

USG Benefits Update

Facilitator: BeNedra Williams
Thursday, February 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 WebEx 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 and Follow Ups
- GRA Enrollment
- Tobacco User-Reasonable Alternative Assistance
- ACA Update
- HRID and PIF Queries
- Alight Escalations
- Institution Contact Information
- Life Insurance Timeline
- Well-being Update
- Retirement Update
- Healthcare Update
- Dependent Verification Audit
- Service Center Performance
- Wrap-Up

Known Issues and Follow Ups

Direct Billing and Payments Statement-Leave of Absence

- **Issue found:** System is not billing for the Before Tax plans
- Issue will be fixed on 2/27
- Alight is querying to identify accounts impacted and will update

Retirees who received a “Benefits Determination Notice”

- **Issue Found** The form is initiated when a ACA Benefits eligible employee is no longer eligible for benefits due to hours worked. Instead, the form was tied to the term event and employees who retired within the timeframe were mistakenly picked up and sent the form
- **Impact:** 35 Retiree – No impact to Retiree Benefits
- **Resolution:** Email notification sent on 2/5/19

Known Issues and Follow Ups

Blue Choice HMO Payment Discrepancies

- **Issue Found:** 2019 premiums were not properly updated to reflect the correct premiums that should have been charged for the 'Family' BlueChoice plan
- **Resolution:** Rates updated in our system to ensure correct calc for February

GRA Open Enrollment – 2019

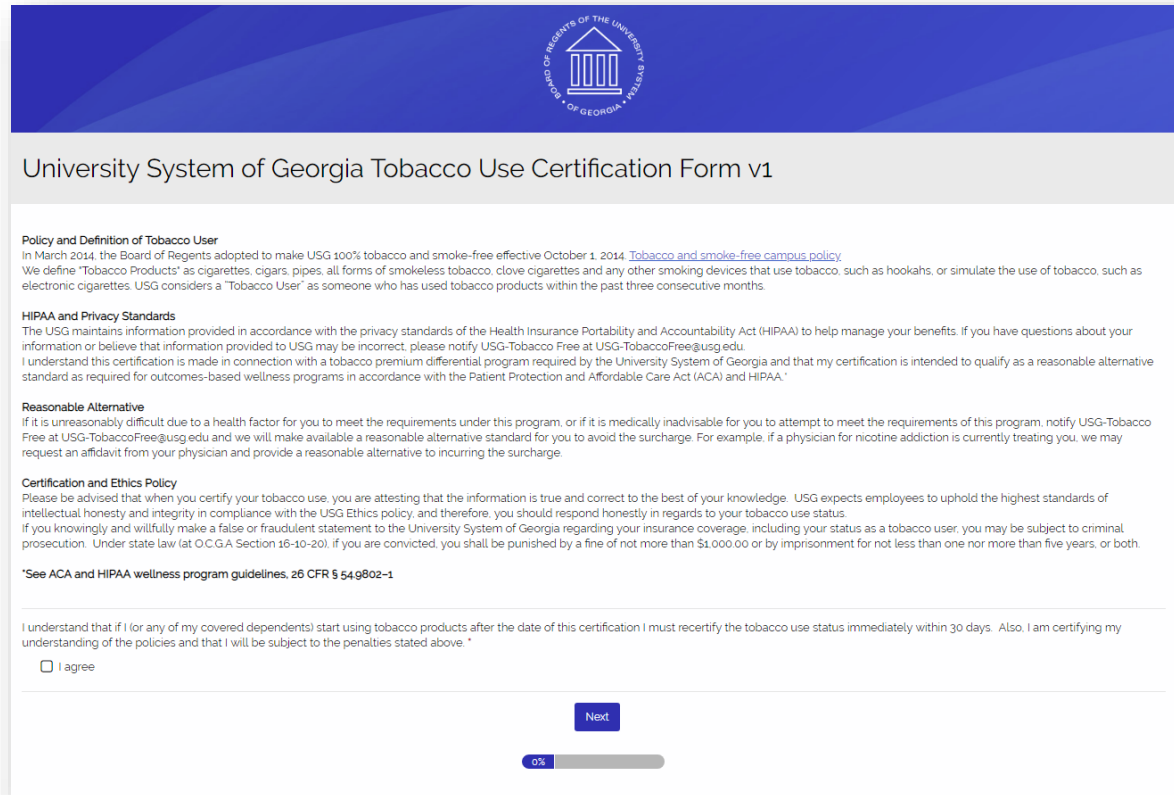
Things to know

- OE extended to approx. 4,000 GRAs
- 452 took action
- 186 enrolled
- 103 GRAs will have a current tobacco surcharge that will be applied. Notification emails will be sent soon.

Tobacco User Assistance

Reasonable Alternative

- USG Online Tobacco Form
- Non Computer users to seek assistance via HR/Benefits Office



The image shows a screenshot of the "University System of Georgia Tobacco Use Certification Form v1". The form has a blue header with the USG logo. The main content area is white and contains several sections of text. The "Policy and Definition of Tobacco User" section explains the 100% tobacco and smoke-free policy effective October 1, 2014. The "HIPAA and Privacy Standards" section states that the USG maintains information in accordance with HIPAA. The "Reasonable Alternative" section provides guidance for users who cannot meet the requirements due to health factors. The "Certification and Ethics Policy" section requires users to certify the truth of their information and warns of penalties for false statements. A footnote refers to ACA and HIPAA wellness program guidelines. At the bottom, there is a checkbox for "I agree" and a "Next" button. A progress bar at the very bottom indicates 0% completion.

University System of Georgia Tobacco Use Certification Form v1

Policy and Definition of Tobacco User
In March 2014, the Board of Regents adopted to make USG 100% tobacco and smoke-free effective October 1, 2014. [Tobacco and smoke-free campus policy](#)
We define "Tobacco Products" as cigarettes, cigars, pipes, all forms of smokeless tobacco, clove cigarettes and any other smoking devices that use tobacco, such as hookahs, or simulate the use of tobacco, such as electronic cigarettes. USG considers a "Tobacco User" as someone who has used tobacco products within the past three consecutive months.

HIPAA and Privacy Standards
The USG maintains information provided in accordance with the privacy standards of the Health Insurance Portability and Accountability Act (HIPAA) to help manage your benefits. If you have questions about your information or believe that information provided to USG may be incorrect, please notify USG-Tobacco Free at USG-TobaccoFree@usg.edu.
I understand this certification is made in connection with a tobacco premium differential program required by the University System of Georgia and that my certification is intended to qualify as a reasonable alternative standard as required for outcomes-based wellness programs in accordance with the Patient Protection and Affordable Care Act (ACA) and HIPAA.*

Reasonable Alternative
If it is unreasonably difficult due to a health factor for you to meet the requirements under this program, or if it is medically inadvisable for you to attempt to meet the requirements of this program, notify USG-Tobacco Free at USG-TobaccoFree@usg.edu and we will make available a reasonable alternative standard for you to avoid the surcharge. For example, if a physician for nicotine addiction is currently treating you, we may request an affidavit from your physician and provide a reasonable alternative to incurring the surcharge.

Certification and Ethics Policy
Please be advised that when you certify your tobacco use, you are attesting that the information is true and correct to the best of your knowledge. USG expects employees to uphold the highest standards of intellectual honesty and integrity in compliance with the USG Ethics policy, and therefore, you should respond honestly in regards to your tobacco use status.
If you knowingly and willfully make a false or fraudulent statement to the University System of Georgia regarding your insurance coverage, including your status as a tobacco user, you may be subject to criminal prosecution. Under state law (at O.C.G.A Section 16-10-20), if you are convicted, you shall be punished by a fine of not more than \$1,000.00 or by imprisonment for not less than one nor more than five years, or both.

*See ACA and HIPAA wellness program guidelines, 26 CFR § 54.9802-1

I understand that if I (or any of my covered dependents) start using tobacco products after the date of this certification I must recertify the tobacco use status immediately within 30 days. Also, I am certifying my understanding of the policies and that I will be subject to the penalties stated above.*

☐ I agree

Next

0%

ACA Update

Employer Reporting

- All 1095C forms were mailed on 1/26/2019
- PDF copies will be available after 2/7/2019 unless you've been informed that your form is available sooner (Electronic Consenting employees)
- Questions about forms:
 - Service Connect
 - OneUSG Connect-Benefits Call Center

HRID and PIF Queries

Can be used to see when an employee's job records have been fed over to Alight on the daily HRID (Human Resources Indicative Data) files

Navigation: Reporting Tools > Query > Query Viewer

Search for: BOR_BN_HRID

Sample output:

BOR_BN_HRID - Shows HRID job data to Alight

Emplid

[View Results](#)

Download results in : [Excel SpreadSheet](#) [CSV Text File](#) [XML File](#) (1 kb)

[View All](#)

First 1-2 of 2 Last

	EMPLID	EFFECTIVE DATE	ACTION	REASON	COMPANY	DATE SENT TO ALIGHT	PAY FREQUENCY
1	9999999	01/07/2019	HIR	NEW	000	2019-01-14-19.22.48.000000	B
2	9999999	01/07/2019	HIR	NEW	000	2019-01-11-19.21.29.000000	B

HRID and PIF Queries

Can be used to see an employee's payroll deductions sent from Alight to us on the Payroll Interface File.

Navigation: Reporting Tools > Query > Query Viewer

Search for: BOR_BN_PIF

Sample output:

Records	Query	Expressions	Prompts	Fields	Criteria	Having	Dependency	Transformations	View SQL	Run
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ID = 9999999

[View All](#) | [Rerun Query](#) | [Download to Excel](#) | [Download to XML](#)

First 1-24 of 24 Last

	Co	ID	Name	Deductn Cd	Ded Begin	Ded End	Ded Calc	Fiat Amt	Rate/Pct	Goal Amt	Goal Bal	DateTime
1	300	9999999	Employee, Test	01BLIF			A	5.74	0.000	0.00	0.00	12/21/2017 3:18:54PM
2	300	9999999	Employee, Test	01CHSA			A	37.56	0.000	0.00	0.00	12/21/2017 3:18:54PM
3	300	9999999	Employee, Test	01CHSN			A	213.08	0.000	0.00	0.00	12/21/2017 3:18:54PM
4	300	9999999	Employee, Test	01DENB			A	15.80	0.000	0.00	0.00	12/21/2017 3:18:54PM
5	300	9999999	Employee, Test	01HSA			A	83.33	0.000	2000.00	0.00	12/21/2017 3:18:54PM
6	300	9999999	Employee, Test	01HSAN			A	15.62	0.000	375.00	0.00	12/21/2017 3:18:54PM
7	300	9999999	Employee, Test	01SPLF			A	1.42	0.000	0.00	0.00	12/21/2017 3:18:54PM
8	300	9999999	Employee, Test	01STD			A	4.36	0.000	0.00	0.00	12/21/2017 3:18:54PM
9	300	9999999	Employee, Test	01VISN			A	3.45	0.000	0.00	0.00	12/21/2017 3:18:54PM

Escalations

Service Connect – questions related to coverage, HR updates, reporting death of a retiree, etc.

- Submit a Service Connect ticket unless the situation calls for an escalation

Note: Practitioners should utilize the tools available (HRID/PIF Query tool, ECS, PSP, etc) prior to contacting Alight, especially questions related to employee/retiree coverage

Escalations Email Box – questions related to urgent matters (i.e. immediate medical needed but employee is not covered)

- oneusg.connect.escalations@alight.com
- Please do not email anyone directly without including the escalations mailbox

Note: Do not use the escalations mailbox to inform us of pending HR Changes that are on the way unless you are not seeing a change that was sent more than 48 hours from the current date.

Financial Manager (FM) Email Box - questions related to the FM Process

- usgfinancialmanager@alight.com
- Please do not email anyone directly without including the escalations mailbox

Note: Practitioners should utilize the FM mailbox for FM related inquiries only. If you send one email with more than 1 employee, the turnaround time is based on the level of research needed for that inquiry and the resolution will be sent when all questions in the inquiry are addressed.

Institution Contact Information

Campus Contact

- Alight will reach out to obtain updated contact information

University Contacts	ADP / Shared Service Center Team 1-855-214-2644	Referral	Note: OneUSG Connect - Benefits Call Center is option 2 from this phone tree
	Augusta University (AU) 1-706-721-3770	Referral	
	Georgia State 1-404-413-3300	Referral	
	Georgia Tech (Ga Tech) 1-404-894-4847	Referral	Note: OneUSG Connect - Benefits Call Center is option 4, then option 1 from this phone tree
	University of Georgia (UGA) 1-706-542-2222	Referral	
	University System of Georgia Website usg.edu/hr/benefits	Referral	

Life Insurance Timeline

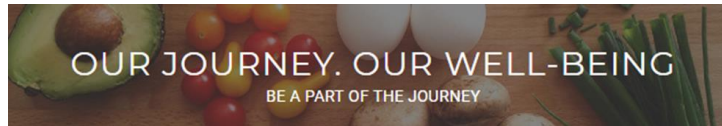
Institution Review

- Retiree Life coverage has been validated for all institutions.

Additional Meetings

- Solidify 3 additional processes aligned with Life Insurance
 - Waiver of Premium process
 - Accelerated Death claim process
 - Dismemberment claim process

USG Well-being



2019 Engagement Rate Goal: **45%**

USG Well-being Funding

- Funding up to \$10,000 a year for institution well-being programs
- Let Farrah know if interested
- Can provide guidelines and proposal template to get you started

Health Conditions & Prevalence Report

- Sent to Presidents on 1/24/19

USG Well-being Challenge: **Keep America Active**

Questions about the USG Well-being portal: Call our partner RedBrick Health at 833-724-4874

Retirement Plan Enhancements Update

Transition Education Kick-Off Meetings (Jan – Apr)

- Visit Retirement website to register for group sessions

USG Retirement Group Session Schedule	
Institution Name	Date
Gordon State College	2/15
Middle GA State College	2/19-2/20
East Georgia State College	2/21
Georgia College & State University	2/22
Fort Valley State University	2/25
Georgia Southern University-Armstrong	2/26
Savannah State University	2/27
College of Coastal Georgia	3/4
Valdosta State University	3/5
Abraham Baldwin Agri College	3/6/; 3/11
South GA State College	3/7
Columbus State University	3/14



Healthcare Update

Anthem Guest Membership (BlueChoice HMO)

What is Guest Membership?

Guest Membership allows members to be “guests” of a participating Blue Cross and Blue Shield HMO while away from their home service area (Georgia) for 90 consecutive days or more. Guest Membership ensures you have ongoing access to contracted health care providers.

- Applies to members who have extended stays outside of their plan’s HMO service area (Georgia)
- Members must apply for Guest Membership and be approved
 - Renewals of Guest Membership will coincide with USG’s group renewal date (1/1)
 - Renewal notices are sent approximately 3-4 weeks prior to the expiration
 - Notices are sent to the primary policyholder on the plan
- Approval will only be given for the state in which the member is having an extended stay (ex. College)
 - Services in a state outside of their approved Guest Membership state and their home state (Georgia) will not be covered
 - Not all states accept Guest Membership
- Once approved, a member will receive a letter confirming the approval and will then receive a Welcome Packet
 - The welcome packet will include a provider directory and ID card for the approved state
 - If the member receives care in their home state (Georgia) they will need to use their Anthem BCBS ID card
 - If receiving care in the Guest Membership state they will need to use the ID card provided with the welcome packet

Healthcare Update

Anthem Guest Membership (BlueChoice HMO)

Sample Approval Letter

Dear Member,

We have received your completed Guest Membership Application for John Doe and have processed and forwarded it to Blue Cross Blue Shield of ILLINOIS. The guest member should expect to receive information regarding his/her guest membership at the out of state residence in approximately ten working days. This welcome packet typically includes a provider directory with the names of primary care physicians (PCP) to choose from, a welcome letter and an identification (ID) card. Some Plans will require the guest to select a PCP before sending out an ID card. The ID card that the member receives from the host Plan can only be used for services rendered in that specific host service area. If the member receives services in his/her Georgia service area, the Blue Cross Blue Shield of Georgia (BCBSGa) ID card should be presented.

If you have any questions regarding the status of your application, please contact the host Plan Guest Membership Coordinator at 1-800-772-6897 from 8:30 AM to 4:00 PM, CST, weekdays.

This guest membership is effective August 1, 2017 through October 31, 2018. Guest memberships are renewable for your dependents upon your group's anniversary enrollment date with BCBSGa. We will automatically send you a renewal notice approximately 3-4 weeks prior to the guest membership expiring or you may contact us at the number listed below to have this mailed or faxed to you.

If your prescription drug coverage is through BCBSGa, the guest member will be able to use their BCBSGa ID card to have prescriptions filled at any of our HMO national chain pharmacies and pay the co-payment listed on the card. Please be aware that most of our groups are subject to a preferred drug formulary and prescriptions that are not in compliance with the drug formulary will not be covered under your health plan coverage. If you have any questions about your prescription coverage, please contact the customer service number on the back of your Blue Cross Blue Shield of Georgia insurance card.

If you have any other questions or concerns regarding the guest membership, please give us a call at 1.800.535.8291 from 8 AM to 5:30 PM Eastern Time, weekdays.

Sincerely,
Away From Home Care Coordinators

Participating States

The following states participate in the Guest Membership program.*

Arizona	Illinois	Minnesota	Ohio
Arkansas	Indiana	Missouri	Oklahoma
Colorado	Kentucky	Nevada	Pennsylvania
Connecticut	Louisiana	New Hampshire	Texas
Delaware	Maine	New Jersey	Virginia
Florida	Maryland	New Mexico	Washington DC
Georgia	Massachusetts	New York	Wisconsin
Hawaii	Michigan	North Carolina	

* These states may have regions that are not covered. Therefore, applicants can still be denied coverage if the region within the guest state does not have Away From Home Care (AFHC) providers.



Dependent Audit

Purposes

- Ensure all dependents enrolled in the USG Healthcare Plan are eligible under the plan rules
- Keep healthcare costs down by only having eligible dependents on coverage
- Undertake dependent coverage audit, late summer/early fall in 2019
 - Last audit was 2009
- Anyone who has certified dependents after 7/01/17 will not have to recertify
- Working with project team to advise on communications in May/June
- More information on guidelines and communications in June

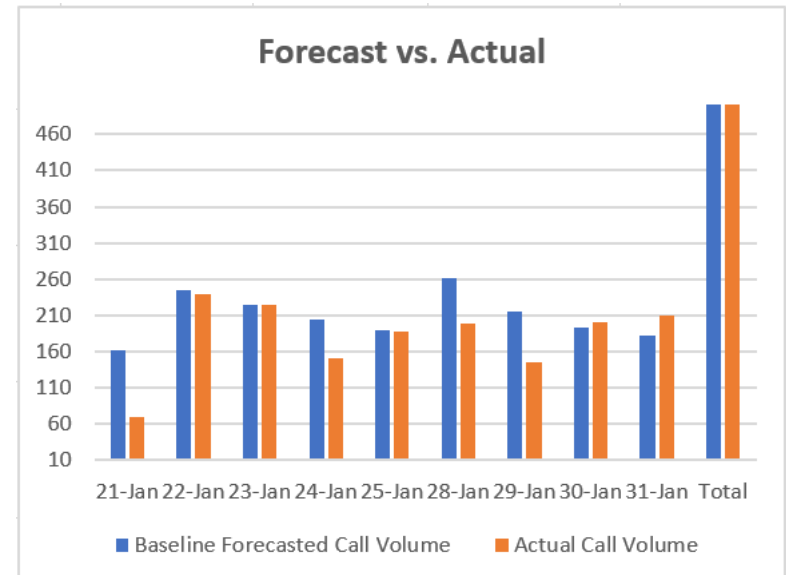
Dependent Audit

Employee Communication Timeline

Notice / Email	Date
Verification Request Notice - Day 1	7/22/2019
Reminder Email - Day 11	8/01/2019
Reminder Notice - Day 21	8/11/2019
Reminder Email - Day 31	8/21/2019
Communicated End Date - Day 47	9/6/2019
Coverage Termination Notice - Day 48	9/7/2019
Grace Period End Date - Day 64	9/23/2019
Final Results Notice - Day 73	10/02/2019

Service Center Performance

Date	Baseline Forecasted	Actual Call Volume	Percentage Over/Under	Average Queue Time Service Level (Calls	Calls Abandon	First Call Resolution
21-Jan	161	70	51%	98.73%	0	83%
22-Jan	244	240	1%	76.99%	1	86%
23-Jan	225	225	-1%	92.89%	2	87%
24-Jan	205	151	-26%	92.39%	8	93%
25-Jan	189	187	1%	58.66%		
28-Jan	262	198	-24%	95.41%	2	83%
29-Jan	216	146	-32%	97.93%	1	86%
30-Jan	193	201	-4%	96.48%	2	87%
31-Jan	183	210	15%	99.52%	0	93%
Total	1878	1628	-13%	89.89%	0.003%	87%

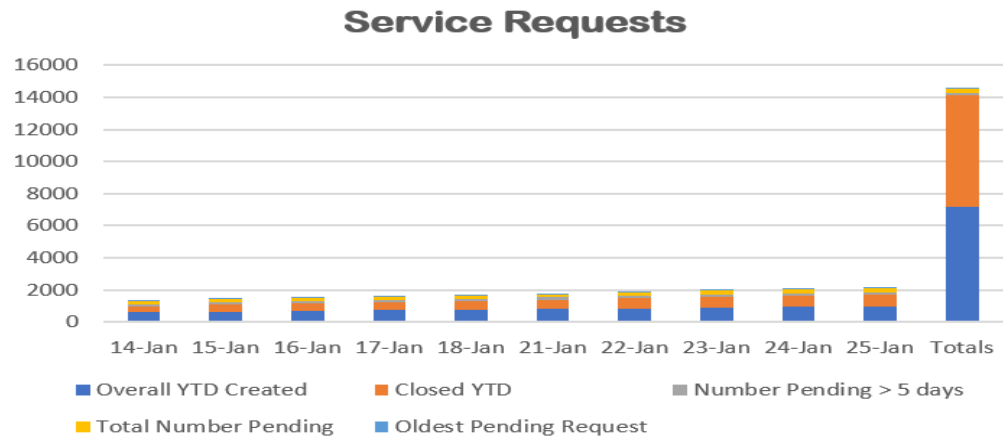


Call Trends

- OE Coverage inquiries, include Tobacco surcharge questions
- Confirmation Statements
- Direct Billings and Payments

Service Tickets

Date	Overall YTD Created	Closed YTD	Number Pending > 5 days	Total Number Pending	Oldest Pending Request
14-Jan	597	385	105	212	75
15-Jan	645	449	107	196	76
16-Jan	697	490	110	207	77
17-Jan	725	529	101	196	78
18-Jan	770	552	106	218	79
21-Jan	786	597	146	189	80
22-Jan	843	641	150	202	81
23-Jan	896	681	145	215	82
24-Jan	927	706	150	221	83
25-Jan	968	746	148	222	84
Totals	7148	6997	148	222	84



Next USG Benefits Update WebEx

***Tentatively scheduled for
March 14, 2019***



UNIVERSITY SYSTEM OF GEORGIA

Questions and Wrap Up