

USG Benefits Update

Facilitator: Anessa Billings
Thursday, May 14, 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
- COVID-19
- Summer Accrual
- Basic Life Age Reductions FM Impact
- PSP Decommission
- Retirement Update
- Well-being Update
- Wrap-Up

Service Center Performance

Call Center Trends (5/4 – 5/8)

- Coverage confirmation
- Direct billings and payments
- Indicative data issues/changes

Service Ticket Trends (as of 5/4– 5/8)

- Health coverage corrections/exceptions
- Life events notifications
- Appeals

Known Issues and Follow Ups

Anthem Premiums (Closed) - 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: Closed

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
- Review of additional Pre-65 options completed and no further impact to report. Item will be listed as lesson learned for OE2020 full volume testing.

Known Issues and Follow Ups

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

Status: Closed

Impacted: 325 (14 participants had claim activity)

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

Summer Accrual Stop Process

- Payroll file stopping summer accrual deductions will be delivered to OneUSG on 5/27.
 - This will be a standalone PIF that contains only the zero stop deductions for our Summer Accrual population.
- Monthly reporting will be provided to institutions during summer months (May-August) for employees who termed.
 - The reports will be provided on the 18th of each month
 - Details on the intent of the report and the action that should be taken will be provided to institutions. Timing to be determined.

Things to Know

COVID-19

- Tobacco Cessation surcharge was applied beginning May 1, 2020
 - List of impacted participants added to PSP folders on 5/1
- DBP pause will continue through May 31, 2020
 - USG cancellation of coverage due to non-payment will resume eff June 1, 2020
 - 28 employees are 60 days past due

IE 11 Update

- Warning messages have been featured since 3/14
- Access will be blocked beginning 6/10

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.
- **Impacted 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
- May FM reports delivered in June will reflect the retroactive update
 - You will see updates for 2nd group on May FM reports
- 5/8 - Each institution received a Retiree Premium Impact list on 5/8
- 5/13 - Letters were mailed to the impacted retirees
- Future claims will be paid accordingly
- Working on resolution for historical life insurance claims that were paid incorrectly

Things to Know

PSP Decommission

Why

- Several features on PSP use technology platform that is no longer supported by Alight Solutions.

Timing

- Details are being discussed
- Exact timing and training will be shared in June's Benefit Webex

Impact to USG

- Reports posted for each institution – Minor impact. Same platform as today (Team Space). PSP was just a gateway.
- TBA auto-generated reports – Minor impact. Same platform as today. PSP was just a gateway.
- PSP standard reports – Medium impact. New platform (Health and Wealth Reporting Tool). Easy to use & training will be provided.
- Institution-level security will remain

What does this mean for USG

How do practitioners access PSP?

Current

ONEUSG CONNECT

Home
About OneUSG Connect
OneUSG Connect FAQs
Training

Practitioner Services
Payroll
HR
Benefits
Contact Us

Benefits

ECS - ELECTRONIC CUSTOMER SERVICE

Web-based support tool for viewing employee account information

URL: <http://resources.hewitt.com/oneusg/ecs>

- [eCS User and Training Guide](#)
- [OneUSG Working Together Training for Benefits Practitioners](#)
- [Service Connect Client Partner Quick Reference Guide](#)
- [Service Connect Requests and Activities Session](#)
- [Service Connect USG SRE 2_Reporting](#)
- [Recording: Service Connect System Demo](#)

[PSP - PLAN SPONSOR PORTAL](#)

Aon Hewitt Plan Sponsor Portal

Log On

Email Address
Password
Log On
Change Password
Forgot My Password

This site supports benefits

- Manage projects and
- Develop goals and me
- Get easy access to yo

[Browser and System Cons](#)

New

BeNedra Cleveland - Primary

Primary (Current View)
Employer Portal
Health & Insurance
Life Changes

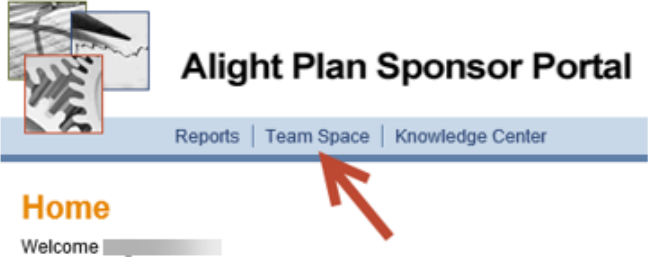
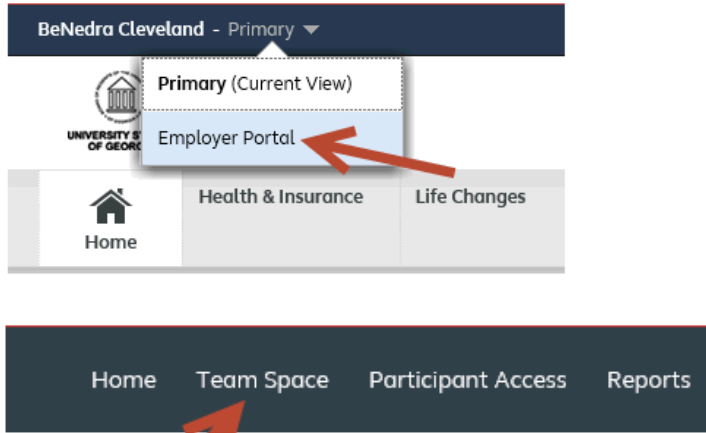
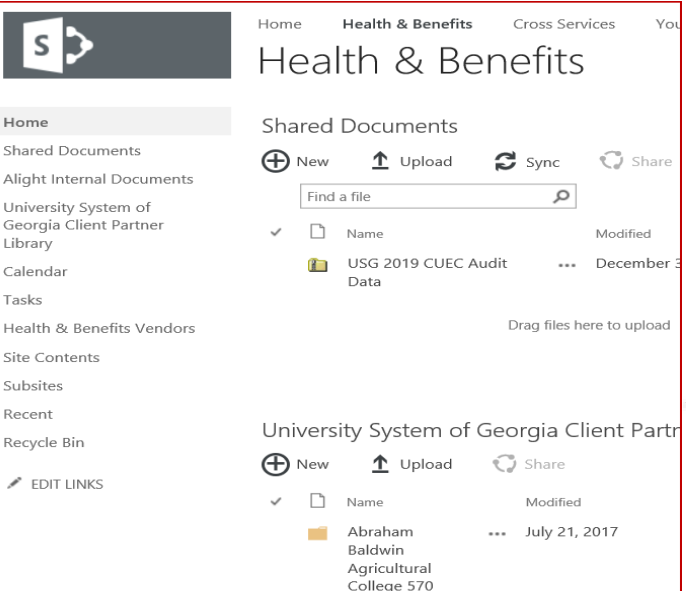
Home

Once the user clicks on 'Employer Portal', these options will show up. Since the user is accessing from his/her own UPoint account, no log will be needed.

Home Team Space Participant Access Reports

What does this mean for USG

How to access reports posted for each institution (Team Space)?

Current	New
 <p>Alight Plan Sponsor Portal</p> <p>Reports Team Space Knowledge Center</p> <p>Home Welcome</p>	 <p>BeNedra Cleveland - Primary ▼</p> <p>Primary (Current View)</p> <p>Employer Portal</p> <p>Health & Insurance Life Changes</p> <p>Home</p> <p>Home Team Space Participant Access Reports</p>
 <p>Home Health & Benefits Cross Services You</p> <p>Health & Benefits</p> <p>Shared Documents</p> <p>New Upload Sync Share</p> <p>Find a file</p> <p>✓ [Icon] Name Modified</p> <p>USG 2019 CUEC Audit Data December 3</p> <p>Drag files here to upload</p> <p>University System of Georgia Client Partner</p> <p>New Upload Share</p> <p>✓ [Icon] Name Modified</p> <p>Abraham Baldwin Agricultural College 570 July 21, 2017</p>	<p>Once the user clicks on Team Space, the user will be routed to Team Space (same platform as today).</p>

Retirement Update

CARES Act updates

- TIAA – Waiving COVID-19 loan origination Fees (\$125)
- Fidelity Loan Payment Deferment Communication – 5/1
- Fidelity COVID-19 Loan Option availability effective May 5
 - Communication to follow
- TIAA and AIG communications coming soon

Retirement@Work Updates

- Retirement@Work – New online Website – Live 5/4
- Updated R@W User Guides posted to Retirement.USG.edu
- R@W presentation and User Guides sent to attendees – 5/1

USG Well-being

2020 Participation – Goal 55%

Institution	% of participation
Abraham Baldwin Agri College	16.3%
Albany State University	11.4%
Atlanta Metropolitan State Col	12.9%
Augusta University	15.5%
University System Office	30.3%
Clayton State University	17.2%
College of Coastal Georgia	24.1%
Columbus State University	22.0%
Dalton State College	36.9%
East Georgia State College	22.4%
Fort Valley State University	14.5%
Georgia College & State Univ	18.6%
Georgia Gwinnett College	15.9%
Georgia Highlands College	23.9%
Georgia Southern University	16.7%
Georgia Southwestern St Univ	16.8%
Georgia State University	12.7%
Georgia Tech	12.2%
Gordon State College	32.3%
Kennesaw State University	15.2%
Middle Georgia State Univ	18.2%
Savannah State University	7.7%
South Georgia State College	26.1%
University of Georgia	14.7%
University of North Georgia	18.7%
University of West Georgia	20.6%
Valdosta State University	20.6%
University System of Georgia	16.5%

USG Well-being

Weekly – Daily Webinar

- Each week of May, we will be sharing weekly themed activities and tips for employees' 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 May 11 – Outdoor Games - Make it a friendly picnic
 - Week of May 18 – Conference call walking
 - Week of May 26 – Georgia Trails

USG Well-being

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



When the days are longer and the air is warmer, the soft patches of grass in your backyard or at your local park are the best places to be. This time of year, outdoor activities rule. While observing social distancing, go outdoors with family or roommates and enjoy some of your favorite board games.

Take Time for You & Your Well-being

The weather is heating up, and so is USG Well-being, offering daily live events to support remote employees through May, the attendee links are below or visit usg.edu/well-being/events for more information.

Date	Time	Activity with Links
Monday, May 4, 2020	12:15 - 12:45 p.m.	Mind & Body Monday - Yoga Flow
Tuesday, May 5, 2020	11 a.m. - 12 p.m.	Effective Stress Management
Wednesday, May 6, 2020	12:15 - 12:45 p.m.	Core Yoga
Thursday, May 7, 2020	12:15 - 12:45 p.m.	Recipe Demo: Quinoa Black Bean Salad with Citrus Lime Vinaigrette
Friday, May 8, 2020	12:30 - 1:30 p.m.	Virtual Fun Fitness Fridays
Monday, May 11, 2020	11:30 a.m. - 12:30 p.m.	Building Resilient Muscles
Tuesday, May 12, 2020	12:15 - 12:45 p.m.	Tone It Tuesday - Body Boot Camp
Wednesday, May 13, 2020	9 - 11 a.m.	The Coach Approach to Leadership- Leadership Skills for Thriving Teams
	11:30 a.m. - 12:30 p.m.	Before, During, and After: How to have a healthy pregnancy 101
Thursday, May 14, 2020	12 - 1 p.m.	Coping with Change
Friday, May 15, 2020	1:15 - 1:45 p.m.	Fun Fitness Friday
	12 - 12:30 p.m.	Virtual Guided Meditation
	12 - 1 p.m.	Maintaining Personal and Fiscal Resiliency during Tough Economic Times
Monday, May 18, 2020	12 - 1 p.m.	Budgeting, Credit, Understanding & Managing Debt
Tuesday, May 19, 2020	11:30 a.m. - 12:30 p.m.	Self-care: Remaining Resilient
	12 - 1 p.m.	Let's Sleep on it: Developing a Healthy Sleep Pattern
Wednesday, May 20, 2020	12 - 1 p.m.	Sandwich Generation: Strategies for Multigenerational Caregiving
Thursday, May 21, 2020	9 - 10 a.m.	Effective Stress Management
Friday, May 22, 2020	12:30 - 1:30 p.m.	Virtual Fun Fitness Friday
Tuesday, May 26, 2020	12:15 - 12:45 p.m.	Tone It Tuesday - Core Yoga
Wednesday, May 27, 2020	12 - 1 p.m.	Estate Planning- Five Essential Documents
Thursday, May 28, 2020	12:15 - 12:45 p.m.	Lunch Recipe Demo
Friday, May 29, 2020	12 - 12:30 p.m.	Virtual Guided Meditation

[USG Well-being Release of claims, Waiver of liability, Assumption of risks, and Indemnification agreement](#)

USG Well-being

Solera Health (Cumulative)

- Total Commitments: 1,776
 - Commitment means they completed the survey, were approved to participate, and selected a program.
- Total Enrollments: 1,324
 - Enrollment means that they completed at least one session.
- Average Physical Activity, in minutes per week: 241
- Average Weight Loss: 2.5%
- Average Age: 51
- Female/Male Attribution: 78% Female and 22% Male

USG Well-being

KEPRO

- Completed trainings: 34
- Trainings requested: 35
- Training opportunities available until June 30: 131
- 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
June 11, 2020***



UNIVERSITY SYSTEM OF GEORGIA

Questions and Wrap Up