

USG Benefits Update



Thursday, September 12, 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
- Please place phone on mute to prevent background noise



Agenda

- Known Issues
- Alight Updates
- ACA Reminder
- Dependent Audit
- Open Enrollment 2020
- Do Not Drop
- Well being Update
- Retirement Update
- Service Center Performance
- USO Team Update
- Wrap-Up



Known Issues

Issue with Tobacco Surcharge – Premium vs. Payroll discrepancies

Details:

- 179 Impacted accounts have a premium amount for tobacco surcharge that is different from the amount that is getting deducted from the employee.
 - Updates are in progress. The adjustments will be reflected on the August BDEF
- 41 Employees had payroll impacting corrections. All have been updated with the exception of those that may owe retroactively. USG legal will provide direction

Status:

Alight completed the clean up. The final step in the process is to action accounts where employees owes retro amounts for their tobacco surcharge. The USG Legal decision is to collect the amounts due on an ATAX basis. The Alight team will be identifying the employee list and amounts and then work with the payroll process owners to determine what you need to have the amounts taken on an ATAX basis.

Alight Updates

HR Data

- **Keying Addresses** – Issues were identified with the Address effective dates being sent on the HR Data file with a date that is later than the benefits effective date. *Example of HR Data: Hire date = 3/15; Benefits Eff. Date = 4/1; Address effective date = 4/2*
- Impact: This issue causes delays and negatively impacts the employee experience. The Alight system depends on accurate HR Data entry to accurately offer an employee everything that they are eligible to receive. When the address date does not align with the benefits effective date this causes coverage calcing issues on the Alight System for newly eligible employees. Employees expecting to enroll in an HMO plan will not have that option available because the plan is service area driven. The system is looking for a zip code with an effective date of 4/1 (in the example) and doesn't see it so the available plans will not include the HMO plan
- Action Needed: Please quality check the effective date of your address field when you are entering the data for newly eligible employees to make sure that it matches the hire date. The address effective date must align with the benefits effective date when HR Data is received



ACA Reminder

Employer Mandate – Annual Process

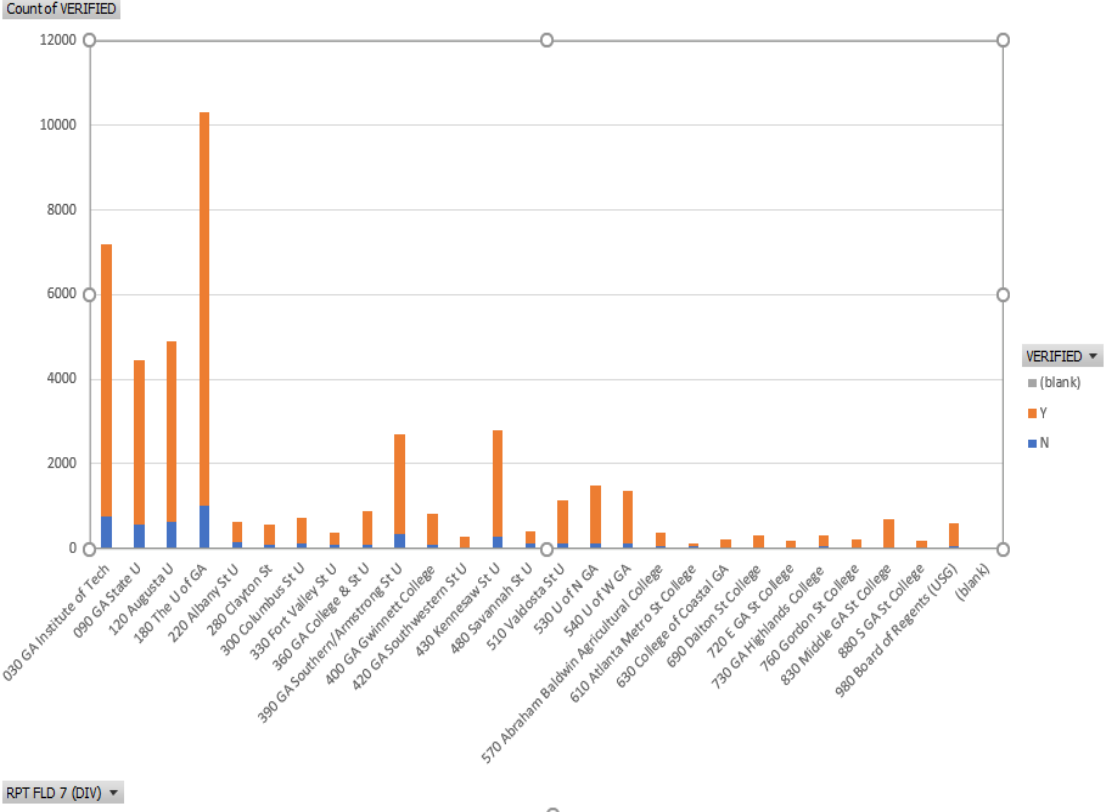
- **Measurement Window** – 10/3/2018 – 10/2/2019
- Assessments: All Employees
- Benefits Eligibility Threshold: 1,559.01
- Reporting: Provided to Process owners for review and sign off on 10/23 (tentatively)
- Alight's Process following USG sign off is to extend an offer of coverage in the healthcare plan eff. 1/1/2020 – 12/31/2020 for all eligible employees and term eligibility for anyone currently eligible but below the threshold effective 12/31/2019



Dependent Audit

90% overall verified rate
GREAT JOB!

Row Labels	N	Y	(blank)	Grand Total
030 GA Institute of Tech	743	6443		7186
090 GA State U	554	3896		4450
120 Augusta U	630	4265		4895
180 The U of GA	998	9311		10309
220 Albany St U	148	480		628
280 Clayton St	73	504		577
300 Columbus St U	113	627		740
330 Fort Valley St U	89	275		364
360 GA College & St U	80	815		895
390 GA Southern/Armstrong St U	357	2340		2697
400 GA Gwinnett College	79	750		829
420 GA Southwestern St U	17	274		291
430 Kennesaw St U	285	2510		2795
480 Savannah St U	109	312		421
510 Valdosta St U	133	1019		1152
530 U of N GA	134	1366		1500
540 U of W GA	124	1224		1348
570 Abraham Baldwin Agricultural College	44	328		372
610 Atlanta Metro St College	57	71		128
630 College of Coastal GA	34	186		220
690 Dalton St College	14	297		311
720 E GA St College	19	166		185
730 GA Highlands College	40	286		326
760 Gordon St College	22	191		213
830 Middle GA St College	38	650		688
880 S GA St College	16	163		179
980 Board of Regents (USG)	63	545		608
(blank)				
Grand Total	5013	39294		44307



Timeline

Task	Start Date
Verification Request Notice	7/22/2019
Reminder Email #1	8/1/2019
Reminder Notice	8/11/2019
Reminder Email #2	8/21/2019
Communicated Audit End Date	9/6/2019
Termination Notice	9/7/2019
Grace Period	9/7/2019
End of Grace Period	9/24/2019
Final Results Notice	10/2/2019



Dependent Audit Updates

Termination letters

- Mailed on 9/7
- Paperless preference; emails sent

Extensions

- Waiting on vital records

Claims & Appeals

- After the grace period
- No action or incomplete submission
- Submitted to DVS team through proper channel
- Same documentation is required
- Decision can take up to 30 days; per case basis



Dependent Audit Updates

New Approach

- Retirees with dependents only enrolled in dental, vision & life are excluded
- Letters Mailed to confirm
- No action needed; coverage continues

Assistance Needed

- Reach out to Employees & Retirees that have not responded
 - About 300 with returned mail and no action
- No Response Reports posted to PSP folder Tuesdays & Fridays
- Call 1-844-587-4236 if experiencing challenges in obtaining documentation
- Confirm emails were sent by emailing me at benedra.williams@usg.edu by Wednesday, September 18th
- Next Dependent Audit Update Meeting
 - Friday, September 20, 2019 at 10am



Open Enrollment Changes

Active Open Enrollment: October 28 – November 8

- Required Certifications if enrolling in healthcare coverage:
 - Tobacco Use Status, including enrolled dependents 18+ (\$75 to \$100)
 - Working spouse surcharge (\$100)
- Premiums, deductible, out-of-pocket maximums, copayments to increase
- Employee + Child(ren) coverage tier in healthcare plans
- Brand drug prescriptions moving to coinsurance in Comprehensive Care, BlueChoice plans; in Kaiser, Specialty drugs subject to coinsurance



Open Enrollment Changes

Active Open Enrollment: October 28 – November 8

- HSA contribution limits increased:
 - Single: \$3,500 to \$3,550
 - Family: \$7,000 to \$7,100
- Expanded opportunities to enhance well-being, earn incentives
- Metlife is the new life insurance vendor
- LifeStyle Benefits will terminate 12/31/2019
- Enhanced benefits through AFLAC (Health Advocacy) and Voya (Increased benefit) plans
- **NEW:** Voluntary pet insurance through Nationwide
- **NEW:** Identity Protection through InfoArmor



Open Enrollment

Open Enrollment Kickoff Meetings

- Mini session
 - Interact USG in Savannah, September 18 – 20
- Full sessions
 - Monday, September 23rd- Georgia Southern
 - Tuesday, September 24th – Kennesaw State
 - Thursday, September 26th – ABAC- Tifton

User Acceptance Testing

- September 23 -25



Open Enrollment

Benefit Fair Vendor Management

- Planning assistance
- Confirmation of attendance for date and time of your fair
- Proactively send invoices to vendors



Open Enrollment Communications

Communication	Date
OE Benefits Video	October 1
OE Postcard	October 1
Website Updates	October 7
OE Emails	Oct. 15, 28 - Nov. 7
OE Text Messages	Oct. 7, 15, 20, 28 - Nov. 4, 7
Active & Retiree Newsletters w/ Enrollment Worksheet <small>*Post 65 retirees with only USG dental, vision and life are excluded</small>	October 23
MetLife Enrollment Confirmations	October 21



Do Not Drop Process for Direct Bill

Current Process

- SSC Provides list of Direct Bill Participants who are pending cancellation to Institutions except Ga Tech (Retirees/Survivors, LOA, COBRA)
- Institution provides list back to SSC indicating who they wish to extend
- SSC Provides Do Not Drop list to Alight based on Institution responses

System office will begin to monitor accounts requested to extend beyond 60 days



Well-being Update

Participation rate

- As of 09/09/2019 we are at 23%.
- Dalton State College is leading with 38%
- University System Office is close 2nd with 37%
- 2019 goal is 45% for all campus locations

Money Monday

- Sept. 30 at 12 p.m., Fort Valley State University
- Topic: Tomorrow in Focus: Saving for your ideal retirement

USG Well-being email

- 9/13/2019: Health Assessment Reminder (auto)
- 9/16/2019: Well-being at Work #2
- 9/18/2019: KAA Challenge Registration
- 9/23/2019: Onsite Health Screenings
- 9/25/2019: Health Assessment Reminder
- 10/1/2019: October Blood Pressure
- 10/7/2019: Onsite Health Screenings

Well-being Wednesday

- Oct. 9 at 1 p.m., Georgia State University
- Topic: Blood Pressure



Well-being Update

Biometric Screenings

Flu Shots

KEPRO

- www.EAPHelplink.com. Company code USGCares.
- 1-844-243-4440.
- Up to four in-person counseling sessions (per incident).
- Brochures and wallet cards.
- Postcard to employees home.

Tobacco Cessation Resources

- RedBrick Health Phone Coaching: (833) 724-4874
- Georgia Tobacco Quit Line: (877) 270-7867
- Kaiser Permanente: (866) 862-4295



Retirement Update

September

- 403b plan document (Purchasing TRS Service Credits)
- Timing of Contributions
- 457b effective dates/ pending calendar (SSC)



Retirement Update

403b plan document (Purchasing TRS Service Credits)

- Document still pending completion within USG Legal

Timing of Contributions

- Working on streamlining the contribution file process from SSC to TIAA for timely contribution posting. 5 biweekly files have been delayed, Monthly files successful
- TIAA to work closely with USG on correcting files manually with approval

457b effective dates

- Per IRS Regs withholding for 457b contributions will begin 1 month after election; Dates will not be updated per employee request. 9/1 election will generate a 10/1 contribution.
- Currently working with SSC & TIAA on final cutoff date (communication to follow)



Call Center Performance

Performance Topic	Results
Call Center Forecast	Actual is 47% above the forecast
Call First Call resolution	81%
Calls Abandoned	14%
Trends	<ul style="list-style-type: none">• DVS Audit Related<ul style="list-style-type: none">• Validation of the DVS Audit• Agreement that documents are valid

Call Center Updates

Awareness

- Call Volume has spiked do to the Audit. Employee can call and be directed to the DVS team by using the call tree

Actions Taken:

- Routing: General/Targeted Specific messaging to any one impacted by the audit-routing was is actionable directly to DVS automated system
- Account alerts are posted for Customer Care Reps to identify any impacted by the Audit. For quicker routing and root reason for calls.
- DVS FAQs- Provided Team refresh on tools available, Purpose of Audit, what forms are considered acceptable.
- Partnered with our DVS team to have their skilled Customer Care Reps to support the volume received in the BC related to DVS.

Service Connect—Performance

Performance Topic	Results
Service Tickets Pending in total	159
Service Tickets Pending > 5 days	85
Service Tickets pending an external response	2
Trends	<ul style="list-style-type: none">• Life Interaction (Death Process)• Exceptions• Newly Eligible



USO Team Update

- Monica Fenton's last day – Friday, September 13th
- Send all inquiries to the USG Benefits mailbox-
USG-benefits@usg.edu



Next USG Benefits Update

*Tentatively scheduled for
October 10, 2019*

