

USG Benefits Update



Thursday, November 14, 2019

- ✓ *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 session is being recorded and the archive/presentation will be distributed following today's meeting
- Feel free to post questions in the chat

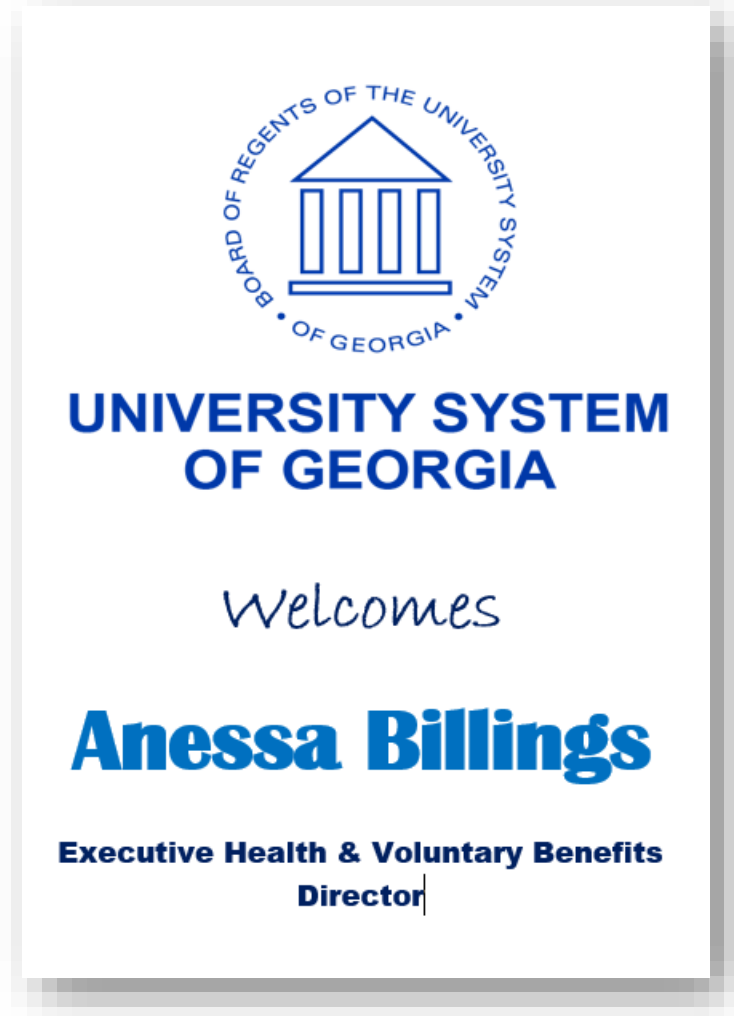


Agenda

- USG Benefits Team Update
- Open Enrollment Update
- GRA Open Enrollment
- ACA Wrap up
- Shared Sick Leave
- Well being Update
- Retirement Update
- Service Center Performance
- Wrap-Up



USG Benefits Team Update



USG Benefits Team Update

USG Data Analyst- Lina Lin

- Departed USG on November 1, 2019
- HRA Invoices sent for the month of November
- Ongoing Contact information will be shared



OE2020 STATS

Total Population – Enrollment Results	
Total Number of Open Enrollments	64,266
Total Number Enrolled	47,855
Total Number Enrolled via Service Center	2,998
Total Number Enrolled via Web	44,857
% Enrolled, out of Total Number of Open Enrollments	74.46%
% Enrolled, via Web out of Total Number Enrolled	93.74%

Active Population Enrollment Results	
Total Number of Open Enrollments	49,372
Total Number Enrolled	43,310
Total Number Enrolled via Service Center	1,464
Total Number Enrolled via Web	41,846
% Enrolled, out of Total Number of Open Enrollments	87.72%
% Enrolled, via Web out of Total Number Enrolled	96.62%

Retired Population Enrollment Results	
Total Number of Open Enrollments	14,604
Total Number Enrolled	4,439
Total Number Enrolled via Service Center	1,501
Total Number Enrolled via Web	2,938
% Enrolled, out of Total Number of Open Enrollments	30.40%
% Enrolled, via Web out of Total Number Enrolled	66.19%

Tobacco OE Stats	
Defaulted - Employee and Retiree Count	2,936
Defaulted - Total # of Tobacco Users	3,916
Elected - Employee and Retiree Count	42,904
Elected - # of Accounts with Cessation option (An account could have more than 1 person with the Cessation option)	214
Elected - Total # of Tobacco Users	1,510

Working Spouse Surcharge OE Stats	
Defaulted - Employee Count	595
Defaulted - Total # of Working Spouses	595
Elected - Employee Count	23,401
Elected - Total # of Working Spouses	2,981

ID Protection OE Stats	
Individual - Count	630
Family - Count	558



Tobacco Cessation

- USG healthcare plans provide coverage with a \$0 copay (with a prescription) for most over the counter and prescription Nicotine Replacement Therapy resources.
- You also have access to phone coaching resources that can help you quit — and stay quit.
 - RedBrick Health/Virgin Pulse Phone Coaching: 1-833-724-4874
 - Schedule by going to your well-being portal and selecting “Programs” then choose “Tobacco Cessation Coaching”
 - **Georgia Tobacco Quit Line:** 1-877-270-7867
 - **Kaiser Permanente:** 1-866- 862-4295



OE2020 Wrap Up and Reminders

Open Enrollment Events

- Communicated OE window closed on 11/8 and the Event on the Web was removed on 11/10

Confirmation of Benefits

- Will be mailed on 11/18 to all participants who should get paper COBs (i.e. defaulters)
- **Encourage employees to read their COB statements and file them away**

Evidence of Insurability (EOI)

- Short Term Disability and Supplemental Life Insurance
- Window of opportunity closes November 30th



OE2020 Wrap Up and Reminders

Silent window

- Available through 12/31
- All changes accommodated via call center only
- Surcharge changes are allowed

Exception window

- Available through 2/15/2020
- Employees can request changes to surcharges but no refunds will be issued (prospective processing)

Surcharge Follow up

- Enrollment reports posted to the institution folders weekly on Wednesday's through 12/15



OE2020 Wrap Up and Reminders

FSA limit increased

- The IRS released the increase for HC FSA limits - <https://www.irs.gov/pub/irs-drop/rp-19-44.pdf> for 2020
- The limit increased by **\$50** to \$2,750
- Alight will email notifications on 12/19 for employees who have elected the current FSA Max
- Employees will have through 12/31 to update their elections

Files and ID Cards

- Last payroll file for 2019 is 12/16/2019
- First payroll file for 2020 is 12/19/2019
- ID cards will be received by 12/28/2019



GRA OE2020

GRA Population: Anyone who is currently a GRA going into 2020

Communicated enrollment window

- January 2 - 17, 2020
- The OE event will close the earlier of a confirming enrollment or on 1/19/2020

Enrollment Worksheets

- Mailed by 12/23

Enrollment windows

- Silent enrollment ends on 1/31/2020
- Exception Window on 2/15/2020
 - Employees can request changes to surcharges but no refunds will be issued (prospective processing)

Confirmation of Benefits

- Mailed as enrollment confirmations are completed or after the event close date- 1/20/2020



ACA Employer Mandate Wrap Up

Employer Mandate – Annual Process

- Practitioner Reviews were completed on 10/31
- 151 total employees will have ACA eligibility for Medical benefits going into 2020
- 39 total employees with current ACA eligibility will lose eligibility for 2020
- System Office reviews are completed and Alight processing to update accounts has begun

Additional Notes:

- ❖ If you are an ACA Process owner and did not complete the review for your institution, offers will be made to all eligible employees.
- ❖ In order to maintain compliance with ACA guidelines, offers were made to employees who have met the hours threshold. Hours worked may be a result of moving from FT to PT. Even in these scenarios, offers should always be extended. If applicable and employees will have the right to decline.



Shared Sick Leave

Donation during Open Enrollment

- Administered by each institution
- Only regular benefits eligible employees who have completed their BOR provisional period shall be eligible to enroll in the Shared Leave Program
- An employee must enroll in the program during the annual benefits open enrollment period
- A one-time minimum donation of eight (8) sick leave hours is required to become a leave pool member; not every year
- The employee must have a minimum of forty (40) sick leave hours (pro-rated for part-time employees) remaining after their donation at the time of enrollment
- Visit HRAP for additional details:
https://www.usg.edu/hr/manual/shared_sick_leave_program



USG Well-being

Participation rate

- As of 11/04/2019 we are at 32%.
- 1st Dalton State College with 46.09%
- 2nd Georgia Highlands College with 46.03%
- 3rd University System Office with 44.37%
- 2019 goal is 45% for all campus locations

Money Monday

- Nov. 18 at 12 p.m., Abraham Baldwin Agricultural College
- Topic: Make the Most of Your Retirement Savings

Well-being Wednesday

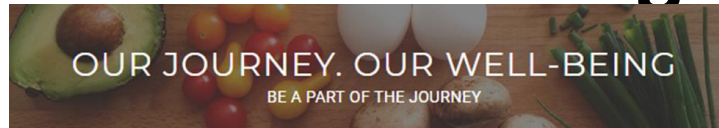
- Dec. 4 at 11:30 a.m., Georgia Southwestern State University
- Topic: Building Resiliency

USG Well-being email

- 12/03/2019: Resiliency
- 12/09/2019: 2020 Program Coming Soon
- 12/10/2019: Tentative KP email to KP members



USG Well-being



Institution	Participation Rate
Overall	32.39%
Abraham Baldwin Agri College	43.92%
Albany State University	32.67%
Atlanta Metropolitan State Col	35.44%
Augusta University	24.81%
Clayton State University	37.02%
College of Coastal Georgia	40.95%
Columbus State University	35.63%
Dalton State College	46.09%
East Georgia State College	36.76%
Fort Valley State University	30.24%
Georgia College & State Univ	37.66%
Georgia Gwinnett College	36.43%
Georgia Highlands College	46.03%
Georgia Southern University	39.26%
Georgia Southwestern St Univ	39.52%
Georgia State University	31.80%
Georgia Tech	27.80%
Gordon State College	42.19%
Kennesaw State University	35.32%
Middle Georgia State Univ	35.79%
Savannah State University	30.89%
South Georgia State College	40.00%
University of Georgia	32.34%
University of North Georgia	30.94%
University of West Georgia	35.51%
University System Office	44.37%
Valdosta State University	37.95%



USG Well-being

KEPRO

- November
 - Webinar: The Sandwich Generation: Meeting the Challenges of Multigenerational Caregiving
 - Visit the home page starting November 19
- Tip Sheet: Self-Care for the Caregiver
 - www.EAPHelplink.com. Company code: USGCares.
 - 1-844-243-4440.
 - Up to four in-person counseling sessions (per incident)
- Other EAP: if you offer another EAP at your campus.
 - Please send a copy of contracts to Farrah

USG Well-being

RedBrick Health Transition to Virgin Pulse

- Soft launch and training for well-being liaisons in December

USG Well-being Summit – Save the Date

- Wednesday, January 29
- 9 a.m. – 4 p.m.

Spring Challenge

- February – timeline TBD
- Start planning kickoff event

Please Note:

- RedBrick Health Member Services will be closed on Saturday, November 30, 2019 to allow the team to enjoy their families and travel during the Thanksgiving Holiday weekend. They will reopen for normal business hours on Monday, December 2, 2019 at 9am ET. If you have any questions, please reach out.



Retirement Update


Agenda

- TRS/ ORP 60 day election window (code fix)
- TRS/ORP Rates issue description - notification of TRS email
- 403b TRS service credits purchase availability
- Universal Availability (UA) notice
- New effective date calendar

TRS/ ORP 60 day election window (code fix)

- When does the 60 day ORP/TRP election run?
- Is it the night of the 59th day or the night of the 60th day?
 - It's the night of the 60th day. Technically the window closes when the census runs at 1:30 am on day 61.
- Employees whose election windows closed between 9-15 to 9-30 have been reviewed.
- A fix was added in the latest release for those Hired 8/1/2019.
- Are plan participants aware that matching contributions are not retro active?

Mandatory Retirement Plan Election Job Aid

 UNIVERSITY SYSTEM OF GEORGIA
OneUSG Connect

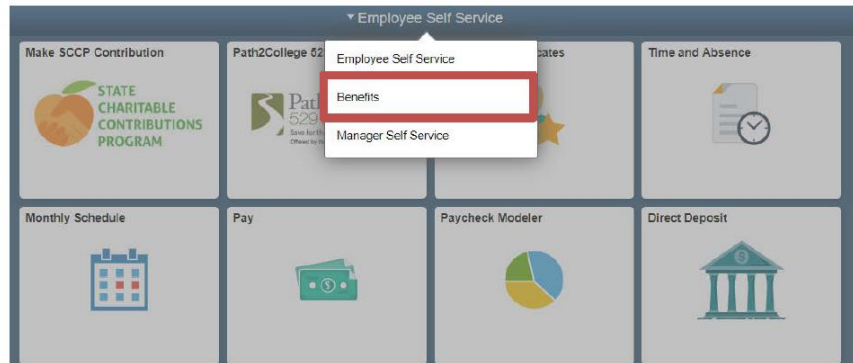
Mandatory Retirement Plan Election
Job Aid
BEN003.02: Mandatory Retirement Plan
Election using Retirement@Work
Revised Date 6/14/2019

Mandatory Retirement Plan Election using Retirement@Work

Navigation

After receiving the email notification indicating that you have to make a mandatory retirement plan election follow the steps below.

1. Log into OneUSG Connect.
2. Choose **Benefits** desktop.



Retirement Update

TRS_ORP Contribution Rates and Salary Limits

- USG rates memo will be distributed shortly
- Note ORP rate will remain the same
- Pre-1990 participants in TRS were allowed a one time irrevocable election to transfer from TRS to ORP
Hire date of 7/1/1990 or prior
- TRS is requiring USG institutions who had employees in that population to remit a 11.81% monthly employer contribution
- USG will provide a list of employees impacted per institution



FY 2020 Salary Limitations FY 2021 Contribution Rates

In its regular scheduled meeting held today, September 25, 2019, the Board of Trustees adopted the following corrected maximum salary increases for FY 2020 that can be used by the Teachers Retirement System of Georgia (TRS) to compute a member's highest two-year average salary. This correction reflects a change in Department of Education's annual increase in salary as a result of a \$3,000 increase to every step and certification level on the state salary schedule.

Employees of the Board of Regents	4.50%	(2.0% + 2.50%)
All Others	9.15%	(6.65% + 2.50%)

These percentages are in accordance with Georgia Law [O.C.G.A. § 47-3-120(d)] and apply only to TRS members whose current date of membership is on or after July 1, 1984. The Board of Trustees also adopted the employee and employer contribution rates for FY 2021. Effective July 1, 2020, the contribution rates will be:

Employee Rate	6.00%
Employer Rate	19.06%

The University System of Georgia contribution rate for participants in the Board of Regents' Optional Retirement Plan (ORP) will be 11.81% and shall be remitted monthly in the same manner as those made on behalf of members of the Teachers Retirement System of Georgia.

If you or your employees have any questions, please contact our office.

Thank you.

LCE/vbs

Teachers Retirement System of Georgia
Two Northside 75, Suite 100
Atlanta, GA 30318

404-352-6500 | 800-352-0650 | www.TRSa.com

[Unsubscribe](#) from these messages.



Two Northside 75, Suite 100, Atlanta, GA 30318



Retirement Update

- Purchase of TRS service credits (403b) functionality added to all vendors. Vendors are now aware and employees should call vendor service centers for processing.
- Universal Availability notice pending from USG–December 2019 (Retirement ListServ)
- New Effective Date Calendar- for changes in Retirement@Work in final round of reviews before distribution



P&I Excellence and Innovation Award

The University System of Georgia



Thanks to everyone involved in continued success of USG's
Retirement Programs.
This award is dedicated to you all!

Call Center Performance

Call Center Statistics		
Data (Oct 28 - Nov 8)	Overall	OE
Total Number of Calls	11048	8021
Wait Time/ASA	4:07	2:35
Abandon Call %	9.56%	4.73%
Average Handle Time	8:19	8:06

OE Call Data										
Date	28-Oct	29-Oct	30-Oct	31-Oct	1-Nov	4-Nov	5-Nov	6-Nov	7-Nov	8-Nov
ActualCalls	621	782	633	521	467	801	1030	821	1040	1305
Forecasted (All Calls)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Wait Time/ASA	2:34	1:50	:45	1:46	1:25	1:19	1:36	:14	5:04	6:16
Abandon Call %	6.28%	3.32%	1.74%	2.50%	1.71%	1.25%	2.62%	0.24%	8.08%	12.18%
Average Handle Time	8:30	7:50	7:17	7:13	7:20	8:21	7:32	8:04	9:12	8:42

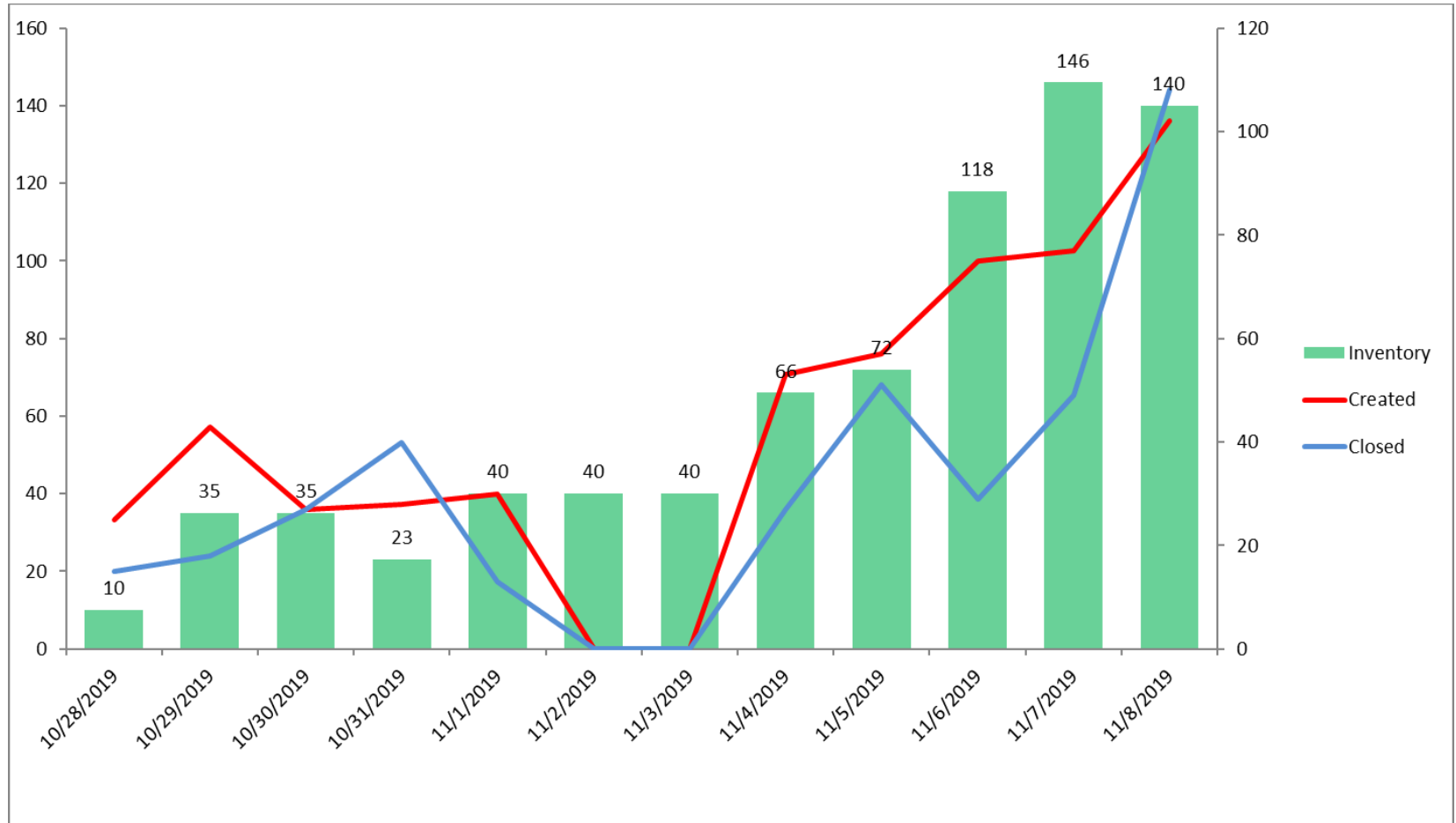
OE Call Trends

Call Topics

- Confirmation of Coverage
- Coverage/Surcharge updates
- Inquiring about the timeframe in which they have to make changes

Service Connect—Performance

Process	Created	Closed	Inventory
Annual/Open Enrollment	517	377	140



Next USG Benefits Update

***Tentatively scheduled for
December 12, 2019***

