



Centered
on **YOU**

USG OPEN ENROLLMENT FOR ACTIVE EMPLOYEES **OCTOBER 25 – NOVEMBER 5, 2021**

- ✔ Attend the USG Virtual Benefits Fair to review the changes for 2022.
- ✔ **REQUIRED:** Complete your tobacco and working spouse certifications.
- ✔ Re-enroll in your Flexible Spending Account(s).
- ✔ 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.

- **Flexible Spending Account (FSA):** If you wish to participate in an FSA for 2022, you must re-enroll during Open Enrollment. Your 2022 contributions will go to HSA Bank, and you will continue to use your Optum debit card for your 2021 expenses.
- **Health Savings Account (HSA):** If you currently have an HSA with Optum, you will be asked to approve the transfer of your account funds from Optum to HSA Bank during Open Enrollment through OneUSG Connect - Benefits. Approving the transfer means you'll access your funds through HSA Bank, and you will earn \$50 after the transfer is complete.

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!



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.



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 | | \$20 copay/\$35 copay | \$35 copay/\$70 copay | \$20 copay/\$35 copay |
| Inpatient hospital services | You pay 20% after deductible | 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 | | |



Participate in USG Well-being and earn up to \$200

When you feel well, you live well. Active employees currently enrolled in a healthcare plan can access total well-being resources to help you be your best and earn up to \$200 in well-being credits. Take the Health Assessment survey online to better understand your nutrition, exercise, sleep habits and stress levels. Complete the recommended activities between October 1, 2021, and September 30, 2022, and your well-being credits will be applied and paid in 2022. Log in to your USG Well-being account through OneUSG Connect - Benefits at oneusgconnect.usg.edu — click on **Manage My Benefits**, then **USG Well-being** to register and track your activities.

Get support for diabetes and weight loss management

If you enroll in a USG healthcare plan, you and your spouse have access to support to help you reach your health goals.

- **Anthem members** — Livongo provides no-cost diabetes management, prevention and weight loss programs that combine integrated tools, coaching and personalized support that helps you live on the go. Visit well.livongo.com/USGBENEFITS to register. Registration code: USGBENEFITS
- **Kaiser members** — Omada, a no-cost diabetes prevention program to help support a healthy lifestyle. Visit omadahealth.com/kpqa.



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.

Check in on your finances — Connect with CAPTRUST's independent financial advisors to see if you're on track to achieve your financial goals — plus earn a \$20 well-being credit when you schedule an appointment and complete a retirement blueprint. Visit captrustadvice.com/scheduler to get started.

Retirement fee update — Great news for 2022! USG administrative fees will be waived in the ORP, 403(b) and 457(b) plans. Vendor fees will still apply. Enroll today: Log in to oneusgconnect.usg.edu and choose **Retirement @ Work**.



Shared Sick 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.

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



REQUIRED: Complete your certifications

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

- **Tobacco surcharge:** \$100/month per covered family member (age 18+) who uses tobacco
- **Working spouse surcharge:** \$100/month if you're an active employee who covers a spouse who has an offer of medical coverage through an employer



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. It's a quick yet important task that will ensure that the right person or people receive your benefits in case something happens to you.



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** 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.