MEMORANDUM

TO: All East Georgia State College Benefited Employees

FROM: Office of Human Resources

SUBJECT: University System of Georgia (USG) Plan Year 2017 Open Enrollment

DATE: September 27, 2016

The 2017 Open Enrollment period is quickly approaching and we are happy to share the approved changes to the healthcare plans and premiums with you and review some of the new programs that will be added to the USG Benefits Program during the 2017 Open Enrollment period.

The University System of Georgia 2017 Open Enrollment period will be Monday, October 31 through Friday, November 11, 2016.

Benefit Fairs
EGSC Swainsboro - October 24, 2016 1:00 p.m. to 4:00 p.m. Luck Flanders Gambrell Building (Rotunda)
EGSC Statesboro – October 26, 2016 10:00 a.m. to 1:00 p.m. Georgia Southern Nessmith Lane Building (Ballroom)
EGSC Augusta – November 1, 2016 9:00 a.m. to 3:00 p.m. Education Commons Building in the Lobby
EGSC Augusta - November 2, 2016 9:00 a.m. to 3:00 p.m. Summerville Campus JSAC Ballroom

2017 Healthcare Plan and Voluntary Benefit Plan Changes
In 2017, the University System of Georgia will continue to offer 4 healthcare plan options to our active employees and our pre-65 retirees and pre-65 retiree dependents. USG will contribute $2,736 annually to a Health Reimbursement Account (HRA) for each Medicare eligible retiree and/or dependent enrolled in coverage through the Aon Retiree Health Exchange.

Changes to our healthcare plans:
• On the Consumer Choice HSA healthcare plan, there will be an increase to the in-network deductibles from $1,500 to $2,000 for single coverage and $3,000 to $4,000 for family coverage and an increase to the out-of-network deductibles from $3,000 to $4,000 for single coverage and $6,000 to $8,000 for family coverage
• On the Consumer Choice HSA healthcare plan, there will be an increase to the in-network out-of-pocket maximum from $6,850 to $7,000
• On the BlueChoice HMO healthcare plan, there will be an increase in Specialist and Urgent Care co-payments from $50 to $60 and an increase in Emergency Room co-payment from $250 to $300
• Tobacco certification will default to the prior year election. If the employee makes a change during open enrollment, he/she will be prompted to certify his/her tobacco use and for dependents 18+ if enrolled in a USG healthcare plan
• Health Savings Account individual annual contribution limit will increase from $3,350 to $3,400
• On the GRA healthcare plan, there will be an increase in the out-of-pocket maximums to $1,900 (single) and $3,800 (family)

This year, Open Enrollment will be a passive enrollment for benefits and the tobacco surcharge. This means if an employee does not want to make any changes or new elections for open enrollment, their current coverage will remain the same for 2017 with the exception of FSA enrollment. As always, a Flexible Spending Account election is required each year. The tobacco surcharge will remain the same as the current election if the employee does not need to change the tobacco status in 2017. If the employee makes changes and is enrolled in a USG healthcare plan, the tobacco certification will need to be completed in the enrollment system.
CVS/Caremark will remain the Pharmacy Benefit Manager for all of the self-insured healthcare plans administered by BCBSGa (Consumer Choice HSA, Comprehensive Care, and BlueChoice HMO).

In 2017, we will focus on educating and encouraging our employee and pre-65 retiree populations to use mail order and generic medications to help offset rising prescription drug costs.

**ID Cards**
New ID cards will be mailed to employees enrolled in the Consumer Choice HSA and BlueChoice HMO due to the plan design changes. Employees switching plans, adding coverage, or adding dependents for 2017 will receive a new ID card as well. As a reminder, employees and non-Medicare eligible retirees enrolled in a BCBSGa plan will not receive a separate card for their pharmacy benefit. Medical and pharmacy information is included on one card.

Pre-65 Medicare eligible retirees enrolled in the Comprehensive Care plan will receive a separate ID card for their enrollment in SilverScripts, the USG Medicare D pharmacy benefit.

**2017 Healthcare Plan Premiums**
This year, USG is taking the final step in moving to the defined contribution pricing model for healthcare premiums. This means the employer subsidy will be the same for each plan, at each coverage tier in 2017. Premiums are increasing between 0% - 8% depending on plan enrollment and coverage tier.

**Decision Support Tools and Resources**
We are encouraging employees to take advantage of the support tools and resources we provide during Open Enrollment and throughout the year such as:

- a Plan comparison tool is available at [www.bcbsga.com/usg](http://www.bcbsga.com/usg) to help employees compare out of pocket costs between the plans
- current year claims cost information is available through Castlight for employees enrolled in the Consumer Choice HSA and Comprehensive Care plan members; employees can use this information as they assess their plan choices for 2017; throughout the year, the Castlight tool can help members find providers and compare costs
- BCBSGa Personal Health Nurses assist employees with their long-term or serious health conditions and provide health coaching

**2017 Voluntary Benefit Plans Information**
New Voluntary Benefit plans:

- USG Critical Illness (Aflac) – This coverage assists our employees with meeting financial obligations, such as medical bills and deductibles, as well as indirect costs (mortgage payments and other ongoing living expenses) when experiencing a critical illness covered under the plan
- USG Accident (Voya) – Provides our employees with hospital, physician, accidental death and catastrophic accident benefits in the event of a covered accident
- USG Hospital Indemnity (Voya) – Helps offset out-of-pocket medical costs, such as high deductibles and coinsurance, as well as everyday living expenses during a covered hospital stay
- USG Legal plan (LegalEASE) – Helps pay for attorney fees for services such as wills, home sale/purchase, adoptions, divorce, consumer protection, tax audit, etc.

**Dental Plan – Delta Dental**
No changes to the plan benefits. Dental Rates will increase by 1.7% on the base and high plans.

**Vision Plan - EyeMed**
No changes to the plan benefits or premiums.

**Life Plan – Minnesota Life**
No changes to plan benefit or premiums. (If you fall into a new age bracket or if you had a salary increase, your premium will change.)

Employees will be allowed to increase 1x salary up to the lessor of 3x salary or $500,000 without EOI. Spouse life requires EOI and Child Life does not require EOI.
**Please remember to update your beneficiaries online during open enrollment.**

**Short and Long Term Disability - MetLife**
No changes to the plan benefits.
Long Term Disability premiums will increase 3%.

**Flexible Spending Accounts and Health Savings Accounts – Optum**
No changes to the plan benefits or account fees.
The HSA match will remain the same in 2017 with a maximum match limit of $375 for individual and $750 for family coverage.

**LifeStyle Benefits – LifePerx**
On LifeStyle Benefits, the Legal Care has been removed from all of the package options. In Option A, since it included only Identity Theft and Legal Care, Legal Care has been replaced with Tax Help Line. All Options have lower rates for 2017.

**2017 Open Enrollment Change Exceptions**
All 2017 Open Enrollment changes and enrollments must be completed during the Open Enrollment period from **October 31 through November 11, 2016**. Open Enrollment exceptions will not be allowed unless there is a system error or administrative error on the part of the institution. An employee/retiree may change his/her tobacco use status at any time during the year and the change goes into effect the first of the next month.

**ACA**
The University System of Georgia healthcare plan meets the affordability requirements under the Affordable Care Act. Therefore, generally, employees eligible for the USG healthcare plan will not be eligible for tax credits or subsidies in 2017 through the Health Insurance Marketplace created under the Affordable Care Act.

**USG Well-being Program**
Well-being programming is a major component in improving the health and well-being of employees and campus communities. The USG system office in coordination with the Total Rewards Steering Committee (TRSC) well-being subcommittee will continue to provide direction, resources and support for well-being programming on campuses. For the latter half of 2016, programming will focus on creating campus based walking routes, educating employees on health and financial well-being, developing institutional based well-being committees, and piloting well-being challenges.

**Flu Vaccinations**
Emanuel County Health Department will offer flu vaccinations on October 24, 2016 from 1:00 p.m. to 4:00 p.m. in the Heritage Center. 100% paid by the USG Blue Cross Blue Shield of Georgia Insurance (Health Department will file insurance). The cost for employees or dependents under age 65 without insurance is $30.00 and over age 65 is $55.00. Please bring your insurance card. Cash, check, and some other insurance are accepted.