



June 15, 2017

Dear USG Retiree:

The University System of Georgia (USG) is committed to offering quality benefits, as well as making it as easy as possible for you to use them. As a result, on June 26, the USG will introduce a new benefits administration system for employees, retirees, spouses and their survivors. **We are writing to remind you of the transition to the new system and the new billing process for your USG retiree benefits.**

Coming June 26:

- Two new ways to access your USG retiree benefits
- New billing process for USG retiree dental, vision, life insurance and pre-65 healthcare benefits

Rest assured: Your benefits and premiums are *not* changing

Even though you will have access to a new benefits administration system, **your 2017 benefits and premiums are *not* changing.** As always, you can change your benefits when you experience a life event, as well as during the next annual Open Enrollment period this fall.

Do you have Aon Retiree Health Exchange coverage?

The transition to the new USG benefits administration system **will not affect** your Aon Retiree Health Exchange coverage. If you have Aon Retiree Health Exchange coverage, you should continue to contact your dedicated Benefits Advisor whenever you have questions about your Aon Retiree Health Exchange coverage.

Coming June 26, two new ways to access and manage your USG benefits (retiree dental, vision, life insurance or pre-65 healthcare coverage)

Beginning June 26, the new benefits administration system will offer you two new ways to access and manage your USG retiree benefits.

- **OneUSG Connect - Benefits website:** This new, secure website will allow you to view information on your USG benefits all year long. You can also visit this website to keep your personal contact information and your beneficiaries up to date.
- **OneUSG Connect - Benefits Call Center:** You'll get help with your benefits through the convenience of a toll-free telephone number. You can speak to an expert benefits representative from 8 a.m. to 5 p.m. Eastern time, Monday through Friday.

If you have USG benefits (retiree dental, vision, life insurance or pre-65 healthcare), there *will* be a change in the billing process. See the next page for details.

If you have USG benefits (retiree dental, vision, life insurance or pre-65 healthcare), how you pay for benefits will change.

Here's what you should do now:

- Do not prepay for coverage that extends beyond June 30. If you have already prepaid ADP Billing Services for coverage beyond June 30, you will receive a refund for that prepaid coverage after June 30.
- Pay any unpaid balances prior to June 26 in order to keep your coverage.

Here's what you should do beginning June 26:

Provide your banking information to pay your premiums by convenient direct debit.

- Here's why:
 - USG policy now requires that **all** retirees pay premiums by direct debit, regardless of whether you now pay for your coverage by either direct debit or paper billing.
 - If you do have direct debit now, you will need to provide your banking information again. Banking regulations prohibit us from transferring direct debit information from the current benefits administration system to the new system.
- To ease the transition to the new system:
 - The due date for your July payment will be deferred until August 1.
 - **That means that your payment for July and August coverage will be due August 1.**
- If you provide your banking information between June 26 (the first day the new OneUSG Connect - Benefits system will be available) and July 9, your July and August coverage will be paid by direct debit on August 1. (See the next page for instructions on how to provide your banking information.)
- If you provide banking information *after* July 9, you will receive a bill in the mail in mid-July (for July and August coverage), due August 1.
- You will continue to receive paper bills in the mail, until you provide the banking information needed for direct debit, through November 30.
 - Beginning August 1, payment will be due on the 1st of every month for the current month of coverage.
 - In addition, the grace period for late payments will be standardized across USG institutions. The new grace period for late payments will be 30 days after the due date. Payments not made before the end of the grace period can result in loss of coverage.

All retirees *must* provide direct debit information between June 26 and November 30, 2017, or risk loss of coverage.

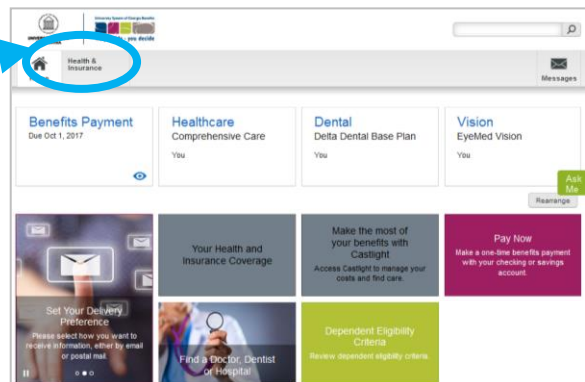
Beginning June 26, it will be easy to enroll in convenient direct debit payments. See the next page to learn more.



**Beginning June 26:
Visit the OneUSG Connect - Benefits website
to enroll in direct debit payments**

It will be easy for you to enroll in direct debit payments.

1. On or after June 26, visit connect-benefits.usg.edu. On the USG Faculty & Staff Portal home page, click the **Manage My Benefits - USG Retirees** link.
2. This will take you to the secure Log On page. On your first visit, click the **Are you a new user?** link, which will guide you through setting up your user ID and password. Doing so will ensure your security every time you visit the OneUSG Connect - Benefits website.
3. After you log in, you will see the OneUSG Connect - Benefits home page.
4. Click the **Health & Insurance** tab at the top of the page, then click **Learn About** and select **Paying for Your Benefits**.
5. Then follow the simple steps to set up **direct debit billing**. Remember, USG policy now requires **all** retirees to pay premiums by direct debit.



Even if you do not pay for USG benefits (because you are enrolled only in USG-paid Basic Life Insurance coverage), please take a moment after June 26 to visit the new OneUSG Connect - Benefits website and register as a new user. The website will provide you with ongoing access to information about USG benefits.

Support for you, before and during the transition

Remember, your USG retiree benefits are not changing, nor are your premiums.

During the last week of June, we will send you a reminder about how you can access the OneUSG Connect -Benefits website and the OneUSG Connect - Benefits Call Center, as well as how to update your USG benefit billing information.

If you have questions now, please call the Shared Services Center at **1-855-214-2644**.

Thank you for your service to the University System of Georgia.

Sincerely,

Shared Services Center

A reminder about security

Maintaining the privacy and security of our employees' and retirees' information is very important.

The OneUSG Connect - Benefits website uses the strongest available internet encryption methods to ensure the safety of your personal information.