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?
Open Enrollment 2018

October 29 – November 9, 2018
Plan Year 2019

USG Plan Comparison Guide
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).

University System of Georgia - Detailed information is available on the USG benefits website [usg.edu/hr/benefits](http://usg.edu/hr/benefits)
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>2019 Monthly Premiums</th>
<th>Consumer Choice HSA</th>
<th>Comprehensive Care</th>
<th>BlueChoice HMO</th>
<th>Kaiser Permanente HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$75.12</td>
<td>$177.46</td>
<td>$206.90</td>
<td>$157.70</td>
</tr>
<tr>
<td>Employer</td>
<td>$437.90</td>
<td>$437.90</td>
<td>$437.90</td>
<td>$352.28</td>
</tr>
<tr>
<td>Total Rates</td>
<td>$513.02</td>
<td>$615.36</td>
<td>$644.80</td>
<td>$509.98</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$159.94</td>
<td>$344.14</td>
<td>$397.12</td>
<td>$302.54</td>
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<tr>
<td>Employer</td>
<td>$763.50</td>
<td>763.50</td>
<td>$763.50</td>
<td>$615.42</td>
</tr>
<tr>
<td>Total Rates</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>Employee + Spouse</td>
<td>$186.60</td>
<td>$401.50</td>
<td>$463.30</td>
<td>$352.96</td>
</tr>
<tr>
<td>Employer</td>
<td>$890.76</td>
<td>$890.76</td>
<td>$890.76</td>
<td>$717.98</td>
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<tr>
<td>Total Rates</td>
<td>$1,077.36</td>
<td>$1,292.26</td>
<td>$1,354.06</td>
<td>$1,070.94</td>
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<tr>
<td>Family</td>
<td>$257.68</td>
<td>$554.46</td>
<td>$639.80</td>
<td>$487.38</td>
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<tr>
<td>Employer</td>
<td>$1,230.09</td>
<td>$1,230.09</td>
<td>$1,230.09</td>
<td>$991.38</td>
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<tr>
<td>Total Rates</td>
<td>$1,487.77</td>
<td>$1,784.55</td>
<td>$1,869.89</td>
<td>$1,478.76</td>
</tr>
</tbody>
</table>
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);

University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
### Premium Costs – Big picture

<table>
<thead>
<tr>
<th>(rounded to nearest dollar)</th>
<th>Employee Only Annual Cost</th>
<th>Employee + Child Annual Cost</th>
<th>Employee + Spouse Annual Cost</th>
<th>Family Annual Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Premiums</td>
<td>Premiums</td>
<td>Premiums</td>
<td>Premiums</td>
</tr>
<tr>
<td>CC HSA**</td>
<td>$901</td>
<td>$1,919</td>
<td>$2,239</td>
<td>$3,092</td>
</tr>
<tr>
<td></td>
<td>$2,200</td>
<td>$4,400</td>
<td>$4,400</td>
<td>$4,400</td>
</tr>
<tr>
<td>Comp Care Plan</td>
<td>$2,130</td>
<td>$4,130</td>
<td>$4,818</td>
<td>$6,654</td>
</tr>
<tr>
<td></td>
<td>$750</td>
<td>$750</td>
<td>$750</td>
<td>$750*</td>
</tr>
<tr>
<td>BC HMO</td>
<td>$2,483</td>
<td>Copays</td>
<td>$5,560</td>
<td>$7,678</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$4,765</td>
<td>Copays</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Copays</td>
<td>Copays</td>
<td></td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td>$1,892</td>
<td>Copays</td>
<td>$4,236</td>
<td>$5,854</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$3,630</td>
<td>Copays</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Copays</td>
<td>Copays</td>
<td></td>
</tr>
</tbody>
</table>

- Assumes only seeing **in-network** providers for each plan
- Premium dollars are paid to the insurance carrier no matter what
- Deductibles and copays are paid to the doctor/facility for services rendered

* Comprehensive Care family deductible capped at $2,250 combined
** HSA seed can reduce premium cost by $375 (ee) or $750 (ee+) annually if employee contributes
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 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 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

University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
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*)

University System of Georgia - Detailed information is available on the USG benefits website [usg.edu/hr/benefits](http://usg.edu/hr/benefits)
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
### Removals and Updates

<table>
<thead>
<tr>
<th>Drug Class</th>
<th>Removed Medications</th>
<th>Drug Class</th>
<th>Added Back Medications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Antiemetic</td>
<td>Zuplenz</td>
<td>Autoimmune</td>
<td>Xeljanz/XR</td>
</tr>
<tr>
<td>Anti-Infective</td>
<td>Acticlate, Targadox</td>
<td>Growth Hormone</td>
<td>Genotropin</td>
</tr>
<tr>
<td>Anti-Obesity Oral</td>
<td>Contrave</td>
<td>SGLT2 and biguanide combinations</td>
<td>Jardiance, Synjardy/XR</td>
</tr>
<tr>
<td>Antipsoriatics</td>
<td>Sorilux</td>
<td>Test Strips</td>
<td>Accu-Chek</td>
</tr>
<tr>
<td>CNS</td>
<td>Vanatol LQ/Vanatol S</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DPP4* and biguanide combinations</td>
<td>Jentadueto/XR, Tradjenta</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Growth Hormone</td>
<td>Norditropin</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hemophilia VIII</td>
<td>Eloctate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hemophilia IX</td>
<td>Alprolix</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Migraine NSAID</td>
<td>Cambia</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ophthalmic</td>
<td>Avenova</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pulmonary Enzyme Deficiency</td>
<td>Prolastin C, Zemaira</td>
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<td></td>
</tr>
<tr>
<td>Severe Asthma</td>
<td>Fasenra</td>
<td></td>
<td></td>
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<tr>
<td>SGLT2* and biguanide combinations</td>
<td>Invokana and Invokamet/XR</td>
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<td></td>
</tr>
<tr>
<td>Test Strips</td>
<td>One-Touch</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thyroid Agents</td>
<td>Tirosint</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Topical Derm Acne</td>
<td>Acanya, Benzaclin, Onexton, Veltin, Ziana</td>
<td></td>
<td></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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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 list of alternatives 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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Any Dispense as Written penalties are included here.
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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Check Drug Coverage and Cost Results
Page: Compare Pharmacies

Choosing to check the price at another pharmacy displays this view.

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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 - $375 for Employee Only and $750 for Family

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

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

Detailed information is available on the USG benefits website [usg.edu/hr/benefits](http://usg.edu/hr/benefits)
Flexible Spending Accounts

- Auto-substantiation on some claims
  - Rx copays
  - Primary Care visits

- Others require you to submit receipts
  - Dental procedures
  - Vision care

- Use it or lose it BUT grace period through 3/15 allows you to spend unused funds
  - Will likely need to contact Optum to specify that you want to use previous year’s funds
Spending and Savings Accounts

- **What exactly does “pre-tax” mean?**
  - Deducted from check before federal, state, FICA taxes*
  - Reduces income subject to taxes
  - May also lower your tax bracket and therefore reduce tax withholding due on remaining income
  - Reimbursements for eligible expenses are not taxable

- Money taken from paycheck is sent to Optum

- Many ways to access money when services are rendered:
  Debit card, electronic transfer to provider, electronic transfer to yourself

*Dependent care FSA subject to FICA taxes*
<table>
<thead>
<tr>
<th>Account Type</th>
<th>Eligible expenses</th>
<th>Who is eligible?</th>
<th>Contribution maximums</th>
<th>Guidelines for Contributions/Elections</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Savings Account</strong></td>
<td>Healthcare copays, coinsurance, deductible, Rx, dental &amp; vision</td>
<td>Enrolled in Consumer Choice Healthcare</td>
<td>You: $3,125 ind $6,250 family</td>
<td>Contributions and elections roll-over each year</td>
</tr>
<tr>
<td><strong>Limited Purpose Flexible Spending</strong></td>
<td>Dental &amp; vision only</td>
<td>Enrolled in Consumer Choice Healthcare</td>
<td>You: $2,650</td>
<td>Contributions are use-it-or-lose it each year with a grace period until March 15th</td>
</tr>
<tr>
<td><strong>Healthcare Flexible Spending</strong></td>
<td>Healthcare, Rx, dental &amp; vision</td>
<td>All employees not eligible for HSA</td>
<td>You: $2,650</td>
<td>Active elections must be made each open enrollment</td>
</tr>
<tr>
<td><strong>Dependent Care Flexible Spending</strong></td>
<td>Eligible daycare expenses</td>
<td>All employees with eligible dependents</td>
<td>You: $5,000 (unless married filing separate taxes)</td>
<td></td>
</tr>
</tbody>
</table>
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>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.</td>
<td>$25 for two calls ($50 annual cap for all coaching options)</td>
</tr>
<tr>
<td></td>
<td>Kaiser Permanente members: You may also access phone coaching through your plan. Get started at kp.org/engage.</td>
<td></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 (868) 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><strong>Earn</strong> Up to $100</td>
<td><strong>Up to $200</strong></td>
</tr>
</tbody>
</table>

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

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

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

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

University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
Important Information about Open Enrollment
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).

University System of Georgia - Detailed information is available on the USG benefits website [usg.edu/hr/benefits](http://usg.edu/hr/benefits)
Action Needed – Changing from Flexible Spending to Health Savings Account in 2019!

- If you currently have a Medical/Healthcare Flexible Spending Account for 2018 and decide to switch to the Consumer Choice High Deductible Health Plan for 2019 and contribute to a Health Savings Account -
  - You must submit claims for reimbursement of your FULL Account Balance in your Medical/Healthcare Flexible Spending Account by mid-December 2018, to allow time for the claims to be processed prior to December 31, 2018
  - If you have a balance remaining in your Medical/Healthcare Flexible Spending Account as of December 31, 2018, you
    - Will Not be able to contribute to a Health Savings Account until April 2019
    - Expenses incurred between January and March 2019 will not be eligible for reimbursement.

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

Tobacco surcharge: $75 per month, per covered adult (18+) who is a tobacco user

– Tobacco usage status MUST be Updated during Open Enrollment for Employee **AND all Covered Dependents Age 18 and Older**, or $75 per person surcharge Will be added effective January 1, 2018

– Surcharge cannot be removed retroactively.

– Smoking cessation aids and resources provided.

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

University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
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!
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)
University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
Home Page

**Healthcare**
Kaiser HMO
You

**Dental**
Delta Dental Base Plan
You

**Vision**
No Coverage

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University System of Georgia - Detailed information is available on the USG benefits website [usg.edu/hr/benefits](http://usg.edu/hr/benefits)
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 7/6ths 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, IERS), and all Spending/Savings Accounts. If you terminate, special provisions may apply.

<table>
<thead>
<tr>
<th>Current Benefits</th>
<th>Next Year's Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Healthcare</strong></td>
<td></td>
</tr>
<tr>
<td>Action Required: Certify Your Tobacco Use Status: Less</td>
<td>Action Required: Certify Your Tobacco Use Status: Less</td>
</tr>
<tr>
<td>If you choose or continue healthcare coverage for 2019, you must also certify your tobacco use status during Open Enrollment.</td>
<td>If you choose or continue healthcare coverage for 2019, you must also certify your tobacco use status during Open Enrollment.</td>
</tr>
<tr>
<td><strong>Comprehensive Care</strong></td>
<td><strong>Comprehensive Care</strong></td>
</tr>
<tr>
<td>You Only</td>
<td>You Only</td>
</tr>
<tr>
<td>Cost Details</td>
<td>Cost Details</td>
</tr>
<tr>
<td>Your Pay Period Cost: $177.66</td>
<td>Your Pay Period Cost: $177.66</td>
</tr>
<tr>
<td><strong>Healthcare Flexible Spending Account</strong></td>
<td><strong>Healthcare Flexible Spending Account</strong></td>
</tr>
<tr>
<td>Your Contribution: $0.00/Year</td>
<td>Your Contribution: $0.00/Year</td>
</tr>
<tr>
<td>Your Pay Period Cost: $0.00</td>
<td>Your Pay Period Cost: $0.00</td>
</tr>
<tr>
<td><strong>Employee Critical Illness Plan</strong></td>
<td><strong>Employee Critical Illness Plan</strong></td>
</tr>
<tr>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>Your Pay Period Cost: $0.00</td>
<td>Your Pay Period Cost: $0.00</td>
</tr>
<tr>
<td><strong>Spouse Critical Illness Plan</strong></td>
<td><strong>Spouse Critical Illness Plan</strong></td>
</tr>
<tr>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>Your Pay Period Cost: $0.00</td>
<td>Your Pay Period Cost: $0.00</td>
</tr>
</tbody>
</table>

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

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

- HSA Contribution Calculator - provides you the ability to estimate your needs for a HSA

![HSA Contribution Calculator](image)

University System of Georgia - Detailed information is available on the USG benefits website [usg.edu/hr/benefits](http://usg.edu/hr/benefits)
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
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. Doe123456789 (Covered)
  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 use status at any time throughout the year.)
  - Yes  ☑  No

- John A. Doe123456789 (Covered)
  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 use status at any time throughout the year.)
  - Yes  ☑  No

- Jane A. Doe123456789 (Covered)
  Child born Sep 4, 2002

Add a Dependant

Continue to Step 2  Decline Coverage

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

- [ ] Compare up to 3 plans

BlueChoice HMO
Your, John, John, Jane (Family)
- Details

Your Pay Period Cost
$611.20

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

- [ ] Compare up to 3 plans

Consumer Choice HSA

- Health Savings Account Available
  - Coverage
  - Providers
  - Prescriptions

- Annual Deductible: $4,000 Family
- Coincurrence: 80%
- Out-of-Pocket Maximum: $7,000 Family

- Keep

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

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

[Choose Options]

Compare Plan Details

Find a Doctor

---

Choose Other Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Plan Premium</th>
<th>Healthcare Cost</th>
<th>Prescription Cost</th>
<th>Annual Anticipated Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Choice HSA</td>
<td>$2,967</td>
<td>$3,077</td>
<td>$1,072</td>
<td>$7,916</td>
</tr>
<tr>
<td>BlueChoice HMO</td>
<td>$7,334</td>
<td>$640</td>
<td>$945</td>
<td>$9,119</td>
</tr>
<tr>
<td>Comprehensive Care</td>
<td>$6,529</td>
<td>$1,271</td>
<td>$945</td>
<td>$8,744</td>
</tr>
</tbody>
</table>

[Compare Costs]

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>$6,529</td>
</tr>
<tr>
<td>Plan Credit</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

[Details]

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/hospitals 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 Alert Message
(Received after clicking on Confirm button at the bottom of the Benefits Summary Page)
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 191511047.
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>Coverage</th>
<th>Pay Period</th>
<th>Annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer Choice HSA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family (John, John, Jane)</td>
<td></td>
<td>$472.24</td>
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<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Contribution</td>
<td></td>
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</tr>
<tr>
<td>$193.00/Pay Period</td>
<td></td>
<td>$96.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
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<td>Healthcare Flexible Spending Account</td>
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<td>Your Contribution</td>
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University System of Georgia - Detailed information is available on the USG benefits website [usg.edu/hr/benefits](http://usg.edu/hr/benefits)
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

University System of Georgia - Detailed information is available on the USG benefits website usg.edu/hr/benefits
Questions?