The University System of Georgia (USG) offers a comprehensive benefits package to help you and your family manage your health, well-being and retirement needs.

**Important Enrollment Deadlines**

You have **30 days** from your date of hire or date of eligibility to enroll in your healthcare benefits.

If you are an exempt employee, you must make your Mandatory Retirement Plan election within **60 days** of your hire date or eligibility date.

[oneusgconnect.usg.edu](http://oneusgconnect.usg.edu)
Get the coverage you need for 2021

To help you determine which plan options are right for you, this newsletter provides a high-level introduction to USG’s benefit offering and key programs. For a comprehensive plan overview, visit usg.edu/hr/benefits to view the 2021 Comparison Guide.

How to enroll

You have two ways to enroll in and make changes to your health benefits.

Online

Visit the OneUSG Connect - Benefits website at oneusgconnect.usg.edu. Choose Manage My Benefits to log in and enroll.

Phone

Call the OneUSG Connect - Benefits Call Center at 1-844-5-USGBEN (1-844-587-4236). Expert representatives are available 8 a.m. to 5 p.m. Eastern time, Monday through Friday.

Accolade for all of your healthcare questions — big or small

Employees enrolled in a USG Anthem healthcare plan will have access to a dedicated Accolade Health Assistant, who will be your single point of contact to help answer all your healthcare, pharmacy and benefit questions. Your Accolade Health Assistant is backed by a team of nurses and clinical specialists, all working together to get you to the right care when you need it. They can help you understand your healthcare coverage, coordinate your care, find an in-network provider, resolve medical claims or billing issues, connect you with other USG programs and more. Learn more at member.accolade.com or connect with a Health Assistant at 1-866-204-9818.

USG Well-being

USG Well-being provides you with a variety of resources that make it easy to incorporate healthy habits into your daily life. Additionally, employees or eligible spouses can earn up to $100 in well-being credits for participating in programs that interest and benefit them the most. To begin their well-being journey and unlock the well-being credit, employees and eligible spouses must complete a Health Assessment. Answer questions online or on your mobile device to get feedback about your health. Visit usg.edu/well-being for details. Complete healthy activities January 1 – September 30, 2021.

Please note: To receive the credit, you must be a full-time employee or spouse enrolled in a USG healthcare plan during the pay period in which the credit is paid.

Complete your certifications

If you enroll in a USG healthcare plan, you must complete the following certifications:

- **Tobacco certification:** $100/month surcharge per covered family member (age 18+) who uses tobacco
- **Working spouse certification:** $100/month surcharge if you are an active employee who covers their spouse who has an offer of medical coverage through an employer

Employee Assistance Program

Receive no-cost, confidential, 24-hour access to services and counseling for you and your family members through USG’s Employee Assistance Program (EAP) provided through KEPRO. Call 1-844-243-4440 or go to EAPHelplink.com and log in using your company code: USGcares.
USG healthcare at a glance

Compare healthcare plans to see which plan offers the best value, and find in-network doctors near you. For a comprehensive overview visit usg.edu/hr/benefits.

Your healthcare options

<table>
<thead>
<tr>
<th>Coverage</th>
<th>CONSUMER CHOICE HSA</th>
<th>PROVIDES ACCESS TO AN HSA; ANTHEM IN-NETWORK AND OUT-OF-NETWORK COVERAGE</th>
<th>COMPREHENSIVE CARE</th>
<th>ANTHEM IN-NETWORK AND OUT-OF-NETWORK COVERAGE</th>
<th>BLUECHOICE HMO</th>
<th>YOU RECEIVE BENEFITS WHEN YOUR CARE IS COORDINATED BY YOUR ANTHEM PRIMARY CARE PHYSICIAN (PCP)</th>
<th>KAISER PERMANENTE HMO</th>
<th>YOU RECEIVE BENEFITS WHEN YOUR CARE IS COORDINATED BY YOUR KP PCP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible (Single/Family)</td>
<td>$2,200/$4,400</td>
<td>$750/$2,250</td>
<td>None</td>
<td>None</td>
<td></td>
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</tr>
<tr>
<td>Out-of-pocket max (Single/Family)</td>
<td>$3,700/$7,400</td>
<td>$1,750/$3,500</td>
<td>$5,500/$9,900</td>
<td>$6,350/$12,700</td>
<td></td>
<td></td>
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<tr>
<td>Primary care physician required</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive care</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician office visit/ Specialist visit</td>
<td>Plan pays 80% after deductible</td>
<td>$20 copay/$35 copay</td>
<td>$35 copay/$70 copay</td>
<td>$20 copay/$35 copay</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient hospital services</td>
<td>Plan pays 80% after deductible</td>
<td>Plan pays 90% after deductible</td>
<td>$500 copay</td>
<td>$250 copay</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Care in emergency room</td>
<td>Plan pays 80% after deductible</td>
<td>$250 copay, then plan pays 90% after deductible</td>
<td>$300 copay</td>
<td>$250 copay</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PRESCRIPTION DRUGS

| RETAIL | GENERIC | PLAN PAYS 80% AFTER DEDUCTIBLE | $15 COPAY | $15 COPAY | KAISER PHARMACIES: $15 COPAY. CONTRACTED NON-KAISER PHARMACIES: $25 COPAY. LIMITED TO A ONE-TIME FILL PER MEDICATION. |
| MAIL ORDER (90-DAY SUPPLY) RETAIL | GENERIC | PLAN PAYS 80% AFTER DEDUCTIBLE | $37.50 COPAY | $37.50 COPAY | $30 COPAY THROUGH KAISER PHARMACIES ONLY |
| PREferred brand | PLAN PAYS 80% AFTER DEDUCTIBLE | Plan pays 80% after deductible; you pay 20% of the cost of the drug ($40 min.; $100 max.) | Plan pays 80% after deductible; you pay 20% of the cost of the drug ($40 min.; $100 max.) | Plan pays 80% after deductible; you pay 20% of the cost of the drug ($40 min.; $100 max.) | KAISER PHARMACIES: $45 COPAY. CONTRACTED NON-KAISER PHARMACIES: $55 COPAY. LIMITED TO A ONE-TIME FILL PER MEDICATION. |
| Nonpreferred brand | Plan pays 65% after deductible with $100 min. and $200 max. | Plan pays 65% after deductible with $100 min. and $200 max. | Plan pays 65% after deductible with $100 min. and $200 max. | Plan pays 65% after deductible with $100 min. and $200 max. | KAISER PHARMACIES: $65 COPAY. SPECIALTY: PLAN PAYS 80% WITH $200 MAX. |

*Check the comparison guide for complete plan details, including out-of-network coverage, where applicable.

Dental and Vision

USG offers dental coverage through Delta Dental and vision coverage through EyeMed. For more detailed information, visit oneusgconnect.usg.edu. For a comprehensive plan overview, visit usg.edu/hr/benefits to view the 2021 Comparison Guide.

Telemedicine

If you are enrolled in Anthem, use LiveHealth Online for 24/7 access to a doctor. If you are enrolled in the Comprehensive Care or the BlueChoice HMO plan, you’re eligible for three free visits. If you’re in the Kaiser Permanente HMO, you’re eligible for unlimited e-visits and telephone care at no cost.

Prescription Drugs

When you enroll in an Anthem healthcare plan, you are automatically enrolled in the prescription drug benefit through CVS Caremark. Your formulary can change throughout the year, so it’s smart to periodically check your medications against the approved drug list. To check coverage, copay amounts and get information about medications, visit usg.edu/hr/benefits.
If you would like to enroll in a voluntary retirement savings plan, click on 403(b)/457(b).

Click View/Change to choose your plan.* Acknowledge your choice and click save.

If you would like to enroll in a voluntary retirement savings plan, click on 403(b)/457(b).

* If you elect ORP, please allow one business day for the system to update after your initial election. Then select your vendor(s) of choice to complete your enrollment.

For more information about the USG retirement plans, visit retirement.usg.edu.