

Summary of Benefits - 2016

The University of West Georgia is an institution of the University System of Georgia. ADP is the HR vendor for payroll and benefits. The processing of payroll and benefits is handled in one centralized location for University System of Georgia institutions—the USG Shared Services Center. Contact information at the USG Shared Services Center for payroll and benefits issues is listed below:

- Phone Support: 1-855-214-2644
- E-Mail Support: helpdesk@ssc.usg.edu
- Web Support: <http://answers.ssc.usg.edu>
- For more detailed information on our benefit plans, please visit <http://www.usg.edu/hr/benefits>

ELECTING YOUR BENEFITS

All employees will elect benefits using their personalized ADP Portal <https://portal.adp.com>. Your personalized portal will be sent to you after you complete your orientation and all hiring paperwork is submitted to Human Resources. You will have 30 days from your hire date to elect your benefits. If you do not elect your benefits within 30 days of your hire date, you will not be enrolled and you will have the option to elect benefits in the next open enrollment period, which is usually in November, or if you have a qualifying event. If you are hired on the first day of the month and elect your benefits on that first day of the month, your benefits can start that day. If not, your benefits will start on the first day of the following month.

The only enrollment form you will need to return to Human Resources is your Retirement Election Form; if you do not submit your Retirement Election Form within 60 days, you will automatically be enrolled in the Teachers Retirement Plan. Most other benefit elections will be made on your ADP Portal. The benefits that are not on the ADP Portal are Aflac, Long Term Care and Legal Shield; let HR know if you are interested any of these plans and you will be provided with the contact information for each vendor.

Note: The Benefits Summary is designed solely for the purpose of providing information regarding current benefits available at the University of West Georgia to eligible employees. The policies addressed are subject to change at any time. This Benefits Summary is not intended as a legal or binding document, and does not imply or guarantee employment or entitlement to benefits. The University of West Georgia is a unit of the University System of Georgia (USG). The Benefits Summary is not intended to be a substitute for official University System Policy. University System of Georgia benefits information can be found at the USG web site: www.usg.edu/hr/benefits.

EFFECTIVE DATE FOR BENEFITS

New benefits-eligible employees have 30 days from their effective date of employment to enroll in benefits online at the ADP portal. Employees will receive an instruction packet from ADP for completing

the online benefits enrollment after employment begins. This worksheet is mailed by ADP to the employee's home address and will list the employee's deadline date for completing the enrollment.

Per the USG Board of Regents Policy, new employees enrolling in benefits in their initial employment period (first 30 days of employment) will have benefits become effective on the first day of the following month after enrolling, unless your hire date is the first of the month, which you can elect to have them start on that date if you wish.

ENROLLING DEPENDENTS IN BENEFITS

Employees must provide required dependent documentation to the UWG Human Resources office for all dependents enrolled in insurance coverage (spouse and children) within 30 days of the start date of employment. *If the required dependent documentation is not received in Human Resources within this 30 day period, insurance coverage for dependents will be dropped.* Please see *Dependent Definitions & Document Requirements* in your new hire folder for more information.

<i>Dependent Relationship</i>	<i>Definition of an Eligible Dependent</i>	<i>Document Requirements</i>
Spouse	Your Legal Spouse (doesn't include common law spouse)	Copy of Marriage Certificate as on file with the state/county AND Copy of current financial or residential document listing both the employee and spouse as proof of current relationship status
Children	Natural born child to age 26	Copy of child's birth certificate confirming the parent/child relationship
Adopted	Child up to age 26	Copy of adoption papers with court seals
Step-Children	If under age 19 and depend on the employee for support and maintenance and who live with the employee in a normal parent-child relationship. If over the age of 19, proof of current relationship status is not necessary	Copy of child's birth certificate confirming the parent/child relationship AND Copy of marriage certificate as on file with the state/county AND Copy of current financial or residential document listing both the employee and spouse as proof of current relationship status
Legal Guardianship/ Custody	Child up to age 26	Copy of legal guardianship papers with court seals
Disabled Dependents	Child who depends on the employee for support as they are unable to support themselves due to a mental or physical disability. The condition must have existed prior to age 26.	Copy of child's birth certificate confirming the parent/child relationship AND Written approval of disability status from current health care vendor

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RETIREMENT PLANS

TEACHERS RETIREMENT SYSTEM OF GEORGIA

As a benefited employee of the University System of Georgia, you are required to participate in a Retirement Plan. Most staff (bi-weekly paid) positions require participation in the Teachers Retirement System of Georgia (TRS). Exempt level (monthly paid) employees and faculty have the choice of two plans: TRS or the Optional Retirement Plan (ORP).

TRS is a Defined Benefit Plan. Your retirement benefit is “defined” based on a pre-designated formula. The mandatory employee contribution rate is 6% of gross salary, pre-tax. UWG contributes a matching contribution of 14.27% on your behalf. The formula is as follows: the average of your two highest membership salary years and a 2% multiplier. You become 100% vested in this plan after you complete 10 years of credible service. Contributions are retroactive to date of hire.

If your USG employment ends and you request a refund of your contributions, you will be subject to federal and state taxes plus a 10% penalty if under age 59 ½. You may avoid this penalty if you roll over your contributions to another qualified retirement account or an IRA.

For more information, please visit the TRS website at www.trsga.com. The TRS Member’s Guide can be accessed and printed from this site.

OPTIONAL RETIREMENT PLAN OF THE UNIVERSITY SYSTEM OF GEORGIA

Regular faculty members and all exempt (monthly paid) employees may elect to participate in the Optional Retirement Plan (ORP) of the University System of Georgia in lieu of active membership in the TRS of Georgia plan.

The ORP is a Defined Contribution Plan that falls under section 401(a) of the Internal Revenue Code (IRC). This plan is similar to a 401(k) plan in which you have your own account and you make your own investment decisions. Your retirement benefit is based on your account balance when you retire.

Members are required to make a 6% pre-tax contribution to the plan and UWG matches your contribution with 9.24% of your salary. You can divide your investments between 3 vendor choices: Fidelity, TIAA-CREF and VALIC. A minimum of 10% must be invested in any company. You are allowed to change vendors and/or amount invested with each vendor once per quarter. You are immediately vested in UWG’s matching funds.

Selection of a retirement plan must be made within 60 days of date of hire for faculty members and eligible staff employees. All required retirement election forms must be submitted to the TRS plan. Contributions are retroactive to date of hire, and enrollment is irrevocable during the tenure of employment in a covered position with the Board of Regents of the University System of Georgia.

For additional information, please refer to the University System of Georgia website at www.usg.edu/hr/benefits/retirement_plan_information/.

Note: Employees should consult their professional financial planners, retirement counselors, tax advisors, etc., for retirement planning advice and services. Staff members of the University of West Georgia are not to be considered as professional retirement consultants or tax advisors. No official retirement records are maintained at the University of West Georgia. Official retirement records for members of the Teachers

Retirement System of Georgia (TRS) are maintained at the TRS Office, Two Northside 75, Suite 400, Atlanta, GA 30318, phone no. 1-800-352-0650. The TRS web site can be accessed at www.trsga.com. Official retirement records for Optional Retirement Plan (ORP) members are maintained by the individual ORP company; and information may be obtained from representatives of the individual ORP company.

VOLUNTARY SUPPLEMENTAL RETIREMENT SAVINGS PLANS – 403(b) and 457(b)

Employees may choose to enroll in optional supplemental plans at any time of the year. Payroll deduction for a 403(b) or 457(b) is available for the following authorized companies: Fidelity, TIAA-CREF, and VALIC. Employee contributions to the 403(b) and/or 457(b) are not subject to Federal and State taxes, but are limited to the annual maximum amounts set by the IRS. Employees may contribute to both a 403(b) and a 457(b) if they choose to do so. To participate in one of these plans, an employee must enroll with the representative of his/her chosen company, and then complete a salary reduction/ payroll authorization form to be submitted to UWG's Payroll Department.

LIFE INSURANCE

MINNESOTA LIFE

Basic: The University System provides each employee with a \$25,000 basic life insurance policy. This is a double indemnity policy and would be doubled in the event of accidental death of the employee.

Supplemental: Employees have the option to elect supplemental life insurance (with matching AD&D) based on 1-8 times their benefits base (annual salary) up to a maximum of \$2.5 million. The premiums are based on age and salary. *Application for enrollment in supplemental life insurance outside of the first 30 days of employment requires Evidence of Insurability (EOI).* EOI is also required for coverage over \$500,000.

Spouse Life: *Employees may elect up to \$50,000 of spouse life without EOI during the initial employment period, and may apply for up to \$500,000 of spouse life (in \$10,000 increments) with EOI. Application to increase spouse life after the initial employment period requires EOI.*

Child Life: Child life to cover all eligible dependent children in the amount of \$5,000, \$10,000 or \$15,000 can be elected during the initial employment period or within 30 days of a qualifying event without EOI.

AD&D

MINNESOTA LIFE

Employees have the option to elect supplemental voluntary stand-alone AD&D:

Employee Only	\$ 0.016
Family	\$ 0.028

The life insurance plan booklet may be accessed/printed at www.usg.edu/hr/benefits/life_insurance/.

HEALTH INSURANCE

Health insurance plans offered to benefits eligible employees are:

Comprehensive Care Plan (uses Blue Open Access POS GA network)

Consumer Choice HSA (uses Blue Open Access POS GA network)

Blue Choice HMO (uses BCBSGA Blue Choice HMO network)

Kaiser Permanente HMO (uses Kaiser Permanente HMO network)

Blue Cross Blue Shield of Georgia administers claims for all the plans except for the Kaiser Permanente HMO plan. Plan features and resources are accessible at www.usg.edu/hr/benefits/health_insurance/.

The healthcare premium contribution for active, eligible employees will be paid with pre-tax dollars. Employees must enroll during the first 30 days of employment or during the annual open enrollment period. Open enrollment is generally held in the Fall of each calendar year, with the actual dates set by the USG Board of Regents Office for each year. Healthcare plan elections made during an open enrollment period will become effective at the beginning of the new plan year (January 1st). The plan year is currently a calendar year (January 1 – December 31). During an open enrollment period, an active and eligible employee may elect to: (1) enroll in a healthcare plan; (2) drop healthcare coverage; (3) participate in a different healthcare plan option; and/or (4) change his/her level of coverage (i.e., single, employee + child, employee + spouse, or family).

Because the employee share of the cost for healthcare plan premiums is paid with pre-tax dollars, the Internal Revenue Service rules state that the choices made by a covered member during an annual open enrollment period must remain in effect for the entire plan year. The only exception permitted is when a covered member has a **qualifying event (change in family status)**. If you have a qualifying event, you may add, change, or discontinue healthcare coverage within 30 days of the qualifying event. Appropriate documentation must be presented to the Human Resources Office before a change in healthcare coverage can be granted. Some examples of qualifying events include: the birth or adoption of a child, death of a dependent, change in employment status of a covered member, his/her spouse, or his/her covered dependent, the loss of eligibility status by a covered dependent, member or spouse being called to full-time active military duty, losing or gaining healthcare coverage eligibility under Medicare or Medicaid, or a change in residence to a location outside of a healthcare plan's service area. Failure to complete any eligible changes within 30 days of a qualifying event prohibits making such changes until the next University System open enrollment period.

ELIGIBLE DEPENDENT: Legal spouse and dependent children up to age 26. New employees who enroll dependents are required to provide dependent documentation to the Human Resources Office within 30 days of hire date. A list of required documents can be obtained at http://www.westga.edu/assetsDept/hrpay/Dependent_Documentation_Requirements.pdf.

Failure to provide the required dependent documentation within the 30 day period will result in the dependents being dropped from coverage.

Plan booklets/resources for all healthcare plans can be accessed and printed at <http://www.usg.edu/hr/benefits/healthcare>, and detailed summaries can also be found on the Human Resources website at www.westga.edu/hrpay.

MONTHLY HEALTH PLAN PREMIUMS - 2016

(Please note that a \$75/month surcharge applies to employees and dependents age 18+ who are tobacco users)

<i>PLAN</i>	<i>Employee Only</i>	<i>Employee + Child</i>	<i>Employee + Spouse</i>	<i>Family</i>
Comprehensive Care	\$ 173.00	\$ 310.00	\$ 362.00	\$ 501.00
Consumer Choice HSA	\$ 74.00	\$ 132.00	\$ 153.00	\$ 211.00
Blue Choice HMO	\$ 188.00	\$ 337.00	\$ 393.00	\$ 543.00
Kaiser Permanente HMO	\$ 149.06	\$ 267.00	\$ 312.00	\$ 431.00

FLEXIBLE SPENDING REIMBURSEMENT ACCOUNTS (FSA)

HEALTH CARE SPENDING ACCOUNT PLAN

Eligible expenses include costs that are not reimbursable by insurance plans such as deductibles, co-pays, co-insurance payments, dental expenses, vision care, charges in excess of reasonable and customary allowances and charges in excess of insurance plan limits. Funds must be used by the end of the year or they are forfeited. The current maximum contribution is \$2,500 per year. *A monthly maintenance fee of \$2.50 applies.*

DEPENDENT CARE SPENDING ACCOUNT PLAN

Eligible expenses include costs for care of qualifying dependent children and/or parents who meet the requirements to be claimed as a dependent for federal income tax purposes. You may contribute up to a maximum of \$5,000 per year to this plan as a single or married individual but only \$2,500 per year if you are married and file a separate return.

Eligible employees may enroll in the flexible spending plans during their initial employment period. Employees may also enroll during the annual open enrollment period for the upcoming calendar year (effective January 1st). Employees who wish to continue this benefit from one plan year to the next must re-enroll during each annual open enrollment period for the upcoming year.

LIMITED PURPOSE FSA

A Limited Purpose FSA is an additional tax-free account for those enrolled in the Consumer Choice HSA plan only. You may contribute up to \$2,500 for eligible dental and vision expenses. Funds must be used by the end of the year or they are forfeited. *A monthly maintenance fee of \$2.50 applies.*

HEALTH SAVINGS ACCOUNT (HSA)

The Health Savings Account (HSA) is an option to employees enrolled in the Consumer Choice HSA plan (high deductible plan), as a pre-tax payroll deduction with U.S. Bank. Employees may contribute up to the IRS maximum each calendar year to the HSA, and use the money from this account to pay for qualified out of pocket medical expenses. Any unused funds in the HSA roll over from year to year and accumulate toward future health care expenses. Once an employee enrolls in the HSA, U.S. Bank will mail the

employee a welcome kit with instructions for activating the account with them. U.S. Bank will then mail a Health Savings Solution debit card to the participant for use in paying for qualified out of pocket medical expenses. For plan year 2016, the University System of Georgia will match the HSA contribution (dollar for dollar) for both current and new enrollees, up to an annual maximum of \$375 for single coverage, and \$750 for family coverage. The current maximum contribution limits are as follows: *Single: \$3,350 (or \$2,975 net of employer match), Family: \$6,750 (or \$6,000 net of employer match), and Catch-up: \$1,000 for employees 55 or older.*

LIVE HEALTH ONLINE

Talk face-to-face with a board-certified doctor through a mobile device or computer with a webcam at livehealthonline.com for less than a visit to the doctor's office. LiveHealth Online doctors provide medical advice for common concerns like the flu, colds, allergies and more. They can also send a prescription to a pharmacy. Copays as low as \$15.

CVS MINUTE CLINIC

A more affordable option than a visit to the doctor's office, with copays as low as \$15.

DENTAL INSURANCE

The dental plan is a self-insured indemnity plan through the Board of Regents of the University System of Georgia. Delta Dental administers the plan and payment of claims. Dental coverage may be elected at the time of initial eligibility (within first 30 days of employment) or during the annual open enrollment period. A qualifying event during the year also allows for enrollment, or change in enrollment, to the dental plan coverage. Requests must be made within 30 days of qualifying events with presentation of appropriate documentation.

MONTHLY DENTAL PREMIUMS - 2016

Level of Coverage	Base Plan	High Plan
Employee Only	\$ 31.06	\$ 38.38
Employee + Child(ren)	\$ 58.98	\$ 72.90
Employee + Spouse	\$ 62.10	\$ 76.72
Family	\$ 99.38	\$ 122.78

	Delta Dental Base Plan		Delta Dental High Plan	
	In Network	Out of Network	In Network	Out of Network
Annual Maximum	\$1,000 per person*		\$1,500 per person*	
Deductible (single/family)	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Diagnostic/preventive services*	100%	100%	100%	100%
Basic benefit services	80%	80%	80%	80%
Major benefit services**	50%	50%	80%	80%
Orthodontia (child and adult)	No coverage	No coverage	80%	80%
Lifetime orthodontia maximum	n/a		\$1,000	

*Preventive and diagnostic services don't count toward the annual maximum.

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

The dental insurance plan booklet and dental network information (participating providers) can be accessed from the University System of GA web site at www.usg.edu/hr/benefits/dental_insurance/.

VISION INSURANCE

A Vision Plan with EyeMed Vision is available to benefits eligible employees, to provide coverage for vision related expenses. A summary of benefits under this plan is available from Human Resources. Employees can visit the EyeMed website at <http://www.eyemed.com/> to access plan and network provider information, or employees may call 866-800-5457. The monthly premiums for the vision plan are:

MONTHLY VISION PREMIUMS - 2016

Employee Only	\$ 6.38
Employee + Child(ren)	\$ 12.14
Employee + Spouse	\$ 14.38
Family	\$ 18.84

	In Network	Out of Network
Exam	\$10 copay	\$40
Single vision lens	\$25 copay	\$40
Frames contribution	\$150 allowance	\$58
Contact lens	\$150 allowance	\$130
Medically necessary contact lenses	Paid in full	\$210

Premiums paid by an employee for participation in the health, dental and vision benefit plans are automatically deducted before taxes.

SHORT TERM DISABILITY (STD)

This is an optional plan offered to employees via payroll deduction. Met Life is the provider of this plan. This plan offers coverage to provide a portion of earnings if unable to work because of a disabling illness or injury. Coverage of 60% of weekly earnings for up to 11 weeks from the end of a fourteen day waiting period. The premiums are calculated based on age and salary. Application for enrollment in this plan outside of the 30-day new hire window will require Evidence of Insurability and approval by Met Life. A summary of the plan is available from Human Resources.

LONG TERM DISABILITY (LTD)

This is an optional plan offered to employees via payroll deduction. Met Life is the provider of this plan. This plan offers coverage for 60% of income replacement in the event of long term disability that is certified by a physician. A summary of the plan is available from Human Resources. The premiums are calculated based on age and salary.

LIFESTYLE BENEFITS

There are four different options of this discount card program offered to employees. Plan offers a 30-day cancellation. More information can be found at <http://usg.lifeperx.com>.

USG PERKS

By leveraging purchasing power of all USG employees, you can save on almost anything you buy. Earn points for every dollar spent and get even more for free at <https://usg.affinityperks.com/login>.

TICKETS AT WORK

Receive discounts and special access to theme parks and attractions, shows, car rental, hotels, tours, movie tickets and much more.

AFLAC

Optional coverage offering four different plans: 1) *Critical illness*- provides cash benefit if you're diagnosed with or treated for covered critical illness; 2) *Accident*- helps with costs that arise when you have a covered accident such as fracture, dislocation, or laceration; 3) *Hospital indemnity*- helps pay out of pocket costs associated with hospital stay for inpatient and outpatient services; and 4) *Cancer care*- provides you with financial peace of mind if a diagnosis of cancer occurs.

LONG TERM CARE

Optional coverage through Genworth. Provides coverage to help pay for long term care expenses.

LEGAL SHIELD

Optional coverage offering affordable legal protection for your family.

DIRECT DEPOSIT

As a condition of employment, employees are required to accept all payroll-related payments by direct deposit. Employees must comply within 30 days of employment to establish direct deposit.

EMPLOYEE ASSISTANCE PROGRAM

The University of West Georgia offers an Employee Assistance program through Tanner EAP for UWG benefits-eligible employees and their dependents. The Employee Assistance Program is a service that provides short-term **confidential counseling and assistance** associated with resolving life problems such as family issues, job stress, substance abuse issues, traumatic events, and other personal concerns. For more information, contact the Human Resources Office at 678-839-6403, or Tanner EAP at 770-834-8327.

TUITION ASSISTANCE PROGRAM (TAP)

Full-time, benefits-eligible employees of UWG (**employed full-time for at least six months by TAP application deadline of the semester for which they plan to attend**) may be eligible to participate in the Tuition Assistance Program for approved courses for academic credit. Tuition is waived for approved courses (maximum of 9 credit hours per term). Participants are allowed to register for courses on a space available basis only, during the designated TAP registration period for each term. Request forms must be approved by Human Resources by established deadlines prior to employee registration for each term. Copies of the Tuition Assistance Policy and TAP application forms may be obtained from the Human Resources Office or from the following web address: www.westga.edu/hrpay/index_2452.php

BENEFITS FOR RETIRED EMPLOYEES

Career employees of the University System who retire by meeting the criteria for the definition of a University System of Georgia employee eligible for retirement, shall remain eligible to continue as members of the basic and dependent group life insurance and health benefits plans. The University System shall continue to pay its portion of the cost of group insurance for retired career employees. Nothing in this statement of policy shall be interpreted to reduce the benefit committed to existing career employees. A state employee who is employed by the University System of Georgia, a previous University System of Georgia employee who is rehired by the System, or a new hire of the University System of Georgia after October 31, 2002, shall not be entitled to career employee status and must otherwise meet the definition of a retiree as set forth to be eligible for benefits continuation into retirement. An individual who has retired from another State of Georgia sponsored retirement plan may not count such retirement service toward meeting the criteria for being a career employee.

For employees hired on or after January 1, 2013, the Employer Contribution for healthcare insurance will be based on years of service with the University System of Georgia. Employees retiring with 10 years of service with the University System of Georgia will receive a 15% employer contribution toward their retiree health plan costs. For each additional year of service, the employer's contribution will increase by 3% up to 25 years of service, after which the employer contribution will increase by 2% to a maximum of 70%.

DISABLED EMPLOYEE INSURANCE

Employees who become permanently and totally disabled under the criteria established by the Teachers Retirement System of Georgia and who also have at least 9.5 years of continuous service with the University System of Georgia, even though they may not be members of the Teachers Retirement System, shall remain eligible for employee and dependent group health and life insurance benefits. The University System shall continue to pay its portion of the cost of group insurance for disabled career employees.

Other employees who are disabled based on the same criteria may remain in the group health and life insurance program for a period of twelve months with full University System participation in the cost. The inclusion in the group may continue after the twelve month period, but University System participation in the cost shall cease.

DEPENDENTS OF DECEASED EMPLOYEES, RETIREES, OR DISABLED EMPLOYEES

The dependents of an employee who dies while in active service or the dependents of a retired employee (either of whom was eligible for retirement under the criteria established by the Teachers Retirement System and who has at least ten years of service with the University System of Georgia, even though he/she may not be a member of the Teachers Retirement System) may remain in the group for life and health insurance purposes with the University System participation in the cost.

Under the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), an employee or dependents may have the option of continuing coverage under the benefits plan(s) for a period of time, paying the required premiums, after termination of employment.