Open Enrollment 2016

October 31 – November 11, 2016
Plan year 2017
Human Resources

USG Plan Comparison Guide
Open Enrollment 2016

- OE Basic Overview
- Medical Plans
  - Changes
  - Premiums
  - Big picture
  - Spending/Savings Accounts
  - Medicare FAQ
- Comparison Guide
- New Plans
  - Aflac
  - Voya
  - LegalEase
- Oldies but goodies
  - Disability plans
  - Life Insurance
  - Vision
  - Dental
  - Lifestyle benefits
- Important news & reminders
  - Coming new later in 2017
  - Important info about 2018
  - ESL, DSL, Resources
- Q&A
- More In Depth Medical Plan Comparison
  (for those who want to stay)
Open Enrollment 2016

• Via the ADP (my benefits) portal
• Monday, 10/31, - Friday, 11/11
• 2016 elections will rollover to 2017
  – Includes current tobacco user status
  – Does NOT include Flexible Spending elections (medical spending, dependent care, limited purpose accounts must be re-elected). More details later....
Open Enrollment 2016

• Making the most of your Benefits Comparison Guide for 2017
• Keep this guide handy for all of 2017
  – Page 4: Choosing your plan; changes during the year
  – Pages 5-7: Well-being resources
Medical Plan Changes

Pricing model changes complete

– Now defined contribution
  • **Premiums are value based** (as determined by ACA guidelines and marketplace pricing)
  • KSU contributions to each plan becoming more uniform
    – KSU contribution for BCBS plans equal across tiers

– Employees should continue to be more consumer minded and educated on how their medical plan works and what their personal service needs are
Medical Plan Changes

Consumer Choice HSA

**Deductible**: amount employee pays before plan pays 80% (excludes preventive care which is covered 100%)

**Out-of-pocket max**: amount employee pays before plan pays 100% of all covered services

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th></th>
<th>Out-of-network</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Deductible</td>
<td>Out-of-pocket max</td>
<td>Deductible</td>
<td></td>
</tr>
<tr>
<td>Emp only</td>
<td>$1,500</td>
<td>$3,500</td>
<td>$3,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Emp +</td>
<td>$3,000</td>
<td>$6,850</td>
<td>$6,000</td>
<td>$8,000</td>
</tr>
</tbody>
</table>

All CC HSA participants will get new ID cards
Medical Plan Changes

Blue Choice HMO

Copay: amount employee pays each time the visit that type of provider

<table>
<thead>
<tr>
<th>Service</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specialist/Urgent Care</td>
<td>$50</td>
<td>$60</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$250</td>
<td>$300</td>
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</table>

All members will receive new cards
### Premium Changes (page 8)

<table>
<thead>
<tr>
<th>(rounded to nearest dollar)</th>
<th><strong>Employee Only</strong></th>
<th><strong>Employee + Child</strong></th>
<th><strong>Employee + Spouse</strong></th>
<th><strong>Family</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly rates</strong></td>
<td><strong>You</strong></td>
<td><strong>KSU</strong></td>
<td><strong>You</strong></td>
<td><strong>KSU</strong></td>
</tr>
<tr>
<td>Consumer Choice HSA</td>
<td>$74</td>
<td>$413</td>
<td>$139</td>
<td>$729</td>
</tr>
<tr>
<td>Comprehensive Care Plan</td>
<td>$177</td>
<td>$413</td>
<td>$333</td>
<td>$729</td>
</tr>
<tr>
<td>Blue Choice HMO</td>
<td>$195</td>
<td>$413</td>
<td>$366</td>
<td>$729</td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td>$152</td>
<td>$333</td>
<td>$286</td>
<td>$588</td>
</tr>
</tbody>
</table>

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

Smoking cessation aids and resources provided (page 6)

Surcharge cannot be removed retroactively

Current status will rollover to 2017 unless you make an enrollment change then you will be asked to recertify
<table>
<thead>
<tr>
<th>(Increase rounded to nearest dollar)</th>
<th>Employee Only</th>
<th>Employee + Child</th>
<th>Employee + Spouse</th>
<th>Family</th>
<th>2017 Plan Cost</th>
<th>KSU Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly increase</td>
<td>You</td>
<td>You</td>
<td>You</td>
<td>You</td>
<td>You</td>
<td>You</td>
</tr>
<tr>
<td></td>
<td>KSU</td>
<td>KSU</td>
<td>KSU</td>
<td>KSU</td>
<td>KSU</td>
<td>KSU</td>
</tr>
<tr>
<td></td>
<td>Plan</td>
<td>Plan</td>
<td>Plan</td>
<td>Plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CC HSA</td>
<td>$0</td>
<td>$13</td>
<td>$13</td>
<td>$7</td>
<td>$15</td>
<td>$10</td>
</tr>
<tr>
<td></td>
<td>$13</td>
<td>$8</td>
<td>$8</td>
<td>$8</td>
<td>$18</td>
<td>$14</td>
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<td></td>
<td>$7</td>
<td>$15</td>
<td>$15</td>
<td>$18</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comp Care</td>
<td>$4</td>
<td>$22</td>
<td>$26</td>
<td>$23</td>
<td>$47</td>
<td>$27</td>
</tr>
<tr>
<td></td>
<td>$22</td>
<td>$24</td>
<td>$24</td>
<td>$28</td>
<td>$55</td>
<td>$36</td>
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<tr>
<td></td>
<td>$26</td>
<td>$47</td>
<td>$47</td>
<td>$55</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BC HMO</td>
<td>$7</td>
<td>$17</td>
<td>$24</td>
<td>$29</td>
<td>$44</td>
<td>$34</td>
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<tr>
<td></td>
<td>$17</td>
<td>$15</td>
<td>$15</td>
<td>$17</td>
<td>$51</td>
<td>$46</td>
</tr>
<tr>
<td></td>
<td>$24</td>
<td>$44</td>
<td>$44</td>
<td>$51</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td>$3</td>
<td>$7</td>
<td>$10</td>
<td>$19</td>
<td>$19</td>
<td>$22</td>
</tr>
<tr>
<td></td>
<td>$7</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$22</td>
<td>$30</td>
</tr>
<tr>
<td></td>
<td>$10</td>
<td>$19</td>
<td>$19</td>
<td>$22</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Of note: Increases continue to be significantly higher for the overall cost of the Comprehensive Care and BC HMO plans, which are already the two most costly plans in terms of the dollars that go to the insurance carrier directly.
## Premium Costs – Big picture

<table>
<thead>
<tr>
<th>Plan Type</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>CC HSA</td>
<td>$888</td>
<td>$2,000</td>
<td>$1,674</td>
<td>$4,000</td>
</tr>
<tr>
<td>Comp Care Plan</td>
<td>$2,214</td>
<td>$500</td>
<td>$3,997</td>
<td>$500 per person</td>
</tr>
<tr>
<td>BC HMO</td>
<td>$2,340</td>
<td>Copays</td>
<td>$4,387</td>
<td>Copays</td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td>$1,827</td>
<td>Copays</td>
<td>$3,432</td>
<td>Copays</td>
</tr>
</tbody>
</table>

- Assumes only seeing in-network provider for that plan
- Comp Care family deductible capped at $1,500 combined
- HSA seed can reduce premium cost by $375 (ee) or $750 (ee+) annually if employee contributes
- Premium dollars are paid to the insurance carrier no matter what
- Deductibles and copays are paid to the doctor/facility for services rendered
Flexible Spending Accounts & Health Savings Accounts (page 33)

• What exactly does “pre-tax” mean?
  – Deducted from check before federal, state, FICA taxes*
  – Reduces income subject to taxes
  – May also 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>Coverage level</th>
<th>Purpose (examples)</th>
<th>Applicable Medical Plans</th>
<th>Employee Annual Limits</th>
<th>KSU match</th>
<th>When $ available?</th>
<th>Use it in 2017 or lose it?; mid-year changes?</th>
<th>Claims requirements?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Care FSA (level based on tax filing)</td>
<td>Single</td>
<td>Summer camps and/or day care for under age 13 or elderly parent</td>
<td>All</td>
<td>$2,500</td>
<td>N/A</td>
<td>When taken from pay check</td>
<td>Yes, w/ grace period through 03/15/2018; contrib. changes w/in 30 days of FSC</td>
<td>Yes, must submit documentation</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td></td>
<td></td>
<td>$5,000</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Care Flexible Spending Account</td>
<td>All</td>
<td>Medical copays/ deductibles, most all out-of-pocket, Rx, vision &amp; dental</td>
<td>HMOs, Comp Care No Med plan, Cons Choice (for 65+)</td>
<td>$2,600 ($50 more than 2016)</td>
<td>N/A</td>
<td>Full balance available Jan 1</td>
<td>Yes, w/ grace period through 03/15/2018; contrib. changes w/in 30 days of FSC</td>
<td>Yes, must submit documentation</td>
</tr>
<tr>
<td>Health Savings Account (level based on med plan enroll. &amp; age)</td>
<td>Single</td>
<td>Medical deductibles/ coinsurance, Rx, vision &amp; dental ($ not used for covered expenses = retirement $)</td>
<td>Consumer Choice plan only (must not be enrolled in Medicare A)</td>
<td>$3,025 ($50 more than 2016)</td>
<td>$375</td>
<td>When taken from pay check</td>
<td>No, contributions rollover each year and can ultimately serve as retirement income; can change contribution anytime w/ proper notice</td>
<td>No, you are responsible for maintaining tax records to validate claim eligibility</td>
</tr>
<tr>
<td></td>
<td>Family (2 or more)</td>
<td></td>
<td></td>
<td>$6,000 $750</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Age 55+</td>
<td></td>
<td></td>
<td>$1,000 $750</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited Purpose FSA (add'l to HSA)</td>
<td>All</td>
<td>Vision and dental expenses ONLY</td>
<td>Consumer Choice</td>
<td>$2,600 ($50 more than 2016)</td>
<td>N/A</td>
<td>Full balance available Jan 1</td>
<td>Yes, w/ grace period to 3/15/2018; changes w/in 30 days of FSC</td>
<td>Yes, must submit documentation</td>
</tr>
</tbody>
</table>
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
I am/my spouse is now age 65 and eligible for Medicare. What do I do?

- As long as covered under the active employee plan, USG plans will remain primary over any Medicare coverage.
- Medicare Part A is automatic, “free”, and will have little impact on USG coverage (except for HSA contributions).
- No need to enroll for Medicare Part B (which costs $121.80 a month) until applying for retirement.
- Need to coordinate with the benefits office 3 months prior to desired retirement date.
Additional notes about medical plans

• Remember to take advantage of 100% coverage for wellness visits; get more back from those premium dollars
  – Standard vaccinations
  – Flu shots
  – Annual physicals
  – Age appropriate screenings
• Calls from personal health nurses
• Additional focus on the savings for using generic and mail order medications
Comparison Guide

• Medical plan comparison (pages 10-17)
• Get quick and convenient care from BCBS (page 18)
  – CVS Minute Clinics - $15 copay for BCHMO & Comp Care; reduced fee for CCHSA (applied to deductible/coins)
  – LiveHealth Online: Visit with a doctor online, anytime.
    • 24 hours a day, 7 days a week, 365 days a year
    • Anywhere you have a computer or mobile device with Internet access
    • Provides access to in-network, board-certified doctors
    • Allows doctors to ePrescribe utilizing local pharmacies (where applicable)
    • Takes member payments via credit card
    • Is secure, convenient and easy-to-use
  • $15 Copay for BCHMO & Comp Care plan; $49 flat fee for CCHSA (applied to deductible or coinsurance as appropriate)
Comparison Guide

• Info on ID cards & discounts (page 19)
• Coverage while traveling (page 20)
• Where to go for coverage (page 21)
• Important Numbers (page 38 – 39)
• Planning for retirement (page 36 – 37)
• USG Perks at Work (page 35)
New for 2017

- AFLAC Critical Illness Plan (page 23-24)
- Voya Accident Plan (page 25)
- Voya Hospital Indemnity Plan (page 26-27)
- New Legal Plan though LegalEase (page 28)
Specified Health Event Coverage

AFLAC and Voya plans are similar in concept
– Not traditional insurance plans where claims are submitted by the provider
– Claims submitted by the employee for direct payment to their checking account unless otherwise noted
– Cash benefits are paid when a covered member experiences a specific covered diagnosis, injury, hospital admission, covered service, etc.
– Intended to offset out-of-pocket costs such as deductibles, copays, missed pay, travel costs, etc.
Critical Illness

Critical Illness Plan – AFLAC (page 23-24)

- Pays when an insured person is diagnosed with or treated for a covered illness. The lump-sum benefit is intended to help with out-of-pocket medical and living expenses that can accompany a critical illness.
- Election options of $10,000 or $20,000
- Dependents up to age 26 are automatically covered at 50% of employee election
- Spouse can also be covered at 50% employee election
Critical Illness (page 23-24)

• $50 health screening benefit
  – Payable annually on employee and spouse (if added to employee’s coverage)
  – Not payable on dependent children
  – Effectively reduces the cost of annual premiums since wellness visits are covered under medical plans at 100%
• No pre-existing condition limitation
• No waiting period
• No benefit reduction at any age
Rates listed on page 24 of the [comparison guide](#) based on attained age as of 1/1/17.
Accident Plan (page 25)

- Hospital, physician, accidental death and catastrophic accident benefits in the event of a covered accident
- If elected, spouse has same coverage as employee
- Family coverage also available
### Accident Plan (page 25)

**Benefits Per Insured**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Voya</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital admission</td>
<td>$900 per admission</td>
</tr>
<tr>
<td>Daily hospital confinement</td>
<td>$225/day, up to 365 days</td>
</tr>
<tr>
<td>Hospital ICU</td>
<td>$450/day, up to 15 days</td>
</tr>
<tr>
<td>ER care</td>
<td>$150 per accident</td>
</tr>
<tr>
<td>Ambulance</td>
<td>$100/acc, Air: $500</td>
</tr>
<tr>
<td>Fractures – Open</td>
<td>To $5,000</td>
</tr>
<tr>
<td>Physical therapy</td>
<td>$25/visit, 6 visits</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier Level</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$7.13</td>
</tr>
<tr>
<td>Emp + Spouse</td>
<td>$11.88</td>
</tr>
<tr>
<td>Emp + Child(ren)</td>
<td>$13.94</td>
</tr>
<tr>
<td>Family</td>
<td>$18.69</td>
</tr>
</tbody>
</table>
Hospital Indemnity Plan
(page 26 & 27)

• Pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility
• Coverage available for spouse and children
• Exclusion for admissions covered by workers comp
• Benefits:
  – Hospital: $100 per day, up to 30 days confinement
  – Critical Care Unit: $200 per day, up to 15 day confinement
  – Rehab facility: $50 per day, up to 30 day confinement
  – Initial confinement benefit
Hospital Indemnity Plan
(page 26 & 27)

Initial confinement benefit
– Pays an additional benefit of 5 times the daily benefit for the first day spent in the facility (minimum of 20 consecutive hours)
– Example: 3 day hospital admission
  $500 initial benefit
  + $300 ($100 per day x 3)
  = $800 total benefit

<table>
<thead>
<tr>
<th>Tier Level</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$9.83</td>
</tr>
<tr>
<td>Emp + Spouse</td>
<td>$20.00</td>
</tr>
<tr>
<td>Emp + Child(ren)</td>
<td>$14.86</td>
</tr>
<tr>
<td>Family</td>
<td>$25.03</td>
</tr>
</tbody>
</table>
New USG Legal Plan

- Hyatt Legal plan was specific to KSU
- Will be ending 12/31/2016
- Those currently in Hyatt Legal are defaulting to participation in the new plan.
LegalEase (page 28)

- National network of attorneys
- In and out-of-network coverage
- Concierge help with navigating common individual or family legal issues
- $16.96 a month covers employee, spouse, and unmarried dependent children up to age 26 (incorrect in printed comparison guides; references student status)
Examples
• Home and Residential
  – Home sale, tenant or neighbor disputes
• Auto and Traffic
  – Lemon law, traffic tickets, license suspension
• Financial and Consumer
  – Debt collection, bankruptcy, small claims court
• Family
  – Separation, divorce, name change, guardianship, domestic adoption
• Estate Planning and Wills
  – Will, codicil, living will, healthcare POA, probate of small estate
• General
  – Identity theft, civil litigation, and misdemeanor defenses
Short Term Disability (page 32)

- 60% salary replacement for medical absences longer than 2 weeks and up to 13 weeks (11 weeks possible benefit)
- Saves you from using sick/vacation time (PTO) or replaces it if you don’t have enough
- Should consider enrolling if you have less than 12 weeks of PTO or don’t have the ability to cover cost of living without income
- Like with any insurance, assumes that the cost of the monthly premium is worth the piece of mind that you have it if you need it

<table>
<thead>
<tr>
<th>Base Salary</th>
<th>$30,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Base Salary x 60%</td>
<td>$30,000 x 60% = $18,000</td>
</tr>
<tr>
<td>Divide by 52 to get weekly STD benefit payment</td>
<td>$18,000 / 52 = $346.15</td>
</tr>
<tr>
<td>Divide weekly benefit by 10</td>
<td>$346.15 / 10 = $34.62</td>
</tr>
<tr>
<td>Multiply by rate ($0.291) to get monthly premium rate</td>
<td>$34.62 x $0.291 = $10.07</td>
</tr>
</tbody>
</table>

All new enrollees will require health questions (EOI)
Long Term Disability (page 32)

• 60% salary replacement for medical absences starting at 90 days and possibly continuing until retirement/social security age
• Assists when PTO is completely exhausted
• 12 month exclusion for existing conditions on new enrollees; guaranteed issue on new medical conditions
• For most everyone who needs to insure long term salary
• Premiums are increasing from 2016

2016 LTD rate calculation example
Rate: $.258/ $100 covered salary
Annual Salary = $56,000
$56,000/12 = $4,666.67 covered monthly salary
$4,666.67 * .258/ $100 = $12.04

2017 LTD rate calculation example
Rate: $.291/ $100 covered salary
Annual salary = $56,000
$56,000/12 = $4,667.67 covered monthly salary
$4,667.67 * .266/ $100 = $12.41

Difference of $0.37 per month
Life Insurance

Life Insurance (page 31 in USG Comparison Guide)
– KSU pays $25,000 of basic life w/ matching AD&D
– Supplemental
  • Available for up to 8x annual salary w/ matching AD&D (up to $2,500,000)
  • Can add 1x annual salary w/ no health questions if you currently have 3x or less (up to $500,000 guaranteed)
  • All other increases require health questions
– Spouse life for up to $50,000; subject to health questions
– Child life & Accidental Death & Dismemberment (AD&D) can be added without health questions

EOI = Evidence of Insurability = health questions
Eligible Dependents

• Can enroll dependents up to age 26
  – Student status not a factor; do not need school verification
• Legal spouse and their children who are dependent upon you
• If adding a dependent, you must provide HR with the required documentation to validate eligibility
Vision and Dental Plans

• No changes to **vision** coverage or cost (page 30)

• No **dental** plan changes (page 29)
  – Compare Base vs High to see which best meets your needs

• Reminder: Look at annual cost vs. benefit used
LifeStyle Benefits

• lifePERX (page 34)
  – Not insurance but a discount program
  – Emergency Roadside Assistance
  – Identity Theft Protection
  – Tax Help
  – Pet Care
  – Fitness Club discounts

• Note for those currently enrolled in option A: Legal assistance has been replaced with Tax Help due to addition of LegalEase.
New in 2017

oneusg

– New benefits platform effective April 2017
  • ADP (my benefits) replaced by AON service center
  • All USG schools (including UGA, GT, AU)

– Sometime in the beginning of FY2018 (July or Oct)
  • ADP will be replaced by PeopleSoft
  • Much improved employee and manager interfaces
  • Smarter, more automated workflows
Important News for 2018

For calendar year 2018, USG is expected to implement a “working spouse surcharge”

- Employees will be asked to attest whether or not their spouse has an offer of medical coverage through spouse’s employer
- If yes, will be subject to a monthly surcharge of $100 if keeping the spouse enrolled in USG coverage
- Will not apply if spouse is employed within the USG
Educational Support Leave

• For all full-time, regular state employees
• Up to 8 hours paid time per calendar year
• “Promoting education in GA and supplementing work life balance options”
  – Examples: Reading to a class, tutoring students, supervising a field trip
• Only activities related to student achievement and academic support (early care through higher ed)
Educational Support Leave continued

- Cannot receive pay from the school at which you are volunteering
- Just like with use of vacation time, must request in advance and obtain supervisor approval
- Ed Support Leave does not accumulate, rollover, nor can it be substituted for other forms of paid leave; it does not have any cash value for payout upon separation.
Donated (Shared) Sick Leave Program

• One time enrollment form needed
• Forms accepted during October and November
• Donate a minimum of 8 hours of sick time to the shared leave pool
• Members of the program are then eligible to apply for leave donation if they exhaust their paid time off and are still experiencing a qualified leave of absence
Donated (Shared) Sick Leave Program

• Must have a minimum of 48 hours of sick at the time of the donation
• Must have completed provisional employment period
• When applying for a donation, the leave of absence must be medically certified
• [http://www.usg.edu/hr/manual/shared_sick_leave_program](http://www.usg.edu/hr/manual/shared_sick_leave_program)
• Forms can be turned in to us today or emailed to benefits@kennesaw.edu
Utilize the web resources

• 2016 Open Enrollment To Do List
  – Includes OE presentation schedule and lab sessions

• USG web pages
  – [http://www.usg.edu/hr/benefits/2017_benefits/explore_your_2017_benefits](http://www.usg.edu/hr/benefits/2017_benefits/explore_your_2017_benefits)
Questions?

• ADP system questions/enrollment problems
  – USG Shared Services Center
    • 855-214-2644
    • helpdesk@ssc.usg.edu

• Benefit plan and policy questions
  – benefits@kennesaw.edu

• Do you supervise or know of a non-English speaking employee?
  – Email benefits@kennesaw.edu
  – Spanish speaking employees can call Briseida Cruz in HR (470-578-4784)
  – BCBS information on page 22 of comparison guide
Any last questions?

• For those who want to dive deeper into medical comparison and use of FSA & HSAs, hang with us for more detailed info

• Any other questions?

• Otherwise, feel free to leave (quietly) and collect additional plan information from the back table
HSA example (employee only)

• Been in the BC HMO ($195*12= $2,340 a year)
• CC HSA is $74 a month ($888 a year) so put the difference towards HSA ($195-$74=$121 a month or $1,452 a year) plus $375 KSU match = $1,827
• Consider what you were paying in copays? Did you utilize the FSA? Ex: If you were already putting $1,000 in FSA, add that to HSA for $2,827
• Be careful:
  – You won’t have a full HSA account on January 1 unless you make specific arrangements to do so
  – You are responsible for tax records; Optum is not a gatekeeper for your money
Let’s look at worst case scenarios

<table>
<thead>
<tr>
<th>Family Coverage (assumes all services provided are in-network)</th>
<th>Comprehensive Care</th>
<th>Consumer Choice HSA</th>
<th>Blue Choice HMO</th>
<th>Kaiser HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual premiums</td>
<td>$6,440</td>
<td>$2,696</td>
<td>$7,068</td>
<td>$5,529</td>
</tr>
<tr>
<td>Deductibles</td>
<td>$1,500</td>
<td>$4,000</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Out of pocket (copays &amp; coinsurance once deductible is met)</td>
<td>$1,000</td>
<td>$3,000</td>
<td>$9,900</td>
<td>$12,700</td>
</tr>
<tr>
<td>(Separate Rx limit applies)</td>
<td>$3,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Separate Rx limit applies)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total cost of coverage</td>
<td>$8,940</td>
<td>$9,696</td>
<td>$16,968</td>
<td>$18,229</td>
</tr>
<tr>
<td></td>
<td>($8,946 w/ KSU’s HSA matching $)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tax sheltering options</th>
<th>(Dependent Care FSA still available regardless of medical enrollment - $5,000 max)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flexible Spend Acct (FSA) “use it or lose it”</td>
<td>$2,600</td>
</tr>
<tr>
<td>Health Savings Acct (HSA) Rolls over each year</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited Purpose FSA (dental &amp; vision only) “use it or lose it”</td>
<td>N/A</td>
</tr>
</tbody>
</table>
More Info on HSA

- Contribution maximums are
  - $3,4000 for single ($3,025 after the employer match)
  - $6,750 for family ($6,000 after the employer match)
  - An extra $1,000 for those employees 55+
  - With rare exception, employees are no longer eligible to contribute to HSA accounts when turning 65

- You access the money online or with debit card; you keep receipts

- If you don’t use the money for medical, dental, vision expenses, you keep it for retirement!