



Better Together



USG 2024 OPEN ENROLLMENT PRE-65 RETIREE NEWSLETTER

- ➔ Explore benefits.usg.edu to prepare for Open Enrollment.
- ➔ **REQUIRED:** Complete your tobacco certification.
- ➔ Complete your elections by November 3 at oneusgconnect.usg.edu.

USG Open Enrollment for Pre-65 retirees is October 23 to November 3, 2023

Open Enrollment is your once-a-year chance to review your USG benefit options.



Join a Live Online Session October 25, 2023!

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

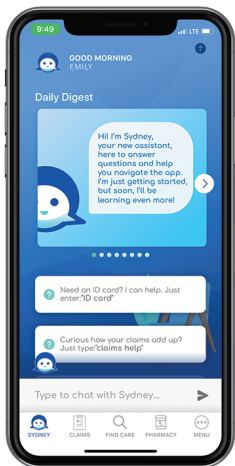


- ➔ There will be plan design changes to all USG healthcare plans, including the deductibles, out-of-pocket maximums, coinsurance and copays.
- ➔ Healthcare and dental plan premiums* will increase.

- ➔ If you are enrolled in an Anthem healthcare plan:
 - Customer service and healthcare support will be provided through Anthem’s Total Health, Total You program.
 - Diabetes management program will be provided through Anthem.

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

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.



Pet Insurance

Remember, we offer you the opportunity to enroll for pet insurance through MetLife. You can create the plan you want, based on your pet’s needs. Plus, MetLife offers wellness benefits for your pet. Visit [metlife.com/getpetquote](https://www.metlife.com/getpetquote) to enroll.

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				
Retiree Retiree + child(ren) Retiree + 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.

You will see dental plan premium changes, shown in **bold** in the chart below. **Note:** If you are currently enrolled in USG dental or vision, you can change your coverage during Open Enrollment. If you are not currently enrolled in dental or vision coverage, you **cannot** add new coverage.

Your dental options

	DELTA DENTAL BASE PLAN	DELTA DENTAL HIGH PLAN
	In-network	In-network
Annual maximum	\$1,000 per person*	\$1,500 per person*
Deductible (Single/Family)	\$50/\$150	\$50/\$150
Diagnostic/preventive services*	You pay 0%	You pay 0%
Basic benefit services	You pay 20%	You pay 20%
Major benefit services**	You pay 50%	You pay 20%
Orthodontia (child and adult)	You pay 100%	You pay 20%
Lifetime orthodontia maximum	N/A	\$1,000
Retiree Monthly Premiums		
Retiree only	\$34.22	\$42.30
Retiree + Child(ren)	\$65.02	\$80.36
Retiree + Spouse	\$68.46	\$84.56
Family	\$109.52	\$135.36

*Preventive and diagnostic services do not count toward the annual maximum.

**Benefit limits apply on full replacement of existing dentures or crowns.

Your vision coverage

	EYEMED VISION	
	In-network	Out-of-network reimbursement
Exam	\$10 copay	\$40
Single vision lens	\$25 copay	\$40
Frames contribution	\$150 allowance	\$58
Contact lenses	\$150 allowance	\$130
Medically necessary contact lenses	Paid in full	\$210
Retiree Monthly Premiums		
Retiree only	\$6.90	
Retiree + Child(ren)	\$13.12	
Retiree + Spouse	\$15.52	
Family	\$20.34	

Required: Surcharge certification

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

2024 TOBACCO SURCHARGE		
NOTE: If you don't certify, you will be charged the monthly surcharge.		
Retiree	Spouse	Children 18+ (one surcharge for all children who use tobacco)
\$150/month	\$150/month	\$150/month

Need Help Quitting?

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

Keep your beneficiaries up to date

Make sure you have the correct beneficiaries on file for your life insurance at oneusgconnect.usg.edu and also with your retirement plan. It's a quick yet important task that ensures the right person or people will receive your benefits in the event of your death.



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.



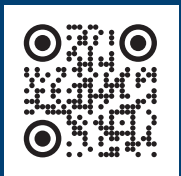
Get Support

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 Aight Mobile app

Scan the QR code to download the Aight 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.

