

USG 2023 OPEN ENROLLMENT NEWSLETTER



Better Together

- ✔ Explore benefits.usg.edu to prepare for Open Enrollment.
- ✔ Attend a USG Benefits Fair, in person or virtually, to interact with the experts.
- ✔ **REQUIRED:** Complete your tobacco and working spouse certifications.
- ✔ Re-enroll in your Flexible Spending Accounts.
- ✔ Complete your elections by November 4.



Get ready to enroll



Open Enrollment is your annual opportunity to review your current coverages, explore USG's options and decide which benefits will fit your needs for 2023.

We have great news! There will be no premium increases to the healthcare plans for 2023.

Read this newsletter to learn about premium and plan changes, vendor updates, new Well-being Program opportunities and more.

USG OPEN ENROLLMENT FOR ACTIVE EMPLOYEES
OCTOBER 24–NOVEMBER 4, 2022



University System
of Georgia **Benefits**

Better together — USG Benefits Fairs

During our Open Enrollment benefits fairs, you'll have the opportunity to visit our benefits vendors, attend virtual vendor presentations, ask the experts and enjoy giveaways.

Whether you attend an in-person fair, a virtual fair, or both, it's clear that USG employees are better together!



You've got two ways to attend.



In-person Benefits Fair

Join us at an in-person fair through October 21. Visit benefits.usg.edu and check the 2022 in-person Benefits Fair Schedule to see when an in-person fair is being held at your institution.



Systemwide Virtual Benefits Fair

Join us for the Systemwide Virtual Benefits Fair October 24–November 4. Attend daily live presentations and take part in live chats weekdays between 10 a.m. and 2 p.m. ET to ask questions and learn about USG benefit programs and changes. The live presentation schedule will be available when you register at usg.vfairs.com.



Download the Alight Mobile app

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.



USG healthcare at a glance

You will see some plan design changes across all four plans, shown in **bold** in the chart below. For complete details, review the *2023 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)	\$2,500/\$5,000	\$1,000/\$3,000	None	None
Annual out-of-pocket maximum (Single/Family)	\$4,500/\$9,000	\$2,250/\$4,500	\$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	\$20 copay/ \$35 copay	\$35 copay/ \$90 copay	\$30 copay/ \$45 copay
Inpatient hospital services		You pay 10% after deductible	\$600 copay	\$350 copay
Care in emergency room		\$300 copay , then you pay 10% after deductible	\$400 copay	\$300 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. There are changes to the out-of-network coverage, not displayed on this chart.



Keep tabs on your prescription coverage

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 benefits.usg.edu.

Certification and surcharge changes

If you are enrolled in a USG healthcare plan, you are required to complete certifications each year during Open Enrollment. You must certify whether you (and your covered family members age 18+) use tobacco and whether your spouse has access to coverage through their employer.

Need Help Quitting?
 There's a tobacco cessation option available. Learn more about the programs and resources at benefits.usg.edu.

New surcharge amounts for 2023

Surcharge amounts are increasing for 2023 from \$100 to \$150.

2023 SURCHARGES			
Tobacco use surcharge			Working spouse surcharge*
Employee	Spouse	Children 18+ (one surcharge for all children who use tobacco)	
\$150/month	\$150/month	\$150/month	\$150/month

*The working spouse surcharge does not apply to retirees.

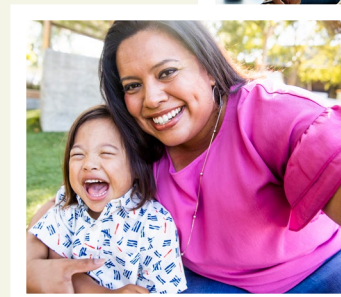
Accolade Can Help!

If you are enrolled in an Anthem healthcare plan, you automatically have a Health Assistant through Accolade. Your Health Assistant is your advocate, champion and first point of contact for all of your healthcare benefits, billing and pharmacy questions.

Your personal Health Assistant will help you:

- Understand your healthcare benefits and resources
- Find the best doctors and care for your situation
- Understand a new diagnosis or treatment plan
- Coordinate care after surgery
- Estimate your out-of-pocket costs before you go to the doctor
- Understand confusing terms or a healthcare bill
- Simplify your experience so you can focus on what matters

Call Accolade at **1-866-204-9818** or visit member.accolade.com.



USG Well-being Program – Better than Ever!

The USG Well-being Program, in partnership with Virgin Pulse, has added more ways for you to earn the \$200 well-being credit.



You can earn credit by completing healthy activities like:

- The Health Assessment
- Biometric Screenings
- Step Challenges



- Nutrition education programs
- Preventive care screenings
- Daily tracking for steps or sleep

Complete the recommended activities between October 1, 2022, and September 30, 2023, and your well-being credit will be applied and paid in 2023.

How it works

Each time you earn enough points to reach level 1 through 4, you will see a well-being credit reflected in your account.

	Level 1 >	Level 2 >	Level 3 >	Level 4 >	Annual Total
Points	5,000	15,000	25,000	40,000	40,000
USG Well-being Credit	\$25	\$50	\$50	\$75	\$200
Cumulative Earnings	\$25	\$75	\$125	\$200	\$200

You and your eligible spouse can access your USG Well-being account at ourwellbeing.usg.edu or download the Virgin Pulse mobile app.

New Vendors and Benefit Enhancements

Starting January 1, 2023:

- **Aflac will be the carrier** for Accident, Hospital Indemnity and Critical Illness plans, which means you'll see lower costs and enhanced benefits! If you are covered today, this change will be automatic – no need to take action.
- **MetLife will be our new pet insurance carrier**, and wellness benefits is an option. If you want pet insurance coverage through MetLife in 2023, you will need to take action to enroll.
- **LegalEASE Legal Plan** – enhanced coverage with lower rates.
- **MetLife Short-term Disability** – 3% decrease in premiums.

For more information, visit benefits.usg.edu.

Diabetes Management and Weight Management Programs



Employees enrolled in an Anthem healthcare plan have access to three programs through Livongo.

- Diabetes Prevention Program (DPP)
- Diabetes Management
- Weight Management

These no-cost programs combine integrated tools, coaching and personalized support. Visit well.livongo.com/usgbenefits to register and qualify. Registration code: **USGBENEFITS**

Employees enrolled in the Kaiser HMO plan have access to a no-cost diabetes prevention program through Omada Health and a weight management program through Weight Watchers. Visit omadahealth.com/kpga or benefits.usg.edu.



News You Can Use



Retirement plan fee waived

Open Enrollment is the perfect time to consider enrolling in a 403(b) or 457(b) plan to help you save for retirement. As an added bonus, the USG administrative fees will be waived in 2023. Vendors' fees will still apply.

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 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 the Virtual Benefits Fair 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 enroll.