Your benefits for 2014

Open Enrollment is Monday, November 11 – Friday, November 22.

You have only two weeks for Open Enrollment this year! Active enrollment is required for all benefits-eligible faculty and staff, which means you need to review your benefit options and make elections.

A message from the University System of Georgia (USG):

USG recently unveiled a bold strategy to help our institutions prepare for the future and work together more efficiently. One way we’ll do that is through our new approach to employee benefits. In 2014, we will offer consistent, comprehensive benefits to employees at all of our institutions.

Some 2014 plans may look familiar, and some may be new to you. Keep reading to learn more, then take time to review your options and decide what’s best for you and your family.
We provide • You decide

It’s simple, really. **We provide** the benefits and resources you need, and **you decide** which ones are best for you and your family.

One size does not fit all. Whether it’s shopping for a car or groceries, we all have different needs. That’s why the University System of Georgia gives you options — so you can find what fits you.

Open Enrollment is your chance to make choices that fit you best for 2014. And now it’s more important than ever. That’s because **you must enroll by November 22** to get the coverage you want for 2014.

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**Healthcare**

**What’s changing?**

**Mail order prescription drug option now available on all of our healthcare plans:** Now you can choose to pick up your medication(s) at the pharmacy — or save yourself a trip and have a 30- or 90-day supply mailed to your door.

**For the HSA Open Access POS:** You’ll pay 15% coinsurance (up from 10%) for in-network care after you’ve met the deductible.

**For the Open Access POS:**
- Office visit and emergency room copays will count toward the annual out-of-pocket maximum.
- The emergency room copay will increase from $50 to $150.
- Out-of-network deductibles and maximums will increase — use in-network providers to save money!

**For the BlueChoice HMO and Kaiser Permanente HMO:**
- The primary care physician office visit copay will increase to $20 (up from $15).

More details will be coming soon on your 2014 healthcare options. In addition, Open Enrollment information will be available October 21 at [http://www.usg.edu/hr/benefits](http://www.usg.edu/hr/benefits).

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**What’s not changing?**

You’ll continue to have a choice of the same four healthcare options for 2014, though some features of those plans have changed:

- HSA Open Access POS
- Open Access POS
- BlueChoice HMO
- Kaiser Permanente HMO

You’ll also continue to get prescription drug coverage when you elect healthcare.

There will be no increase in premiums for the HSA Open Access POS, Open Access POS, and BlueChoice HMO plans! The Kaiser HMO premium will increase approximately 4.4%.

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**Important**

A $50 tobacco surcharge will apply to your healthcare premium if you use tobacco and a $50 monthly tobacco surcharge will apply per covered dependent age 18+ who uses tobacco.

**Action Required!**

Tobacco use certification is required upon enrollment in healthcare coverage for 2014. If you do not certify, your status will default to tobacco user and a $50 monthly surcharge will be added to your premium.

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**Remember:**

The University System of Georgia Health Plan meets the Affordability requirement under the Affordable Care Act. Therefore, generally, University System of Georgia employees will not be eligible for a tax credit in 2014 through the Health Insurance Marketplace created under the Affordable Care Act.
Additional voluntary benefit options

The voluntary benefits listed below will be offered exclusively through the University System of Georgia effective January 2014. The benefit options listed below will provide you and your dependents valuable coverage.

Health Savings Account (HSA) and Flexible Spending Account (FSA)

New for 2014:
- U.S. Bank will provide the HSA and FSAs. If you elect to contribute to an HSA or FSA during Open Enrollment, you will receive a U.S. Bank debit card and welcome kit that make it easy to access and manage your accounts throughout the year.
- The Limited Purpose FSA (LPFSA) is a new savings option for those enrolled in the HSA Open Access POS plan. Your contributions to the LPFSA may be used to pay eligible dental and vision expenses only.

Dental

Delta Dental will offer two plan options — a great Base option, as well as a High option that features a higher annual maximum benefit and coverage for child and adult orthodontia.

Vision

EyeMed will provide vision coverage to all USG institutions. Its provider network includes top national retail chains, such as LensCrafters®, Sears OpticalSM, Target Optical®, JCPenney Optical® and many Pearle Vision® locations. Most employees will have access to local, in-network providers.

Disability

Your short-term disability (STD) and long-term disability (LTD) options will be available through MetLife. New for 2014:
- STD — After you’ve been disabled for 14 days, this benefit replaces 60% of weekly salary, up to $2,500. Benefits may last up to 11 weeks.
- LTD — This benefit replaces 60% of salary, up to $15,000 monthly. Benefits start 90 days after disability begins.

Life insurance

Minnesota Life will provide Basic and Supplemental Life options for you and your dependents. For 2014:
- You can elect up to 8× your salary to a maximum of $2.5 million.
- You can increase your coverage by 1× your salary without providing evidence of insurability (EOI).

The University System of Georgia’s Dependent Life Insurance coverage of $10,000 for $4.70 per month will no longer be available. Your new choices for Dependent Life are:
- Spouse coverage of $10,000 to $500,000 (an election over $50,000 is subject to your spouse completing an EOI).
- Child coverage options of $5,000, $10,000, or $15,000.

Accidental death & dismemberment (AD&D)

Stand-alone Supplemental AD&D insurance will be available in increments of $10,000 up to $500,000 for employee-only or family coverage.
What’s next?

☐ **Sign up for text message updates.**
   Text **USG to 23613** so you don’t miss any important dates during Open Enrollment.
   *Messaging and data rates may apply. Frequency of alerts depends on account preference. For Terms & Conditions, go to benetxt.com/usg. Reply STOP to cancel.

☐ **Watch your inbox for important updates.**
   We will be sending emails to keep you informed before, during, and after Open Enrollment.

☐ **Attend an on-campus Benefits Fair.**
   Learn more about your 2014 benefits and get answers to your questions.

☐ **Remember: You are required to enroll in your benefits during Open Enrollment, November 11–22.**