Better choices for a healthier you

Open Enrollment is Monday, November 3rd through Friday, November 14th.

USG updates its benefits plans every year. As a result, it’s a good idea to review all healthcare plan details, including deductibles, copays, and out-of-pocket maximums and make the decision that fits you best for 2015.

During Open Enrollment, you have the opportunity to change healthcare plans (or dental plans if currently enrolled) or drop coverage or dependents.

Don’t want to make changes to your coverage? You only need to certify your Tobacco Use Status! If you are making no changes to your plan enrollments for 2015, you do not need to re-enroll for coverage. Your current healthcare, dental, vision and life coverage will continue in 2015. However, you must certify Tobacco Use Status for you and any dependents you cover under the USG healthcare insurance plan. In 2015, a $75 monthly tobacco surcharge will apply to your healthcare premium if you use tobacco, and a $75 monthly tobacco surcharge will apply per covered dependent age 18+ who uses tobacco. Please complete either the certification online at http://portal.adp.com or the enclosed certification form.

Important: For retirees/spouses becoming Medicare-eligible in 2015, USG healthcare plans will be secondary payer only. Make sure to enroll in Medicare Part B for your primary coverage. The USG healthcare plans will become secondary payer for all retirees who are 65+/Medicare-eligible beginning July 1, 2015. If you’re not enrolled in Medicare Part B, USG will contact you in December to help you enroll in Medicare Part B.
Healthcare

What’s changing?

When it comes to staying healthy, we’ve got you covered. While our healthcare vendors remain the same for 2015, some of your healthcare options have new names.

- **Consumer Choice HSA** — Provided by Blue Cross Blue Shield of Georgia (BCBS), this plan was formerly known as the Health Savings Account (HSA) Open Access POS. This plan has a higher deductible, but lower monthly premiums. This plan offers coverage for both in-network and out-of-network providers.

- **Comprehensive Care** — Provided by BCBS, this plan was formerly known as the Open Access POS. This plan offers coverage for both in-network and out-of-network providers. The pharmacy benefit for retirees who are 65+/Medicare-eligible is provided through the USG Medicare Part D plan through SilverScript (affiliate of CVS Caremark).

- **BlueChoice HMO** — The BlueChoice HMO is only available to pre-65 retirees and/or retirees who are not eligible for Medicare. Once you become Medicare-eligible, you must select another plan option. You receive benefits when your care is coordinated by your BCBS primary care physician (PCP).

- **Kaiser Permanente (KP) HMO and Kaiser Senior Advantage** — You receive benefits when your care is coordinated by your KP PCP.

NEW! CVS Caremark

For 2015, CVS Caremark will be the pharmacy benefit manager for retirees enrolled in BCBS healthcare plans. Pre-65 retirees will receive one ID card with BCBS (front) and CVS Caremark (back) benefit information. Retirees who are age 65+/Medicare-eligible will receive two ID cards — a BCBS ID card with healthcare benefit information and a SilverScript ID card with Medicare Part D pharmacy benefit information.

**TIP!** Check usg.edu/hr/benefits/oe to find out how much your medication will cost with the new pharmacy formulary.

CVS Caremark makes it easy to refill your prescriptions. You may visit a retail pharmacy — but also consider these options, which can save you time and money:

- **Online:** You can refill your mail service medicine 24/7
- **Phone:** Call the toll-free number on your prescription ID card
- **Sign up for convenient mail service:** You can save on the cost of your long-term maintenance medications by choosing to have a 90-day supply mailed safely to your home, a local CVS Caremark, or other location

This is the last Open Enrollment period in which retirees may add legal dependents to healthcare coverage, up through the end of the month in which the dependent turns 26.
## Your healthcare options

<table>
<thead>
<tr>
<th></th>
<th>Consumer Choice HSA</th>
<th>Comprehensive Care</th>
<th>BlueChoice HMO</th>
<th>KP HMO and Kaiser Senior Advantage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>In-network</td>
<td>In-network</td>
<td>In-network only</td>
<td>In-network only</td>
</tr>
<tr>
<td><strong>Out-of-pocket max</strong></td>
<td>$1,500/$3,000</td>
<td>$500/$1,500</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Primary care physician (PCP) required</strong></td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Preventive care</strong></td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Physician office visit/Specialist visit</strong></td>
<td>80% after deductible</td>
<td>$20 copay/$30 copay</td>
<td>$30 copay/$50 copay</td>
<td>$20 copay/$25 copay</td>
</tr>
<tr>
<td><strong>Inpatient hospital services</strong></td>
<td>80% after deductible</td>
<td>90% after deductible</td>
<td>$500 copay</td>
<td>$250 copay</td>
</tr>
<tr>
<td><strong>Emergency care</strong></td>
<td>80% after deductible</td>
<td>$150 copay, then 90% after deductible</td>
<td>$250 copay</td>
<td>$250 copay</td>
</tr>
</tbody>
</table>

### Prescription drugs

**Retail**
- **Generic**
  - 80% after deductible
  - $10 copay
- **Preferred brand**
  - 80% after deductible
  - $35 copay
- **Nonpreferred brand**
  - 20% with $45 min and $125 max
  - 20% with $45 min and $125 max

**Mail order (90-day supply)**
- **Generic**
  - 80% after deductible
  - $25 copay
- **Preferred brand**
  - 80% after deductible
  - $87.50 copay
- **Nonpreferred brand**
  - 20% with $112.50 min and $250 max
  - 20% with $112.50 min and $250 max

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**Life**

In 2015, life insurance coverage will be provided by Minnesota Life. You may be contacted to update your beneficiaries. Your life insurance and premiums will remain the same for 2015.

Additional 2015 Open Enrollment information is available at usg.edu/hr/benefits/oe.
Your dental options

You will continue to have a provider network through Delta Dental. If you are enrolled in dental coverage in 2014 and do not select a new plan, you will be enrolled in the same dental plan for 2015. Retirees who did not have dental coverage at the time of retirement may not elect new coverage. See your 2015 dental rates below.

<table>
<thead>
<tr>
<th>Delta Dental</th>
<th>Base Plan</th>
<th>High Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
<td>In-network</td>
</tr>
<tr>
<td>Annual maximum</td>
<td>$1,000 per person*</td>
<td>$1,500 per person*</td>
</tr>
<tr>
<td>Deductible (Single/Family)</td>
<td>$50/$150</td>
<td>$50/$150</td>
</tr>
<tr>
<td>Diagnostic/preventive services*</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic benefit services</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Major benefit services**</td>
<td>50%</td>
<td>80%</td>
</tr>
<tr>
<td>Orthodontia (child and adult)</td>
<td>No coverage</td>
<td>80%</td>
</tr>
<tr>
<td>Lifetime orthodontia maximum</td>
<td>N/A</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

*Preventive and diagnostic services don’t count toward the annual maximum.
**Benefit limits on full replacement of existing dentures or crowns apply.

Your vision option

Vision coverage will be through EyeMed in 2015. If you are enrolled in vision coverage in 2014 and do not enroll during Open Enrollment, you will remain in the same vision plan for 2015. Retirees who did not have vision coverage at the time of retirement may not elect new coverage. Your vision plan premiums will remain the same in 2015.

<table>
<thead>
<tr>
<th>EyeMed</th>
<th>Vision Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
</tr>
<tr>
<td>Exam</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Single vision lens</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Frames contribution</td>
<td>$150 allowance</td>
</tr>
<tr>
<td>Contact lenses</td>
<td>$150 allowance</td>
</tr>
<tr>
<td>Medically necessary contact lenses</td>
<td>Paid in full</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2015 vision rates</th>
<th>Vision Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$6.38</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$12.14</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$14.38</td>
</tr>
<tr>
<td>Family</td>
<td>$18.84</td>
</tr>
</tbody>
</table>

Get help when you need it

Have questions about your benefits? We have answers. Visit usg.edu/hr/benefits or call your institution’s HR/Benefits Department. When you need to contact our benefits partners …

### Healthcare
- BCBS
  - Consumer Choice HSA
  - Comprehensive Care
  - BlueChoice HMO
- Kaiser Permanente HMO and Kaiser Senior Advantage
  1-404-261-2590
  1-888-865-5813 (Outside of Atlanta)
- caremark.com

### Pharmacy
- CVS Caremark (Pre-65 retirees)
- SilverScript (Retirees age 65+ / Medicare-eligible)
  1-800-231-4403
  1-866-275-5247
- usga.silverscript.com

### Dental
- Delta Dental
  1-800-471-4214
deltadentalins.com/usg

### Vision
- EyeMed
  1-866-800-5457
eyemedvisioncare.com/usg

### Life
- Minnesota Life
  1-866-293-6047
lifebenefits.com