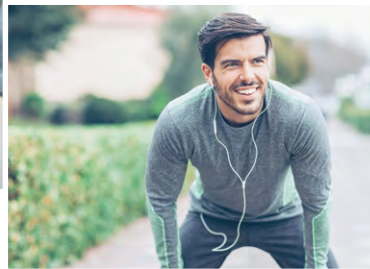




University System
of Georgia **Benefits**



Get ready to enroll in your 2025 benefits!

USG Open Enrollment for active employees
is **October 28 to November 8, 2024**



**Join a Live Online Session
October 28 or November 4!**

Visit benefits.usg.edu to register for an information session to hear about the 2025 USG Open Enrollment changes.

- > Explore benefits.usg.edu to prepare for Open Enrollment.
- > **REQUIRED:** Complete your tobacco and working spouse certifications, or surcharges will apply.
- > Re-enroll in your Flexible Spending Accounts.
- > Complete your elections by November 8 at oneusgconnect.usg.edu.



Highlights for 2025

Open Enrollment is your annual opportunity to look at your current coverage and consider other USG benefit options for the new year. Here's what to look for in 2025:

- > **A few changes.** You'll see an increase to healthcare and dental plan premiums. There will also be changes to deductibles, out-of-pocket maximums, coinsurance and copays for all USG healthcare plans.
- > **Take advantage of the HSA.** When you enroll in the Anthem Consumer Choice HSA healthcare plan and contribute to a USG Health Savings Account, USG matches your contribution up to \$375 for employee only and \$750 for family coverage. The savings can really add up!
- > **Program enhancements.** Check out the new features the Employee Assistance Program (EAP) through Acentra Health offers you and your family, including TALK NOW, Chat with a Counselor and TESS, for text-based AI mental health support. Read on for details.
- > **A new plan offering!** Beginning January 1, 2025, you can choose to enroll in auto, home and renter's insurance through Farmers Insurance Choice® to protect your belongings.


Get ready to enroll

USG Open Enrollment for active employees is October 28 to November 8, 2024.




Learn

Visit benefits.usg.edu to learn what you need to know about this year's Open Enrollment and register for an Open Enrollment information session.




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.



Update your beneficiaries


While you are enrolling, check to see if you have the correct beneficiaries on file for your life insurance, Health Savings Account and retirement plans. It's simple to do and an important task to complete each year that ensures the right person or people will receive your benefits in the event of your death.



Download the Alight Mobile app

Scan the QR code to download the Alight Mobile app or go to 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.



Programs for you



USG Well-being

The USG Well-being Rewards Program is just one more way USG supports you in achieving better health – and rewards you for your efforts! Employees and spouses enrolled in a USG healthcare plan can earn up to \$100 in well-being rewards for completing well-being activities.



Program highlights

- **Anthem members:** Healthy activities include getting a preventive care exam or vaccine, taking a Health Assessment, tracking steps and more.
- **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.



Weight loss through WeightWatchers®

USG offers weight loss support through WeightWatchers for all employees enrolled in a USG healthcare plan – Anthem or Kaiser – and their spouses. The WeightWatchers program guides you toward healthier habits with an individualized nutrition plan and innovative tools rooted in science.

Visit usg.edu/well-being to learn more and register for WeightWatchers today.

Diagnosed with pre-diabetes or at risk for type 2 diabetes?

USG offers the CDC-recognized diabetes prevention lifestyle change program, PreventT2. PreventT2 can help you make lifestyle changes to prevent or delay diabetes. All employees, regardless of whether or not they are enrolled in a USG healthcare plan, can participate. Visit usg.edu/well-being to learn more.



Program rewards

In 2025, USG will simplify how rewards are redeemed. Earned rewards will be paid through payroll at the end of the calendar year. Visit usg.edu/well-being to learn more about well-being rewards and programs.

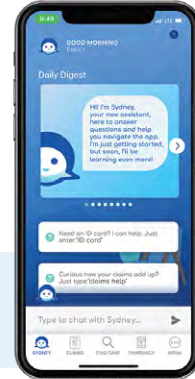
Don't miss out! Rewards earned in 2024 must be redeemed by December 31, 2024!

Members and their covered spouses who complete the program requirements will each receive a \$100 reward card – \$200 per household – to spend on anything they choose!

- **Anthem members:** Download or log in to your no-cost Sydney Health app, and select **My Health Dashboard**. To earn your rewards, scroll down and select **My Rewards** to view activities that you can complete. To redeem your rewards, select **My Health Dashboard**. Then, scroll down and choose **Redeem Rewards**.
- **Kaiser members:** To earn credit towards your Kaiser Permanente Wellness Program activities, you must sign your **2024 Wellness Program Agreement**. Complete this step along with the rest of the program before December 31, 2024. Get started at my.kp.org/usg.

Total Health, Total You Program

Connect with an Anthem advocate by phone, chat or secure messaging. If you are an Anthem member in 2025, 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.



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

Employee Assistance Program

You and your family and household members have access to an Employee Assistance Program (EAP) through Acentra Health, which offers you free, online resources and confidential services such as:

- > Highly qualified counselors for in-person, phone or video counseling sessions.
- > Master-level counselors and work/life specialists available 24 hours a day, seven days a week, 365 days a year.
- > Legal and financial consultation, work/life support and referral services and caregiver support services.
- > Online tools and resources such as webinars, self-assessments, soft skills training, podcasts, articles and more.

Visit benefits.usg.edu to learn more or contact Acentra at **1-844-243-4440** or go to the usg.MyLifeExpert.com (company code: USGCares).



New features for 2025!

In 2025, the EAP offers you an expanded network of counselors and some great new features!

- **TALK NOW® on-demand counseling** offers you immediate support and guidance through a real-time connection with a licensed mental health counselor. It's completely confidential and always free to use – no appointments needed.
- **New tools** designed to give you easy access and ensure you have a great experience.
 - **Online Request Form** allows you to request EAP support through an online form, accessible right from the Acentra website.
 - **Mobile App** gives you easy access to articles, mood trackers, assessments, motivational exercises, TESS (our digital chatbot, which offers text-based mental health support) and Talk Now® to speak with an EAP counselor real-time.



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 and plan premiums, review the 2025 Comparison Guide on benefits.usg.edu.

	ANTHEM CONSUMER CHOICE HSA ¹	ANTHEM COMPREHENSIVE CARE	ANTHEM BLUECHOICE HMO	KAISER PERMANENTE HMO
Coverage	In-network ²	In-network ²	In-network only	In-network only
Deductible (Single/Family)	\$3,200/\$6,400	\$1,500/\$4,500	None	\$100/\$200
Annual out-of-pocket maximum (Single/Family)	\$5,000/\$10,000 (\$9,200 ind. cap)	\$3,300/\$6,600	\$5,500/\$9,900	\$6,350/\$12,700
PCP required	No	No	Yes	Yes
Preventive care	Plan pays 100%			
Physician office visit/ specialist visit	You pay 20% after deductible	\$25 copay/ \$50 copay	\$40 copay/ \$100 copay	\$40 copay/ \$75 copay
Urgent care		\$50 copay	\$100 copay	\$75 copay
Inpatient hospital services		You pay 10% after deductible	\$1,000 copay	\$600 copay (after deductible)
Outpatient hospital services				\$600 copay
Care in emergency room		\$300 copay, then you pay 10% after deductible	\$600 copay (ambulance: \$75 copay)	\$400 copay
PRESCRIPTION DRUGS³				
Retail and Mail Order	Coinsurance After Deductible	Copay/Coinsurance		Copay/Coinsurance
Generic	You pay 20%	You pay \$20 copay		\$15 copay; Non-Kaiser pharmacies: \$25 copay
Preferred brand		You pay 20% with \$50 min/ \$125 max		\$45 copay; Non-Kaiser pharmacies: \$55 copay
Nonpreferred brand		You pay 35% with \$125 min/ \$250 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 \$85 max You pay 20% with \$175 max You pay 35% with \$250 max		You pay 30% with \$250 max
Pharmacy annual out-of-pocket maximum				
Per Member	The annual out-of-pocket maximum amounts will be combined with the medical out-of-pocket maximum amounts.	\$2,000/member (capped at \$6,000)		\$1,750 Single/\$3,500 Family

¹All services in the Consumer Choice HSA are subject to deductible except preventive care.

²The Consumer Choice HSA and Comprehensive Care plans both offer in-network and out-of-network coverage.

³Your 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 benefits.usg.edu.

Enrollment Checklist



Required: Complete your certifications

If you are enrolled in a USG healthcare plan, you are required to complete certifications each year during Open Enrollment, or you will be charged the monthly surcharge(s).

2025 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

Trying to Quit?

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



Spending Accounts – Re-enroll and Save

- **Re-enroll in Flexible Spending Accounts (FSAs).** You must re-enroll in your FSAs each year during Open Enrollment if you want to participate in the new year.
- **Save more with the 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 – up to \$375 for employee only and \$750 for family coverage.



Shared Sick Leave Program – Donate and Enroll

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.



Retirement Plans and CAPTRUST Financial Advisory Services

Need help deciding if a 403(b) or 457(b) supplemental retirement plan 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.