



Centered
on **YOU**



USG 2021 NEW HIRE **BENEFITS NEWSLETTER**

The University System of Georgia (USG) offers a comprehensive benefits package to help you and your family manage your health, well-being and retirement needs.

Important Enrollment Deadlines

You have **30 days** from your date of hire or date of eligibility to enroll in your healthcare benefits.

If you are an exempt employee, you must make your Mandatory Retirement Plan election within **60 days** of your hire date or eligibility date.

oneusgconnect.usg.edu



University System
of Georgia **Benefits**



Get the coverage you need for 2021

To help you determine which plan options are right for you, this newsletter provides a high-level introduction to USG's benefit offering and key programs. For a comprehensive plan overview, visit usg.edu/hr/benefits to view the 2021 Comparison Guide.

How to enroll

You have two ways to enroll in and make changes to your health benefits.

Online

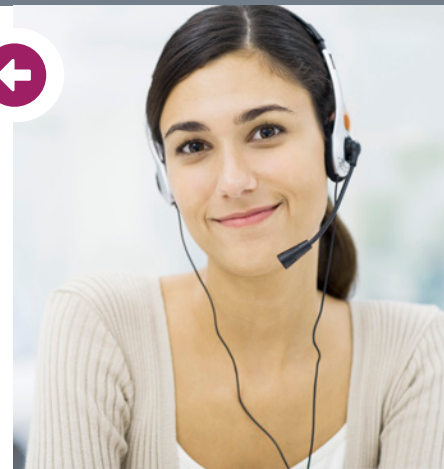
Visit the OneUSG Connect - Benefits website at oneusgconnect.usg.edu. Choose **Manage My Benefits** to log in and enroll.

Phone

Call the OneUSG Connect - Benefits Call Center at **1-844-5-USGBEN** (1-844-587-4236). Expert representatives are available 8 a.m. to 5 p.m. Eastern time, Monday through Friday.

Accolade for all of your healthcare questions – big or small

Employees enrolled in a USG Anthem healthcare plan will have access to a dedicated Accolade Health Assistant, who will be your single point of contact to help answer all your healthcare, pharmacy and benefit questions. Your Accolade Health Assistant is backed by a team of nurses and clinical specialists, all working together to get you to the right care when you need it. They can help you understand your healthcare coverage, coordinate your care, find an in-network provider, resolve medical claims or billing issues, connect you with other USG programs and more. Learn more at member.accolade.com or connect with a Health Assistant at **1-866-204-9818**.



USG Well-being

USG Well-being provides you with a variety of resources that make it easy to incorporate healthy habits into your daily life. Additionally, employees or eligible spouses can earn up to \$100 in well-being credits for participating in programs that interest and benefit them the most. To begin their well-being journey and unlock the well-being credit, employees and eligible spouses must complete a Health Assessment. Answer questions online or on your mobile device to get feedback about your health. Visit usg.edu/well-being for details. Complete healthy activities January 1 – September 30, 2021.

Please note: To receive the credit, you must be a full-time employee or spouse enrolled in a USG healthcare plan during the pay period in which the credit is paid.

Complete your certifications

If you enroll in a USG healthcare plan, you must complete the following certifications:

- **Tobacco certification:** \$100/month surcharge per covered family member (age 18+) who uses tobacco
- **Working spouse certification:** \$100/month surcharge if you are an active employee who covers their spouse who has an offer of medical coverage through an employer

Employee Assistance Program

Receive no-cost, confidential, 24-hour access to services and counseling for you and your family members through USG's Employee Assistance Program (EAP) provided through KEPRO. Call **1-844-243-4440** or go to EAPHelplink.com and log in using your company code: USGcares.

USG healthcare at a glance

Compare healthcare plans to see which plan offers the best value, and find in-network doctors near you. For a comprehensive overview visit usg.edu/hr/benefits.

Your healthcare options*

	CONSUMER CHOICE HSA Provides access to an HSA; Anthem in-network and out-of-network coverage	COMPREHENSIVE CARE Anthem in-network and out-of-network coverage	BLUECHOICE HMO You receive benefits when your care is coordinated by your Anthem primary care physician (PCP)	KAISER PERMANENTE HMO You receive benefits when your care is coordinated by your KP PCP
Coverage	In-network	In-network	In-network only	In-network only
Deductible (Single/Family)	\$2,200/\$4,400	\$750/\$2,250	None	None
Out-of-pocket max (Single/Family)	\$3,700/\$7,400	\$1,750/\$3,500	\$5,500/\$9,900	\$6,350/\$12,700
Primary care physician required	No	No	Yes	Yes
Preventive care	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Physician office visit/ Specialist visit	Plan pays 80% after deductible	\$20 copay/\$35 copay	\$35 copay/\$70 copay	\$20 copay/\$35 copay
Inpatient hospital services	Plan pays 80% after deductible	Plan pays 90% after deductible	\$500 copay	\$250 copay
Care in emergency room	Plan pays 80% after deductible	\$250 copay, then plan pays 90% after deductible	\$300 copay	\$250 copay
PRESCRIPTION DRUGS				
RETAIL				
Generic	Plan pays 80% after deductible	\$15 copay	\$15 copay	Kaiser pharmacies: \$15 copay. Contracted non-Kaiser pharmacies: \$25 copay. Limited to a one-time fill per medication.
Preferred brand		Plan pays 80% after deductible; you pay 20% of the cost of the drug (\$40 min.; \$100 max.)	Plan pays 80% after deductible; you pay 20% of the cost of the drug (\$40 min.; \$100 max.)	Kaiser pharmacies: \$45 copay. Contracted non-Kaiser pharmacies: \$55 copay. Limited to a one-time fill per medication.
Nonpreferred brand		Plan pays 65% after deductible with \$100 min. and \$200 max.	Plan pays 65% after deductible with \$100 min. and \$200 max.	Kaiser pharmacies: \$65 copay. Specialty: Plan pays 80% with \$200 max.
MAIL ORDER (90-DAY SUPPLY) RETAIL				
Generic	Plan pays 80% after deductible	\$37.50 copay	\$37.50 copay	\$30 copay through Kaiser pharmacies only
Preferred brand		Plan pays 80% after deductible with \$100 min. and \$250 max.	Plan pays 80% after deductible with \$100 min. and \$250 max.	\$90 copay through Kaiser pharmacies only
Nonpreferred brand		Plan pays 65% after deductible with \$250 min. and \$500 max.	Plan pays 65% after deductible with \$250 min. and \$500 max.	\$130 copay through Kaiser pharmacies only

*Check the comparison guide for complete plan details, including out-of-network coverage, where applicable.



Dental and Vision

USG offers dental coverage through Delta Dental and vision coverage through EyeMed. For more detailed information, visit oneusgconnect.usg.edu. For a comprehensive plan overview, visit usg.edu/hr/benefits to view the 2021 Comparison Guide.



Telemedicine

If you are enrolled in Anthem, use LiveHealth Online for 24/7 access to a doctor. If you are enrolled in the Comprehensive Care or the BlueChoice HMO plan, you're eligible for three free visits. If you're in the Kaiser Permanente HMO, you're eligible for unlimited e-visits and telephone care at no cost.



Prescription Drugs

When you enroll in an Anthem healthcare plan, you are automatically enrolled in the prescription drug benefit through CVS Caremark. Your formulary can change throughout the year, so it's smart to periodically check your medications against the approved drug list. To check coverage, copay amounts and get information about medications, visit usg.edu/hr/benefits.



Additional benefits

Spending and savings accounts



Short- and long-term disability*



Voluntary benefits

- Critical Illness plan
- Accident plan
- Hospital Indemnity plan
- Legal plan
- Identity protection
- Pet insurance

Life insurance**



For more details about USG benefits, including your costs for premiums, deductible and copays, visit oneusgconnect.usg.edu. For a comprehensive plan overview, visit usg.edu/hr/benefits to view the 2021 Comparison Guide.

* If you are a new hire and you enroll in short- or long-term disability within 30 days of your hire date, Evidence of Insurability is not required.

** Evidence of Insurability may be required depending on the amount of coverage you request.

USG Retirement Plans

Mandatory Retirement Plans

Nonexempt employees are automatically enrolled in the Teachers Retirement System of Georgia (TRS) retirement plan. Exempt employees have a choice between TRS and the Optional Retirement Plan (ORP). Your retirement selection must be made within **60 days** of eligibility or you will default into the TRS plan retroactively to your date of hire or eligibility. **Retirement elections are irrevocable.**



Visit <https://www.usg.edu/hr/benefits/retirement/saving-more> to learn more.

Supplemental Retirement Plans

For additional retirement savings, you may contribute to a 403(b) plan, a 457(b) plan or both. You can start, change or stop contributions at any time during the year.

How to enroll in your retirement plan

To enroll, view or manage your retirement elections, visit the **MyRetirement@Work** portal. Follow the steps below to access the retirement portal or view the User Guide at retirement.usg.edu.

Visit oneusgconnect.usg.edu and select **OneUSGConnect** to log in.

Select **Benefits > Retirement@Work > MANDATORY Retirement Election**.

Click **View/Change** to choose your plan.* Acknowledge your choice and click **save**.

If you would like to enroll in a voluntary retirement savings plan, click on **403(b)/457(b)**.

* If you elect ORP, please allow one business day for the system to update after your initial election. Then select your vendor(s) of choice to complete your enrollment.



UNIVERSITY SYSTEM
OF GEORGIA

For more information about the USG retirement plans, visit retirement.usg.edu.

1/2021