What We’ll Discuss Today

- 2023 Healthcare Plan Overview
- USG Open Enrollment Information
- 2023 Benefits Changes
- Noteworthy
- USG Well-being
- Important Reminders
- Q&A
- Questions
USG Open Enrollment Information
USG Open Enrollment is:
Monday, October 24 – Friday, November 4

- Employees must take action by November 4. Employees must 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, there are a few additional actions employees must make:
- Employees must elect to contribute to their Flexible Spending Account (FSA) every year.
- There are new vendors with plan enhancements. Employees may wish to take action.

- Check your confirmation statement after open enrollment. If you see an error on your statement, call OneUSG Connect- Benefits by December 30, 2022, at 1-844-587-4236.
- Be sure to check your paychecks in January to ensure you’re enrolled correctly. If you have questions or concerns, contact OneUSG Connect-Benefits at the number above.
In-person Benefits Fairs Are Back!

In-person Benefits Fairs:
October 3 – 21, 2022
Better Together

Visit [benefits.usg.edu](http://benefits.usg.edu) to check the 2022 In-person Benefits Fair Schedule and locations

- Visit booths to speak with benefits experts
- Get your questions answered
- Pick up plan information and giveaways

- Be sure to sign up for your Biometric Screening and Flu Shots

- Visit or contact your campus HR/Benefits office for enrollment support.

GTHR In-Person Benefits Fair → October 18, 2022 / Exhibition Hall from 10am - 2pm
Systemwide Virtual Benefits Fair

Live vendor presentations, chat and giveaways:
October 24 – November 4, 2022

- Chat 1:1 with benefits experts daily to get your questions answered
- Attend live vendor presentations to hear about 2023 Open Enrollment changes and all USG benefits plans

Chat Daily
10 a.m.–2 p.m. EST

Live Events
9 a.m.–12 noon EST

Benefits Information

Starting October 19, register at usg.vfairs.com to attend sessions.

- Visit vendor booths for plan information
- Visit usg.vfairs.com for the line-up of 10 days of scheduled presentations
- View presentations on-demand through December 4. Benefits handouts will remain in booths, but the chat feature will be disabled after November 4
Visit the USG Benefits Website for information about benefits and programs and the
2023 Open Enrollment Newsletter
2023 Comparison Guide
benefits.usg.edu

Attend In-person or Systemwide Benefits Fairs

In-person fairs:
October 3–21. Schedule at benefits.usg.edu

Virtual fair:
October 24–November 4 and on-demand through December 4
Go to usg.vfairs.com
Dependents & Retirees are welcome

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

If you have questions or need to call to enroll, call OneUSG Connect- Benefits at 1-844-587-4236

GTHR: hr.gatech.edu/open-enrollment
Employee Questions

If you have questions during open enrollment, first reach out to your campus HR/Benefits Department. If additional support is needed, here’s who you call:

**OneUSG Connect – Benefits**
For questions about enrollment, certifications, beneficiaries, or HSA/FSA
- Call: 1-844-587-4236
- Submit a ticket: through OneUSG Connect – Benefits

**USG Well-being Program Questions**
- Call: 1-833-724-4874
- Email: support@virginpulse.com or usgwellbeing@usg.edu

**Healthcare & Pharmacy Questions (Anthem plans only)**
- Call: 1-866-204-9818
- Online: member.accolade.com

**Retirement Questions**
- “Am I eligible for Retirement?” questions: Campus HR/Benefits Department
- Retirement (403b or 457b) Plan Questions: Campus HR/Benefits Department
2023 Benefits Changes
Important Open Enrollment Information

Action Required
- Complete your Certifications (tobacco user and working spouse)
- Re-enroll in Flexible Spending Accounts (FSA)

Recommendations
- Review your beneficiary information for life insurance, HSA’s and retirement plans.
- Review the plans and formulary (drug list) to make sure your medications are still covered and the most cost effective.
- Consider enrolling in a 403(b) and/or 457(b). You can enroll at any time during the year.
Great news! Employee healthcare premiums are not changing this year. However, there is a 9.3% increase to employer premiums.
# Healthcare Plan Changes

There will be updates to copays/coinsurance, out-of-pocket maximums and deductibles for all healthcare plans.

<table>
<thead>
<tr>
<th></th>
<th>Consumer Choice HSA</th>
<th>Comprehensive Care</th>
<th>BlueChoice HMO</th>
<th>Kaiser Permanente HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coverage</strong></td>
<td>In-network*</td>
<td>In-network*</td>
<td>In-network only</td>
<td>In-network only</td>
</tr>
<tr>
<td><strong>Deductible (Single/Family)</strong></td>
<td>$2,500/$5,000</td>
<td>$1,000/$3,000</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Annual out-of-pocket max (Single/Family)</strong></td>
<td>$4,500/$9,000</td>
<td>$2,250/$4,500</td>
<td>$5,500/$9,900</td>
<td>$6,350/$12,700</td>
</tr>
<tr>
<td><strong>PCP required</strong></td>
<td>No</td>
<td>Yes</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td>Plan pays 100%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Physician office visit/specialist visit</strong></td>
<td>You pay 20% after deductible</td>
<td>$20 copay/ $35 copay</td>
<td>$35 copay/ $90 copay</td>
<td>$30 copay/ $45 copay</td>
</tr>
<tr>
<td><strong>Inpatient hospital services</strong></td>
<td>You pay 10% after deductible</td>
<td>You pay 10% after deductible</td>
<td>$600 copay</td>
<td>$350 copay</td>
</tr>
<tr>
<td><strong>Care in emergency room</strong></td>
<td>$300 copay, then you pay 10% after deductible</td>
<td>$400 copay</td>
<td>$400 copay</td>
<td>$300 copay</td>
</tr>
</tbody>
</table>

There are changes for all plans not displayed on this chart, view the [2023 Comparison Guide](#) for complete plan details.

*The Consumer Choice HSA and Comprehensive Care plans both offer in-network and out-of-network coverage.*
# Pharmacy Plan Changes

<table>
<thead>
<tr>
<th>Retail and Mail Order</th>
<th>Consumer Choice HSA</th>
<th>Comprehensive Care</th>
<th>BlueChoice HMO</th>
<th>Kaiser Permanente HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Coinsurance After Deductible</strong></td>
<td><strong>Copay/Coinurance</strong></td>
<td><strong>Copay/Coinurance</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Generic</strong></td>
<td>You pay 20%</td>
<td>You pay $15 copay</td>
<td>$15 copay; Non-Kaiser pharmacies: $25 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Preferred brand</strong></td>
<td></td>
<td>You pay 20% with $40 min/$100 max</td>
<td>$45 copay; Non-Kaiser pharmacies: $55 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Nonpreferred brand</strong></td>
<td></td>
<td>You pay 35% with $100 min/$200 max</td>
<td>$75 copay; Non-Kaiser pharmacies: $85 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Specialty</strong></td>
<td>Limited to a 30-day supply for new prescriptions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Generic</strong></td>
<td>You pay 20%</td>
<td>You pay 20% with $75 max</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preferred brand</strong></td>
<td></td>
<td>You pay 20% with $150 max</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Nonpreferred brand</strong></td>
<td></td>
<td>You pay 35% with $200 max</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Pharmacy annual out-of-pocket maximum</strong></td>
<td></td>
<td>$1,750 $3,500 $5,250 (Separate from medical out-of-pocket max)</td>
<td>$1,500 N/A $3,000 (Separate from medical out-of-pocket max)</td>
<td></td>
</tr>
</tbody>
</table>
Surcharge Increase

- The tobacco and working spouse surcharges will increase from $100 to $150 dollars per month.
- **Reminder:** Employees **must certify** the tobacco user status or pay a $150 surcharge per month.
- The tobacco surcharge applies to employees, spouses and dependent children 18 and older, enrolled in a USG Healthcare plan who uses tobacco or who do not certify.
- If your spouse is enrolled in a USG Healthcare plan, you will also need to indicate whether your spouse has coverage available through an employer outside of USG. If so, a monthly working spouse surcharge of $150 will apply.

<table>
<thead>
<tr>
<th>Tobacco use surcharge</th>
<th>Working spouse surcharge*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td><strong>Spouse</strong></td>
</tr>
<tr>
<td>$150/month</td>
<td>$150/month</td>
</tr>
<tr>
<td>Children 18+ (one surcharge for all children who use tobacco)</td>
<td>$150/month</td>
</tr>
<tr>
<td>$150/month</td>
<td>$150/month</td>
</tr>
</tbody>
</table>

*Tobacco cessation resources are available for tobacco users looking to quit using tobacco.
For more information on cessation visit: [www.benefits.usg.edu](http://www.benefits.usg.edu)

*The working spouse surcharge does not apply to retirees.*
Supplemental Benefits Vendor Updates

Starting January 1, 2023:

Aflac will become the new carrier for Accident insurance and Hospital Indemnity. Currently, Aflac administers Critical Illness.

- Accident Insurance
- Critical Illness
- Hospital indemnity

Great news! Moving these plans under one carrier will allow employees to take advantage of lower premium and benefits enhancements for all plans.

- MetLife will be the new carrier for pet insurance.
## Supplemental Benefits Vendor Updates

### Critical Illness Plan Benefit Enhancements

<table>
<thead>
<tr>
<th>Product Provision</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional occurrence; Waiting period (cancer can have different waiting periods)</td>
<td>100%; 6 months</td>
<td>100%; None</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guarantee Issue</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$10,000 &amp; $20,000</td>
<td>$10,000, $20,000 &amp; $30,000</td>
</tr>
<tr>
<td>Spouse</td>
<td>$10,000</td>
<td>$10,000 &amp; $15,000</td>
</tr>
<tr>
<td>Child(ren)</td>
<td>$10,000</td>
<td>$10,000 &amp; $15,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Condition-Specific</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multiple Sclerosis</td>
<td>Not covered</td>
<td>100%</td>
</tr>
<tr>
<td>Parkinson’s Disease</td>
<td>25%</td>
<td>100%</td>
</tr>
<tr>
<td>Alzheimer’s Disease</td>
<td>25%</td>
<td>100%</td>
</tr>
<tr>
<td>COVID-19 Hospital Requirements</td>
<td>Not covered</td>
<td>10% – 4 days, 25% – 10+ days, 40% – 1 day ICU</td>
</tr>
<tr>
<td>Wellness (one per person per year)</td>
<td>$50 (EE and spouse only)</td>
<td>$50</td>
</tr>
</tbody>
</table>

New covered conditions:  
- Type 1 Diabetes covered at 50%  
- $3,000 for Autism Spectrum Disorder

Enjoy lower monthly rates! 2023 rates in your 2023 Comparison Guide and USG benefits website- [https://benefits.usg.edu/](https://benefits.usg.edu/)
Supplemental Benefits Vendor Updates

Hospital Indemnity Plan Benefit Enhancements

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Hospital Admission; Limitations</td>
<td>$500; (one per year)</td>
<td>$600; (one per covered event)</td>
</tr>
<tr>
<td>Daily Hospital Confinement; Limitations</td>
<td>$100; (30 day per stay)</td>
<td>$125; (31 days per stay)</td>
</tr>
<tr>
<td>Daily ICU Confinement; Limitations</td>
<td>$200; (15 day per stay)</td>
<td>$250; (10 days per stay)</td>
</tr>
<tr>
<td>Newborn</td>
<td>Not covered</td>
<td>$125 per day</td>
</tr>
</tbody>
</table>

Enjoy lower monthly rates!
2023 Comparison Guide and USG benefits website- [https://benefits.usg.edu/](https://benefits.usg.edu/)
# Supplemental Benefits Vendor Updates

## Accident Plan Benefit Enhancements

<table>
<thead>
<tr>
<th>Benefit</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ground Ambulance</td>
<td>$200</td>
<td>$300</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$50</td>
<td>$150</td>
</tr>
<tr>
<td>Follow-Up Treatment</td>
<td>$60</td>
<td>$75</td>
</tr>
<tr>
<td>X-ray</td>
<td>Not covered</td>
<td>$25</td>
</tr>
<tr>
<td>Concussion</td>
<td>$150</td>
<td>$250</td>
</tr>
<tr>
<td>Closed Dislocations — Shoulder</td>
<td>$800</td>
<td>$1,125</td>
</tr>
<tr>
<td>Closed Fractures — Wrist</td>
<td>$550</td>
<td>$1,500</td>
</tr>
<tr>
<td>Lacerations</td>
<td>Up to $400</td>
<td>Up to $600</td>
</tr>
</tbody>
</table>

Employees can enroll anytime for coverage at metlife.com/getpetquote and download our mobile app or enroll by phone at 800 GETMET8 (800-438-6388).

New! Retirees are now eligible to enroll!

Action is required!
- Employee must actively enroll in coverage
- Coverage does not automatically transfer from Nationwide to MetLife

Flexible Coverage
- Employees can create the coverage they need for their pet:
  - Preventive care coverage for an additional cost.
  - The deductible: $0 to $2,500
  - Levels of coverage from $500 to unlimited
  - Reimbursement from 50% to 100%
  - Wellness benefits

What's Covered?
- Accidental injuries
- Illnesses
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- Hospital stays
- X-rays and diagnostics

There are no pre-existing conditions, if pet is covered under previous pet policy.
Other Benefits Updates

- All plans cover the extraction of wisdom teeth (not medical plan)

MetLife

- MetLife Short-term Disability
  - 3% decrease in premiums

LEGAL EASE

- Enhanced coverage with lower rates

Employees can review the details about Delta Dental, MetLife Short-term Disability and the Legal Plan at benefits.usg.edu
Noteworthy
Your personal Health Assistant through Accolade is your advocate, champion and first point of contact for all of your benefits, billing, and healthcare questions. As a single point of contact, your personal Health Assistant connects your doctors, health plan and other USG benefit programs, which simplifies your experience so you can focus on what matters.

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 health plan questions prior to January 1, 2020.

Website: member.accolade.com
Call: 1-866-204-9818
Chat: Accolade Mobile App
How can Your Health Assistant Help?

- **How can your Accolade Health Assistant help during Open Enrollment?**
  - Helping employees with very specific health condition questions to understand what plan is best for them.

- **How can your Accolade Health Assistant help throughout the year?**
  - Understanding a new diagnosis, treatment options, ongoing conditions
  - Finding in-network doctors
  - Doing the legwork to help with coordination of care; following up with your doctor for Prior Authorization paperwork
  - Answering questions about billing and explanation of benefits
  - Explaining what is covered with preventive services, what screenings I should get, and even helping schedule appointments
  - Connecting employees with other USG resources available
Insurance Cards

- **Anthem ID Cards**
  - Anthem will issue new ID cards for 2023 for all plans
  - New ID cards include both in-network and out-of-network information
  - ID cards should arrive the last week of December
    - New healthcare enrollees will receive a new ID card
    - If you need an ID card prior to arrival, contact member.accolade.com

- **Kaiser ID Cards**
  - Kaiser will issue new ID cards for 2023
  - 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).

- **Company couples can enroll through the OneUSG Connect – Benefits enrollment portal during Open Enrollment!**
  - If both employees attempt to enroll in individual coverage during USG Open Enrollment, but they are already covered by their spouse, they will receive a pop-up message
  - The last election will be saved
  - Confirmation statement will be mailed to both employees
USG Well-being
New Well-being Program

Starting October 1, 2022 – September 30, 2023

- You will earn well-being credit by completing healthy activities that are worth points

- Over 50 ways to earn points – choose your own adventure
  - Well-being is made up of small choices and habits, every day

- Each time you earn enough points to reach a level, you will see a well-being credit reflected in your account: $25 at Level 1, $50 at Level 2, $50 at Level 3 and $75 at Level 4 for a total of $200

- Use voucher codes to reward for some activities
New Well-being Program

- This year, you have more options for earning points than ever before

- The chart on the following slide outlines the variety of ways that you can earn well-being credit with USG Well-being

- Note: This is not a complete list of earning opportunities - please see the Rewards page in your well-being account for a complete list

- Also, be on the lookout for special earning opportunities throughout the year from your institution
USG Well-being Registration

- USG employees/spouses must be enrolled in a USG healthcare plan and be registered on the USG Well-being platform to earn points, achieve levels, and receive up to $200 in well-being credit.

- Already enrolled? You’re all set to start earning points!

- New here or ready to get started? Register your account:
  - Create a new username and password
    - Everyone: access directly at ourwellbeing.usg.edu
    - Employees: access through OneUSG Connect – Benefits at oneusgconnect.usg.edu > click on Manage My Benefits > click on the USG Well-being tile from the home page
    - Download the Virgin Pulse mobile app (sponsor code: USG)
Join a systemwide Program Overview webinar to learn more about how to earn points, achieve levels and receive up to a $200 well-being credit this program year!

- Thursday, October 20, 2022, at 3:00pm
- Monday, October 24, 2022, at 8:30am

The registration links are on the USG Well-being Events page: [https://www.usg.edu/well-being/events](https://www.usg.edu/well-being/events)

**Virtual Benefits Fair Presentations:**

- Wednesday, October 26, 2022, at 1:00pm
- Tuesday, November 1, 2022, at 10:00am
Important Reminders
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.)

New in 2023! Diagnostic Breast Screenings are now covered at 100% under all USG medical plans.

Chat securely via the Accolade mobile app, call 1-866-204-9818 or visit member.accolade.com to get help scheduling an appointment or learning about what is considered preventive care.
Switching from an FSA to HSA?

Employees currently contributing to a healthcare (HC-FSA) in 2022 who switch to an HSA for 2023 must have a zero-dollar balance in their HC-FSA on or before December 31, 2022, to begin making contributions to their HSA on January 1, 2023.

- If the HC-FSA balance is not zero by December 31, 2022, the employee will not have HSA contributions beginning January 1, 2023. To initiate HSA contributions, they must contact OneUSG Connect - Benefits on or after April 1, 2023.

- Impacted employees will receive a notification from OneUSG Connect - Benefits prior to December 31 and before April 1, 2023.

- Employees who do not contact the OneUSG Connect - Benefits call center will not have HSA contributions in 2023.
Flexible Spending Account Reminders

- Employees who are contributing to a Healthcare (HC-FSA), Limited Purpose (LP-FSA) and/or Dependent Care (DC-FSA) must incur eligible expenses before March 15, 2023. They must file for reimbursement by March 30, 2023.
- Employees who fail to use all their FSA contributions will forfeit those funds – “use-it-or-lose-it”
- Funds cannot be returned to the employee per IRS Guidelines

- Don’t forget to review and/or add a beneficiary to your Health Savings Account (HSA) with HSA Bank.
- Employees will need name, SSN, and one form of contact information
- Updates should be made on the HSA Bank portal https://myaccounts.hsabank.com/Login.aspx
MetLife Life Insurance

- **During Open Enrollment**, you may elect or increase your supplemental life insurance by one level, up to 3x their 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/](http://www.lifeonlinecalculator.com/).

- **Review and/or update your Beneficiaries**
  - You can update your beneficiary at any time during the year through [https://oneusgconnect.usg.edu/](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 Health Savings Account (HSA) or retirement beneficiaries.
If employees are thinking about saving for retirement? Now is the time!

- USG is waiving the retirement plan administration fees again this year, making this the perfect time for employees to consider enrolling in a tax-deferred 403(b) or 457(b) plan to help save for their retirement.
- They’ll need to log in to oneusgconnect.usg.edu and choose Retirement@Work for more information about these plans. Vendor fees still apply.

Employees can earn 4,000 Well-being Points! If they connect with CAPTRUST’s independent financial advisors to see if they’re on track to achieve their financial goals and earn well-being points! Employees can visit captrustadvice.com/scheduler to get started.
Shared Sick Leave

- Open Enrollment is your annual opportunity to enroll or donate to your campus Shared Sick Leave Program.
- For more information about eligibility and how the program works, visit hr.gatech.edu/shared-sick-leave.

If you wish to join the shared sick leave pool, you must meet the following criteria to be eligible:

- Completion of your provisional employment period
- First time participants must donate a minimum of 8 hours sick leave during open enrollment (October 24 – November 4) AND
- Have a minimum 48 hours remaining in your sick leave balance on January 1, 2023, in order to maintain the required 40-hour sick leave balance after your donation is processed in January.

https://hr.gatech.edu/open-enrollment
Wrap Up
How To Enroll

OneUSG Connect - Benefits website
Visit [oneusgconnect.usg.edu](http://oneusgconnect.usg.edu) and click Manage My Benefits

OneUSG Connect - Benefits Call Center
Call 1-844-587-4236
Monday–Friday 8 a.m.–5 p.m. ET
No extended hours

Download the Alight Mobile app at [alight.com/app](http://alight.com/app) or the App Store for an easy way to enroll on the go! Enter “University System of Georgia” and Select Login with your employer credentials and select your institution.

For benefit details, visit [oneusgconnect.usg.edu](http://oneusgconnect.usg.edu).
Questions?