



# 2017 Benefits Summary

## WHAT'S INSIDE

Healthcare .....	2
Dental.....	4
Vision .....	4
Money-Saving Benefits .....	4
Financial Protection .....	5
New Benefits for 2017 .....	6
Spending Accounts .....	7
Contacts.....	Back cover

Your life. Your health. **Your choices.**

**2017 Open Enrollment: October 31–November 11**

For more information on 2017 Open Enrollment, visit [usg.edu/hr/benefits](http://usg.edu/hr/benefits).

University System of Georgia Benefits



**we provide · you decide**



## KEEPING HEALTHCARE AFFORDABLE

Because healthcare costs continue to rise, USG is considering changes for 2018, including a potential spousal healthcare surcharge for working spouses who have access to healthcare coverage through another employer. This potential change will not affect your 2017 benefits.

## MENTAL HEALTH PARITY

Group health plans sponsored by state and local governmental employers generally must comply with Federal law requirements in title XXVII of the Public Health Service Act. However, these employers are permitted to elect to exempt a plan from some of these requirements for any part of the plan that is self-funded by the employer, rather than provided through a health insurance policy. The University System of Georgia has elected to exempt each of the University System of Georgia Healthcare Plans from the Mental Health Parity and Addiction Equity Act of 2008. This means that the Plans may impose restrictions on mental health and substance use disorders that do not apply to medical and surgical benefits covered by the Plans. This exemption will be in effect for 2017 but may be renewed for subsequent years.

# HEALTHCARE

The University System of Georgia (USG) is pleased to continue to offer a variety of healthcare choices from Blue Cross Blue Shield of Georgia (BCBSGa) and Kaiser Permanente (KP). For details, please see the table on page 3.



### 2017 HEALTHCARE CHANGES

#### CONSUMER CHOICE HSA PLAN

- Increase in-network and out-of-network deductibles for individual coverage from \$1,500/\$3,000 to \$2,000/\$4,000
- Increase in-network and out-of-network deductibles for family coverage from \$3,000/\$6,000 to \$4,000/\$8,000
- Increase in the family annual in-network out-of-pocket maximum from \$6,850 to \$7,000

#### BLUECHOICE HMO PLAN

- Increase in Specialist and Urgent Care copay from \$50 to \$60
- Increase in Emergency Room copay from \$250 to \$300

## Save time and money on healthcare



### SEE A DOCTOR 24/7 WITH LIVEHEALTH ONLINE

LiveHealth Online offers access to doctors through a mobile device or computer with a webcam. The copay is \$15 for Comprehensive Care or BlueChoice HMO members. Visit [livehealthonline.com](http://livehealthonline.com) to get started.



### PAY LESS FOR HEALTHCARE AT CVS MINUTECLINIC®

MinuteClinics specialize in family healthcare. The copay is \$15 for Comprehensive Care and BlueChoice HMO members. If you're enrolled in the Consumer Choice HSA, a MinuteClinic visit can be more affordable than a trip to the doctor's office! Visit [minuteclinic.com](http://minuteclinic.com) to find a location near you.



### FIND YOUR BEST VALUE WITH CASTLIGHT

Make sure you're getting your best healthcare value with Castlight—a free online tool that helps BCBSGa members compare the cost and quality of healthcare providers and pharmacies. Learn more at [mycastlight.com/USG](http://mycastlight.com/USG).

## Before you choose

- Considering a new plan?** The Plan Comparison Tool will help you find which BCBSGa option fits you best. Visit [bcbsga.com/usg](http://bcbsga.com/usg).
- Moving to the Consumer Choice HSA?** If you currently have a Flexible Spending Account (FSA), make sure your FSA balance is zero by December 31, 2016. Otherwise, you won't be able to open an HSA until April 1, 2017.
- Want to understand your spending?** Use Castlight to evaluate your 2016 claims, so you can choose the healthcare coverage that fits you best for 2017. Learn more at [mycastlight.com/USG](http://mycastlight.com/USG).

## Your healthcare options

	<b>CONSUMER CHOICE HSA</b> Provides access to an HSA; BCBSGa in-network and out-of-network coverage	<b>COMPREHENSIVE CARE</b> BCBSGa in-network and out-of-network coverage	<b>BLUECHOICE HMO</b> You receive benefits when your care is coordinated by your BCBSGa primary care physician (PCP)	<b>KAISER PERMANENTE HMO</b> You receive benefits when your care is coordinated by your KP PCP
<b>Coverage</b>	In-network	In-network	In-network only	In-network only
<b>Deductible</b> (Single/Family)	<b>\$2,000/\$4,000</b>	\$500/\$1,500	None	None
<b>Out-of-pocket max</b> (Single/Family)	<b>\$3,500/\$7,000</b>	\$1,250/\$2,500	\$5,500/\$9,900	\$6,350/\$12,700
<b>Primary care physician required</b>	No	No	Yes	Yes
<b>Preventive care</b>	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>Physician office visit/Specialist visit</b>	Plan pays 80% after deductible	\$20 copay/\$30 copay	\$30 copay/ <b>\$60</b> copay	\$20 copay/\$25 copay
<b>Inpatient hospital services</b>	Plan pays 80% after deductible	Plan pays 90% after deductible	\$500 copay	\$250 copay
<b>Care in emergency room</b>	Plan pays 80% after deductible	\$150 copay, then plan pays 90% after deductible	<b>\$300</b> copay	\$250 copay
<b>PRESCRIPTION DRUGS</b>				
<b>RETAIL</b>				
<b>Generic</b>	Plan pays 80% after deductible	\$10 copay \$35 copay	\$10 copay \$35 copay	Kaiser pharmacies: \$10 copay. Contracted non-Kaiser pharmacies: \$20 copay. Limited to a one-time fill per medication.
<b>Preferred brand</b>				Kaiser pharmacies: \$35 copay. Contracted non-Kaiser pharmacies: \$45 copay. Limited to a one-time fill per medication.
<b>Nonpreferred brand</b>		Plan pays 80% after deductible with \$45 min. and \$125 max.	Plan pays 80% after deductible with \$45 min. and \$125 max.	Not covered
<b>MAIL ORDER (90-DAY SUPPLY)</b>				
<b>Generic</b>	Plan pays 80% after deductible	\$25 copay	\$25 copay	\$20 copay
<b>Preferred brand</b>		\$87.50 copay	\$87.50 copay	\$70 copay through Kaiser pharmacies only
<b>Nonpreferred brand</b>		Plan pays 80% after deductible with \$112.50 min. and \$250 max.	Plan pays 80% after deductible with \$112.50 min. and \$250 max.	Not covered
<b>2017 MONTHLY PREMIUMS</b>				
<b>Employee Only</b>	\$74.00	<b>\$177.00</b>	<b>\$195.04</b>	<b>\$152.26</b>
<b>Employee + Spouse</b>	<b>\$162.72</b>	<b>\$388.64</b>	<b>\$426.50</b>	<b>\$333.66</b>
<b>Employee + One Child</b>	<b>\$139.48</b>	<b>\$333.12</b>	<b>\$365.58</b>	<b>\$286.00</b>
<b>Family</b>	<b>\$224.70</b>	<b>\$536.70</b>	<b>\$589.00</b>	<b>\$460.74</b>

Bold text in chart above indicates change for 2017.

# DENTAL

USG offers dental options through Delta Dental. Your dental premiums will increase slightly in 2017.

	DELTA DENTAL BASE PLAN In-network	DELTA DENTAL HIGH PLAN In-network
<b>Annual maximum</b>	\$1,000 per person*	\$1,500 per person*
<b>Deductible (Single/Family)</b>	\$50/\$150	\$50/\$150
<b>Diagnostic/preventive services*</b>	100%	100%
<b>Basic benefit services</b>	80%	80%
<b>Major benefit services**</b>	50%	80%
<b>Orthodontia (child and adult)</b>	No coverage	80%
<b>Lifetime orthodontia maximum</b>	N/A	\$1,000
<b>Delta Dental Monthly Premiums</b>		
<b>Employee Only</b>	\$31.60	\$39.04
<b>Employee + Spouse</b>	\$63.18	\$78.04
<b>Employee + Child(ren)</b>	\$60.00	\$74.16
<b>Family</b>	\$101.06	\$124.90

\* Preventive and diagnostic services do not count toward the annual maximum.

\*\* Benefit limits apply on full replacement of existing dentures or crowns.

# VISION

USG offers vision coverage through EyeMed, whose provider network includes top national retail chains. Benefits are provided for services and supplies once per 12-month period.

	EYEMED VISION	
	In-network	Out-of-network reimbursement
<b>Exam</b>	\$10 copay	\$40
<b>Single vision lens</b>	\$25 copay	\$40
<b>Frames contribution</b>	\$150 allowance	\$58
<b>Contact lenses</b>	\$150 allowance	\$130
<b>Medically necessary contact lenses</b>	Paid in full	\$210
<b>EyeMed Vision Monthly Premiums</b>		
<b>Employee Only</b>		\$6.38
<b>Employee + Spouse</b>		\$14.38
<b>Employee + Child(ren)</b>		\$12.14
<b>Family</b>		\$18.84

## Money-Saving Benefits

### USG Perks at Work — free to USG employees!

The USG Perks program has been upgraded to **USG Perks at Work**. The name has changed, but the exclusive savings and rewards that you've come to expect have not. Sign up for **USG Perks at Work** at any time by visiting [perksatwork.com](http://perksatwork.com).

### LifeStyle Benefits

Save money without sacrificing quality. **LifeStyle Benefits** offers discounts on roadside assistance, tax help, identity theft protection, pet services and fitness center memberships.

- Legal care has been removed from all options, and rates for all options are lower for 2017. If you're interested in legal services, consider the new USG Legal plan—learn more on page 6.
- **LifeStyle Benefits** Option A will now offer identity theft protection and access to the Tax Help Line.

Learn more about all of your **LifeStyle Benefits** options by visiting [usg.lifepex.com](http://usg.lifepex.com).

# FINANCIAL PROTECTION

We provide you with choices to protect your finances against the unexpected.

## Disability coverage

### SHORT-TERM DISABILITY (STD)

After you've been disabled for 14 days, this benefit replaces 60% of your weekly salary, up to \$2,500 per week. Benefits may last up to 11 weeks. If you did not elect STD coverage when you first became eligible, Evidence of Insurability (EOI) is required if you elect this coverage during Open Enrollment.

### SHORT-TERM DISABILITY (STD) PREMIUMS

Rate: \$0.291 / \$10 of covered benefit

#### STD calculation example: monthly payroll

**Annual Salary: \$56,000**

**Weekly Covered Salary:**  $\$56,000 \div 52 = \$1,076.92$

**Weekly Benefit:**  $\$1,076.92 \times 0.60 = \$646.15$

**Monthly Premium:**  $\$646.15 \times \$0.291 / \$10 = \mathbf{\$18.80}$

**STD weekly benefit maximum: \$2,500**

### LONG-TERM DISABILITY (LTD)

After you've been disabled for 90 days, this benefit replaces 60% of your monthly salary, up to \$15,000 per month. No EOI is required. LTD premiums will increase by 3% in 2017.

### LONG-TERM DISABILITY (LTD) PREMIUMS

Rate: \$0.266 / \$100 of covered salary

#### LTD calculation example: monthly payroll

**Annual Salary: \$56,000**

**Monthly Covered Salary:**  $\$56,000 / 12 = \$4,666.67$

**Monthly Premium:**  $\$4,666.67 \times \$0.266 / \$100 = \mathbf{\$12.41}$

**LTD weekly benefit maximum: \$15,000**

**Do you have a medical condition?** If you purchase LTD coverage, you may not be eligible for LTD benefits for 12 months if you received treatment for that condition within three months of when your coverage begins.



**BONUS!** When you purchase supplemental life insurance or additional AD&D coverage, you'll also receive beneficiary financial counseling, legacy planning services, legal services and travel assistance.

## Life insurance

### BASIC LIFE WITH AD&D

You'll receive life insurance with Accidental Death & Dismemberment (AD&D) coverage equal to \$25,000 at no cost to you.

VOLUNTARY AD&D PREMIUMS	
<b>Employee Only</b>	\$0.016 per \$1,000 per month
<b>Employee + Family</b>	\$0.028 per \$1,000 per month

### SUPPLEMENTAL LIFE WITH AD&D

You can buy supplemental life insurance coverage from one to eight times your salary, up to a maximum of \$2.5 million. Without having to provide EOI, you can elect or increase your coverage each year by one times your salary up to the limit of the lesser of three times your salary or \$500,000.

SUPPLEMENTAL LIFE WITH AD&D PREMIUMS						
<b>Age</b>	Under 25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49
<b>Rate / \$1,000 / month</b>	\$0.057	\$0.066	\$0.083	\$0.091	\$0.109	\$0.143
<b>Age</b>	50 - 54	55 - 59	60 - 64	65 - 69	70 and over	
<b>Rate / \$1,000 / month</b>	\$0.212	\$0.384	\$0.590	\$1.175	\$2.026	

### SPOUSE AND CHILD LIFE

You can choose life insurance coverage for your dependents, too. Spouse coverage options range from \$10,000 to \$500,000. EOI is required for all requests for spouse coverage during Open Enrollment. Child(ren) coverage options are \$5,000 (\$0.50/month), \$10,000 (\$1/month) or \$15,000 (\$1.50/month).

SPOUSE LIFE						
<b>Age</b>	Under 25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49
<b>Rate / \$1,000 / month</b>	\$0.043	\$0.052	\$0.070	\$0.079	\$0.087	\$0.133
<b>Age</b>	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	
<b>Rate / \$1,000 / month</b>	\$0.205	\$0.385	\$0.592	\$1.140	\$1.850	

### ADDITIONAL AD&D COVERAGE

You can buy additional AD&D coverage at the employee-only or family level. Employee coverage is available in amounts ranging from \$10,000 to \$500,000.



## SHOULD YOU TAKE ACTION FOR 2017 BENEFITS?

### IF YOU DON'T ENROLL IN OR CHANGE YOUR BENEFITS:

- You will not have an FSA for 2017. You must enroll every year if you wish to have an FSA.
- Your Tobacco Use Status will remain the same as in 2016.
- Your benefit choices will remain the same as in 2016.

Review your options now so you're prepared to make smart choices.

## WILL YOU RECEIVE A NEW HEALTHCARE ID CARD FOR 2017?

### BCBSGA

- Consumer Choice HSA and BlueChoice HMO: ID cards will be sent to renewing and newly enrolled members.
- Comprehensive Care: ID cards will be sent only to newly enrolled members.

### KP HMO:

ID cards will be sent only to newly enrolled members or members who change subgroups.

# NEW BENEFITS FOR 2017

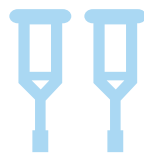
USG is introducing four new benefits to offer you even more choices to protect your finances and your family.

For more information, visit [usg.edu/hr/benefits](http://usg.edu/hr/benefits).



### USG CRITICAL ILLNESS PLAN

The USG Critical Illness plan can help you and your family recover from the financial stress of a critical illness. This coverage assists you with meeting your financial obligations, such as out-of-pocket medical bills and deductibles, as well as indirect costs (like mortgage payments and other living expenses). You'll receive a direct, lump sum cash payment if you or your dependent is diagnosed with or treated for a covered critical illness.



### USG ACCIDENT PLAN

The USG Accident plan provides benefits in the event of a covered accident. This coverage can protect you and your family from the potential financial impact of an accident by helping to offset out-of-pocket costs, such as increasing deductibles and copayments, which are not paid by your healthcare plan. This plan is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.



### USG HOSPITAL INDEMNITY PLAN

The USG Hospital Indemnity plan pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility. The benefit amount is determined based on the type of facility and the number of days you stay. This plan is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.



### USG LEGAL PLAN

The USG Legal plan provides legal support for services including:

- **Home and residential:** Buying a home, landlord or neighbor disputes
- **Financial and consumer:** Debt collection, bankruptcy
- **Estate planning and wills:** Will, living will, healthcare power of attorney
- **Auto and traffic:** First-time vehicle buyer, traffic tickets
- **Family:** Separation, divorce, name change, prenuptial agreement
- **General:** Identity theft, civil litigation defense



# SPENDING ACCOUNTS

An Optum Health Savings Account (HSA) and/or Flexible Spending Account (FSA) can save you money on healthcare and dependent care expenses. Your contributions to these accounts are tax-free.

## Health Savings Account

If you're enrolled in the Consumer Choice HSA healthcare plan, you can contribute up to **\$3,400** (individual coverage) or **\$6,750** (family coverage) tax-free in 2017 to use for eligible healthcare, pharmacy, dental and vision expenses. Funds from the HSA roll over year to year.

**To receive the dollar-for-dollar USG match (up to \$375 for individual or \$750 for family coverage), you must contribute to your HSA through payroll deductions.**

## Flexible Spending Accounts

**To participate in an FSA in 2017, you must enroll during Open Enrollment.**

Flexible Spending Accounts are accounts you can contribute to tax-free to pay for eligible healthcare and dependent care expenses. Funds in FSAs do not roll over year to year.

**Healthcare FSA** — You can contribute up to **\$2,550** for eligible healthcare, pharmacy, dental or vision expenses.

**Dependent Care FSA** — You can contribute up to **\$2,500** (single tax return) or **\$5,000** (joint tax return) for eligible daycare expenses for children under 13 or elderly parent care.

**Limited Purpose FSA** — If you're enrolled in the Consumer Choice HSA healthcare plan, you can contribute up to **\$2,550** for eligible dental and vision expenses only.



## WHOM CAN I COVER?

- Your USG healthcare, dental, vision, life and AD&D benefits cover your eligible dependents: your legal spouse; your natural, adopted or stepchild(ren) through the end of the month of their 26th birthday; and your disabled child(ren) with proof of disability.
- If you are adding new dependents to any coverage, you may be required to provide

documentation of your relationship or your child's age. Examples include a marriage certificate, birth certificate, adoption certificate and income tax returns.

- **If both you and your spouse are eligible University System of Georgia employees, only one may elect to cover the other spouse and/or dependent children.**

# CONTACT US

Have questions about your benefits? We have answers. Visit [usg.edu/hr/benefits](http://usg.edu/hr/benefits) or call your institution's HR/Benefits Office.

## Healthcare

### BCBSGa

Consumer Choice HSA

- Comprehensive Care
- BlueChoice HMO

1-800-424-8950

[bcbsga.com/usg](http://bcbsga.com/usg)

### KP HMO

1-404-261-2590 (Atlanta metro)

1-888-865-5813 (elsewhere)

[my.kp.org/boardofregents](http://my.kp.org/boardofregents)

### Pharmacy (BCBSGa plans)

#### CVS/caremark

1-877-362-3922

[caremark.com](http://caremark.com)

### Walk-in clinic (BCBSGa plans)

#### CVS MinuteClinic

1-866-389-2727

[minuteclinic.com](http://minuteclinic.com)

## Online healthcare

(BCBSGa plans)

### LiveHealth Online

1-855-603-7985

[livehealthonline.com](http://livehealthonline.com)

## Healthcare cost & quality

(Comprehensive Care and Consumer Choice HSA plans only)

### Castlight

1-800-424-8950 (first-level service support provided by BCBSGa)

[mycastlight.com/usg](http://mycastlight.com/usg)

## Dental

### Delta Dental

1-800-471-4214

[deltadentalins.com/usg](http://deltadentalins.com/usg)

## Vision

### EyeMed

1-866-800-5457

[eyemedvisioncare.com/usg](http://eyemedvisioncare.com/usg)



## Get updates in the palm of your hand

Text USG to 23613 to sign up for benefit updates and reminders delivered via text message.\*

## HSA & FSA

### Optum

1-877-470-1771

[mycdh.optum.com](http://mycdh.optum.com)

## Disability

### MetLife

1-866-832-5759

[mybenefits.metlife.com](http://mybenefits.metlife.com)

## Life and AD&D

### Minnesota Life

1-866-293-6047

[lifebenefits.com](http://lifebenefits.com)

## USG Critical Illness plan

### Aflac

1-800-433-3036

[aflacgroupinsurance.com](http://aflacgroupinsurance.com)

## USG Accident and Hospital

### Indemnity plans

#### Voya Financial

1-844-228-8692

## USG Legal plan

### Nationwide® Insurance

1-888-416-4313

[legaleaseplan.com/usg](http://legaleaseplan.com/usg)

## Discounts on services

### LifeStyle Benefits

1-855-647-6766

[mymemberportal.com](http://mymemberportal.com)

## Online discount purchasing

### USG Perks at Work

[perksatwork.com/login](http://perksatwork.com/login)



## CHOOSE WELL-BEING

USG offers support for your well-being. If you choose coverage through a USG healthcare plan, you'll have free access to a well-being coach. Your personal coach can help you lose weight, quit smoking, prepare to be a parent or deal with a chronic illness.

- BCBSGa members: Call **1-800-785-0006**
- Kaiser members: Call **1-866-862-4295**

USG offers workplace wellness programs and system-wide well-being challenges, too. Learn more at [usg.edu/wellness](http://usg.edu/wellness).

\*Messaging and data rates may apply. Frequency of alerts depends on account preference. For Terms & Conditions, go to [benetxt.com/usg](http://benetxt.com/usg). Reply STOP to cancel.

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 2017 through the Health Insurance Marketplace created under the Affordable Care Act.