronavirus Loans**
 - Loan origination fees and quarterly maintenance loan fees will apply



Retirement Update

Cares Act - Fidelity

- Ready and available to begin processing coronavirus distributions
 - Coronavirus loans are not available
- Participants need to call service center to request a distribution
 - On-line option will be available on [Netbenefits website](#) today
- Fidelity service center - 800-642-7131, Hours: 8:00a.m. – 9:00p.m .(ET)
- **Coronavirus Distributions**
 - No fees on distributions
 - Normal 20% federal tax and 10% penalty withholdings will be waived. 10% federal tax withholding will be taken.
- **Coronavirus Loans**
 - Loans are not yet available
 - Loan origination fees and quarterly maintenance loan fees will apply



Retirement Update

Cares Act - TIAA

- Ready and available to begin processing coronavirus distributions and loans
- Participants need to call the service center to request a distribution
- TIAA service center 800-732-8353, Hours: 8:00a.m. – 8:00p.m. (ET)
- **Coronavirus Distributions**
 - No fees on distributions
 - Normal 20% federal tax and 10% penalty withholdings will be waived unless the employee requests otherwise
- **Coronavirus Loans**
 - Loan origination fees and quarterly maintenance loan fees will apply



USG Well-being

2020 Participation – Goal 55%

Overall Top 5

Dalton State College

Gordon State College

University System Office

South Georgia State College

College of Coastal Georgia



USG Well-being

➤ Appalachian Trail Challenge
Winner for the traveling trophy:
SAVANNAH STATE UNIVERSITY

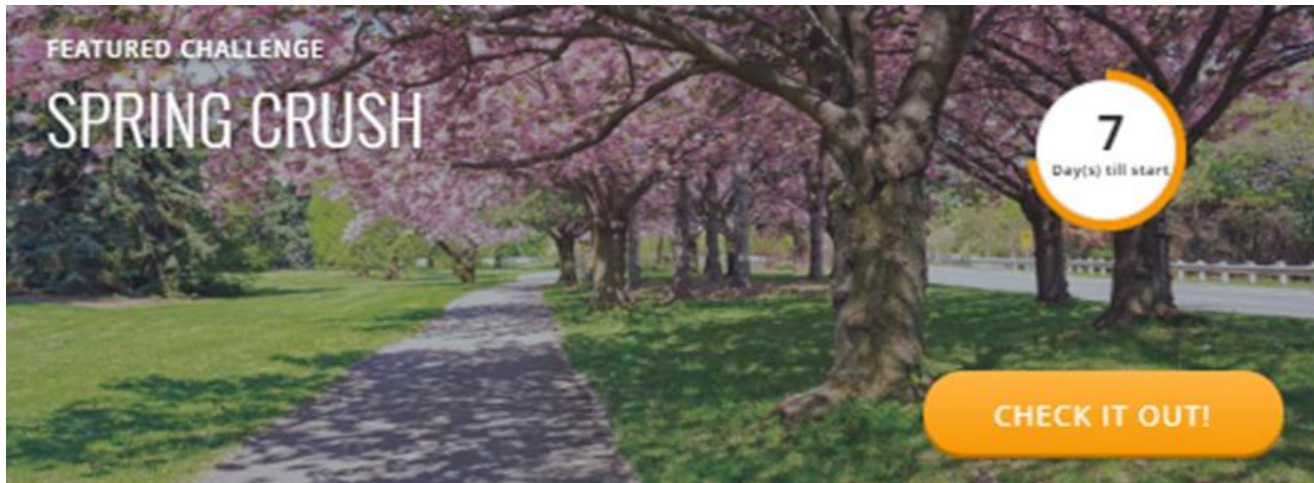
USG Well-being Application Trail Challenge		
Place	Institution	Average Steps
1	Savannah State University	370,147
2	Valdosta State University	314,988
3	Dalton State College	312,856
4	Georgia State University	303,698
5	Columbus State University	301,044
6	Atlanta Metropolitan State Col	299,763
7	Georgia College & State Univ	296,846
8	Georgia Tech	289,276
9	University System Office	281,889
10	University of Georgia	280,176
11	Augusta University	278,909
12	Gordon State College	276,117
13	South Georgia State College	275,255
14	College of Coastal Georgia	272,368
15	Georgia Gwinnett College	267,193
16	Fort Valley State University	262,454
17	University of West Georgia	258,750
18	Clayton State University	256,686
19	Georgia Southern University	256,358
20	Kennesaw State University	251,292
21	Georgia Highlands College	246,174
22	University of North Georgia	238,409
23	Middle Georgia State Univ	227,875
24	Abraham Baldwin Agri College	205,951
25	Albany State University	167,913
26	East Georgia State College	142,407
27	Georgia Southwestern St Univ	105,753



USG Well-being

Spring Crush Challenge

- The challenge is for fun not for competition of the traveling trophy
 - Start Date: Apr. 6
 - Registration Opens: Mar. 27
 - Challenge Ends: May 1
 - Last day to upload steps: May 3



USG Well-being

Weekly – Daily Activities

- Each week of April, we will begin sharing weekly themed activities and tips for employees' mental, physical, social, and financial well-being
- An e-mail will be sent to all employees eligible for USG well-being each Monday
 - The e-mail is sent from USG Well-being (Virgin Pulse)
- Weekly Themes:
 - Week of April 6 - Reducing Stress
 - Week of April 13 - Getting Active
 - Week of April 20 - Being a Team Player
 - Week of April 27 - Managing My Finances

USG Well-being

- The e-mail will link to the Well-being website with all activities:
§ https://www.usg.edu/well-being/site/article/remote_well_being_reducing_stress
- Campuses are welcome to share with the campus community
- Make sure to engage with your campus leadership



Remote Well-being: Reducing Stress

In times of uncertainty, it's natural for stress levels to rise. Here are a few suggestions on how you maintain your well-being routines and cope with stress in a healthy way.

Monday: Listen to Calming Music

Tuesday: Try Relaxation Breathing

Wednesday: Find Your Focus

Thursday: Get Fresh Air

Friday: Write a Gratitude Journal

USG Well-being

Solera Health (Cumulative)

- Total Commitments: 1,664
 - Commitment means they completed the survey, were approved to participate, and selected a program.
- Total Enrollments: 1,111
 - Enrollment means that they completed at least one session.
- Average Physical Activity, in minutes per week: 134
- Average Weight Loss: 3.7%
- Average Age: 51
- Female/Male Attribution: 76% Female and 24% Male

USG Well-being

KEPRO

- Completed trainings: 25
- Trainings requested: 37
- Training opportunities available until June 30: 135
- Please submit training request to
 - Laura B. Rifkin, LCSW, CEAP
 - KEPRO Account Manager
 - Office: 800-305-3720 ext. 4879
 - Cell: 678-358-3302
 - Email: lrifkin@kepro.com



Next USG Benefits Update

***Tentatively scheduled for
May 14, 2020***





UNIVERSITY SYSTEM OF GEORGIA

Questions and Wrap Up