



Centered
on **YOU**

2022 USG Open Enrollment

Employee Presentation



University System
of Georgia **Benefits**

What we'll discuss today



- USG Open Enrollment Information
 - Key Dates
 - Systemwide Virtual Benefits Fair
 - Enrollment Resources
- New and Noteworthy
 - HSA Bank
 - USG Benefits Website redesign
 - Enhanced Communications
- 2022 Benefits Changes and updates
 - Healthcare & Pharmacy Changes
 - Voluntary Benefits
- Questions



USG Open Enrollment Information

Open Enrollment Dates



USG Open Enrollment is:

**Monday, October 25 –
Friday, November 5**

October 2021						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

November 2021						
Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

- **You must take action by November 5.** You must re-certify tobacco user status and working spouse surcharge each Open Enrollment, or surcharges will be applied.
- **Active Open Enrollment.** Most benefits will roll over from year to year. However, you must elect to contribute to your Flexible Spending Account (FSA) every year.
- **Open Enrollment is the time to make changes.** Mid-year changes are not allowed unless you experience a qualifying life event.

Post-65 USG Retiree Open Enrollment



Medicare Open Enrollment is:
Friday, October 15 –
Tuesday, December 7



Visit retiree.aon.com/usg

Call 1-866-212-5052

During Open Enrollment 8am – 11 pm Eastern
Regular Hours 9am – 9pm Eastern

- **Your coverage will continue** if you do not wish to make plan changes, or your plan is not going away
- **Please review and update your beneficiaries** in OneUSG Connect- Benefits

- **Retirees should take action by December 7**, if enrolled in Medicare Advantage or Medicare prescription plan
- **Retirees with a Medicare Supplement Plan** have until December 31, 2021

- **Retirees must remain enrolled in a healthcare or prescription drug plan through the Aon Retiree Health Exchange** to be eligible for the annual HRA contribution.
- **2022 - \$2736 HRA**

Systemwide Virtual Benefits Fair



Live events, chat and raffles:

October 25 – 29, 2021



Chat Daily
10am - 2pm EST



Live Events
9am – 12 noon EST



Benefits
Information

Register and attend sessions at usg.vfairs.com

- **Chat 1:1 with Benefits Experts Daily** to get your questions answered.
- Accolade and Anthem will be in one booth this year.
- **View presentations on-demand through November 30.** Benefits information will remain, but the chat feature will be disabled.
<https://usg.vfairs.com/>
- **Campus Office Hours and any campus specific events** will reiterate messages from Benefits Fair.
- Additional support through OneUSG Connect - Benefits call center.

USG Open Enrollment Resources



Visit the USG Benefits Website for information about benefits and programs

<https://benefits.usg.edu/open-enrollment/open-enrollment>



Attend the Systemwide Benefits Fair to learn about 2022 plan changes and chat with Vendors

<https://usg.vfairs.com>
October 25 – 29th
Dependents welcome



Enroll at oneusgconnect.usg.edu and click “Manage My Benefits”

If you have questions, call 1-844-587-4236



New and Noteworthy

New! Flexible Spending Account Vendor



Beginning January 1, 2022, HSA Bank will be the new Flexible Spending Account vendor (FSA):

- Healthcare FSA (HC-FSA)
- Dependent Care FSA (DC-FSA)
- Limited Purpose FSA (LP-FSA)

Flexible Spending Accounts

- You must enroll each Open Enrollment
- 2021 contributions will remain with Optum. You can continue to use your Optum debit card and/or be reimbursement through the Grace Period
 - Incur eligible expenses through March 15, 2022
 - File for reimbursement through March 31, 2022

If you enroll in an FSA account for 2022, you will receive a new HSA Bank debit card the last week of December 2021

Flexible Spending Account Limits



Your 2022 contributions will be deposited into your new HSA Bank account

FSA Type	2021 Contribution Limit
Healthcare	\$2,700
Limited Purpose	\$2,700
Dependent Care	\$5,000 (no change)



Remember, the dependent care FSA is for childcare (under age 13) and eldercare expenses.



Calculate expenses carefully. You have until **March 31, 2022**, to request reimbursement. Use it or Lose it

New! Health Savings Account Vendor



Beginning January 1, 2022, HSA Bank will be the new Health Savings Account vendor.

Health Savings Account (HSA)

- You will receive new Debit Cards the last week of December
- During Open Enrollment, you **must** approve or not approve the transfer of funds to HSA Bank
- You can keep your funds with Optum or transfer to HSA Bank
 - If you approve the transfer, you will earn a deposit of **\$50** (if you are eligible for HSA Contributions in 2022)
 - If you do not approve the transfer will remain with Optum and will be responsible for the monthly fee (\$3.25)

To learn more about HSA Bank and how this change may impact you, attend the live session at the virtual benefits fair.

Health Savings Account



Your 2022 contributions will be deposited into your new HSA Bank account

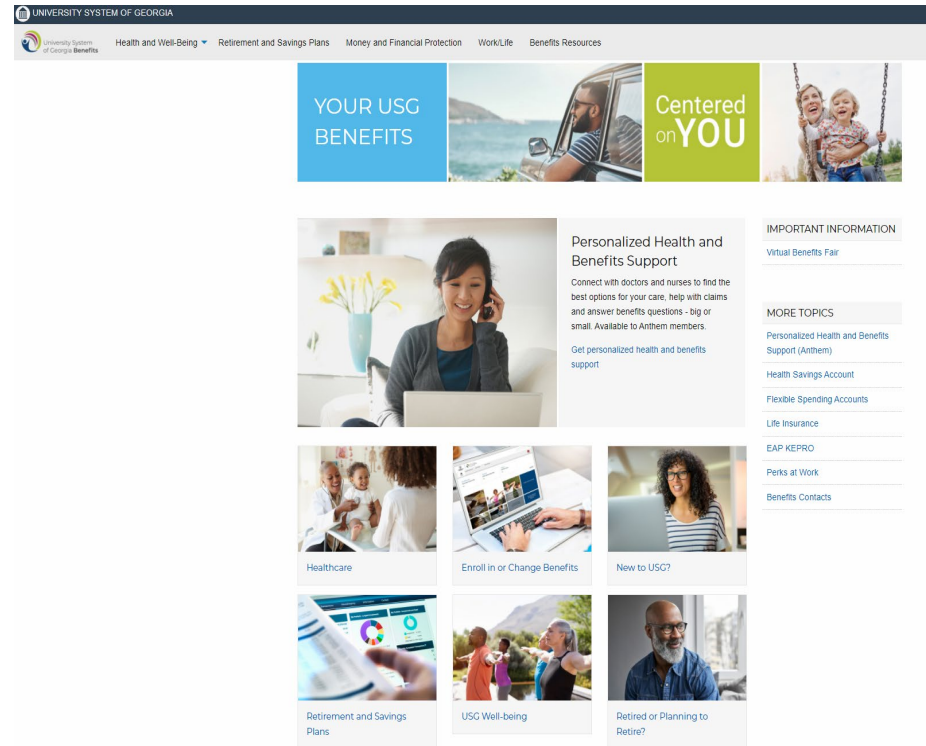
	2021 Contribution Limit	2022 Contribution Limit	USG Match
Single	\$3,600	\$3,650	\$375
Family	\$7,200	\$7,300	\$750

Important! The \$50 deposit and the employer match both count towards the annual contribution limit.

USG Benefits Website Redesigned



- New URL - <https://benefits.usg.edu/>
- Organizes information into five major categories
 - Health & Well-being
 - Retirement & Savings
 - Money & Financial
 - Work/Life
 - Benefits Resources
- Find benefits resources based on your employment stage
 - New to USG
 - Retired or Planning to Retire



Check your bookmarks! If you saved USG Benefits pages, you will need to adjust your bookmarks.

Anthem ID Cards



- **Anthem ID Cards:**

- Anthem will issue new ID cards for 2022
- New ID cards include both in-network and out-of-network information
- ID Cards should arrive the last week of December



Company Couples



- If both you and your spouse are benefits-eligible University System of Georgia employees, only one of you may elect to cover the other spouse and/or dependent child(ren).
- **Remember! As a company couple you can enroll through the OneUSG Connect – Benefits enrollment portal during Open Enrollment!**
 - If you both attempt to enroll in individual coverage during USG Open Enrollment, but you are already covered by your spouse, you will receive a pop-up message
 - The last election will be saved
 - Confirmation statement will be mailed to both employees



2022 Open Enrollment – Benefit Overview & Changes

Healthcare Premiums - Employees



Slight increase in premium increase across all USG healthcare plans.

- For employees enrolled in the Kaiser HMO, the increase will be less than 1%
- For employees enrolled in an Anthem plan, the increase will be between 2%-3%

Employee Monthly Premium	Anthem (USG Self-Insured Coverage)			Kaiser (Fully Insured)
	Consumer Choice HSA	Comprehensive Care	BlueChoice HMO	HMO
Employee	\$83.20	\$193.34	\$228.32	\$171.64
Employee + Child(ren)	\$176.64	\$374.92	\$437.42	\$329.30
Employee + Spouse	\$206.12	\$437.42	\$510.88	\$384.18
Family	\$294.44	\$624.88	\$729.82	\$548.84

2022 Healthcare Changes



Consumer Choice HSA Plan out-of-pocket maximum increases

- In-network
 - employee only tier will increase from \$3,700 to \$4,000
 - family tier will increase from \$7,400 to \$8,000
- Out-of-network
 - employee only coverage tier will increase from \$7,400 to \$8,000
 - family tier will increase from \$14,800 to \$16,000

	In-network	Out-of-Network
Deductible – Employee Only	\$2,200	\$4,400
Deductible – Family	\$4,400	\$8,800
Out-of-Pocket Max – Employee Only	\$4,000	\$8,000
Out-of-Pocket Max - Family	\$8,000	\$16,000
Pharmacy	RX Included	RX Included

2022 Pharmacy Changes



Mail Order Prescriptions

- Mail order prescription costs will be the same as retail costs for all plans in 2022
- Employees enrolled in the Kaiser HMO will experience a slight copay increase for a 90-day mail order prescription

New Specialty Tier

- Comprehensive Care and Blue Choice HMO have a new specialty tier
 - SRx Generic – 20% with a max of \$75
 - SRx Preferred – 20% with a max of \$150
 - SRx Non-Preferred – 35% with a max of \$200
- All plans have a 30-day limit for **new** specialty medications
 - If you are **currently** receiving a supply greater than 30 days, you will be allowed to continue through December 31, 2022.
 - If you receive a specialty RX for greater than 30 days, you will be responsible for 2x or 3x the 30-day supply cost.

2022 Pharmacy Changes Continued



	Consumer Choice HSA		Comprehensive Care & Blue Choice HMO	
	Retail (30 day)	Mail (90 day)	Retail (30 day)	Mail (90 day)
Generic	20% after deductible		\$15 copay	\$45 copay
Preferred	20% after deductible		20% with \$40 min and \$100 max	20% with \$120 min and \$300 max
Non-Preferred	20% after deductible		35% with \$100 min And \$200 max	35% with \$300 min And \$600 max
Specialty (SRx)	30-day fill limit for all new specialty prescriptions			
SRx Generic	20% after deductible		20% with \$75 max	N/A
SRx Preferred	20% after deductible		20% with \$150 max	N/A
SRx Non-Preferred	20% after deductible		35% with \$200 max	N/A
Annual Out of Pocket Maximum (OOP)	RX combined with healthcare OOP Max		Separate RX OOP Max	Employee: \$1,500 Employee+1: \$3,000 Family (2 or more): \$4,500

Pharmacy Questions? Your Accolade Personal Health Assistant can help!

2022 Pharmacy Changes Continued



Example assumes Specialty RX 30-day supply

Specialty		Comprehensive Care		Blue Choice HMO	
Tier	Drug Cost	Coinsurance	You Pay	Coinsurance	You Pay
Generic	\$1,500	20% with \$75 max	\$75	20% with \$75 max	\$75
Preferred	\$3,500	20% with \$150 max	\$150	20% with \$150 max	\$150
Non-Preferred	\$7,500	35% with \$150 max	\$200	35% with \$150 max	\$200
Deductible (in-network)		No deductible for pharmacy		No deductible for pharmacy	
Out of pocket maximum (in-network)		Employee Only: \$1,500 Employee + 1: \$3,000 Family \$4,500 (Individual deductible applies for family coverage)			

***Make sure to check the Preventive Drug list - some medications that treat chronic conditions are considered preventive and are not subject to deductible or co-insurance (\$0)**



■ Specialty Drug List

- Specialty medications are used to treat chronic complex conditions, rare or genetic diseases.
- These are the most expensive medications and often require special handling

■ Preventive Drug List (Consumer Choice HSA)

- You will pay the coinsurance amount, even if you haven't met the deductible
- Includes medications taken regularly to treat chronic conditions like high cholesterol, high blood pressure or asthma

■ Preventive Drug List (All healthcare plans)

- Medications on this list have a \$0 employee cost share



Systemwide Virtual Fair

Understanding your
pharmacy Benefit
October 26 - 9:30 am

Specialty Pharmacy
Changes
October 28 – 12:30 pm

<https://usg.vfairs.com/>

Pharmacy Questions? Your Accolade Personal Health Assistant can help!



The Accolade Personal Healthcare Assistant is the front door to help answer benefit and pharmacy questions, coordinate care, and help with legwork to support our you along your healthcare journey.

Who is eligible for Accolade

- All USG employees and covered dependents enrolled in an Anthem Healthcare Plan (except GRA).
 - Includes Pre-65 retirees and COBRA participants
 - Does not include employees enrolled in Kaiser HMO, GRA or healthplan questions prior to January 1, 2020.

Website: member.accolade.com

Call: 1-866-204-9818

Chat: Accolade Mobile App



■ **How Can Accolade Help**

- Understanding a new diagnosis, treatment options, ongoing conditions
- Connect you with other USG resources available
- Find in-network doctors
- Do the legwork to help with coordination of care, follow up with your doctor for Prior Authorization paperwork
- Answer questions about billing, explanation of benefits, and out of pocket costs
- What is covered with preventive services, what screenings should I get, and even help schedule appointments

■ **How can Accolade Help during Open Enrollment**

- Am I enrolled in the correct USG Healthcare plan?
- There are a lot of pharmacy changes, what does that mean to me?
- Are my medications covered, how much will my medications cost?

Complete your certifications



Action required: Certifications for employees and covered dependents enrolled in 2022 USG healthcare coverage

■ Tobacco User Status

- You must certify your status as a tobacco user or non-user, as well as the status of any dependents (age 18+)
- Planning to quit tobacco? Select the cessation option and complete a tobacco cessation program within 90 days. Don't forget to update your tobacco user status with the OneUSG Connect – Benefits call center after completing a program.

■ Working spouse

- If you are an active employee who covers a spouse who is working and has an offer of healthcare coverage through an employer
- Does not apply to USG Retirees

■ Certify at oneusgconnect.usg.edu — no forms necessary

What are Surcharges?



	What's the cost?	When does it apply?
Tobacco User Surcharge	Additional \$100/month for each tobacco user on the plan (18+), in addition to medical premium	<ul style="list-style-type: none">▪ Active employee, dependent, retiree (pre-65 enrolled in healthcare plan) certifies as a tobacco user▪ If you do not complete the certification
Working Spouse Surcharge	Additional \$100/month, in addition to medical premium	<ul style="list-style-type: none">▪ Active employee's working spouse declines an offer of coverage from another employer▪ If you do not complete the certification

Remember to review your confirmation statement after making elections.



If you don't act, the surcharges will apply!



Beginning January 1, 2022, normal telehealth cost share will apply.

- **Live Health Online (LHO)**

- Includes LHO, LHO Psychology and LHO Sleep (New)
- Comprehensive Care and Blue Choice HMO - First 3 visits Free!
- Consumer Choice HSA – Flat amount prior to deductible; Amount varies depending on type of service

- **Virtual Doctors Visits**

- Check with your doctor to see if they offer telehealth visits. We cover these too!

- **Kaiser Permanente HMO**

- Unlimited e-visits and telephonic care at no additional cost

Preventive Care is Important!



- Getting regular checkups and screenings can help you stay healthy and catch problems early.
- Best of all, when you use these services through your doctor (in-network), there is no cost to you!
- Common Preventive care services:
 - Annual Check-up
 - Flu Shot
 - Mammogram (age 40+)
 - Colonoscopy (age **45+**)
 - Vaccinations (measles, mumps, rubella, etc.)



Review the list of Preventative Services



In-network preventative services are **FREE**



Schedule your preventive screening

If you are enrolled in an Anthem healthcare plan, your Accolade Health Assistant can help you get on track and even help you schedule your appointment! Chat securely via the Accolade mobile app, call 866-204-9818 or visit member.accolade.com.



Voluntary Benefits & Other Benefit Programs

EyeMed – Vision Coverage



- Our EyeMed Vision Care plan saves you money on routine eye exams and eye care items.
- In addition to the Insight network, you now have access to EyeMed's PLUS* provider network
- To find a PLUS network provider, visit eyemedvisioncare.com/usg and look for a PLUS provider.

Your vision plan

Vision benefits are provided for the following services and supplies once per 12-month period.	EyeMed Vision	
	In network	Out-of-network reimbursement
Exam*	\$10 copay	\$40
Single vision lens	\$25 copay	\$40
Standard lens	\$80 copay	\$55
Frames*	\$150 allowance	\$58
Contact lenses	\$150 allowance	\$130
Medically necessary contact lenses	Paid in full	\$210

*If you use an EyeMed PLUS provider, you will have a \$0 eye exam copay and an additional \$50 frame allowance

Metlife - Life Insurance



During open enrollment, you may elect or increase your supplemental life insurance by one level, up to 3x your annual salary, not to exceed \$500,000

- Need help determining if you have enough coverage, use the life insurance estimator at <http://www.lifeonlinecalculator.com/>.

- **Review and/or update your Beneficiaries**

This is a quick yet important step to ensure that the right person or persons are financially covered in case something happens to you.

- You can update your beneficiary at anytime during the year through <https://oneusgconnect.usg.edu/>
- If you do not have a beneficiary on file with OneUSG Connect Benefits, your benefits will be paid based on the order specified in the plan certificate.



While you are updating your Life Insurance beneficiaries, don't forget about your retirement benefits.

Shared Sick Leave



Time Away from Work

- Annual Leave 
- Education Support Leave 
- Fair Labor Standards Act Leave 
- Family and Medical Leave Act 
- Holidays 
- Inclement Weather or Other Emergencies 
- Military Leave 
- Organ and Marrow Donation 
- Parental Leave 
- Personal Leave 
- Policy on Education Leave without Pay 
- Selective Service/Physical Examinations 
- Shared Sick Leave Program  
- Sick Leave with Pay 
- Sick Leave without Pay 
- Time and Leave Reporting 
- Voting Leave and Other Miscellaneous Leave 

- If your institution offers Shared Sick Leave, remember that Open Enrollment is your annual opportunity to donate and/or enroll in the Shared Leave pool.
- To participate, contact your institution's HR/Benefits Department
- Review the [BOR policy](#) on eligibility, forms and program details.





Wrap Up

How to enroll



OneUSG Connect - Benefits website

Visit oneusgconnect.usg.edu and
click **Manage My Benefits**



OneUSG Connect - Benefits Call Center

Call 1-844-587-4236
Monday – Friday 8am -5 pm EST
No extended hours

For benefit details, visit oneusgconnect.usg.edu.



University System
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Important Reminders



Enroll and/or make plan changes no later than November 5, 2021



You must re-enroll in the Flexible Spending Account every year



Complete your tobacco user and working spouse certifications
– If you don't complete them, the surcharges will apply



If you have an HSA with Optum Bank, don't forget to approve the transfer to HSA Bank
– Approval must be received no later than January 14, 2022
– Earn credit of \$50 (if you are eligible for HSA contributions in 2022)



Confirm and/or update your beneficiaries



Questions?