

August Board Meeting 2023 Healthcare Plan and Premiums Announcement

To: USG Faculty, Staff, and Retirees
From: USG Human Resources
Subject: Regents Approve 2023 USG Healthcare Plan Premiums for Employees and pre-65 Retirees and the 2023 65+ Retiree Health Reimbursement Account Funding

We are happy to announce that at the August 9th meeting, the Board of Regents approved the 2023 University System of Georgia (USG) healthcare plans and premiums for active employees and pre-65 retirees. The Board also approved the USG funding for the Health Reimbursement Account (HRA) for retirees 65 and older.

Good news! There will be no employee premium increases for 2023.

We are continuing to see higher costs in the healthcare plan due to COVID-19 treatment, testing, and vaccines, but also due to increasing utilization of the plan benefits, inflationary pressures, and impacts of new legislation. To lower overall plan costs, there will be plan design changes in all of the USG healthcare plans and an increase in the employer portion of the premiums to cover the rest of the increase.

There will be an increase in the plan surcharges, and the plan design changes include increases in deductibles, out-of-pocket maximums and/or copays.

Here are a few important items to note:

- **Tobacco use and working spouse surcharges will increase from \$100 to \$150.**
 - There will be one surcharge for all dependent children 18 and older who use tobacco.
 - You **must** complete the certification of your tobacco use and working spouse (if applicable) each year during Open Enrollment. **If you take no action during Open Enrollment, you will default to the surcharge.**
 - Check your Open Enrollment confirmation statement to make sure you completed the certification. **Corrections can be made through the end of the year through OneUSG Connect – Benefits at 844-587-4236.**
 - The Tobacco Cessation option will continue to be available during Open Enrollment for employees/dependents who are tobacco users to provide an opportunity to take a Tobacco Cessation program, complete the program and have the tobacco surcharge removed. Information about Tobacco Cessation options is available on the USG Well-being website under [Tobacco and Smoke-Free](#).
 - The Working Spouse Surcharge will apply to employees who cover their working spouse under the USG plan when the spouse has an offer of coverage from their own employer.
 - You may change/update your surcharge status at any time during the year through OneUSG Connect – Benefits. **The change will be effective at the first of the next month.**
- **Earn up to \$200 Well-being Credit for 2023** – New this year – a points-based system with additional earning activities! The new program year begins October 1, 2022. To register, visit ourwellbeing.usg.edu.
- **Diabetes Management, Prevention and Weight Management programs continue at no cost.**

- Programs provided for healthcare enrolled members who meet program criteria – information is available on the [well-being website](#).
- **Use [Accolade](#) for your healthcare needs** - customized support and recommendations for employees enrolled in the Anthem Blue Cross Blue Shield of GA plans
- **Impacted Wisdom Teeth coverage change** - removing coverage from all healthcare plans and adding coverage to the USG dental plan
- **Diagnostic Breast Exams coverage at 100% added to all healthcare plans**

A summary of the approved plan design changes and premiums are available on the [USG benefits website](#).

2023 Open Enrollment will be **October 24 through November 4, 2022**. Active employees will begin receiving Open Enrollment information in late September by mail. Complete your 2023 enrollment elections and certifications through [OneUSG Connect – Benefits](#) no later than **November 4, 2022**.

This year, we are Better Together! Attend an in-person or virtual benefits fair for more information about the USG benefits programs. The **USG virtual benefits fair** with live presentations and chat will be offered throughout the Open Enrollment period, from October 24 through November 4. We encourage all employees to attend a fair to learn about the changes to the benefit plans for 2023. You will receive a registration email in October for the virtual benefits fair.

RETIREES

Pre-65 retirees and pre-65 dependents will remain on the same plans as active employees. As in the past, there will be separate pre-65 retiree premium rate charts for the 2023 plan year.

Medicare-eligible retirees 65 and over and Medicare-eligible dependents age 65 and older will continue to enroll in their supplemental healthcare coverage through the Retiree Health Exchange. Medicare Part A and B will provide primary coverage. USG will also continue to provide an annual contribution into a Health Reimbursement Account (HRA) for retirees and/or dependents to use towards premiums and other eligible out-of-pocket healthcare expenses. The Board of Regents approved the USG HRA funding to remain at \$2,736 per year per 65 and older Medicare-eligible retiree and any 65 and older Medicare-eligible covered dependent(s), which was the same level as 2022. To receive the 2023 USG HRA funding, the retiree and/or dependent must purchase coverage through the Alight Retiree Health Solution. The Medicare enrollment period is **October 15 through December 7, 2022**, for January 1, 2023, coverage begin date.