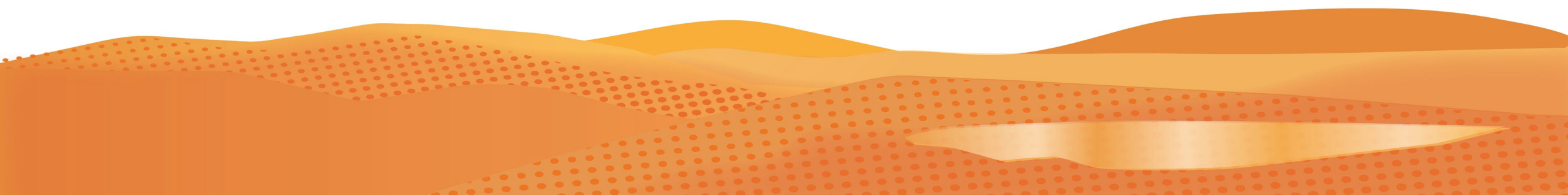


2024 Open Enrollment

October 23 – November 3, 2023



What We'll Discuss Today

- USG Open Enrollment Information
- 2024 Healthcare Benefits Changes
- 2024 Wellbeing Program Changes
- Retirement Plan Fee Changes – Pre 65
- Shared Leave Program
- Important Reminders
- Questions





2024 Open Enrollment Information

Open Enrollment Dates

USG Open Enrollment is:

**Monday, October 23 –
Friday, November 3**

October 2023							November 2023						
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7				1	2	3	4
8	9	10	11	12	13	14	5	6	7	8	9	10	11
15	16	17	18	19	20	21	12	13	14	15	16	17	18
22	23	24	25	26	27	28	19	20	21	22	23	24	25
29	30	31					26	27	28	29	30		

Employees must take action by November 3. Required actions include:

- If you are enrolled in healthcare coverage, **they must certify** your tobacco use and working spouse status or the monthly surcharges will apply.
- You must re-elect to contribute to your Flexible Spending Account (FSA) every year.

Active Open Enrollment

- Most benefits will roll over from year to year. However, there are plan design, premiums and vendors changes. You may wish to review your plan enrollment and take action.

- You can make changes or corrections through **December 31, 2023**. This will be communicated on your Confirmation Statement.

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Visits the USG Benefits website to learn about the changes:

- View Open Enrollment Video
- 2024 Comparison Guide

benefits.usg.edu



Attend in-person benefits fair

Wednesday, October 25th

10am – 1pm

Rome Campus

McCorkle Building - Solarium

Friday, October 27th

10am – 1pm

Cartersville Site

Building B - Student Center – Ballroom

Dependents and retirees are welcome!



Enroll at

oneusgconnect.usg.edu and
click **Mange My Benefits**

OneUSG Connect – Benefits

**If you have questions or want
to enroll by phone, call
1-844-587-4236**

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Benefits Enrollment Labs

If you need access to a computer or need help enrolling, visit one of the Benefits enrollment labs during Open enrollment:

Rome Campus

HR Office - F126

**Tuesday, October 24th
&
Tuesday, October 31st**

10am – 12noon
1pm - 2pm

Cartersville Site

Building A – HR Office 223 B

**Tuesday, October 24th
&
Tuesday, October 31st**

10am – 12noon
1pm – 2pm

Marietta Site

Study Room

**Tuesday, October 24th
&
Tuesday, October 31st**

10am – 12noon
1pm - 2pm

Paulding Site

Bagby Building – Room B-307

Tuesday, October 24th

10am – 12noon
1pm – 2pm

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TRS Pre Retirement Session

Rome Campus

Walraven Bldg – Room W206

Tuesday, October 31st

9:00AM – 10AM



TRS New Hires Mid-Career Session

Rome Campus

Walraven Bldg – Room W206

Tuesday, October 31st

10:30AM – 11:30AM

- **Pre-retirement** - for employee's that have been a TRS member for 25 years or longer
- **Mid-career** – for employee's that have been a TRS member between 5 and 24 years
- **New Members** – for employee's that have been a TRS member for less than 5 years

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OneUSG Connect – Benefits

For questions about plans, enrollment, certifications, beneficiaries, or HSA/FSA

- **Call:** 1-844-587-4236
- **For escalations,** create a ticket through the OneUSG connect – Benefits enrollment portal (“Request Help”)

Healthcare and Pharmacy Questions

- **Anthem:** 1-800-424-8950
- **Kaiser:** 404-365-0966

Retirement Questions

Retirement Eligibility and Plan Questions:

GHC Human Resources Department

E-mail your questions to: humanresources@highlands.edu

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Key Open Enrollment Message

Action Required

- Review the 2024 healthcare plan changes and plan options
- Surcharge certifications (tobacco use and working spouse)
- Re-enroll in your FSA

Recommendations

- Review your beneficiary information for life insurance, your HSA and retirement plans.
- Review the plans and formulary (drug list) to make sure your medications are still covered and are the most cost-effective options.
- Consider enrolling in a 403(b) and/or 457(b). You can enroll at any time during the year.

Company Couples

- If both you and your spouse are benefits-eligible employees of the University System of Georgia,, only one of you may elect to cover the other spouse and/or dependent child(ren).
- USG couples can enroll through the OneUSG Connect - Benefits enrollment portal during Open Enrollment
 - If both employees attempt to enroll in individual coverage during USG Open Enrollment, but they are already covered by the spouse, they will receive a pop-up message.
 - The last spouse to make an election in the system will be saved.
 - Confirmation statement will be mailed to both spouses confirming the changes that were made.





2024 Benefits Changes

2024 Healthcare Plan Premiums

Monthly Premium (+/- \$ Change from Current)	Anthem (USG Self-Insured Coverage)			Kaiser (Fully Insured)
	Consumer Choice HSA	Comprehensive Care	BlueChoice HMO	HMO
Employee	\$89 (+\$6)	\$207 (+\$13)	\$253 (+\$25)	\$189 (+\$17)
Employee + Child(ren)	\$189 (+\$12)	\$401 (+\$26)	\$486 (+\$48)	\$362 (+\$33)
Employee + Spouse	\$220 (+\$14)	\$468 (+\$30)	\$567 (+\$56)	\$423 (+\$38)
Family	\$315 (+\$20)	\$668 (+\$43)	\$809 (+\$80)	\$604 (+\$55)

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2024 Dental Plan Premiums

Monthly Premium (+/- \$ Change from Current)	Delta Dental Base	Delta Dental High
Employee	\$34.22 (+\$2.24)	\$42.30 (+\$2.78)
Employee + Child(ren)	\$65.02 (+\$4.28)	\$80.36 (+\$5.28)
Employee + Spouse	\$68.46 (+\$4.50)	\$84.56 (+\$5.56)
Family	\$109.52 (+\$7.20)	\$135.36 (+\$8.90)



Healthcare Plan Changes

There will be updates to copays/coinsurance, out-of-pocket maximums and deductibles for all healthcare plans. There are changes for all plans not displayed on this chart. View the **2024 Comparison Guide** for complete plan details.

	Consumer Choice HSA	Comprehensive Care	BlueChoice HMO	Kaiser Permanente HMO
Coverage	In-network*	In-network*	In-network only	In-network only
Deductible (Single/Family)	\$3,000/\$6,000	\$1,300/\$3,900	None	None
Annual out-of-pocket max (Single/Family)	\$4,700/\$9,400	\$2,850/\$5,700	\$5,500/\$9,900	\$6,350/\$12,700
PCP required	No		Yes	
Preventive care	Plan pays 100%			
Physician office visit/specialist visit	You pay 20% after deductible	\$25 copay/ \$50 copay	\$40 copay/ \$90 copay	\$40 copay/ \$75 copay
Urgent care		\$50 copay	\$70 copay	\$75 copay
Inpatient hospital services		You pay 10% after deductible	\$750 copay	\$600 copay
Outpatient hospital services			\$400 copay	\$400 copay
Care in emergency room		\$300 copay, then you pay 10% after deductible	\$500 copay	\$400 copay

*The Consumer Choice HSA and Comprehensive Care plans both offer in-network and out-of-network coverage.

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- **New ID Cards will be issued for all 2024 USG healthcare plans**
 - Anthem and Kaiser
 - New
 - Plan designs
 - In-network and out-of-network information
 - Contact information
 - Logo
 - ID cards should arrive the last week of December



Great news! Anthem members will receive simplified and personalized support through Anthem's Total Health, Total You program!

Customer service and healthcare support will move from Accolade to Anthem's Total Health, Total You program.

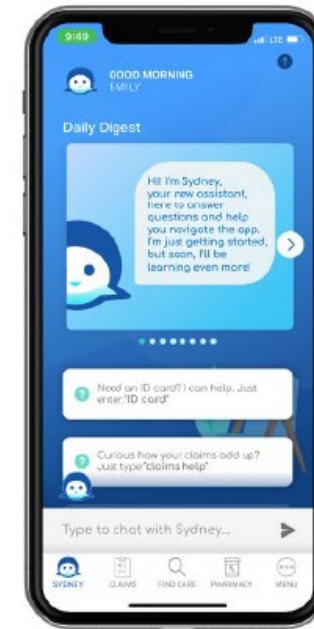
Anthem members will receive:

- Access to an Anthem health advocate to help you navigate your healthcare.
- Help getting quick answers to your questions, connecting to a nurse or health coach for guidance, finding the right healthcare provider to meet your needs, accessing available tools and resources in your healthcare ecosystem and so much more.
- All of these services at no additional cost. Anthem's Total Health, Total You program is included in your healthcare plan.

Anthem's Total Health, Total You Program

The Sydney App will allow you to

- View all benefits and claims status in real time.
- Connect with all USG benefit partners.
- Submit claims and start appeals.
- Find care and research provider/service costs.
- Click to chat and click to call/schedule a callback with a Health Advocate or get connected to a clinical resource.
- Access digital coaching, our exclusive Nutrition Tracker, personal challenges, and other wellness activities.
- Integrate with virtual care options.
- Prepopulate a personalized care team and maintain a Family Health Record and action plans.
- Track and redeem earned rewards.



Download the
Sydney App



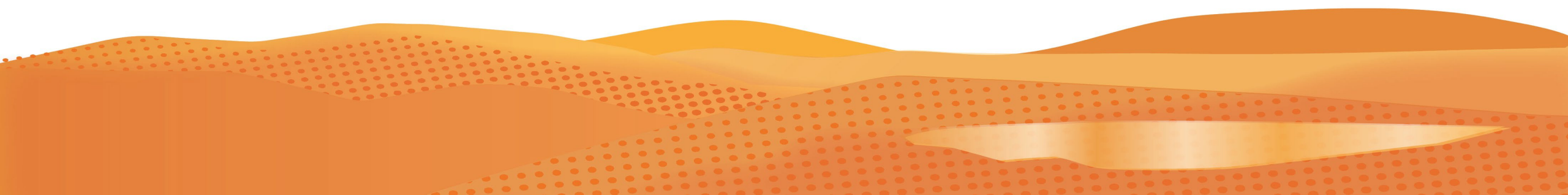
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2024 Wellbeing Program Changes



Vendor Changes – Well-being Program

Great news! We are making changes to the Well-being Program to place a renewed focus on your health!

- All well-being activities currently provided through Virgin Pulse will now be managed through your healthcare plan — Anthem or Kaiser.
- A well-being credit of **up to \$100** in gift cards will be available to covered employees and spouses who complete healthy activities
 - For Anthem members: healthy activities include getting a preventive care exam or vaccine, taking a Health Assessment, tracking steps, and more.
 - For Kaiser members: you must complete a 5-step program that includes accepting your agreement, taking your total Health Assessment, knowing your numbers, getting screened and making a lifestyle change.
- The new earning period is January 1, 2024, through December 31, 2024.

Look for more information once the program launches in January 2024!



Vendor Changes – Disease and Weight Management

For Anthem members, diabetes management programs currently provided through Livongo will be provided through your healthcare provider and institution-based programming.

WeightWatchers® for all! All who are enrolled in a USG healthcare plan will have access to weight loss support through WeightWatchers®!

➤ Learn more at <https://www.usg.edu/well-being/> in January!



Vendor Changes – Well-being Program

You can still earn points with the current Well-being Program!

- All well-being activities currently provided through Virgin Pulse will remain until December 31, 2023.
- You will continue to earn points (not credit) and see your progress via the Virgin Pulse Platform.
- You are encouraged to stay engaged, stay active, and stay well!



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Anthem Smart Rewards- Sydney App

Incentives available: \$100 for employees and \$100 for spouses

Redeem Incentives for eGift Cards: MasterCard, Amazon, Apple, Home Depot, Target, TJ Maxx, Uber and PetSmart

Incentives earned must be redeemed by the end of the year and are taxable.


 Preventive Care		 Condition Management		 Digital Engagement	
Annual adult wellness exam or Well Woman	\$25	Diabetes management – A1C	\$15	Sydney/anthem.com login	\$5
Prostate Cancer Screening	\$15	Diabetes management – LDL or Lipid	\$15	Health Assessment	\$20
Mammogram	\$15	Diabetes management – Microalbumin test	\$15	Chat with Anthem	\$5
Colorectal Cancer Screening	\$15	Building Healthy Families	\$15	Track Steps	\$40
Skin Cancer Screening	\$15	Lactation Consultation – <i>LiveHealth Online</i>	\$15	Track Sleep	\$20
Flu or COVID Vaccine	\$10	Behavioral health engagement (Emotional Well-Being Support Digital Tool)	\$15	Track nutrition (\$10 per month, maximum of \$40)	\$40
Vaccine (ex. MMR, Tetanus)	\$10			Completion of a challenge	\$15


Ways to Earn


Allows members to toggle and filter to see their rewards and engage in rewardable activities


Ways to Earn


Select one or more categories to display your areas of interest.

 See All Rewards

 Preventive Care

 Fitness Tracking

 Healthy Body & Mind

 Stay Connected

Track your steps - \$10 per month tracking a minimum of 150,000 steps - maximum reward of \$40

Track your sleep - \$5 per month of tracking sleep - maximum reward of \$20

Track your nutrition - \$10 per month - maximum reward of \$40

Help your family grow and thrive - \$15 for participation - complete your health profile

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Kaiser Wellness Program

2024 5-Step Wellness Program



Step 1: Accept your Agreement

Sign on to kp.org/engage to accept your 2024 Wellness Program Agreement – If you check "no" or if you do not complete this step, you will not earn credit for your Kaiser Permanente Wellness Program activities.



Step 2: Take Your Total Health Assessment

Complete your Kaiser Permanente Total Health Assessment (THA) online. The questionnaire is confidential and takes about 10 minutes.



Step 3: Know Your Numbers

Complete a Biometric Screening at a Kaiser Permanente medical office.



Step 4: Get Yourself Screened

Complete all age and gender appropriate preventive screenings for breast, cervical, or colorectal cancer.



Step 5: Make A Lifestyle Change

Your choice – participate in either Wellness Coaching by Phone or complete a mission through the healthy lifestyle programs.¹

¹You can take the Total Health Assessment or the healthy lifestyle programs as often as you like, but you can only earn credit for the assessment or check in for the first week of any mission once during the reward period.

Complete steps by
December 31, 2024

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An investment that's
LIKE NO OTHER



EARN UP TO
\$100

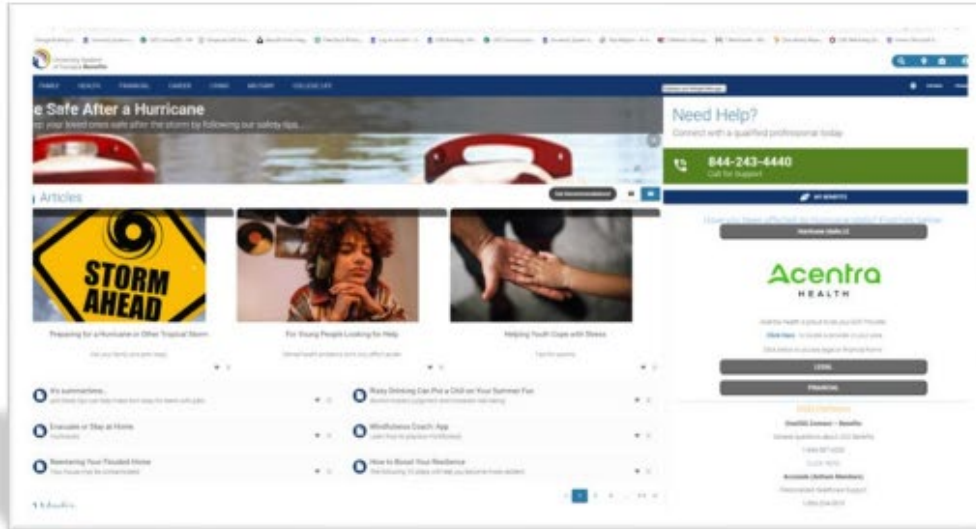
Each member and covered spouse who each complete the Kaiser Permanente Wellness Program will receive a \$100 reward card – \$200 per household to spend on anything you choose!



<https://kp.org/engage>

Kepro is now Acentra Health

EAP Contact Information Stays the Same!



<https://mylifeexpert.com/login> Code: USGCares



Our purpose is to accelerate better health outcomes through quality healthcare

Our vision is to be the vital partner for healthcare solutions in the public sector

Our mission is to continually innovate solutions that deliver maximum value and impact to those we serve

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Retirement

Retirement Fees Reinstated

- The USG Administrative fee of 0.0204% will be reinstated effective January 1, 2024. Please visit the USG retirement website – retirement.usg.edu for a complete list of all plan related fees and expenses.
- Recordkeeping Fees:
 - Corebridge Financial: 0.020%
 - Fidelity: 0.045%
 - TIAA: 0.025%
- Need help deciding if a 403(b) or 457(b) is right for you? Schedule an appointment with an independent CAPTRUST advisor to get answers to your financial questions and clear action steps to achieve your financial goals.
- Visit captrustadvice.com/scheduler/ to get started.
- To begin making contributions, log in at oneusgconnect.usg.edu to access *Retirement@Work*



Employees can connect with CAPTRUST's independent financial advisors to see if they're on track to achieve their financial goals! Visit captrustadvice.com/scheduler to get started.

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alight

Let's do Medicare.
Together.



Contact Information

Alight Retiree Health Solutions
Phone: 1 (877) 846-8837

Manage Medicare with Alight

As you approach the age of 65, or if you're already 65 and retiring soon, there's a lot to consider when it comes to Medicare. Sign up for a webinar today to learn about steps you need to take to make sure you're ready. Learn about:

- How to enroll in Medicare Parts A & B
- Connecting with an Alight licensed Benefits Advisor
- Medicare plan options
- Paying for your coverage
- Ongoing support after enrollment

An Alight representative will be on hand to answer your questions. Space is limited, so sign up today!

Note: All webinars are in Central time.

Webinar – Tuesday, October 17th – 11am

Webinar – Tuesday, November 14th – 11am

Webinar – Tuesday, December 12th – 11am

To Register: <https://myexchangeconnection.com/agein/event>



Shared Sick Leave Program

Time Away from Work

- [Annual Leave](#)
- [Education Support Leave](#)
- [Fair Labor Standards Act Leave](#)
- [Family and Medical Leave Act](#)
- [Holidays](#)
- [Inclement Weather or Other Emergencies](#)
- [Military Leave](#)
- [Organ and Marrow Donation](#)
- [Parental Leave](#)
- [Personal Leave](#)
- [Policy on Education Leave without Pay](#)
- [Selective Service/Physical Examinations](#)
- [Shared Sick Leave Program](#)
- [Sick Leave with Pay](#)
- [Sick Leave without Pay](#)
- [Time and Leave Reporting](#)
- [Voting Leave and Other Miscellaneous Leave](#)

- Open Enrollment is your annual opportunity to enroll in the Shared Sick Leave Program
- You must retain a minimum of 40 hours of your sick leave balance after making a donation of hours
- Contact your campus HR/Benefits Office for enrollment during the Open Enrollment dates
- Participate during Open Enrollment: October 23 – November 3

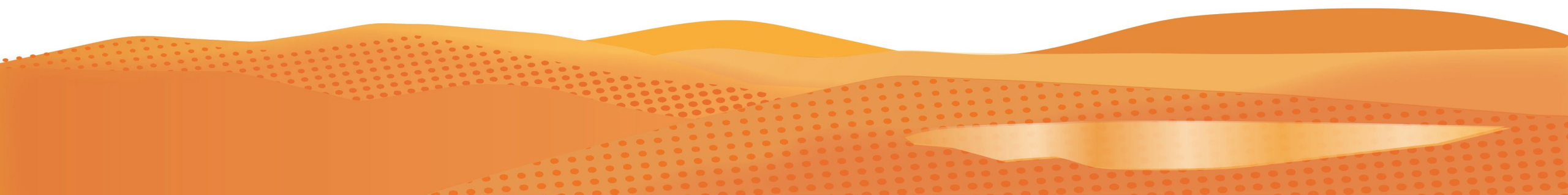
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Important Reminders



Action Required: Surcharge Certifications

- If you're enrolled in a USG healthcare plan are **required to complete certifications** each year during Open Enrollment.
- You **must certify** whether you (and your covered family members age 18+) use tobacco and whether your spouse has access to healthcare coverage through their employer.

Need Help Quitting?

Learn more about tobacco cessation programs and resources at benefits.usg.edu.

2024 Surcharges			
NOTE: If you don't certify, they will be charged the monthly surcharge(s).			
Tobacco Surcharge			Working spouse surcharge*
Employee	Spouse	Children 18+ (one surcharge for all children who use tobacco)	
\$150/month	\$150/month	\$150/month	\$150/month

*The working spouse surcharge does not apply to retirees.

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Switching from an FSA to an HSA?

If you're currently contributing to a Healthcare FSA in 2023 and switch to an HSA for 2024, you must have a zero-dollar balance in your Healthcare FSA on or before December 31, 2023, to begin making contributions to your HSA on January 1, 2024.

- If the Healthcare FSA balance is not zero by December 31, 2023, you will not have HSA contributions beginning January 1, 2024. To initiate HSA contributions, you must contact OneUSG Connect - Benefits on or after April 1, 2024.
- Reminder notifications will be emailed from OneUSG Connect - Benefits prior to December 31 and before April 1, 2024.
- If you do not contact the OneUSG Connect - Benefits Call Center to initiate HSA contributions, you will not have HSA contributions in 2024 until you do.



- If you are contributing to a Healthcare FSA, Limited Purpose FSA and/or Dependent Care FSA must incur eligible expenses before March 15, 2024. They must file for reimbursement by March 30, 2024.
- Those who fail to use all your FSA contributions will forfeit those funds – “use-it-or-lose-it”
- Funds cannot be returned to the you per IRS Guidelines

Beneficiaries

- Don't forget to review and/or add a beneficiary to your Health Savings Account (HSA) with HSA Bank
- You will need name, SSN and one form of contact information
- Updates should be made on the HSA Bank portal <https://myaccounts.hsabank.com/Login.aspx>

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- **During Open Enrollment**, You may elect or increase your supplemental life insurance by one level, up to 3x your annual salary, not to exceed \$500,000
 - Evidence of Insurability (EOI) will be required for amounts that exceed the Open Enrollment rules
 - Need help determining if you have enough coverage? Use the life insurance estimator at <http://www.lifeonlinecalculator.com/>.
- **Review and/or update your Beneficiaries**
 - You can update your beneficiary for life insurance at any time during the year through OneUSG Connect-Benefits at <https://oneusgconnect.usg.edu/>
 - If you do not have a life insurance beneficiary on file in OneUSG Connect - Benefits, your benefits will be paid based on the order specified in the plan certificate.



While you are updating your life insurance and HSA beneficiaries, don't forget about your retirement beneficiaries.

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How To Enroll



OneUSG Connect - Benefits website

Visit oneusgconnect.usg.edu and
click **Manage My Benefits**



OneUSG Connect - Benefits Call Center

Call **1-844-587-4236**

Monday–Friday 8 a.m.–5 p.m. ET

No extended hours



Download the **Alight Mobile app** at
alight.com/app or the App Store for an easy
way to enroll on the go! Enter “University System
of Georgia” and Select **Login with your
employer credentials** and select your institution.



For benefit details, visit oneusgconnect.usg.edu.

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QUESTIONS?





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