



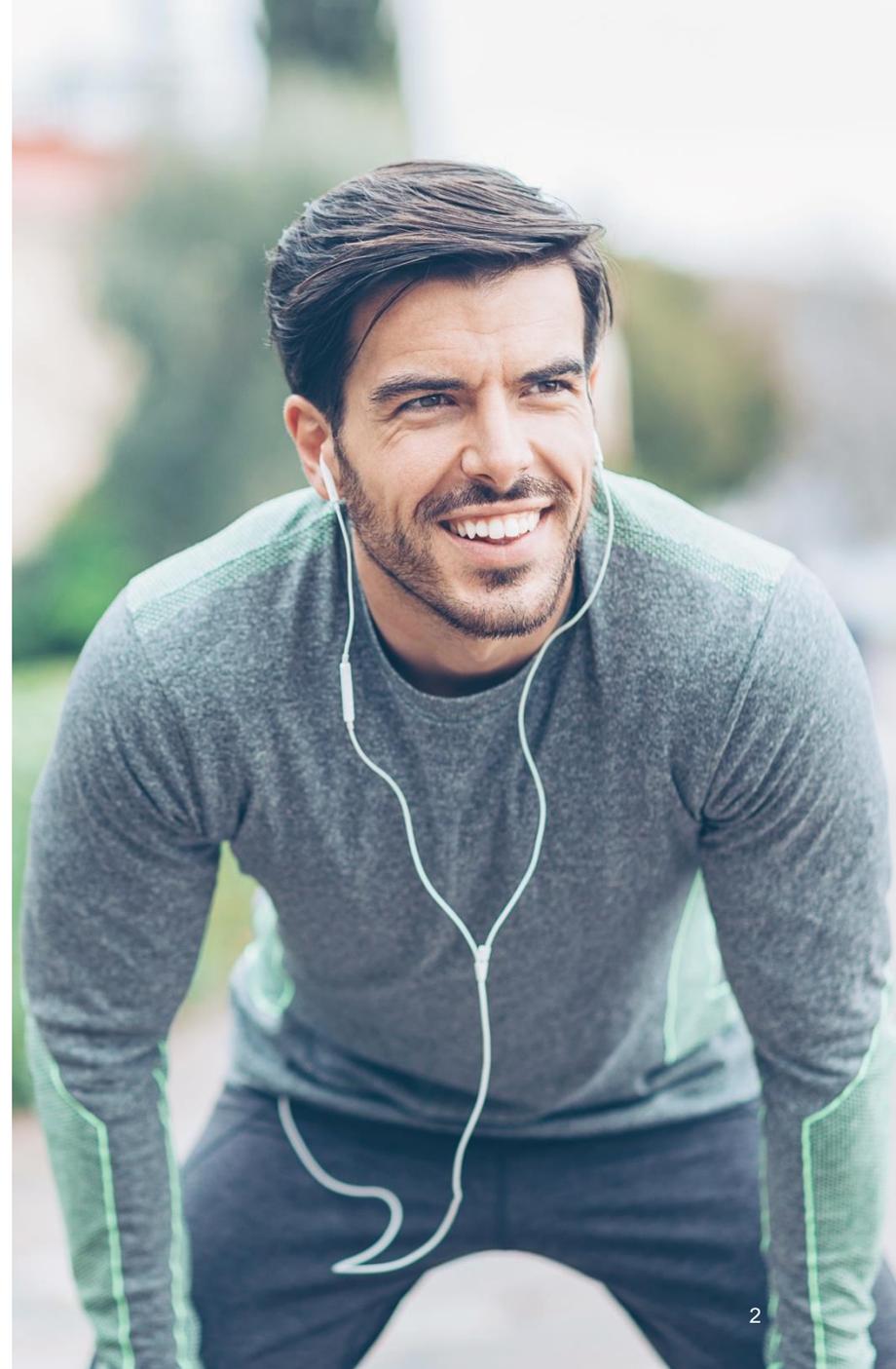
# 2025 USG Open Enrollment



# Welcome!

## What we'll cover today

- Open Enrollment information and timeline
- 2025 Benefits changes
- Benefit reminders
- OneUSG Connect – Benefits enrollment portal information
- 2025 USG Well-being Program
- USG Retirement Program



# Open Enrollment Dates



USG Open Enrollment is:

**Monday, October 28 – Friday, November 8**

- **Employees must take action by November 8**
- If employees are enrolled in healthcare coverage, **they must certify** their tobacco use and working spouse status or the monthly surcharges will apply.
- Employees can make changes or corrections through **December 31, 2024**. This will be communicated to employees on their Confirmation Statements.

## OCTOBER 2024

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

## NOVEMBER 2024

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

# Key Dates



September 19		Open Enrollment announcement postcard mailed
September 30		Benefits Fairs begin
October 7		Open Enrollment website and Comparison Guide available online
October 21		Open Enrollment kits start mailing to homes (active and pre-65 retiree groups)
October 28 & November 4		Live online Open Enrollment education sessions (active groups)
October 30		Live online Open Enrollment education session (pre-65 retiree group)
November 8		Open Enrollment ends

**Note:** There will be several email reminders from OneUSG Connect – Benefits before, during, and after Open Enrollment to complete enrollment selections and tobacco and working spouse surcharge certifications. Please take note of the requested actions those messages contain.

# USG Open Enrollment Education Sessions



<b>Active Employees</b>		
OE Information Session	Monday, October 28 <a href="#"><u>Teams Webinar</u></a>	10:00am – 12:00pm
OE Information Session	Monday, November 4 <a href="#"><u>Teams Webinar</u></a>	2:00pm – 4:00pm
<b>Retirees</b>		
Transitioning to Medicare	Monday, September 30 <a href="#"><u>Teams Webinar</u></a>	9:00am – 11:00am
Transitioning to Medicare	Wednesday, October 2 <a href="#"><u>Teams Webinar</u></a>	2:00pm – 4:00pm
OE Information Session (pre-65 group)	Wednesday, October 30 <a href="#"><u>Teams Webinar</u></a>	10:00am – 12:00pm

Visit [benefits.usg.edu](https://benefits.usg.edu) to learn more.

# 2025 Benefits Changes



# 2025 Healthcare Plan Premiums



Employee Monthly Premium (+/- \$ Change from Current)	Anthem (USG Self-Insured Coverage)			Kaiser (Fully Insured)
	Tier	Consumer Choice HSA	Comprehensive Care	BlueChoice HMO
Employee	\$98 (+\$9)	\$220 (+\$13)	\$274 (+\$21)	\$206 (+\$17)
Employee + Child(ren)	\$208 (+\$19)	\$428 (+\$27)	\$525 (+\$39)	\$396 (+\$34)
Employee + Spouse	\$242 (+\$22)	\$499 (+\$31)	\$612 (+\$45)	\$461 (+\$38)
Family	\$346 (+\$31)	\$713 (+\$45)	\$874 (+\$65)	\$659 (+\$55)

# 2025 Healthcare Plan Changes



You will see plan design changes across all four plans, shown in **bold** in the chart below. This chart is a summary and only shows in-network coverage. For complete details, review the 2025 Comparison Guide on [benefits.usg.edu](https://benefits.usg.edu).

	Consumer Choice HSA	Comprehensive Care	BlueChoice HMO	Kaiser Permanente HMO
<b>Coverage</b>	In-network*	In-network*	In-network only	In-network only
<b>Deductible</b> (Single/Family)	<b>\$3,200/\$6,400</b>	<b>\$1,500/\$4,500</b>	None	<b>\$100/\$200</b>
<b>Annual out-of-pocket max</b> (Single/Family)	<b>\$5,000/\$10,000</b> <b>(with \$9,200 Ind. Cap)</b>	<b>\$3,300/\$6,600</b>	\$5,500/\$9,900	\$6,350/\$12,700
<b>PCP required</b>	No	No	Yes	Yes
<b>Preventive care</b>	Plan pays 100%			
<b>Physician office visit/specialist visit</b>	You pay 20% after deductible	\$25 copay/ \$50 copay	\$40 copay/ <b>\$100 copay</b>	\$40 copay/ \$75 copay
<b>Urgent care</b>		\$50 copay	<b>\$100 copay</b>	\$75 copay
<b>Inpatient hospital services</b>		You pay 10% after deductible	<b>\$1,000 copay</b>	\$600 copay <b>after deductible</b>
<b>Outpatient hospital services</b>			<b>\$600 copay</b>	\$400 copay <b>after deductible</b>
<b>Care in emergency room</b>		\$300 copay, then you pay 10% after deductible	<b>\$600 copay (Ambulance \$75 copay)</b>	\$400 copay

# Preventive Care Is Important



- Getting regular checkups and screenings can help you stay healthy and catch problems early
- Best of all, when you use these services through your doctor (in-network), **there is no cost to you!**
- Common preventive care services:
  - Annual Check-up
  - Flu Shot
  - Mammogram (age 40+)
  - Colonoscopy (age 45+)
  - Vaccinations (measles, mumps, rubella, etc.)
  - Dental cleanings



Review the list of preventive services



In-network preventive services are **FREE**



Schedule your preventive screening

Contact your provider for scheduling

# Switching from an FSA to an HSA



Employees currently contributing to a Healthcare FSA in 2024 who switch to an HSA for 2025 must have a zero-dollar balance in their Healthcare FSA on or before December 31, 2024, to begin making contributions to their HSA on January 1, 2025.

- If the Healthcare FSA balance is not zero by December 31, 2024, the employee will not have HSA contributions beginning January 1, 2025. To initiate HSA contributions, they must contact OneUSG Connect - Benefits on or after April 1, 2025
- Impacted employees will receive a notification from OneUSG Connect - Benefits prior to December 31 and before April 1, 2025
- Employees who do not contact the OneUSG Connect - Benefits Call Center will not have HSA contributions in 2025

# Flexible Spending Account Reminders



- Employees who are contributing to a Healthcare FSA, Limited Purpose FSA and/or Dependent Care FSA must incur eligible expenses before March 15, 2025. They must file for reimbursement by March 30, 2025.
- Employees who fail to use all their FSA contributions will forfeit those funds – “use it or lose it”
- Funds cannot be returned to the employee per IRS Guidelines
- Don’t forget to review and/or add a beneficiary to your Health Savings Account (HSA) with HSA Bank
- Employees 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>**

# 2025 Pharmacy Plan Changes



You will see plan design changes across all four plans, shown in **bold** in the chart below. This chart is a summary and only shows in-network coverage. For complete details, review the 2025 Comparison Guide on [benefits.usg.edu](https://benefits.usg.edu).

	Consumer Choice HSA	Comprehensive Care	BlueChoice HMO	Kaiser Permanente HMO
<b>Retail and Mail Order</b>	<b>Coinsurance After Deductible</b>	<b>Copay/Coinsurance</b>		<b>Copay/Coinsurance</b>
<b>Generic</b>	You pay 20%	You pay <b>\$20</b> copay		\$15 copay; Non-Kaiser pharmacies: \$25 copay
<b>Preferred brand</b>		You pay 20% with <b>\$50</b> min/ <b>\$125</b> max		\$45 copay; Non-Kaiser pharmacies: \$55 copay
<b>Nonpreferred brand</b>		You pay 35% with <b>\$125</b> min/ <b>\$250</b> max		\$75 copay; Non-Kaiser pharmacies; \$85 copay
<b>Specialty</b>		Limited to a 30-day supply for new prescriptions		
Generic Preferred brand Nonpreferred brand	You pay 20%	You pay 20% with <b>\$85</b> max You pay 20% with <b>\$175</b> max You pay 35% with <b>\$250</b> max		You pay 30% with \$250 max
<b>Pharmacy annual out-of-pocket maximum</b>				
Per Member	The annual out-of-pocket maximum amounts will be combined with the medical out-of-pocket maximum amount.	<b>\$2,000/member (capped at \$6,000)</b>		<b>\$1,750 Single/\$3,500 Family</b>

# 2025 Dental Plan Premiums



Employee Monthly Premium (+/- \$ Change from Current)	Delta Dental Base	Delta Dental High
Employee	\$36.86 (+\$2.64)	\$45.56 (+3.26)
Employee + Child(ren)	\$70.04 (+\$5.02)	\$86.56 (+\$6.20)
Employee + Spouse	\$73.74 (+\$5.28)	\$91.08 (+\$6.52)
Family	\$117.96 (+\$8.44)	\$145.80 (+\$10.44)



- **During Open Enrollment**, employees may elect or increase their supplemental life insurance by one level, up to 3x their annual salary, not to exceed \$500,000
  - Need help determining if you have enough coverage? Use the life insurance estimator at <http://www.lifeonlinecalculator.com/>
  - MetLife has made increasing your supplemental life insurance easier this year with a simplified Evidence of Insurability (EOI) process that contains fewer questions in the OneUSG Connect – Benefits enrollment portal.
- **Review and/or update your beneficiaries**
  - You can update your beneficiary at any time during the year through <https://oneusgconnect.usg.edu/>
  - If you do not have a beneficiary on file with OneUSG Connect - Benefits, your benefits will be paid based on the order specified in the plan certificate



While you are updating your life insurance beneficiaries, don't forget about your Health Savings Account (HSA) or retirement beneficiaries.

# 2025 Life Plan Premiums



- Supplemental Life premiums may change due to age bands and salary changes.
- In addition to these changes, employees and retirees may see increases to the Spouse Life and Child Life rates.



## Farmers Insurance Choice™

Receive quotes beginning 1/1/2025 from selected carriers and choose the plan that is best for you.

This will be a direct pay benefit, and not available as a payroll deduction.

- Automobile
- Home
- Renter's
- Watercraft
- Mobile Homes
- Motorcycles
- Recreational Vehicles

### Farmers Insurance Choice® allows you to:

- Compare and save with ease
- Get personalized quotes by phone
- Save even more when bundling auto and home or renters policies together

Visit [benefits.usg.edu](https://benefits.usg.edu) to learn more.

# Other Important Information



# Required! Surcharge Certification



- Employees enrolled in a USG healthcare plan are **required to complete tobacco and working spouse certifications** each year during Open Enrollment
- Employees **must certify** whether they (and their covered family members age 18+) use tobacco and whether their spouse has access to healthcare coverage through their employer
- Employees and their covered dependents (spouse, children age 18+) default to a status of **Surcharge Applies** and will see a surcharge on their paycheck beginning 1/1/2025 if no action is taken.

## 2025 Surcharges

NOTE: If employees 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)	(This surcharge does not apply to retirees)
\$150/month	\$150/month	\$150/month	\$150/month

### Trying to Quit?

Learn more about tobacco cessation programs and resources at [benefits.usg.edu](https://benefits.usg.edu).

# Electing Tobacco Cessation



- An alternative for a tobacco user is to select the Cessation option in the Tobacco Surcharge Certification section. This option delays the surcharge **for 90 days**, during which the employee or their covered dependent should complete a tobacco cessation program.
- The surcharge will begin on April 1, 2025, if you do not complete a cessation program, become a non-tobacco user, **AND** update your tobacco user status by contacting OneUSG Connect – Benefits Call Center by phone at 1-844-587-4236
- The University System of Georgia continues to support efforts to quit tobacco use. Tobacco cessation programs are available at no cost to employees, retirees and their dependents.
- Learn more about tobacco cessation programs and resources at [benefits.usg.edu](https://benefits.usg.edu).

# Aflac Wellness Credits



- USG's Aflac Accident, Critical Illness, and Hospital Indemnity plans include a wellness benefit for the preventive services you receive.
- Don't forget to file claims for yourself, your spouse, and your eligible children up to age 26 if you are enrolled in the Accident, Critical Illness, or Hospital Indemnity plans to receive up to \$50 each in wellness credits.
- File your claim online or by mail
  - <https://www.aflacgroupinsurance.com/customer-service/file-a-claim.aspx>





## 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 an employee's annual opportunity to enroll in the Shared Sick Leave Program
- Each institution is responsible for the enrollment, administration and communication of this benefit
- Review the [BOR policy](#) on eligibility, forms and program details so you are prepared to assist your employees

# Acentra Health Employee Assistance Program

# Employee Assistance Program



The Employee Assistance Program (EAP)\* through Acentra Health offers Employees, their family and household members free, online resources and confidential services such as:

- Highly qualified counselors for in-person, phone or video counseling sessions
- Master-level counselors and work/life specialists available 24 hours a day, seven days a week, 365 days a year
- Legal and financial consultation, work/life support and referral services and caregiver support services
- Online tools and resources such as webinars, self-assessments, soft skills training, podcasts, articles and more

\* The EAP is available for all employees, except students who work 20 hours or more

# TalkNow®

## Counselor Support is Only One Call Away

- Stress & Anxiety
- Family Difficulties
- Interpersonal Conflicts
- Grief & Loss
- Life Changes
- Depression
- Work Conflicts
- And more

## NO APPOINTMENTS, NO WAITING

When you're in crisis, you can't wait. TalkNow® provides immediate mental health help and connects you to a licensed mental health professional immediately — no appointments required.



Immediate  
Connection



Unlimited, 24/7  
Support



Always Free to  
Use



Completely  
Confidential



# Referrals to Work/Life & Family Care Services

## Family

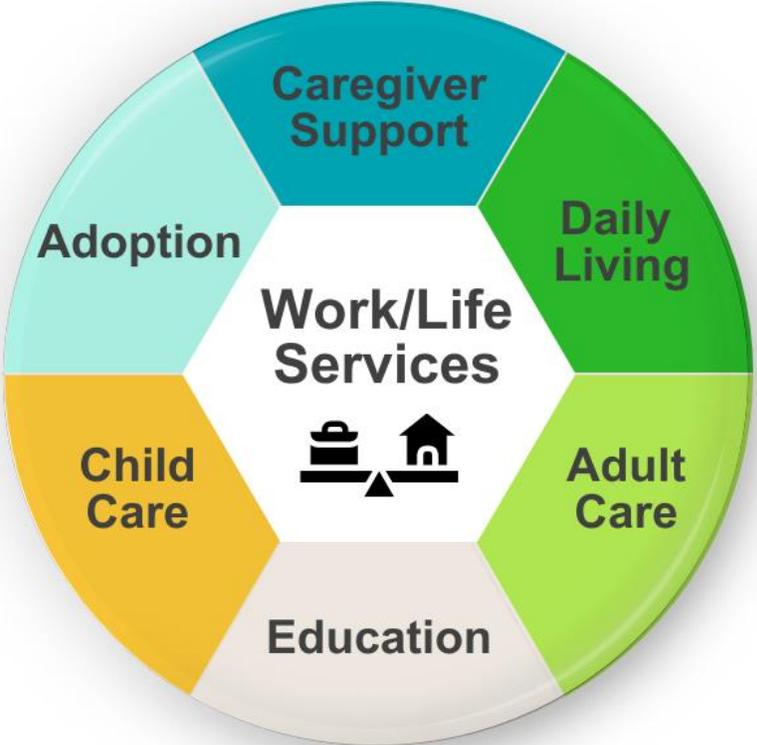
- Classes and support groups
- Prenatal care, fertility, adoption
- College planning
- Caring for a loved one with special needs

## Adult Care

- In-home, companion, and respite services
- Independent living resources
- Legal and financial issues
- Assisted living and nursing home options

## Childcare

- Group, family, in-home after school care
- Summer camps (resident, day, specialty)
- Parenting classes and support groups



**EAP**  
**844.243.4440**

## Daily Living

- Home improvement/maintenance
- Locating housing and apartments
- Travel and leisure
- Volunteer opportunities
- Pet services
- Consumer information

## Wellness

- Locating doctors and specialists
- Information about health conditions
- Nutrition
- Fitness
- Information about medical procedures

## Education

- K-12 public and private schools
- In-home and center daycare
- Preschools
- Post-high school education
- Financial aid, scholarships, tutoring



# USG Well-being Program

# Take Action! USG 2024 Well-being Rewards Program



For employees currently participating in the USG Well-being Rewards Program, any rewards earned must be redeemed by December 31, 2024!

- **Anthem members:** Download or log in to your no-cost Sydney Health app, select **My Health Dashboard**. To redeem your rewards, select **My Health Dashboard**. Then, scroll down and choose **Redeem Rewards**.
- **Kaiser members:** To earn credit towards your Kaiser Permanente Wellness Program activities, you must sign your **2024 Wellness Program Agreement**. Complete this step along with the rest of the program before December 31, 2024. Get started at [my.kp.org/usg](https://my.kp.org/usg).

Visit [usg.edu/well-being](https://usg.edu/well-being) to learn more

# 2025 Well-being Rewards Program



Carrier-based rewards will remain, but we are transitioning back to incentives going into employee's paycheck vs. gift cards

- Anthem Members and spouses can each earn up to \$100
- Kaiser Members and spouses can each earn \$100
- Program year ends September 30, 2025.
- Earned 2025 incentives will show up in employee's paycheck at end of year for both employee and spouse.

## Earn rewards for a healthy lifestyle

If you are enrolled in a USG Anthem healthcare plan in 2025, you have the opportunity to earn rewards. Your healthy choices deserve recognition. Find support on the Sydney<sup>SM</sup> Health app, an all-in-one hub to access your benefit information and wellness rewards. With the USG Well-being reward program, **you and your enrolled, eligible spouse can earn up to \$100 each** for participating in activities such as tracking your steps or completing a wellness exam. The earning period starts January 1, 2025, and ends September 30, 2025.

**Here's how it works**

1. Download or log in to your no-cost Sydney Health app.
2. Select **My Health Dashboard**.
  - To earn your rewards, scroll down and select **My Rewards** to view activities that you can complete.
  - Track the rewards you have earned in the **My Rewards** section.

Earned rewards for employees and/or their spouse will be paid through payroll at the end of the calendar year. Your reward balance will reset to zero at the beginning of each new plan year. All earned rewards that are paid out are taxable.

Type of activity	Activities	Description	Reward
<b>Preventive</b> Receive your reward when claims are processed.	Preventive exam or well-woman exam	Complete an annual preventive wellness exam or well-woman exam with your doctor	\$25
	Flu or COVID-19 vaccine	Get an annual flu shot or COVID-19 vaccine	\$10
	General vaccine	Get vaccines (for example, MMR, tetanus) – maximum reward is \$10	\$10
	Mammogram	Complete a routine or preventive mammogram	\$15
	Colorectal cancer screening	Complete a colorectal cancer screening	\$15
	Skin cancer screening	Complete a skin cancer screening	\$15
	Prostate cancer screening	Complete your prostate cancer exam	\$15
	Biometrics	Complete a biometric screening (onsite event)	\$15
<b>Digital engagement</b> Complete activities in the Sydney Health app or on <a href="https://www.anthem.com">anthem.com</a> .	Sydney Health or <a href="https://www.anthem.com">anthem.com</a> login	Log in to your Anthem account on the Sydney Health app or <a href="https://www.anthem.com">anthem.com</a>	\$5
	Health assessment	Complete a health assessment and receive tailored health recommendations	\$20
	Chat with Anthem	Chat with a Health Guide at <a href="https://www.anthem.com">anthem.com</a> or on the Sydney Health app	\$5
	Track steps	Track your steps – \$10 per month tracking a minimum of 150,000 steps – maximum reward of \$40	\$40
	Track sleep	Track your sleep – \$5 per month of tracking sleep – maximum reward of \$20	\$20
	Track nutrition	Track your nutrition – \$10 per month – maximum reward of \$40	\$40
	Action Plans	Complete Action Plans	\$25
<b>Ongoing care</b> Receive rewards for continuing your health journey.	Building Healthy Families	Help your family grow and thrive – \$15 for participation – completing your health profile	\$15
	Virtual care video visit – maternity	Complete a virtual visit with a lactation consultant	\$15
	Diabetes Care Standards	Hemoglobin A1c test	\$15
	Diabetes Care Standards	LDL or lipid test	\$15
	Diabetes Care Standards	Microalbumin and eGFR (estimated glomerular filtration rate) lab tests	\$15
	Emotional Well-being (Learn to Live)	Use the Emotional Well-being Resources program (attestation required)	\$15

## An investment that's like no other

If you are enrolled in the Kaiser plan, you and your covered spouse can earn a \$100 reward each by completing the Kaiser Permanente 5-step Wellness Program during the 2025 earning period. The earning period starts January 1, 2025 and ends September 30, 2025.

**Earn \$100**  
2025 5-step wellness program

1. **Step 1: Accept your agreement**  
Sign on to [kp.org/engage](https://www.kp.org/engage) to accept your 2025 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.
2. **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.
3. **Step 3: Know your numbers**  
Complete a Biometric Screening at a Kaiser Permanente medical office.
4. **Step 4: Get yourself screened**  
Complete all age and gender-appropriate preventive screenings for breast, cervical, or colorectal cancer.
5. **Step 5: Make a lifestyle change**  
Your choice – participate in either Wellness Coaching by Phone or complete a mission through the healthy lifestyle programs.\*

Complete steps by September 30, 2025

Earned rewards for employees and/or their spouse will be paid through payroll at the end of the calendar year. Your reward balance will reset to zero at the beginning of each new plan year. All earned rewards that are paid out are taxable.

**For details or general questions:**  
[my.kp.org/usg](https://www.my.kp.org/usg)

**Rewards questions (including appeals) can be directed to:**  
Rewards Customer Service  
866-300-9867 Monday through Friday,  
8 a.m. to 8 p.m. ET, or email  
[rewardscustomerservice@kp.org](mailto:rewardscustomerservice@kp.org)

**Visit [kp.org/engage](https://www.kp.org/engage) to view and track the status of your activities.**



# Anthem Resources and Tools



- Knowledge Hub: [www.anthemknowledge.com/abcbs](http://www.anthemknowledge.com/abcbs)
- Time Well Spent: [Time Well Spent](#)
- Mental Health Guide: <https://www.anthem.com/mental-health>

## ***Available through Sydney/Anthem.com:***

- Behavioral Health Resource Center
- Emotional Wellbeing Resource Tool
- Action Plans
- Virtual Care/Find Care
- Way to connect with Nurse or Coach
- Community Resources – Using Zip Code (food, care, housing, financial, health, etc.)

# Kaiser Permanente Resources and Tools



- ↳ [\\*Mental Health Ecosystem video](#) outlining the many ways to get started with care at KP
- ↳ [\\*Mental health content center](#) with information about accessing care and more
- ↳ [\\*Addiction care content center](#) with information about accessing care and more
- ↳ [\\*Depression, stress, alcohol, drug, and predict teen use](#) assessments for early intervention
- ↳ [\\*Wellness coaching by Phone](#) for stress and sleep
- ↳ [\\*Self-care apps](#) for meditation, mindfulness and cognitive behavioral therapy
- ↳ [\\*Self-care resources](#) to help manage depression, reduce stress, improve sleep, and more
- ↳ [\\*Health classes and support groups](#)



## Calm

For meditation and sleep, designed to help lower stress, reduce anxiety, and build resilience.



## Headspace Care

One-on-one emotional support coaching by text, self-care activities, and more — available 24/7.



- Live Events will continue in 2025 aligned with USG Well-being's four pillars – Your Health, Your Mind, Your Finances, Our Community

## Events Calendar

To support your well-being, USG holds live events covering topics about physical, emotional, financial and social health. Events are held weekly and may include workshops, webinars, activities or campus events. Money Mondays focus on financial topics and Well-being Wednesdays are devoted to topics related to your physical, emotional and social health. There is something for everyone!

**Register for well-being live events, hosted by our trusted partners. Events are open to all employees, retirees and family members; you do not need to be enrolled in a USG healthcare plan to participate.**



### Interested in improving your financial health?

Join us for Money Mondays, financial education workshops held every second and fourth Monday of the month, to learn about saving, investing, debt management, retirement and more. See the events calendar for details.



### Interested in improving your physical, emotional or social health?

Join us for Well-being Wednesdays held every first and third Wednesday of the month, to learn about well-being topics. There are webinars on other days of the week for your physical, emotional or social health as well. See the events calendar for details.

Visit [usg.edu/well-being](https://usg.edu/well-being) to learn more



- Weight Watchers will continue to be available at no cost for active enrolled Anthem or Kaiser members and their spouses.
- Anthem members can learn more and sign up by visiting [WW.com/USGAnthem](https://www.weightwatchers.com/USGAnthem).
- Kaiser members can learn more and sign up by visiting [WW.com/USGKaiser](https://www.weightwatchers.com/USGKaiser).

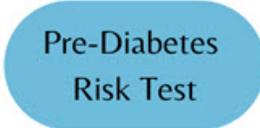
# Diabetes Prevention Program (DPP)



- Diabetes Prevention Program is an in-house partnership between USG and UGA Extension offering the CDC-recognized diabetes prevention lifestyle change program, PreventT2.
- Offered at no cost to all employees even if not enrolled in a USG healthcare plan.
- Employees can take a quick Pre-Diabetes Risk Test to see if they are at risk and then request information on upcoming cohorts. Cohorts are in-person or virtual.
- Kaiser members also may be eligible for Omada.
- Find more information at <https://www.usg.edu/well-being/DPP>

**Diabetes Prevention Programs**

 In partnership with University of Georgia Extension, USG Well-being is offering the CDC-recognized diabetes prevention lifestyle change program, PreventT2, to **all employees** whether or not they are enrolled in a USG healthcare plan. The PreventT2 lifestyle change program is a structured program — in person or online — developed specifically to prevent type 2 diabetes. It is designed for people who have prediabetes or are at risk for type 2 diabetes, but who do not already have diabetes. [Learn more about the program and how to find one near you.](#)

 Click on the button to see if you are at risk for developing prediabetes or type 2 diabetes.

# USG Retirement Program

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# CAPTRUST



- CAPTRUST provides independent Financial and Retirement Advising Services to USG employees at no cost.
- For new employees - will help them decide between ORP or TRS. If an employee elects ORP, CAPTRUST will help them decide what vendor and/or investment options to choose.
- For all employees - is a 403(b) or 457(b) right for you? How much to save? Where to invest?
- When you schedule an appointment with CAPTRUST advisor, you will receive a retirement blueprint with clear action steps to achieve your financial and retirement goals.

Visit [captrustadvice.com/scheduler](https://captrustadvice.com/scheduler) to get started.

# CAPTRUST Appointments



What to expect during appointments whether on campus or virtual:

- An open-ended discussion focusing on financial goals which may be reducing financial stress or building wealth.
- Provide fiduciary, unbiased financial advice and guidance to help with financial confidence.
- Financial coaching session can include many topics such as:
  - Budgeting toward financial goals
  - Debt management (student loans, mortgages, credit cards, etc..)
  - Saving for children's education
  - Retirement planning, investment advice, and maximizing the retirement benefits offered through USG
  - Insurance decisions (term life, healthcare, etc..)



# Important Reminders



# Insurance Cards



## **New ID cards will be issued for Anthem and Kaiser healthcare plans**

- New cards will include updated
  - Plan designs
  - In-network and out-of-network information
- ID cards should arrive the last week of December

# Company Couples



- If both you and your spouse are benefits-eligible University System of Georgia employees, only one of you may elect to cover the other spouse and/or dependent child(ren).
- **Company 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 their spouse, they will receive a pop-up message
  - The last election will be saved
  - Confirmation statement will be sent to both employees

# Required Actions and Recommendations



## Active Open Enrollment – Action Required!

- Surcharge certifications (tobacco use and working spouse), or default to surcharge
- Election required to contribute to Flexible Spending Accounts (FSA) every year
- Review 2025 plan designs and premiums for any election changes

## Recommendations

- Review your beneficiary information for your life insurance, HSAs and retirement plans
- Review the pharmacy benefit formulary (drug list) to make sure your medications are the most cost-effective options – [benefits.usg.edu](https://benefits.usg.edu)
- Consider new Auto, Home, and Renters insurance option
- Consider enrolling in a 403(b) and/or 457(b). You can enroll at any time during the year
- Consider enrolling in the Shared Sick Leave Program
- **Retirees:** Provide updated contact information (email address, phone number) to ensure you don't miss updates from OneUSG Connect – Benefits such as your Confirmation of Benefits statement following enrollment

# OneUSG Connect – Benefit Enrollment Portal



# Open Enrollment Dates



USG Open Enrollment is:

**Monday, October 28 – Friday, November 8**

- **Employees must take action by November 8**
- If employees are enrolled in healthcare coverage, **they must certify** their tobacco use and working spouse status or the monthly surcharges will apply.
- Employees can make changes or corrections through **December 31, 2024**. This will be communicated to employees on their Confirmation Statements.

## OCTOBER 2024

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

## NOVEMBER 2024

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

# Decision Tools and Resources



- The OneUSG Connect – Benefit portal includes several resources to help you decide which coverages are right for you.
- Use the Estimate Your Future Medical Expenses tool to personalize your costs.
- View the estimated out of pocket cost section on the healthcare plan enrollment page.

**IMPORTANT FOR 2025** - Select View Current Plan Changes to compare current year plan design to new year plan design. It will show you what your plan will look like in the new year if you decide to keep the same plan.

# How to Enroll



## OneUSG Connect - Benefits website

Visit [oneusgconnect.usg.edu](https://oneusgconnect.usg.edu) and click **Manage My Benefits**



## OneUSG Connect - Benefit 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](https://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](https://oneusgconnect.usg.edu).

# Benefits Summary Page



- Benefit elections are not confirmed until you get to the Benefits Summary page and click **Confirm**.
- The Summary page compares enrollment and costs for current and new year in four sections:
  - Elected and defaulted plans and costs.
  - Plans provided by USG *at no cost to the employee*.
  - “No Coverage” plans defaulted from Current Year coverage.
  - **Your Surcharge Status for 1/1/2025 and your current year status.**

# Benefits Summary Page



## Benefits Summary

[Hide Current Benefits](#)

This is the coverage you'll receive beginning **January 1, 2025**, if you don't make any changes. You can make changes, including declining coverage, by selecting [View/Change](#).

Pay Period  Annual

### Next Year's Benefits

Effective Jan 1, 2025

<b>Healthcare</b> <small>Tip</small> View your Surcharge Status. <a href="#">More</a>	<b>Consumer Choice HSA</b> Family (James, Katherine) <a href="#">+ Cost Details</a>
<b>Health Savings Account</b> <small>Tip</small> Save With Health Savings Account... <a href="#">Less</a> Your pay period total includes USG's dollar for dollar match until you reach your maximum.	<b>Total Contribution</b> \$250.00/Pay Period Do you want to reach your contribution faster? - No If yes, enter the amount you want per paycheck - \$0.00 <a href="#">+ Contribution Details</a>
<b>Dental</b>	<b>Delta Dental High Plan</b> Family (James, Katherine)
<b>Vision</b>	<b>EyeMed Vision</b> Family (James, Katherine)
<b>Short Term Disability</b> <small>Tip</small> Note... <a href="#">More</a>	<b>Coverage</b>

### University System of Georgia Gives You

Effective Jan 1, 2025

<b>Basic Life ADD</b> University System of Georgia pays for your Basic Life ADD coverage <b>\$25,000</b> <a href="#">Update Your Beneficiaries</a>
---

**No Coverage**  
Effective Jan 1, 2025

<b>Healthcare Flexible Spending Account</b> <small>Tip</small> Save on Taxes w/ HCFSA... <a href="#">More</a>	<b>Your Contribution</b> \$0.00/Year
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<b>Employee Critical Illness Plan</b> <small>Tip</small> Note... <a href="#">More</a>	<b>No Coverage</b>
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<b>Spouse Critical Illness Plan</b> <small>Tip</small> Note... <a href="#">More</a>	<b>No Coverage</b>
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<b>Accident Insurance</b>	<b>No Coverage</b>
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<b>Hospital Indemnity</b>	<b>No Coverage</b>
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<b>Legal Plan</b>	<b>No Coverage</b>
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<b>Identity Protection</b>	<b>No Coverage</b>
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### Current Benefits

As of today

### Next Year's Benefits Total Cost

Effective Jan 1, 2025

[Hide Current Benefits](#)

Health & Insurance Costs	<b>\$1,156.02</b> <small>Per Pay Period</small>
Plan Prices	\$706.02
Surcharges	\$450.00
<b>Your Cost</b>	<b>\$1,156.02</b>

Make changes anytime before November 8, 2024.

By completing this enrollment, you certify that:

- Any dependents covered under the plans or being added are indeed eligible as described [here](#).
- You'll provide proof of dependent eligibility, if requested.
- You'll immediately notify the OneUSG Connect - Benefits Call Center if your dependent becomes ineligible for coverage.
- If you or your dependent become tobacco-free for three (3) months or complete a tobacco cessation program at any time during the year while you are enrolled in a USG healthcare plan, you will notify USG within 30 days at OneUSG Connect — Benefits Call Center at 1-844-5-USGBEN (1-844-587-4236) to change your status.
- You understand that any fraudulent statement, falsification, or material omission of information may subject you to discipline, up to and including termination of employment.

OneUSG Connect - Benefits Call Center.

### Current Benefits Total Cost

As of today

Health & Insurance Costs	<b>\$590.36</b> <small>Per Pay Period</small>
Plan Prices	\$590.36
Surcharges	\$0.00
<b>Your Cost</b>	<b>\$590.36</b>

# Confirmation of Benefits Statement



- Once you have submitted your elections, a Completed Successfully Page with Confirmation Number and Required Follow-Ups will appear.
- A confirmation email is sent to the preferred email address on file.
- Following confirmation of elections, calls to action take you to additional benefit resources such as the USG Well-being Program and the Supplemental Retirement Savings plans.

 You've made your choices, but you have follow-ups.

Confirmation Number: 161578083

- We sent a confirmation of enrollment to TESTMAIL@ALIGHT.COM
- You can [print](#) a copy of your choices.
- You can change these choices anytime until November 8, 2024 when enrollment ends.

### Required Follow-Ups

- **Earn Well-Being Rewards**  
Earn up to \$100 in rewards if you are enrolled in a USG healthcare plan.  
[Learn More](#)
- **Enroll in a Voluntary Retirement Savings Plan**  
Now is a good time to consider enrolling in the 403(b) Plan or 457(b) Plan, or both. These plans provide options for deferring pre-tax and after-tax income for retirement saving.  
[Learn More](#)

### What Happens Next

Print this page for your records.

A confirmation of your request will be sent to your preferred email address, usually within 30 minutes.

If you are enrolling for the first time or in a new calendar year, you can expect to receive your benefits ID card in 4-6 weeks of your coverage begin date. If you require medical services and don't have your ID card, call your plan to verify coverage at 1-800-424-8950

If you are enrolled in a healthcare plan for 2025, you will receive a new ID card before the new year begins. [Plan ID Cards](#)



**Statement Date:** September 27, 2024  
**Prepared for:** John Doe014000075

## Confirmation of Benefits

Thank you for submitting your enrollment choices for benefits coverage effective January 1, 2025. Your confirmation number is 295126018. Your choices have been saved and are listed below for your review.

## Reminders

- Please review this confirmation of benefits in its entirety to confirm your elections and status for 2025.
- If you enrolled in healthcare coverage in 2025 and did not certify, you will need to certify you and your covered dependent(s) tobacco use status.
- If you do not complete the certification(s), the surcharge(s) will apply.

# USG Open Enrollment Resources



**Visit** the USG Benefits website for information about benefits and programs and the **2025 Comparison Guide**

**[benefits.usg.edu](https://benefits.usg.edu)**



**Attend** a benefits fair at your institution

**September 30 – November 1**  
Schedule at **[benefits.usg.edu](https://benefits.usg.edu)**

Dependents and retirees are welcome!



**Enroll** at **[oneusgconnect.usg.edu](https://oneusgconnect.usg.edu)** and click **Manage My Benefits**

If you have questions, call  
**1-844-587-4236**

# What You Need to Know

- Changes/Corrections can be made through OneUSG Connect - Benefits call center through December 31, 2024, with an effective date of January 1, 2025
- Resources
  - Campus benefits fair
  - USG Benefits Open Enrollment website
  - Comparison Guide on USG Benefits website
  - Open Enrollment Newsletter mailed to homes mid-October
  - Live online Open Enrollment information sessions for active employees on October 28 and November 4
  - Live online Open Enrollment information session for pre-65 retirees on October 30

Questions?



Thank You!

