MEMORANDUM

TO: All East Georgia State College Benefited Employees
FROM: Office of Human Resources
SUBJECT: University System of Georgia (USG) Plan Year 2018 Open Enrollment

DATE: October 4, 2017

The 2018 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 2018 Open Enrollment period.

Benefits Fair

Swainsboro – October 23, 2017, 1:00pm – 4:00pm (Rotunda, Luck Flanders Gambrell Building)

Georgia Southern – October 25, 2017 @ 10:00am-1:00pm (Nessmith-lane Building)

Augusta University – October 20, 2017 @ 9:00am – 3:00pm (Health Sciences Campus)

Augusta University – October 23, 2017 @ 9:00am – 3:00pm (Summerville Campus)

2018 Open Enrollment period will be:

Monday, October 30 through Friday, November 10, 2017

2018 Healthcare Plan and Voluntary Benefit Plan Changes

In 2018, the University System of Georgia will continue to offer four 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. Included at the end of this letter are three FAQs to address the 2018 plan changes and USG Medicare retiree HRA contribution.

2018 Healthcare Plan Premiums

This year, premiums are increasing between 0% - 10% depending on plan enrollment and coverage tier.

Changes to our healthcare plans:

- **Comprehensive Care plan** – an increase to the in-network annual out-of-pocket maximums for single coverage from $1,250 to $1,500 and for family coverage (two or more covered) from $2,500 to $3,000

- **Comprehensive Care and BlueChoice HMO plans** – an increase to the pharmacy annual out-of-pocket maximums: Employee: from $1,100 to $1,250; Employee + one child: from $2,200 to $2,500; Employee + Spouse: from $2,200 to $2,500; Family: from $3,300 to $3,750
• **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.

• **All plans** – addition of hearing aid coverage for children; one device per impaired ear not to exceed $3,000 per hearing aid per year (Senate Bill 206)

• **Health Savings Account (HSA)** – individual annual contribution limit will increase from $3,400 to $3,450 and the family annual contribution limit will increase from $6,750 to $6,900

• **Healthcare and Limited Purpose Flexible Spending Account (FSA)** – annual contribution limit will increase from $2,550 to $2,600

This year, we will strongly encourage employees to login to the OneUSG Connect - Benefits system and make Open Enrollment elections. If an employee does not make any changes or new elections for open enrollment, their current coverage will remain the same for 2018 with the exception of FSA enrollment. As always, a FSA 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 2018. If the employee makes any changes and is enrolled in a USG healthcare plan, the tobacco certification will need to be completed in the benefits enrollment system.

**CVS/Caremark** will remain the Pharmacy Benefit Manager for all of the self-insured healthcare plans administered by Blue Cross and Blue Shield of Georgia (Consumer Choice HSA, Comprehensive Care, and BlueChoice HMO).

In 2018, 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 who are switching plans, adding coverage, or adding dependents for 2018. 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.

**USG Well-being Program**
Well-being programming is a major component in improving the health and well-being of our employees and campus communities. The USG system office in coordination with the Total Rewards Steering Committee...
Committee (TRSC) well-being subcommittee will continue to provide direction, resources and support for well-being programming on the campuses.

**2018 Voluntary Benefit Plans Information**
We are adding one new voluntary benefit program for active benefit eligible employees.

**New Voluntary Benefit plan:**
- Purchasing Power – a Georgia based company provides an online purchasing website with a buy now – pay over time through payroll deduction over 6 months to 12 months

**Dental Plan – Delta Dental**
- No changes to the plan benefits or premiums

**Vision Plan - EyeMed**
- One change to the plan benefits. Decrease in the Standard Contact Lens Fit and Follow-Up
- Member Cost: Up to $40 (Up to $55 in 2017). There will be an 8% increase in premiums in 2018

**Life Plan – Minnesota Life**
- No changes to plan benefit or premiums
- Employees will be allowed to increase 1x salary up to the lessor of 3x salary or $500,000 without EOI. Spouse life requires Evidence of Insurability and Child Life does not require EOI
- Please remember to update your beneficiary information during open enrollment; to update your beneficiary information, please visit the

**Short and Long Term Disability - MetLife**
- No changes to the plan benefits or premiums

**Flexible Spending Accounts and Health Savings Accounts – Optum**
- No changes to the plan benefits or account fees
- Healthcare and Limited Purpose FSA annual contribution limit will increase from $2,550 to $2,600
- Health Savings Account individual annual contribution limit will increase from $3,400 to $3,450 and the family annual contribution limit will increase from $6,750 to $6,900. The HSA match will remain the same in 2018 with a maximum match limit of $375 for individual and $750 for family coverage

**LifeStyle Benefits – LifePerx**
- No changes to the packages offered. There will be a premium increase of $0.48 to $0.50 per package in 2018
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Accident (Voya), Critical Illness (Aflac), Hospital Indemnity (Voya), and Legal (LegalEASE) plans

- No changes to plan benefits and premiums

2018 Open Enrollment Change Exceptions
All 2018 Open Enrollment changes and enrollments must be completed during the Open Enrollment period from October 30 through November 10, 2017. Open Enrollment exceptions will not be allowed unless there is a system error or administrative error. 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.

Why were the changes made?
The USG continues to aggressively manage rising healthcare costs while providing high quality, affordable and comprehensive health coverage. Both the employer and the employee are sharing in the increase of healthcare costs. The national trend anticipates annual cost increases of approximately 6.5%. In the aggregate, our plans are running slightly below trend and the USG and our employees/retirees benefit from those savings.

For further information regarding Benefit Plan Year 2018 please utilize the link below:
http://www.usg.edu/hr/benefits

To make changes/updates to your benefits please use utilize the OneUSG Connect link below:
http://oneusgconnect.usg.edu/

Flu Vaccinations
Emanuel County Health Department will offer flu vaccinations on October 12, 2017 from 12:00pm to 4:00pm in the student health clinic located on the lower level of the academic building. 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 individuals who are 65 and over may have a higher fee for the vaccination. Please bring your insurance card. Cash, check, and some other insurances are accepted.