2022 USG Open Enrollment
University of West Georgia Employee Presentation
What we’ll discuss today

- USG Open Enrollment Information
  - Key Dates
  - Systemwide Virtual Benefits Fair
  - Enrollment Resources

- New and Noteworthy
  - HSA Bank
  - USG Benefits Website redesign
  - Enhanced Communications

- 2022 Benefits Changes and updates
  - Healthcare & Pharmacy Changes
  - Voluntary Benefits

- Share Sick Leave Pool

- Questions
USG Open Enrollment Information
USG Open Enrollment is:

**Monday, October 25 – Friday, November 5**

- You must take action by **November 5**. You must re-certify tobacco user status and working spouse surcharge each Open Enrollment, or surcharges will be applied.

- **Active Open Enrollment.** Most benefits will roll over from year to year. However, you must elect to contribute to your Flexible Spending Account (FSA) every year.

- Open Enrollment is the **time to make changes.** Mid-year changes are not allowed unless you experience a qualifying life event.
Systemwide Virtual Benefits Fair

Live events, chat and raffles:

**October 25 – 29, 2021**

- Chat Daily
  - Chat 1:1 with Benefits Experts Daily to get your questions answered.
  - Accolade and Anthem will be in one booth this year.

- Live Events
  - Live Events 9am – 12 noon EST

- Benefits Information
  - View presentations on-demand through November 30. Benefits information will remain, but the chat feature will be disabled. [https://usg.vfairs.com/](https://usg.vfairs.com/)

Campus Office Hours and any campus specific events will reiterate messages from Benefits Fair.

Additional support through OneUSG Connect - Benefits call center.

Register and attend sessions at usg.vfairs.com
Visit the USG Benefits Website for information about benefits and programs

https://benefits.usg.edu/open-enrollment/open-enrollment

Attend the Systemwide Benefits Fair to learn about 2022 plan changes and chat with Vendors

https://usg.vfairs.com

October 25 – 29th
Dependents welcome

Enroll at oneusgconnect.usg.edu and click “Manage My Benefits”

If you have questions, call 1-844-587-4236
New and Noteworthy
Beginning January 1, 2022, HSA Bank will be the new Flexible Spending Account vendor (FSA):

- Healthcare FSA (HC-FSA)
- Dependent Care FSA (DC-FSA)
- Limited Purpose FSA (LP-FSA)

**Flexible Spending Accounts**

- You must enroll each Open Enrollment
- 2021 contributions will remain with Optum. You can continue to use your Optum debit card and/or be reimbursement through the Grace Period
  - Incur eligible expenses through March 15, 2022
  - File for reimbursement through March 31, 2022

If you enroll in an FSA account for 2022, you will receive a new HSA Bank debit card the last week of December 2021
Flexible Spending Account Limits

Your 2022 contributions will be deposited into your new HSA Bank account

<table>
<thead>
<tr>
<th>FSA Type</th>
<th>2021 Contribution Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare</td>
<td>$2,700</td>
</tr>
<tr>
<td>Limited Purpose</td>
<td>$2,700</td>
</tr>
<tr>
<td>Dependent Care</td>
<td>$5,000 (no change)</td>
</tr>
</tbody>
</table>

Remember, the dependent care FSA is for childcare (under age 13) and eldercare expenses.

**Calculate expenses carefully.** You have until **March 31, 2022**, to request reimbursement. Use it or Lose it

Will update when 2022 limits are announced
Beginning January 1, 2022, HSA Bank will be the new Health Savings Account vendor.

**Health Savings Account (HSA)**

- You will receive new Debit Cards the last week of December
- During Open Enrollment, you **must** approve or not approve the transfer of funds to HSA Bank
- You can keep your funds with Optum or transfer to HSA Bank
  - If you approve the transfer, you will earn a deposit of **$50** (if you are eligible for HSA Contributions in 2022)
  - If you do not approve the transfer will remain with Optum and will be responsible for the monthly fee ($3.25)

To learn more about HSA Bank and how this change may impact you, attend the live session at the virtual benefits fair.
Health Savings Account

Your 2022 contributions will be deposited into your new HSA Bank account

<table>
<thead>
<tr>
<th></th>
<th>2021 Contribution Limit</th>
<th>2022 Contribution Limit</th>
<th>USG Match</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$3,600</td>
<td>$3,650</td>
<td>$375</td>
</tr>
<tr>
<td>Family</td>
<td>$7,200</td>
<td>$7,300</td>
<td>$750</td>
</tr>
</tbody>
</table>

**Important!** The $50 deposit and the employer match both count towards the annual contribution limit.
USG Benefits Website Redesigned

- New URL - https://benefits.usg.edu/
- Organizes information into five major categories
  - Health & Well-being
  - Retirement & Savings
  - Money & Financial
  - Work/Life
  - Benefits Resources
- Find benefits resources based on your employment stage
  - New to USG
  - Retired or Planning to Retire

Check your bookmarks! If you saved USG Benefits pages, you will need to adjust your bookmarks.
Anthem ID Cards:

- Anthem will issue new ID cards for 2022
- New ID cards include both 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).

- **Remember! As a company couple you can enroll through the OneUSG Connect – Benefits enrollment portal during Open Enrollment!**
  - If you both attempt to enroll in individual coverage during USG Open Enrollment, but you are already covered by your spouse, you will receive a pop-up message
  - The last election will be saved
  - Confirmation statement will be mailed to both employees
2022 Open Enrollment – Benefit Overview & Changes
Slight increase in premium increase across all USG healthcare plans.

- For employees enrolled in the Kaiser HMO, the increase will be less than 1%
- For employees enrolled in an Anthem plan, the increase will be between 2%-3%

<table>
<thead>
<tr>
<th>Employee Monthly Premium</th>
<th>Anthem (USG Self-Insured Coverage)</th>
<th>Kaiser (Fully Insured)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Consumer Choice HSA</td>
<td>Comprehensive Care</td>
</tr>
<tr>
<td>Employee</td>
<td>$83.20</td>
<td>$193.34</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$176.64</td>
<td>$374.92</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$206.12</td>
<td>$437.42</td>
</tr>
<tr>
<td>Family</td>
<td>$294.44</td>
<td>$624.88</td>
</tr>
</tbody>
</table>
2022 Healthcare Changes

Consumer Choice HSA Plan out-of-pocket maximum increases

- In-network
  - employee only tier will increase from $3,700 to $4,000
  - family tier will increase from $7,400 to $8,000
- Out-of-network
  - employee only coverage tier will increase from $7,400 to $8,000
  - family tier will increase from $14,800 to $16,000

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible – Employee Only</td>
<td>$2,200</td>
<td>$4,400</td>
</tr>
<tr>
<td>Deductible – Family</td>
<td>$4,400</td>
<td>$8,800</td>
</tr>
<tr>
<td>Out-of-Pocket Max – Employee Only</td>
<td>$4,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>Out-of-Pocket Max - Family</td>
<td>$8,000</td>
<td>$16,000</td>
</tr>
<tr>
<td>Pharmacy</td>
<td>RX Included</td>
<td>RX Included</td>
</tr>
</tbody>
</table>
Mail Order Prescriptions

- Mail order prescription costs will be the same as retail costs for all plans in 2022
- Employees enrolled in the Kaiser HMO will experience a slight copay increase for a 90-day mail order prescription

New Specialty Tier

- Comprehensive Care and Blue Choice HMO have a new specialty tier
  - SRx Generic – 20% with a max of $75
  - SRx Preferred – 20% with a max of $150
  - SRx Non-Preferred – 35% with a max of $200

- All plans have a 30-day limit for new specialty medications
  - If you are currently receiving a supply greater than 30 days, you will be allowed to continue through December 31, 2022.
  - If you receive a specialty RX for greater than 30 days, you will be responsible for 2x or 3x the 30-day supply cost.
## 2022 Pharmacy Changes Continued

<table>
<thead>
<tr>
<th></th>
<th>Consumer Choice HSA</th>
<th>Comprehensive Care &amp; Blue Choice HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Retail (30 day)</td>
<td>Mail (90 day)</td>
</tr>
<tr>
<td><strong>Generic</strong></td>
<td>20% after deductible</td>
<td>$15 copay</td>
</tr>
<tr>
<td><strong>Preferred</strong></td>
<td>20% after deductible</td>
<td>20% with $40 min and $100 max</td>
</tr>
<tr>
<td><strong>Non-Preferred</strong></td>
<td>20% after deductible</td>
<td>35% with $100 min And $200 max</td>
</tr>
<tr>
<td><strong>Specialty (SRx)</strong></td>
<td>30-day fill limit for all new specialty prescriptions</td>
<td></td>
</tr>
<tr>
<td>SRx Generic</td>
<td>20% after deductible</td>
<td>20% with $75 max</td>
</tr>
<tr>
<td>SRx Preferred</td>
<td>20% after deductible</td>
<td>20% with $150 max</td>
</tr>
<tr>
<td>SRx Non-Preferred</td>
<td>20% after deductible</td>
<td>35% with $200 max</td>
</tr>
</tbody>
</table>
| **Annual Out of Pocket Maximum (OOP)** | RX combined with healthcare OOP Max | Separate RX OOP Max | Employee: $1,500
Employee+1: $3,000
Family (2 or more): $4,500 |

**Pharmacy Questions?** Your Accolade Personal Health Assistant can help!
Example assumes Specialty RX 30-day supply

<table>
<thead>
<tr>
<th>Specialty</th>
<th>Comprehensive Care</th>
<th></th>
<th>Blue Choice HMO</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tier</td>
<td>Drug Cost</td>
<td>Coinsurance</td>
<td>You Pay</td>
</tr>
<tr>
<td>Generic</td>
<td></td>
<td>$1,500</td>
<td>20% with $75 max</td>
<td>$75</td>
</tr>
<tr>
<td>Preferred</td>
<td></td>
<td>$3,500</td>
<td>20% with $150 max</td>
<td>$150</td>
</tr>
<tr>
<td>Non-Preferred</td>
<td></td>
<td>$7,500</td>
<td>35% with $150 max</td>
<td>$200</td>
</tr>
<tr>
<td>Deductible (in-network)</td>
<td></td>
<td></td>
<td>No deductible for pharmacy</td>
<td></td>
</tr>
<tr>
<td>Out of pocket maximum (in-network)</td>
<td></td>
<td></td>
<td></td>
<td>Employee Only: $1,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(Individual deductible applies for family coverage)</td>
<td></td>
</tr>
</tbody>
</table>

*Make sure to check the Preventive Drug list - some medications that treat chronic conditions are considered preventive and are not subject to deductible or co-insurance ($0)
2022 Pharmacy Resources

- **Specialty Drug List**
  - Specialty medications are used to treat chronic complex conditions, rare or genetic diseases.
  - These are the most expensive medications and often require special handling.

- **Preventive Drug List (Consumer Choice HSA)**
  - You will pay the coinsurance amount, even if you haven’t met the deductible.
  - Includes medications taken regularly to treat chronic conditions like high cholesterol, high blood pressure or asthma.

- **Preventive Drug List (All healthcare plans)**
  - Medications on this list have a $0 employee cost share.

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**Pharmacy Questions?** Your Accolade Personal Health Assistant can help!

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**Systemwide Virtual Fair**

- **Understanding your pharmacy Benefit**
  - October 26 - 9:30 am

- **Specialty Pharmacy Changes**
  - October 28 – 12:30 pm

https://usg.vfairs.com/
The Accolade Personal Healthcare Assistant is the front door to help answer benefit and pharmacy questions, coordinate care, and help with legwork to support our you along your healthcare journey.

**Who is eligible for Accolade**

- All USG employees and covered dependents enrolled in an Anthem Healthcare Plan (except GRA).
  - Includes Pre-65 retirees and COBRA participants
  - Does not include employees enrolled in Kaiser HMO, GRA or healthplan questions prior to January 1, 2020.

**Website:** member.accolade.com

**Call:** 1-866-204-9818

**Chat:** Accolade Mobile App
How Can Accolade Help

- Understanding a new diagnosis, treatment options, ongoing conditions
- Connect you with other USG resources available
- Find in-network doctors
- Do the legwork to help with coordination of care, follow up with your doctor for Prior Authorization paperwork
- Answer questions about billing, explanation of benefits, and out of pocket costs
- What is covered with preventive services, what screenings should I get, and even help schedule appointments

How can Accolade Help during Open Enrollment

- Am I enrolled in the correct USG Healthcare plan?
- There are a lot of pharmacy changes, what does that mean to me?
- Are my medications covered, how much will my medications cost?
Complete your certifications

**Action required:** Certifications for employees and covered dependents enrolled in 2022 USG healthcare coverage

- **Tobacco User Status**
  - You must certify your status as a tobacco user or non-user, as well as the status of any dependents (age 18+)
  - Planning to quit tobacco? Select the cessation option and complete a tobacco cessation program within 90 days. Don’t forget to update your tobacco user status with the OneUSG Connect – Benefits call center after completing a program.

- **Working spouse**
  - If you are an active employee who covers a spouse who is working and has an offer of healthcare coverage through an employer
  - Does not apply to USG Retirees

- Certify at [oneusgconnect.usg.edu](http://oneusgconnect.usg.edu) — no forms necessary
What are Surcharges?

<table>
<thead>
<tr>
<th>Tobacco User Surcharge</th>
<th>What’s the cost?</th>
<th>When does it apply?</th>
</tr>
</thead>
</table>
|                        | Additional $100/month for each tobacco user on the plan (18+), in addition to medical premium | ▪ Active employee, dependent, retiree (pre-65 enrolled in healthcare plan) certifies as a tobacco user  
▪ If you do not complete the certification |

<table>
<thead>
<tr>
<th>Working Spouse Surcharge</th>
<th>What’s the cost?</th>
<th>When does it apply?</th>
</tr>
</thead>
</table>
|                         | Additional $100/month, in addition to medical premium | ▪ Active employee’s working spouse declines an offer of coverage from another employer  
▪ If you do not complete the certification |

*Remember to review your confirmation statement after making elections.*

*If you don’t act, the surcharges will apply!*
Beginning January 1, 2022, normal telehealth cost share will apply.

- **Live Health Online (LHO)**
  - Includes LHO, LHO Psychology and LHO Sleep (New)
  - Comprehensive Care and Blue Choice HMO - First 3 visits Free!
  - Consumer Choice HSA – Flat amount prior to deductible; Amount varies depending on type of service

- **Virtual Doctors Visits**
  - Check with your doctor to see if they offer telehealth visits. We cover these too!

- **Kaiser Permanente HMO**
  - Unlimited e-visits and telephonic care at no additional cost
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.)

If you are enrolled in an Anthem healthcare plan, your Accolade Health Assistant can help you get on track and even help you schedule your appointment! Chat securely via the Accolade mobile app, call 866-204-9818 or visit member.accolade.com.
Voluntary Benefits & Other Benefit Programs
### EyeMed – Vision Coverage

- Our EyeMed Vision Care plan saves you money on routine eye exams and eye care items.
- In addition to the Insight network, you now have access to EyeMed’s PLUS* provider network.
- To find a PLUS network provider, visit eyemedvisioncare.com/usg and look for a PLUS provider.

#### Your vision plan

<table>
<thead>
<tr>
<th>Vision benefits</th>
<th>In network</th>
<th>Out-of-network reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam*</td>
<td>$10 copay</td>
<td>$40</td>
</tr>
<tr>
<td>Single vision lens</td>
<td>$25 copay</td>
<td>$40</td>
</tr>
<tr>
<td>Standard lens</td>
<td>$80 copay</td>
<td>$55</td>
</tr>
<tr>
<td>Frames*</td>
<td>$150 allowance</td>
<td>$58</td>
</tr>
<tr>
<td>Contact lenses</td>
<td>$150 allowance</td>
<td>$130</td>
</tr>
<tr>
<td>Medically necessary contact lenses</td>
<td>Paid in full</td>
<td>$210</td>
</tr>
</tbody>
</table>

*If you use an EyeMed PLUS provider, you will have a $0 eye exam copay and an additional $50 frame allowance*
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

- Need help determining if you have enough coverage, use the life insurance estimator at [http://www.lifeonlinecalculator.com/](http://www.lifeonlinecalculator.com/).

- **Review and/or update your Beneficiaries**
  This is a quick yet important step to ensure that the right person or persons are financially covered in case something happens to you.
  - You can update your beneficiary at anytime during the year through [https://oneusgconnect.usg.edu/](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 retirement benefits.
Shared Sick Leave

- UWG offers employees an opportunity to join the Shared Sick Leave pool.
- Open Enrollment is your annual opportunity to donate and/or enroll in the Shared Leave pool.
- To participate, complete the [donation/enrollment form](#).
- Review the [BOR policy](#) on eligibility, forms and program details.
Wrap Up
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 8am -5 pm EST
No extended hours

For benefit details, visit oneusgconnect.usg.edu.
Important Reminders

1. Enroll and/or make plan changes no later than November 5, 2021

2. You must re-enroll in the Flexible Spending Account every year

3. Complete your tobacco user and working spouse certifications
   - If you don’t complete them, the surcharges will apply

4. If you have an HSA with Optum Bank, don’t forget to approve the transfer to HSA Bank
   - Approval must be received no later than January 14, 2022
   - Earn credit of $50 (if you are eligible for HSA contributions in 2022)

5. Confirm and/or update your beneficiaries
Questions?

To review a copy of this presentation, you can view it at https://www.westga.edu/hr/hr-announcements.php.