2019 USG Benefits & Open Enrollment Update
What we’ll discuss today

- Welcome and Introductions
- 2019 Healthcare & Pharmacy Plan Changes
- 2019 Voluntary Benefits Plan Changes
- 2019 USG Well-being
- OE Approach & Tobacco Certification
- OneUSG Connect – Benefits
- Questions?
Healthcare and Pharmacy Plan Changes
## 2019 Healthcare Premiums

**Anthem Blue Cross & Blue Shield & Kaiser HMO Plans**

USG Contribution to HSA for employees enrolled in Consumer Choice HSA:
- $375 for employee only; $750 for family coverage

<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>Employee Only</strong></td>
<td>$75.12</td>
<td>$177.46</td>
<td>$206.90</td>
<td>$157.70</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$437.90</td>
<td>$437.90</td>
<td>$437.90</td>
<td>$352.28</td>
</tr>
<tr>
<td><strong>Total Rates</strong></td>
<td>$513.02</td>
<td>$615.36</td>
<td>$644.80</td>
<td>$509.98</td>
</tr>
<tr>
<td><strong>Employee + Child</strong></td>
<td>$159.94</td>
<td>$344.14</td>
<td>$397.12</td>
<td>$302.54</td>
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<tr>
<td><strong>Employer</strong></td>
<td>$763.50</td>
<td>763.50</td>
<td>$763.50</td>
<td>$615.42</td>
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<tr>
<td><strong>Total Rates</strong></td>
<td>$923.44</td>
<td>$1,107.64</td>
<td>$1,160.62</td>
<td>$917.96</td>
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<tr>
<td><strong>Employee + Spouse</strong></td>
<td>$186.60</td>
<td>$401.50</td>
<td>$463.30</td>
<td>$352.96</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$890.76</td>
<td>$890.76</td>
<td>$890.76</td>
<td>$717.98</td>
</tr>
<tr>
<td><strong>Total Rates</strong></td>
<td>$1,077.36</td>
<td>$1,292.26</td>
<td>$1,354.06</td>
<td>$1,070.94</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$257.68</td>
<td>$554.46</td>
<td>$639.80</td>
<td>$487.38</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$1,230.09</td>
<td>$1,230.09</td>
<td>$1,230.09</td>
<td>$991.38</td>
</tr>
<tr>
<td><strong>Total Rates</strong></td>
<td>$1,487.77</td>
<td>$1,784.55</td>
<td>$1,869.89</td>
<td>$1,478.76</td>
</tr>
</tbody>
</table>
65+ Retiree HRA

Aon Retiree Health Exchange

- Post-65 Medicare Retirees
  - For 2019, maintain the HRA subsidy of $2,736

- Reasons for maintaining existing HRA subsidy
  - Utilization review (2016-2018)
    - Account balances data
    - Market information and forecasted premium increases
    - Number of retirees exhausting balances
    - Cost of coverage for exchange plans

Detailed information is available on the USG benefits website usg.edu/hr/benefits
2019 Healthcare Plan Changes

- Senate Bill 118
  - Age limit change for ABA Autism Benefits from age 6 to age 20
  - Annual $35,000 benefit cap will remain the same for Anthem BCBS plans and Kaiser HMO plan

- Kaiser HMO
  - No plan design changes for the Kaiser HMO plan
2019 Healthcare Plan Changes

_Anthem Blue Cross & Blue Shield_

- **Comprehensive Care Plan:**
  - Increase in-network deductible from $500 to $750 (EE) and $1,500 to $2,250 (FAM);
  - Increase out-of-network deductible from $1,500 to $2,250 (EE) and $4,500 to $6,750 (FAM);
  - Increase in-network OOPM from $1,500 to $1,750 (EE) and $3,000 to $3,500 (FAM);
  - Increase out-of-network OOPM from $3,750 to $5,250 (EE) and $7,500 to $10,500 (FAM);

- **Consumer Choice HSA:**
  - Increase in-network deductible from $2,000 to $2,200 (EE) and $4,000 to $4,400 (FAM);
  - Increase out-of-network deductible from $4,000 to $4,400 (EE) and $8,000 to $8,800 (FAM);
  - Increase in-network OOPM from $3,500 to $3,700 (EE) and $7,000 to $7,400 (FAM);
  - Increase out-of-network OOPM from $7,000 to $7,400 (EE) and $14,000 to $14,800 (FAM)
2019 Healthcare Plan Changes (cont’d)

- Blue Choice HMO:
  - Physician Office Copay $30 to $35
  - Specialist Copay $60 to $70
  - Outpatient Hospital $200 to $250 copay
  - Urgent Care $60 to $70 copay
2019 Pharmacy Plan Changes

Comprehensive Care & BlueChoice HMO:

*Increase Retail Rx copays:*
  - **Generic:** $10 copay to $15 copay
  - **Preferred Brand:** $35 copay to $40 copay
  - **Non-Preferred Brand:** 20% with $45 min and $125 Max to 20% with $50 min and $130 Max

*Increase Mail Order Rx copays:*
  - **Generic:** $25 copay to $37.5 copay
  - **Preferred Brand:** $87.5 copay to $100 copay
  - **Non-Preferred Brand:** 20% with $112.5 min and $250 Max to 20% with $125 min and $250 Max

**Reminder:**

Dispense as Written (Brand/Generic) Guidelines
  - Generic drug alternatives
  - Brand drug prior authorization
USG Pharmacy Plan Reminders

- Use Mail Order and Generic for most cost effective prescriptions

- Dispense as Written (Brand/Generic) Guidelines
  - If brand name drug is dispensed when generic is available member pays difference in cost between generic and brand name
  - If medical exception is needed, your physician should contact Caremark to initiate appeal

- Prior Authorizations
  - Certain medications require your physician to provide additional information prior to being approved. You can visit Caremark.com to check the status of your medication.

- Site of Care
  - CVS will coordinate with your medical vendor to ensure certain infusion therapies are being handled at your home or an ambulatory infusion center.
2019 Cost and Care Finder Resources

- Castlight cost transparency tool will not be available after 12/31/18

Other tools

- OneUSG Connect-Benefits Health Plan Comparison
- Anthem Blue Cross and Blue Shield Cost Finder Tool
  - www.bcbs.com/usg
2019 ID Cards

Anthem BCBS

- Branding Change:
  - Blue Cross and Blue Shield of GA to Anthem Blue Cross and Blue Shield

- New ID cards will be mailed to our employees for:
  - All BCBS members (new enrollees, plan change, existing members)
2019 Standard Control Formulary

University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
2019 Formulary Update

- 2019 Formulary by the Numbers
  - 23 Removals
  - 4 Add Backs
- Test Strips represents the most significant area of change.
- All exclusions have a preferred therapeutic alternative
# 2019 Standard Control Formulary

## Removaals and Updates

<table>
<thead>
<tr>
<th>Drug Class</th>
<th>Removed Medications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Antiemetic</td>
<td>Zuplenz</td>
</tr>
<tr>
<td>Anti-Infective</td>
<td>Acticlate, Targadox</td>
</tr>
<tr>
<td>Anti-Obesity Oral</td>
<td>Contrave</td>
</tr>
<tr>
<td>Antipsoriatics</td>
<td>Sorilux</td>
</tr>
<tr>
<td>CNS</td>
<td>Vanatol LQ/Vanatol S</td>
</tr>
<tr>
<td>DPP4* and biguanide combinations</td>
<td>Jentadueto/XR, Tradjenta</td>
</tr>
<tr>
<td>Growth Hormone</td>
<td>Norditropin</td>
</tr>
<tr>
<td>Hemophilia VIII</td>
<td>Eloctate</td>
</tr>
<tr>
<td>Hemophilia IX</td>
<td>Alprolix</td>
</tr>
<tr>
<td>Migraine NSAID</td>
<td>Cambia</td>
</tr>
<tr>
<td>Ophthalmic</td>
<td>Avenova</td>
</tr>
<tr>
<td>Pulmonary Enzyme Deficiency</td>
<td>Prolastin C, Zemaira</td>
</tr>
<tr>
<td>Severe Asthma</td>
<td>Fasenra</td>
</tr>
<tr>
<td>SGLT2* and biguanide</td>
<td>Invokana and Invokamet/XR</td>
</tr>
<tr>
<td>Test Strips</td>
<td>One-Touch</td>
</tr>
<tr>
<td>Thyroid Agents</td>
<td>Tirosint</td>
</tr>
<tr>
<td>Topical Derm Acne</td>
<td>Acanya, Benzaclin, Onexton, Veltin, Ziana</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Drug Class</th>
<th>Added Back Medications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autoimmune</td>
<td>Xeljanz/XR</td>
</tr>
<tr>
<td>Growth Hormone</td>
<td>Genotropin</td>
</tr>
<tr>
<td>SGLT2 and biguanide</td>
<td>Jardiance, Synjardy/XR</td>
</tr>
<tr>
<td>Test Strips</td>
<td>Accu-Chek</td>
</tr>
</tbody>
</table>

DPP-4: Dipeptidyl Peptidase-4  
SGLT2: Sodium-Glucose Co-transporter 2

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Notification for excluded medications in 2019

- Impacted Employees and their physician will receive notification via mail and in some cases outbound calls.
- Letters will be mailed out starting in November and continue through December.
- After January 1st you may receive another mailing reminding you of the drug exclusion.
- As a reminder always use Caremark.com or the CVS Caremark app to check your drug coverage.
- If you have questions, contact CVS at 1-877-362-3922.

IVR (Interactive voice response).
*Eligible for members filling at CVS Specialty pharmacies
**Available only to Existing Members of Existing Commercial Clients taking insulin and Pradaxa®

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Caremark.com

Check Drug Cost

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University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
Check Drug Coverage and Cost Results Page

Clicking on the cost brings up the cost details pop-up box.

The retail pharmacy, dosage and days supply can be changed.

The most commonly prescribed generic alternative is displayed, if available.

The lowest-cost option is highlighted.

The member cost for one month and three months is provided to allow comparison.

The cost shown considers whether or not the member is still in the deductible phase, if applicable.

Results include mail service and retail pharmacy costs.

Any restrictions or other coverage notes are prominently displayed.

The system defaults to the network pharmacy nearest the member’s ZIP code, but the member can change it here and at the top of this page.

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Check Drug Coverage and Cost Results

Page: Cost Details

Any Dispense as Written penalties are included here.

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University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
Check Drug Coverage and Cost Results
Page: Edit Search Criteria

Patient story is presented for illustrative purposes only. Any resemblance to an actual individual is coincidental. All data sharing complies with applicable firewall and privacy laws. This slide contains references to brand-name prescription drugs that are trademarks or registered trademarks of pharmaceutical manufacturers not affiliated with CVS Health.

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University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
Choosing to check the price at another pharmacy displays this view.

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University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
Check Drug Coverage and Cost Page: Therapeutic Alternatives

The member can choose to display additional alternatives to the drug searched, along with cost and coverage information.

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Voluntary Benefits Plan
Changes
Voluntary Benefit Changes

Health Savings Account Changes:

- Increase in the individual annual contribution limit from $3,450 to $3,500
- Increase in the family annual contribution limit from $6,900 to $7,000
- Employer match will be the same
Voluntary Benefit Changes

LifeStyle Benefits

- All packages will now include family coverage (up to 4 legal dependents)
- Increase in cost of $3 per package option
- Adding Affinity Travel Benefit to all packages - discount hotel and vacations

Detailed information is available on the USG benefits website usg.edu/hr/benefits
Voluntary Benefit Changes

Securian Financial (formerly Minnesota Life)

- Life Suites is now offered if enrolled with enrollment in basic life
- Life Suites – includes Beneficiary financial counseling, Legacy planning services, legal services, and travel assistance
- Information is available on the USG benefits website

www.usg.edu/hr/benefits/2018_benefits/
Voluntary Benefit Changes

The following plans have no changes to plan benefits or premiums:

- Dental plans (Delta Dental Base and High)
- Short and Long Term Disability
- Critical Illness (Aflac)
- Accident and Hospital Indemnity (Voya)
- Legal Plan (LegalEASE)
- Flexible Spending Account
2019 USG Well-being
2019 USG Well-being Credit

- Opportunity to earn up to $100 well-being credit per employee or covered spouse in the USG health care plan

- Complete activities between January – Sept. 2019

- Register on-line OneUSG Connect – Benefits
  – oneusgconnect.usg.edu
# 2019 USG Well-being Credit

<table>
<thead>
<tr>
<th>HEALTHY ACTIVITY</th>
<th>WHAT YOU NEED TO DO</th>
<th>WELL-BEING CREDIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Assessment</td>
<td>Complete the online health assessment. Your answers are confidential.</td>
<td>$25</td>
</tr>
<tr>
<td>Activity tracking</td>
<td>Track at least 30 minutes of activity for 30 days. Days do not need to be consecutive. You may earn this twice.</td>
<td>$25 ($50 annual cap)</td>
</tr>
<tr>
<td>Connect device</td>
<td>Sync an approved fitness device or app. You may only earn this one time.</td>
<td>$10</td>
</tr>
<tr>
<td>Digital Coaching</td>
<td>Complete an online, self-directed well-being experience. You may earn this twice.</td>
<td>$25 ($50 annual cap)</td>
</tr>
<tr>
<td>Wellness coaching by phone</td>
<td>A health coach can work with you to provide answers to your health questions, support for overcoming obstacles and set small, achievable goals. All employees and covered spouses: You have access to free coaching through RedBrick Health. Log in to ourwellbeing.usg.edu and select coaching. Browse the topics available and schedule a call at your convenience. Kaiser Permanente members: You may also access phone coaching through your plan. Get started at kp.org/engage.</td>
<td>$25 for two calls ($50 annual cap for all coaching options)</td>
</tr>
<tr>
<td>Diabetes phone coaching</td>
<td>Participate in diabetes-related phone coaching through either RedBrick Health or Kaiser Permanente (for plan members).</td>
<td>$25 for two calls ($50 annual cap for all coaching options)</td>
</tr>
<tr>
<td>Tobacco cessation phone coaching</td>
<td>Participate in a tobacco cessation phone-coaching program through either RedBrick Health or Kaiser Permanente (for plan members).</td>
<td>$25 for two calls ($50 annual cap for all coaching options)</td>
</tr>
<tr>
<td>Financial coaching</td>
<td>Participate in a program through one of our partners: Fidelity (800) 343-0960 TIAA (800) 732-8353 VALIC (866) 279-1444 CAPTRUST</td>
<td>$25</td>
</tr>
<tr>
<td>Volunteer or Participate in Community Events</td>
<td>Record your participation in a community event of your choosing. This does not need to be physically strenuous.</td>
<td>$25</td>
</tr>
<tr>
<td>Flu Shot</td>
<td>Help prevent the flu through Anthem Blue Cross, Kaiser Permanente or a CVS clinic.</td>
<td>$25</td>
</tr>
<tr>
<td>Money Mondays</td>
<td>Participate in monthly financial education workshops with a WebEx format broadcasted to the entire USG.</td>
<td>$25 for 3 workshops ($50 annual cap)</td>
</tr>
<tr>
<td>Well-being Wednesdays</td>
<td>Engage in Well-being Wednesdays a monthly education workshop with a WebEx format broadcasted to the entire USG.</td>
<td>$25 for 3 workshops ($50 annual cap)</td>
</tr>
<tr>
<td><strong>Total possible reward per family</strong></td>
<td></td>
<td><strong>Up to $200</strong></td>
</tr>
</tbody>
</table>
Pilot Programs

We are offering limited time programs tailored to your life. This will provide us insight into future well-being programs.

- **Naturally Slim**
  - Learn how to lose weight by changing how you eat instead of what you eat.
  - BCBSGa members only.
  - Application now closed. Offered twice a year with limited enrollment.

- **Omada Health**
  - Help people change their habits, improve their health and reduce their risk of chronic disease.
  - Kaiser Permanente members only.
  - Application is open.

- **RedBrick Health Coaching**
  - Live Health Coaching that meets you where you are and guides you to where you need to be.
  - Available to all employees.
  - Application is open.

- If interested in participating with any of these programs, email usgwelling@usg.edu.
ESPYR - Whatever the problem.. ESPYR Can Help!

FREE and confidential assistance for you and your household!

- Help resolve personal challenges like:
  - Marital
  - Financial
  - Emotional
  - Family issues
  - Substance/alcohol abuse

- A wide array of other services, such as:
  - Basic legal assistance and referrals
  - Adoption assistance
  - Pet services referrals
  - Assistance finding child and elder care services
  - Daily living and concierge (travel, cleaning services, moving, etc.)

- Contact ESPYR 24/7 at 1-888-960-3305

www.espyr.com; password is USGCaress
LiveHealth Online

BCBS members can **save money and time** by using LiveHealth online from your smartphone, tablet or computer 24/7. Get the free app!

- See a doctor for these conditions and more:
  - Flu, Minor rashes, Sore throat, Pink eye, Allergies, Cold, Fever, Skin infections, Headache.
  - Low-cost, faster, easier and more convenient than an urgent care visit.

- See a licensed therapist from the privacy of your home.
  - Get help for these issues and more:
    - Stress, Life transitions, Anxiety, Relationship troubles, Depression, Grief, Coping with illness, Panic attacks.

- Access through your mobile device or online at [https://livehealthonline.com/](https://livehealthonline.com/)
CVS MinuteClinic® - Affordable and Convenient

- Open 7 days a week, including evenings and weekends.
- No appointment necessary.

- Provide services for adults and children:
  - Diagnose and treat common illnesses, injuries and skin conditions.
  - Administer vaccinations, screenings and physicals.
  - Write prescriptions when medically appropriate.

- Find a clinic near you: Visit minuteclinic.com
  - (866) 389-2727
  - CVS Caremark mobile app
Important Information about Open Enrollment
Open Enrollment – Action Needed for 2019 coverage!

- Open Enrollment dates: Monday, October 29 through Friday, November 9

- All employees must complete a tobacco certification for coverage in the USG healthcare plans

- Enroll online at oneusgconnect.usg.edu or contact the OneUSG Connect Benefits call center at 1-844-587-4236

- Mark your calendar - don’t miss out!
Action Needed – Tobacco Use Status Required!

Important actions you must take during Open Enrollment October 29 through November 9, 2018:

- Enroll in a healthcare plan for 2019, even if you decide to continue with your current plan.
- You must certify your and your dependents’ (age 18 and older) Tobacco Use Status if you choose healthcare coverage for 2019.
- Enroll in a Flexible Spending Account (FSA) if you want one in 2019.
- Watch for a dependent verification notice that you’ll receive in early 2019 (follow the instructions in the notice to verify your covered dependents).
Want to Quit?

- Tobacco Tools and Resources
  - Kaiser Permanente: (866) 862-4295
  - CVS MinuteClinic: (866) 389-2727
  - Georgia Tobacco Quit Line: (877) 270-7867

- Free Nicotine Replacement Therapy
  - All products must be physician-prescribed in order to have a $0 co-pay.
OneUSG Connect – Benefits
One website and call center for Open Enrollment…OneUSG Connect - Benefits

- Employee and retirees have two ways to make changes to their benefits
  - Online: OneUSG Connect - Benefits website
    oneusgconnect.usg.edu
  - By phone: OneUSG Connect - Benefits Call Center
    1-844-5-USGBEN (1-844-587-4236)
Home Page

Detailed information is available on the USG benefits website usg.edu/hr/benefits/2018_benefits/
Home Page

Healthcare
Kaiser HMO
You

Dental
Delta Dental Base Plan
You

Vision
No Coverage

University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
Open Enrollment 2019 Landing Page

Welcome to Enrollment
12 days left

Enrollment is open until 11:59 p.m. CT on November 9, 2018

Action Required: Enroll in Your Healthcare Plan and Certify Your Tobacco Use Status
For employees and retirees currently enrolled in a USG healthcare plan, when you enroll in a healthcare plan for 2019, you'll also need to certify your tobacco use status during Open Enrollment. You must take action during Open Enrollment for your coverages in 2019.

Review and Choose Your Options
- Review the costs of your plans.
- Check your current coverage.
- Compare plan choices.

University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
Open Enrollment 2019 Benefits Summary

Page - Overview of Current and Future coverage options

Your Benefits Summary 11 days left

Enrollment is open until 11:59 p.m. CT on November 9, 2018

View, Compare, or Change Your Benefits
This is the coverage you’ll receive beginning January 1, 2019, if you don’t make any changes. You can make changes, including declining coverage, by selecting View/Change below.

Your premiums during the spring semester, January through May, will be withheld at a 7.5% rate (seven months of premium divided by five months of withholding). Withholding premiums in this manner will cover the cost of premiums during June and July. This includes all benefits you’re enrolled in except for your retirement election (TRE, ORP, IRR), and all Spending/Savings Accounts. If you terminate, special provisions may apply.

<table>
<thead>
<tr>
<th>Healthcare Flexible Spending Account</th>
<th>Employee Critical Illness Plan</th>
<th>Spouse Critical Illness Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Contribution $0.00/Your</td>
<td>Your Pay Period Cost $0.00</td>
<td>Your Pay Period Cost $0.00</td>
</tr>
<tr>
<td>Your Contribution $0.00/Your</td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>View/Change</td>
<td>View/Change</td>
<td>View/Change</td>
</tr>
</tbody>
</table>

Suggestions for you... More

University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
OneUSG Connect – Benefits Decision-making Tools

- Health Cost Comparison Summary - displays summarized out-of-pocket cost information for medical and prescription drug plans as well as annual premium contributions
OneUSG Connect – Benefits Decision-making Tools

- HSA Contribution Calculator - provides you the ability to estimate your needs for a HSA
OneUSG Connect – Benefits Decision-making Tools

- **Compare Coverage tool** - allows you to compare benefit option, coverage tier and cost by plan for both your current and future coverage.

- **Health Plan Comparison Charts** - allows you to compare key points pertaining to the different options of the health, dental and vision plans.

- **Medical Expense Estimator** - allows you to see all of your expenses related to your health plan (i.e. out of pocket, claims, prescription, etc.) to assist you in choosing the option that is right for you.

- **Provider Direct** - allows you to search for physicians/health providers and hospitals/facilities in the carrier’s networks, including medical, dental and vision providers and facilities.

University System of Georgia - Detailed information is available on the USG benefits website [usg.edu/hr/benefits](http://usg.edu/hr/benefits)
Open Enrollment 2019 Enrollment Steps
Choose ‘Who’s Covered’

Healthcare

Step 1 of 3 - Choose Who’s Covered

Your plan cost is based on whom you choose to cover.

- You (Covered)

- John A. Doe189200000 (Covered)
  - Spouse born Jun 19, 1971
  - You must certify whether your covered dependent is a tobacco user. Is your dependent currently using tobacco products once a week or more often, including cigarettes, pipes, cigars, chewing tobacco, snuff, or any other type of smoking or smokeless tobacco? (Note: You may update your dependents’ tobacco user status at any time throughout the year.)
  - Yes  No

- John A. Doe151300000 (Covered)
  - Child born Mar 17, 1999
  - You must certify whether your covered dependent is a tobacco user. Is your dependent currently using tobacco products once a week or more often, including cigarettes, pipes, cigars, chewing tobacco, snuff, or any other type of smoking or smokeless tobacco? (Note: You may update your dependents’ tobacco user status at any time throughout the year.)
  - Yes  No

- Jane A. Doe411300000 (Covered)
  - Child born Sep 4, 2002
  - Yes  No

Add a Dependant

Continue to Step 2  Decline Coverage
Open Enrollment 2019 Enrollment Steps
Choose/Confirm a Health plan – Step 3 of 3

Step 3 of 3 - Choose Your Healthcare Plan

Your Current Plan As of Today

- BlueChoice HMO
  - Your Pay Period Cost: $611.20

4 Plan(s) Available for Next Year beginning Jan 1, 2019
Plan prices cover Family

- Consumer Choice HSA
  - Health Savings Account Available
  - Coverage
  - Providers
  - Prescriptions
  - Annual Deductible: $4,000
  - Coinsurance: 80%
  - Out-of-Pocket Maximum: $7,000
  - Your Pay Period Cost: $322.24

Find Doctors and Facilities

University System of Georgia - Detailed information is available on the USG benefits website [usg.edu/hr/benefits]
Open Enrollment 2019 Enrollment Steps

Compare your choices – Step 3 of 3

Choose Plans to Estimate

Select up to 3 plans to compare anticipated costs for the upcoming year.

- Consumer Choice HSA
- BlueChoice HMO
- Comprehensive Care

Continue
Open Enrollment 2019 Enrollment Steps
Estimate your Expenses – Step 3 of 3

Healthcare Expense Estimator

The estimates shown are based on healthcare and prescription services you and your family received during the last plan year, if you and your dependents were covered in the same health plan for the entire 12 months. You’ll need to change your anticipated healthcare needs for any dependents not covered under your plan for the entire plan year.

- **Plan Premium**
  - The amount you’ll pay for healthcare coverage

- **Healthcare Cost**
  - The amount you might pay next year if your healthcare needs are similar to last year

- **Prescription Cost**
  - The amount you might pay next year if you take the same medications as last year

Expecting your needs to be different next year?

Change Your Anticipated Usage

Choose Who’s Covered

Estimate your Expenses

Annual Anticipated Cost Details

<table>
<thead>
<tr>
<th>Cost Details</th>
<th>Consumer Choice HSA</th>
<th>BlueChoice HMO</th>
<th>Comprehensive Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Price</td>
<td>$2,967</td>
<td>$7,334</td>
<td>$6,520</td>
</tr>
<tr>
<td>Plan Credit</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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</tbody>
</table>

Close CAPS

Return to Healthcare

University System of Georgia - Detailed information is available on the USG benefits website [usg.edu/hr/benefits](http://usg.edu/hr/benefits)
Decision-Making Tools

- **Provider Direct** - allows you to search for physicians/health providers and hospitals/facilities in the carrier’s networks, including medical, dental and vision providers and facilities.
Open Enrollment 2019 Alert Message
(Received after clicking on Confirm button at the bottom of the Benefits Summary Page)

<table>
<thead>
<tr>
<th>Dependent Care Flexible Spending Account</th>
<th>Your Contribution $0.00/Year</th>
<th>Your Pay Period Cost $0.00</th>
<th>Your Contribution $0.00/Year</th>
<th>Your Pay Period Cost $0.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Cost</td>
<td>Current Benefits</td>
<td>Next Year's Benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Your Pay Period Cost $349.57</td>
<td>Your Pay Period Cost $485.94</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Flat Rate $349.57</td>
<td>Flat Rate $335.94</td>
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<tr>
<td></td>
<td>Tobacco Surcharge $0.00</td>
<td>Tobacco Surcharge $192.00</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>Your Cost $349.57</td>
<td>Your Cost $485.94</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Your Choices Will Be Saved
You may return and change your choices anytime before enrollment ends.

Continue Cancel
Confirmation Page
(Contains the follow-up message for the election requiring Evidence of Insurability (EOI))

Your Enrollment is Confirmed - Required Follow-Ups

You've successfully submitted your benefit choices. You can change these choices anytime until November 9, 2018, when enrollment ends. Your confirmation number is 191811047. To finish the enrollment process, complete the follow-ups below.

**Required Follow-Ups**

Complete Evidence of Insurability Form
To receive the additional insurance coverage you’ve chosen, you must submit a completed Evidence of Insurability form.

- Complete Minnesota Life Form

**Coverage Effective Beginning Jan 1, 2019**

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Details</th>
<th>Pay Period Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare</td>
<td>Consumer Choice HSA</td>
<td>$472.24</td>
</tr>
<tr>
<td></td>
<td>Family (John, John, Jane)</td>
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</tr>
<tr>
<td></td>
<td>Costs Details</td>
<td></td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>Total Contribution</td>
<td>$96.00</td>
</tr>
<tr>
<td></td>
<td>$193.00/Pay Period</td>
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<tr>
<td></td>
<td>Contribution Details</td>
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</tr>
<tr>
<td>Healthcare Flexible Spending Account</td>
<td>Your Contribution</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>$0.00/Year</td>
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<tr>
<td></td>
<td>Contribution Details</td>
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</tr>
<tr>
<td>Employee Critical Illness Plan</td>
<td>No Coverage</td>
<td>$0.00</td>
</tr>
<tr>
<td>Spouse Critical Illness Plan</td>
<td>No Coverage</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

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Questions?