Open Enrollment 2017

October 30 – November 10, 2017

Plan Year 2018

Human Resources

USG Plan Comparison Guide
Open Enrollment 2017

• OE Basic Overview
  – Dates
  – Required elections
  – Benefits portal
  – Call center

• Comparison Guide

• Healthcare Plans
  – Changes
  – Premiums
  – Big picture
  – Spending/Savings Accounts
  – Medicare FAQ
  – Well-being incentive

• Did you miss it last year?
  – Aflac
  – Voya
  – LegalEase

• Oldies but goodies
  – Dental
  – Vision
  – Life Insurance
  – Disability plans

• Important news & reminders
  – Employee Assistance Program
  – Coming in April of 2018
  – ESL, SSL, Resources

• Q&A
Open Enrollment 2017

• Monday, 10/30, through Friday, 11/10

• 2017 elections will rollover into 2018
  – Includes current tobacco user status
  – Does NOT include Flexible Spending elections which **must be re-elected**
    • Medical Spending
    • Dependent Care
    • Limited Purpose Spending Accounts

⚠️ We recommend checking your beneficiaries in the new benefits system
Open Enrollment 2017

New benefits enrollment portal became active on June 26, 2016.

Two ways to access it:

• Quickest way
  – [http://oneusgconnect.usg.edu/](http://oneusgconnect.usg.edu/)
  – Single Sign On (under Manage my Benefits)
  – Use Net ID and password

• Also available through the ADP portal
  – Benefits -> Welcome
  – Pick KSU twice
  – Use Net ID and password
Open Enrollment 2017

OneUSG Connect
Benefits call center:
844-5USGBEN (844-587-4236)

Hours of operation:
Monday - Friday 8 AM - 5 PM
Se habla español.  | Nous parlons français.
Comparison Guide
Is your friend; keep it handy all year long

- Page 4: Information about making mid-year changes (time frame, steps, documents needed)
- Pages 5-7: Well-being resources
- Page 20-21: Coverage while traveling
- Page 22: Deciding where to go for medical care
Comparison Guide

Is your friend; keep it handy all year long

- Page 38: Perks at Work program

- Pages 40-41: Retirement information
  - TRS & ORP
  - What you need to know when planning for retirement
  - KSU healthcare contributions in retirement

- Pages 42-43: Important phone numbers
Healthcare Plans

Very few plan design changes (page 10)

• All plans now include hearing aid benefits for covered dependents under age 18

• Increases in some out-of-pocket maximums

Out-of-pocket maximum is the total cost that a member would have to pay in a given calendar year for a particular type of service(s)
# Healthcare Plans

Out-of-pocket maximums for in-network services

<table>
<thead>
<tr>
<th>Plan</th>
<th>2017 medical</th>
<th>2018 Medical</th>
<th>2017 Rx</th>
<th>2018 Rx</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive Care</td>
<td>$1,250 single</td>
<td>$1,500 single</td>
<td>$1,100 single</td>
<td>$1,250 single</td>
</tr>
<tr>
<td></td>
<td>$2,500 emp +</td>
<td>$3,000 emp +</td>
<td>$2,200 emp +</td>
<td>$2,500 emp +</td>
</tr>
<tr>
<td></td>
<td>$2,500 family</td>
<td>$3,000 family</td>
<td>$3,300 family</td>
<td>$3,750 family</td>
</tr>
<tr>
<td>Blue Choice HMO</td>
<td>$5,500 single</td>
<td>$5,500 single</td>
<td>$1,100 single</td>
<td>$1,250 single</td>
</tr>
<tr>
<td></td>
<td>$9,900 two +</td>
<td>$9,900 two +</td>
<td>$2,200 emp +</td>
<td>$2,500 emp +</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$3,300 family</td>
<td>$3,750 family</td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td>$6,350 single</td>
<td>$6,350 single</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>$12,700 two +</td>
<td>$12,700 two +</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer Choice HSA</td>
<td>$3,500 single</td>
<td>$3,500 single</td>
<td>(Inclusive)</td>
<td>(Inclusive)</td>
</tr>
<tr>
<td></td>
<td>$7,000 two +</td>
<td>$7,000 two +</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Healthcare Plans

• No implementation of spousal surcharge as initially communicated by the University System Office

• Remember to take advantage of 100% coverage for wellness visits; get more back from your premium dollars
  - Standard vaccinations
  - Age appropriate screenings
  - Flu shots
  - Annual physicals
Healthcare Plans

• For all BCBS plans: looking to save costs?
  – Consider Rx mail order
  – Usually a significant savings for using CVS instead of other in-network
  – CVS Minute Clinics are a low cost alternate for quick care

• All plans continue to focus on use of generic Rx

• Don’t forget about LiveHealth Online

THE DOCTORS ARE ALWAYS IN.
SEE A DOCTOR ON YOUR COMPUTER OR MOBILE DEVICE AND GET ANSWERS NOW.
## Premium Changes - Comparisons

<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>2018 Plan Cost</th>
<th>KSU Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly increase</td>
<td>You</td>
<td>KSU Plan</td>
<td>You</td>
<td>KSU Plan</td>
<td>You</td>
<td>KSU Plan</td>
</tr>
<tr>
<td>CC HSA</td>
<td>$1</td>
<td>$13</td>
<td>$14</td>
<td>$20</td>
<td>$34</td>
<td>$16</td>
</tr>
<tr>
<td>Comp Care</td>
<td>&lt;$1</td>
<td>$13</td>
<td>$14</td>
<td>$20</td>
<td>$24</td>
<td>$5</td>
</tr>
<tr>
<td>BC HMO</td>
<td>$6</td>
<td>$13</td>
<td>$19</td>
<td>$20</td>
<td>$33</td>
<td>$16</td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td>$6</td>
<td>$19</td>
<td>$25</td>
<td>$30</td>
<td>$44</td>
<td>$15</td>
</tr>
</tbody>
</table>

*KSU Plan costs are rounded to the nearest dollar.*
### Premium Changes

<table>
<thead>
<tr>
<th>(Rounded to nearest dollar)</th>
<th>Employee Only</th>
<th>Employee + Child</th>
<th>Employee + Spouse</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You</td>
<td>KSU</td>
<td>You</td>
<td>KSU</td>
</tr>
<tr>
<td>Monthly rates</td>
<td>$75</td>
<td>$426</td>
<td>$153</td>
<td>$748</td>
</tr>
<tr>
<td>Consumer Choice HSA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$177</td>
<td>$426</td>
<td>$338</td>
<td>$748</td>
</tr>
<tr>
<td>Comprehensive Care Plan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$201</td>
<td>$426</td>
<td>$379</td>
<td>$748</td>
</tr>
<tr>
<td>Blue Choice HMO</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$158</td>
<td>$352</td>
<td>$300</td>
<td>$618</td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td></td>
<td></td>
<td></td>
<td></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 2018 unless you make an enrollment change then you will be asked to recertify
## 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>Deduct.</td>
<td>Premiums</td>
<td>Deduct.</td>
</tr>
<tr>
<td>CC HSA**</td>
<td>$901</td>
<td>$2,000</td>
<td>$1,842</td>
<td>$4,000</td>
</tr>
<tr>
<td>Comp Care Plan</td>
<td>$2,130</td>
<td>$500</td>
<td>$4,052</td>
<td>$500 per person</td>
</tr>
<tr>
<td>BC HMO</td>
<td>$2,407</td>
<td>Copays</td>
<td>$4,552</td>
<td>Copays</td>
</tr>
<tr>
<td>Kaiser HMO</td>
<td>$1,892</td>
<td>Copays</td>
<td>$3,594</td>
<td>Copays</td>
</tr>
</tbody>
</table>

- Assumes only seeing in-network provider 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 $1,500 combined
** HSA seed can reduce premium cost by $375 (ee) or $750 (ee+) annually if employee contributes
# Spending & Savings Accounts

<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>Health Savings Account</td>
<td>Healthcare copays, coinsurance, deductible, Rx, dental &amp; vision</td>
<td>Enrolled in Consumer Choice Healthcare</td>
<td>You: $3,075 ind $6,150 family *Add’l $1,000 for 55+ USG gives: $375 ind $750 family</td>
<td>Contributions and elections roll-over each year</td>
</tr>
<tr>
<td>Limited Purpose Flexible Spending</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>Healthcare Flexible Spending</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>Dependent Care Flexible Spending</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>
Spending & 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
# Spending & Savings Accounts

<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 2018 or lose it?; mid-year changes?</th>
<th>Claims requirements?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Care FSA</td>
<td>Single</td>
<td>Summer camps and/or day care for under age 13 or elderly parent</td>
<td>All</td>
<td>$5,000 (or $2,500 if married but filing separate)</td>
<td>N/A</td>
<td>When taken from pay check</td>
<td>Yes, w/ grace period through 03/15/2019; 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></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>$2,650 ($50 more than 2017)</td>
<td>N/A</td>
<td>Full balance available Jan 1</td>
<td>Yes, w/ grace period through 03/15/2019; contrib. changes w/in 30 days of FSC</td>
<td>Yes, must submit documentation</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>Single</td>
<td>Medical deductibles/coinsurance, Rx, vision &amp; dental ($ not used for covered expenses = retirement $)</td>
<td>Consumer Choice plan only (cannot be enrolled in Medicare A)</td>
<td>$3,075 ($50 more than 2017)</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>$6,150 ($150 more than 2017)</td>
<td>$750</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Age 55+</td>
<td></td>
<td></td>
<td>$1,000</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited Purpose FSA</td>
<td>All</td>
<td>Vision and dental expenses ONLY</td>
<td>Consumer Choice</td>
<td>$2,650 ($50 more than 2017)</td>
<td>N/A</td>
<td>Full balance available Jan 1</td>
<td>Yes, w/grace period to 3/15/2019; changes w/in 30 days of FSC</td>
<td>Yes, must submit documentation</td>
</tr>
<tr>
<td>(can be in addition to HSA)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></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 making you ineligible for a health savings account).

- No need to enroll for Medicare Part B until applying for retirement

- Need to coordinate with the benefits office 3 months prior to desired retirement date
Coming in 2018

Employees will have the opportunity to earn a well-being incentive of up to $100 for participating in well-being activities.

The University System Office is has just finished an RFP for the well-being vendor and is now working on developing the roll-out for this exciting new benefit!
You may have missed it last year

AFLAC Critical Illness Plan (page 24-25)

Voya Accident Plan (page 26)

Voya Hospital Indemnity Plan (page 27-28)

LegalEase (page 29)
Specified Health Event Coverage

AFLAC and Voya plans are similar in concept

– Not traditional insurance plans where claims are submitted by the provider

– Claims are 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.
Dental & Vision

• No changes to the dental plans (page 30)
• Vision premiums are increasing (page 31)

<table>
<thead>
<tr>
<th>Vision coverage tier</th>
<th>2017 Rate</th>
<th>2018 Rate</th>
<th>2018 annualized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$6.38</td>
<td>$6.90</td>
<td>$82.80</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$14.38</td>
<td>$15.52</td>
<td>$186.24</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$12.14</td>
<td>$13.12</td>
<td>$157.44</td>
</tr>
<tr>
<td>Family</td>
<td>$18.84</td>
<td>$20.34</td>
<td>$244.08</td>
</tr>
</tbody>
</table>

• Make sure with either plan that you are getting your money’s worth!
Life Insurance

- KSU still provides $25,000 with matching AD&D

- No changes to the premiums or structure for our supplemental life plans
  - Remember that premiums do increase in January if you have hit a 5 or 10 year birthday milestone in 2017
Life Insurance

– Can add 1x annual salary w/ no health questions if you currently have 2x or less (up to $500,000 guaranteed); All other increases require health questions

• Accidental Death & Dismemberment & Child Life can be added without health questions

• Be smart! Don’t over insure!
Disability Plans

- No changes to these plans which are meant to be salary replacement if you are ill or injured

- 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

- Short Term Disability – 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

- Long Term Disability - For most everyone who needs salary to pay living expenses
Employee Assistance Program

• Up to 4 sessions per employee, per year, per counseling issue; 100% confidential via video or phone

• Available 24/7/365 both online and in person
  – www.espyr.com
  – 1-888-960-3305

• Family (household members) are also eligible
Employee Assistance Program

- **Work/Life Balance** – Financial, legal consultation, help with child/elder care, concierge support, academic advice, adoption counseling

- **Management & HR Consultation** - Unlimited consultation for supervisors and managers; help with crisis management, workplace emergencies & stressful incidents

- **Training & Education** - Monthly live webinars; workplace seminars
Coming in April 2018

OneUSG

• Transition from ADP to PeopleSoft

• eTime will be replaced starting the end of March (for the first biweekly paycheck of April)

• All use of paid leave will be in the form of a “request” which must be approved by a supervisor in order to be applied during the payroll process

• Will eventually include automated workflow to replace most PAFs/SEPAFs
ESL, SSL, Other Resources

• Don’t forget to use your Educational Support Leave before the end of 2017

• Open Enrollment is your chance to enroll in the Shared (Donated) Sick Leave Program. Enrollment Forms should be submitted to benefits@kennesaw.edu or faxed to 470-578-9174

• Many benefits summary brochures on the USO’s benefits page
HSA example (employee only)

- Been in the BC HMO ($201*12= $2,407 a year)

- CC HSA is $75 a month ($900 a year) so put the difference towards HSA ($201-$75=$126 a month or $1,512 a year) plus $375 KSU match = $1,887

- 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 $2,887

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
More Info on HSA

- Contribution maximums are
  - $3,450 for single ($3,075 after employer match)
  - $6,900 for family ($6,150 after employer match)
  - An extra $1,000 for those employees 55+
  - Employees must waive all Medicare coverage to continue to contribute to HSA accounts after 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!
## 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><strong>Annual premiums</strong></td>
<td>$6,528</td>
<td>$2,967</td>
<td>$7,334</td>
<td>$5,790</td>
</tr>
<tr>
<td><strong>Deductibles</strong></td>
<td>$1,500</td>
<td>$4,000</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Medical out-of-pocket (copays &amp; coinsurance once deductible is met)</strong></td>
<td>$1,500</td>
<td>$3,000 (inclusive)</td>
<td>$9,900</td>
<td>$12,700</td>
</tr>
<tr>
<td><strong>Rx out-of-pocket</strong></td>
<td>$3,750</td>
<td>$3,750</td>
<td>$3,750</td>
<td>None</td>
</tr>
<tr>
<td><strong>Total cost of coverage</strong></td>
<td>$13,278</td>
<td>$9,967 ($9,217 w/ KSU’s HSA matching $)</td>
<td>$20,984</td>
<td>$18,490</td>
</tr>
</tbody>
</table>

### Tax sheltering options

(Dependent Care FSA still available regardless of medical enrollment - \$5,000 max)

| Flexible Spend Acct (FSA) “use it or lose it” | $2,650 | N/A | $2,650 | $2,650 |
| Health Savings Acct (HSA) Rolls over each year | N/A | $6,150 ($6,900 total) | N/A | N/A |
| Limited Purpose FSA (dental & vision only) “use it or lose it” | N/A | $2,650 | N/A | N/A |