



*Better
Together*



USG 2024 OPEN ENROLLMENT NEWSLETTER

- ➔ Explore **benefits.usg.edu** to prepare for Open Enrollment.
- ➔ **REQUIRED:** Complete your tobacco and working spouse certifications.
- ➔ Re-enroll in your Flexible Spending Accounts.
- ➔ Complete your elections by November 3 at **oneusgconnect.usg.edu**.

Get ready to enroll in USG benefits for 2024!

USG Open Enrollment for active employees is **October 23 to November 3, 2023**



Join a Live Online Session October 24 or October 31!

Visit **benefits.usg.edu** to register for an interactive, systemwide information session to hear about the 2024 USG Open Enrollment changes.



University System
of Georgia **Benefits**

2024 HIGHLIGHTS



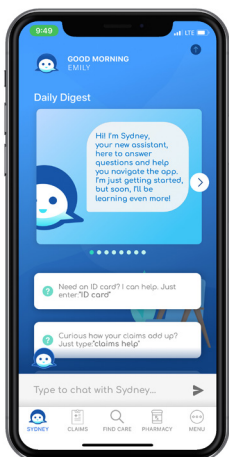
- ➔ There will be plan design changes to all USG healthcare plans, including the deductibles, out-of-pocket maximums, coinsurance and copays.
- ➔ Employee healthcare and dental plan premiums will increase.
- ➔ For all employees enrolled in a USG healthcare plan:
 - The Well-being Program activities currently provided through Virgin Pulse will now be managed through your healthcare plan.
 - A well-being credit of up to \$100 will be available for completing activities.
 - Weight loss support will be offered through WeightWatchers®.
- ➔ For all employees enrolled in an Anthem healthcare plan:
 - Customer service and healthcare support will move from Accolade to Anthem's Total Health, Total You program.
 - Diabetes management program currently provided through Livongo will be provided through Anthem.
- ➔ USG will continue the annual HSA contribution match of \$375 and \$750 for those enrolled in the Consumer Choice HSA healthcare plan.

*Employee premiums can be found in the 2024 Comparison Guide or on OneUSG Connect - Benefits beginning October 23.



Open Enrollment is your annual opportunity to review your current coverages and explore other USG benefit options for the new year.

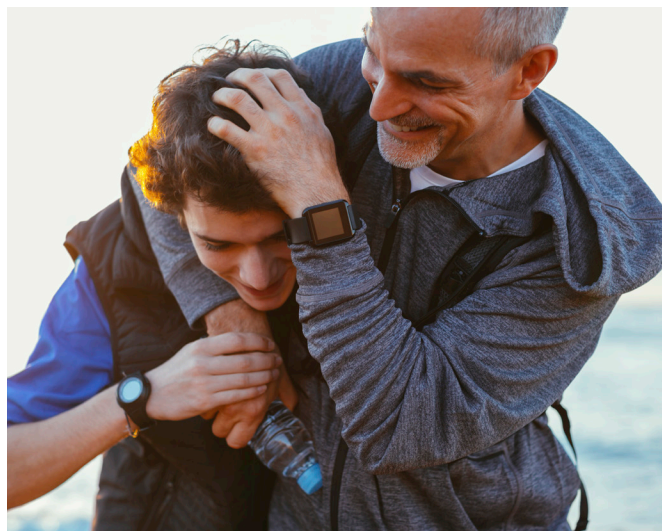
Anthem – Total Health, Total You Program



If you are an Anthem member in 2024, you will receive simplified and personalized support through the Total Health, Total You program. Anthem provides access to an advocate to help you navigate your healthcare — they'll connect you to the right care and resources, at the right time. All of this is included in your healthcare plan, at no additional cost to you or your family. You can connect with an Anthem advocate by phone, chat or secure messaging.



Connect to Anthem by downloading and registering via the Sydney App.



USG Well-being Program

We are making changes to the USG Well-being Program, placing a renewed focus on your health! A well-being credit of **up to \$100** will be available to healthcare enrolled employees and their spouses through Anthem or Kaiser.

- **For Anthem members:** Healthy activities include getting a preventive care exam or vaccine, taking a Health Assessment, tracking steps and more.
- **For Kaiser members:** You must complete a 5-step program that includes accepting your agreement, taking your total Health Assessment, knowing your numbers, getting screened and making a lifestyle change.

The earning period is January 1 through December 31, 2024, and credits will be paid in 2024 with gift cards.

USG healthcare at a glance

You will see plan design changes across all four plans, shown in **bold** in the chart below. This chart is a summary and only shows in-network coverage. For complete details, review the *2024 Comparison Guide* on benefits.usg.edu.

	ANTHEM CONSUMER CHOICE HSA	ANTHEM COMPREHENSIVE CARE	ANTHEM BLUECHOICE HMO	KAISER PERMANENTE HMO
Coverage	In-network*	In-network*	In-network only	In-network only
Deductible (Single/Family)	\$3,000/\$6,000	\$1,300/\$3,900	None	None
Annual out-of-pocket maximum (Single/Family)	\$4,700/\$9,400	\$2,850/\$5,700	\$5,500/\$9,900	\$6,350/\$12,700
PCP required	No		Yes	
Preventive care	Plan pays 100%			
Physician office visit/ specialist visit	You pay 20% after deductible	\$25 copay/ \$50 copay	\$40 copay/ \$90 copay	\$40 copay/ \$75 copay
Urgent care		\$50 copay	\$70 copay	\$75 copay
Inpatient hospital services		You pay 10% after deductible	\$750 copay	\$600 copay
Outpatient hospital services			\$400 copay	\$400 copay
Emergency care		\$300 copay, then you pay 10% after deductible	\$500 copay	\$400 copay
PRESCRIPTION DRUGS				
Retail and Mail Order	Coinsurance After Deductible	Copay/Coinsurance		Copay/Coinsurance
Generic	You pay 20%	You pay \$15 copay		\$15 copay; Non-Kaiser pharmacies: \$25 copay
Preferred brand		You pay 20% with \$40 min/\$100 max		\$45 copay; Non-Kaiser pharmacies: \$55 copay
Nonpreferred brand		You pay 35% with \$100 min/\$200 max		\$75 copay; Non-Kaiser pharmacies: \$85 copay
Specialty	Limited to a 30-day supply for new prescriptions			
Generic Preferred brand Nonpreferred brand	You pay 20%	You pay 20% with \$75 max You pay 20% with \$150 max You pay 35% with \$200 max		You pay 30% with \$250 max
Pharmacy annual out-of-pocket maximum				
Employee Employee + child(ren) Employee + spouse Family	The annual out-of-pocket maximum amounts will be combined with the medical out-of-pocket maximum amounts.	\$1,750 \$3,500 \$3,500 \$5,250 (Separate from medical out-of-pocket maximum)		\$1,500 N/A N/A \$3,000 (Separate from medical out-of-pocket maximum)

*The Consumer Choice HSA and Comprehensive Care plans both offer in-network and out-of-network coverage.



Prescription coverage reminder

Your formulary can change throughout the year, so make sure to periodically check your medications against the approved drug list. To check coverage and copay amounts and get information about medications, visit info.caremark.com/oe/usg.

Required: Surcharge certification

If you are enrolled in a USG healthcare plan, you are required to complete certifications each year during Open Enrollment.

2024 SURCHARGES			
NOTE: If you don't certify, you will be charged the monthly surcharge(s).			
Tobacco Surcharge			Working Spouse Surcharge
Employee	Spouse	Children 18+ (one surcharge for all children who use tobacco)	(This surcharge does not apply to retirees.)
\$150/month	\$150/month	\$150/month	\$150/month

Need Help Quitting?

Learn more about tobacco cessation programs and resources at usg.edu/wellbeing.

Spending Account Reminders

- **Flexible Spending Accounts (FSA):** You must re-enroll in your FSA each year during Open Enrollment if you want to participate in the new year.
- **Health Savings Account (HSA):** If you enroll in the Consumer Choice HSA plan, you are eligible for an HSA, which allows you to set aside money for eligible healthcare, prescription, dental and vision expenses on a pre-tax basis, saving you more. USG also matches your HSA contribution — \$375 for employee only and \$750 for family coverage.



USG EAP Program — Kepro is now Acentra Health

- EAP is available 24/7, 365 days a year.
- Includes up to 4 counseling sessions per year, per concern at no cost.
- Call **1-844-243-4440** to ask questions.
- Visit usg.mylifeexpert.com. Password: USGCares.

Tips and reminders

Retirement Plans and CAPTRUST Financial Advisory Services

Need help deciding if a 403(b) or 457(b) is right for you? Schedule an appointment with an independent CAPTRUST advisor to get answers to your financial questions and clear action steps to achieve your financial goals. Visit captrustadvice.com/scheduler/ to get started. To begin making contributions, log in at oneusgconnect.usg.edu. Visit benefits.usg.edu for additional information.

Keep your beneficiaries up to date

Make sure you have the correct beneficiaries on file for your life insurance, Health Savings Account and retirement plans. It's a quick yet important task that ensures the right person or people will receive your benefits in the event of your death.

Shared Sick Leave Program

USG Open Enrollment is your annual opportunity to donate and/or enroll in the Shared Sick Leave Program. Information will be available on your campus HR/Benefits website.



Learn

Attend an in-person benefits fair at your institution, register for an interactive, systemwide information session and visit benefits.usg.edu to learn everything you need to know for this year's Open Enrollment.



Get Support

For benefits support, log in to oneusgconnect.usg.edu or call **1-844-587-4236** from 8 a.m. to 5 p.m. Eastern time, Monday through Friday.



Enroll

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



Download the Alight Mobile app

Scan the QR code to download the Alight Mobile app at alight.com/app or the App Store for an easy way to enroll on the go and access your USG benefits.

- Enter "University System of Georgia."
- Select **Login with your employer credentials** and select your institution.