



Centered
on **YOU**

USG OPEN ENROLLMENT FOR PRE-65 RETIREES **OCTOBER 25 – NOVEMBER 5, 2021**

- ✔ Attend the USG Virtual Benefits Fair to review the changes for 2022.
- ✔ **REQUIRED:** Complete your tobacco certification.
- ✔ Update your beneficiaries.

Learn now, benefit later

Check out some changes and programs to look out for during Open Enrollment. You can find all the details on benefits.usg.edu/.

New! FSAs and HSAs move from Optum to HSA Bank

Effective January 1, 2022, HSA Bank will be our new spending account vendor.

- If you have an HSA balance with Optum, you will be asked to approve the transfer of your account funds from Optum to HSA Bank. You will receive additional instructions during Open Enrollment. Approving the transfer means you'll access your funds through HSA Bank, and you will earn \$50 after the transfer is complete.
- If you choose to remain with Optum, a monthly fee will apply beginning January 1, 2022.



You will receive a new HSA Bank debit card the last week of December. Learn more by visiting the HSA Bank booth at the systemwide Virtual Benefits Fair.



Get personalized healthcare support through Accolade – If you're an Anthem member, Accolade is your first place to turn whenever you have healthcare and pharmacy benefits questions. Your Accolade personal Health Assistant can help you find great doctors, understand your coverage, research your conditions and treatment options, and more.

Their personalized support will help you make informed healthcare decisions and have peace of mind. This program is confidential and provided as a part of your healthcare coverage. Call Accolade at **1-866-204-9818** or visit member.accolade.com to connect with your personal Health Assistant today!



2022 Benefit changes at a glance

Premium increases

There will be a slight premium increase across all USG healthcare plans. If you're enrolled in a Kaiser Permanente plan, the increase will be less than 1%. If you're enrolled in an Anthem plan, the increase will be between 2% and 3%.

New pharmacy benefits and supply limit changes

Depending on your healthcare plan and medications you take, you might see some changes to your pharmacy benefits. See below for details. Contact your Accolade personal Health Assistant for more information.

Specialty tier

- There is a new tier for specialty medications if you're enrolled in the Comprehensive Care or BlueChoice HMO plan.
- A 30-day supply limit for new specialty medications will apply.
- If you are receiving more than a 30-day supply, you can continue to do so by paying 2x or 3x the 30-day supply cost.

Mail order prescriptions

- Mail order prescription costs will be the same as the retail cost for all plans in 2022.
- Kaiser members will experience an increased copay for mail order prescriptions.

Out-of-pocket maximums increase for the Consumer Choice HSA plan

- In-network employee only coverage 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.

USG healthcare at a glance

(Changes are noted in **bold** below.)

	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)	\$2,200/\$4,400	\$750/\$2,250	None	None
Out-of-pocket max (Single/Family)	\$4,000/\$8,000 (Rx included)	\$1,750/\$3,500 (Rx not included)	\$5,500/\$9,900 (Rx not included)	\$6,350/\$12,700 (Rx included)
Primary care physician required	No		Yes	
Preventive care	Plan pays 100%			
Physician office visit/ Specialist visit	You pay 20% after deductible	\$20 copay/\$35 copay	\$35 copay/\$70 copay	\$20 copay/\$35 copay
Inpatient hospital services		You pay 10% after deductible	\$500 copay	\$250 copay
Care in emergency room		\$250 copay, then you pay 10% after deductible	\$300 copay	\$250 copay
PRESCRIPTION DRUGS				
RETAIL				
	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%	You pay 20% with \$40 min/\$100 max		\$45 copay; Non-Kaiser pharmacies: \$55 copay.
Nonpreferred brand	You pay 20%	You pay 35% with \$100 min/\$200 max		Kaiser pharmacies: \$65 copay.
Specialty	Limited to a 30-day supply for new prescriptions			
Generic	You pay 20%	You pay 20% with \$75 max		You pay 20% with \$200 max
Preferred Brand		You pay 20% with \$150 max		
Nonpreferred brand		You pay 35% with \$200 max		

Your dental options

	DELTA DENTAL BASE PLAN In-network	DELTA DENTAL HIGH PLAN 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	\$31.98	\$39.52
Retiree + Child(ren)	\$60.74	\$75.08
Retiree + Spouse	\$63.96	\$79.00
Family	\$102.32	\$126.46

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

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

Your vision option

	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



New! EyeMed Plus Provider Network

In addition to the Insight network, you now have access to EyeMed's Plus Provider Network, where you will have a \$0 copay eye exam and receive an additional \$50 frame allowance. To find a Plus Network provider, look for the PLUS on the EyeMed Provider Locator at eyemedvisioncare.com/usg.

Get ready to enroll

Between **October 25 and October 29, 2021**, join us at the systemwide **Virtual Benefits Fair** from 10 a.m. to 2 p.m. Eastern time, to watch live presentations, chat with benefits vendors and enter raffles.

Enroll October 25–November 5 through OneUSG Connect - Benefits to complete these actions



REQUIRED: Complete your certification

You will pay a surcharge if the below applies or if you do not complete the certification:

- **Tobacco surcharge:** \$100/month per covered family member (age 18+) who uses tobacco.



Update your beneficiaries

Take a moment during Open Enrollment to make sure you have the correct beneficiaries on file for your life and retirement plans.



Approve your HSA transition

Make sure to approve the transfer of your Health Savings Account from Optum to HSA Bank in 2022. Once your transfer is complete, you will receive a \$50 credit.



Know where to go

Stay in the know

Want to learn more about the upcoming Open Enrollment? Access information at benefits.usg.edu/ to feel confident when selecting your benefits.

Take action

Visit the OneUSG Connect - Benefits website at oneusgconnect.usg.edu/. Click **Manage My Benefits** under **Retirees** to enroll.

Have questions? Talk to an expert

For benefits support, log on to oneusgconnect.usg.edu or contact the OneUSG Connect - Benefits Call Center toll free at 1-844-587-4236 from 8 a.m. to 5 p.m. Eastern time, Monday through Friday.