



Centered  
on **YOU**

# 2022 USG Open Enrollment

University of West Georgia Employee Presentation



University System  
of Georgia **Benefits**

# 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

# Open Enrollment Dates



USG Open Enrollment is:

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

| October 2021 |    |    |    |    |    |    |
|--------------|----|----|----|----|----|----|
| Su           | Mo | Tu | We | Th | Fr | Sa |
|              |    |    |    |    | 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 2021 |    |    |    |    |    |    |
|---------------|----|----|----|----|----|----|
| Su            | Mo | Tu | We | Th | Fr | Sa |
|               | 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 |    |    |    |    |

- **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  
10am - 2pm EST



Live Events  
9am – 12 noon EST



Benefits  
Information

Register and attend sessions at [usg.vfairs.com](https://usg.vfairs.com)

- **Chat 1:1 with Benefits Experts Daily** to get your questions answered.
- Accolade and Anthem will be in one booth this year.
- **View presentations on-demand through November 30.** Benefits information will remain, but the chat feature will be disabled.  
<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.

# USG Open Enrollment Resources



**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 – 29<sup>th</sup>  
Dependents welcome



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

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



# New and Noteworthy

# New! Flexible Spending Account Vendor



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

| FSA Type        | 2021 Contribution Limit |
|-----------------|-------------------------|
| Healthcare      | \$2,700                 |
| Limited Purpose | \$2,700                 |
| Dependent Care  | \$5,000 (no change)     |



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

# New! Health Savings Account Vendor



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

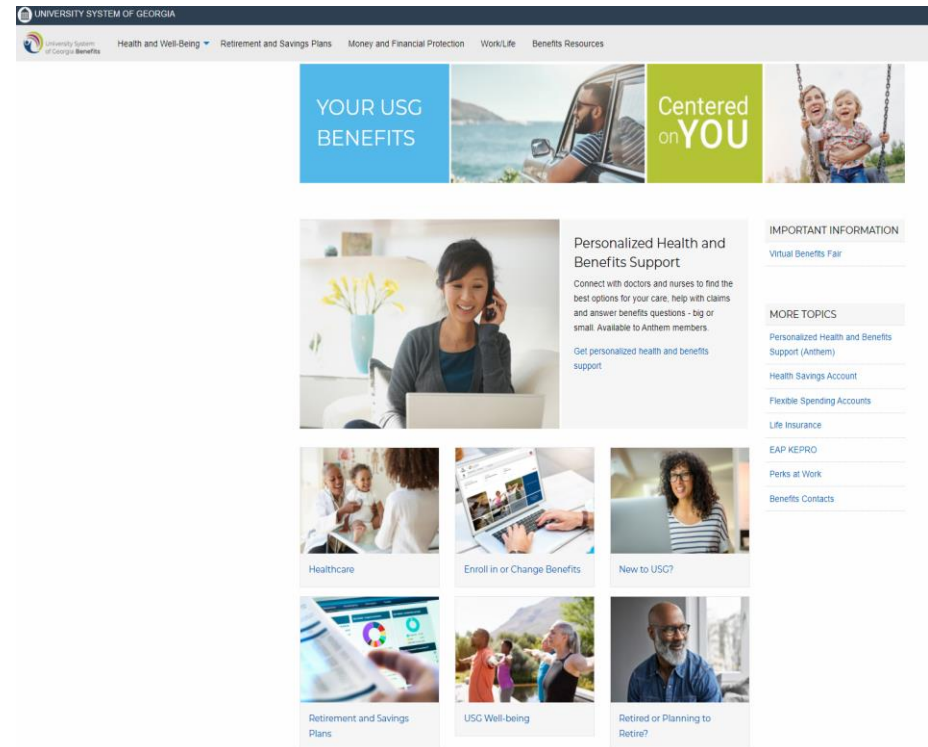
|        | 2021<br>Contribution<br>Limit | 2022<br>Contribution<br>Limit | USG Match |
|--------|-------------------------------|-------------------------------|-----------|
| Single | \$3,600                       | \$3,650                       | \$375     |
| Family | \$7,200                       | \$7,300                       | \$750     |

**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 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

# Healthcare Premiums - Employees



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%

| Employee Monthly Premium | Anthem (USG Self-Insured Coverage) |                    |                | Kaiser (Fully Insured) |
|--------------------------|------------------------------------|--------------------|----------------|------------------------|
|                          | Consumer Choice HSA                | Comprehensive Care | BlueChoice HMO | HMO                    |
| Employee                 | \$83.20                            | \$193.34           | \$228.32       | \$171.64               |
| Employee + Child(ren)    | \$176.64                           | \$374.92           | \$437.42       | \$329.30               |
| Employee + Spouse        | \$206.12                           | \$437.42           | \$510.88       | \$384.18               |
| Family                   | \$294.44                           | \$624.88           | \$729.82       | \$548.84               |



# 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

|                                   | In-network  | Out-of-Network |
|-----------------------------------|-------------|----------------|
| Deductible – Employee Only        | \$2,200     | \$4,400        |
| Deductible – Family               | \$4,400     | \$8,800        |
| Out-of-Pocket Max – Employee Only | \$4,000     | \$8,000        |
| Out-of-Pocket Max - Family        | \$8,000     | \$16,000       |
| Pharmacy                          | RX Included | RX Included    |

# 2022 Pharmacy Changes



## 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



|  | Consumer Choice HSA  |                  | Comprehensive Care & Blue Choice HMO |   |
|--|--|------------------|--------------------------------------|---|
|  | Retail<br>(30 day)   | Mail<br>(90 day) | Retail<br>(30 day)                   | Mail<br>(90 day)  |
| Generic                                  | 20% after deductible   |                  | \$15 copay                           | \$45 copay  |
| Preferred                                | 20% after deductible   |                  | 20% with \$40 min<br>and \$100 max   | 20% with \$120 min<br>and \$300 max                                     |
| Non-Preferred                            | 20% after deductible   |                  | 35% with \$100 min<br>And \$200 max  | 35% with \$300 min<br>And \$600 max                                     |
| <b>Specialty (SRx)</b>                   | <b>30-day fill limit for all new specialty prescriptions</b> |                  |                                      |   |
| SRx Generic                              | 20% after deductible   |                  | 20% with \$75 max                    | N/A   |
| SRx Preferred                            | 20% after deductible   |                  | 20% with \$150 max                   | N/A   |
| SRx Non-Preferred                        | 20% after deductible   |                  | 35% with \$200 max                   | N/A   |
| Annual Out of<br>Pocket Maximum<br>(OOP) | RX combined with healthcare<br>OOP Max                       |                  | Separate RX OOP Max                  | Employee: \$1,500<br>Employee+1: \$3,000<br>Family (2 or more): \$4,500 |

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

# 2022 Pharmacy Changes Continued



Example assumes Specialty RX 30-day supply

| Specialty                                 |           | Comprehensive Care   |              | Blue Choice HMO            |              |
|---|-----------|--|--------------|----------------------------|--------------|
| Tier                                      | Drug Cost | Coinsurance  | You Pay      | Coinsurance                | You Pay      |
| Generic                                   | \$1,500   | 20%<br>with \$75 max   | <b>\$75</b>  | 20%<br>with \$75 max       | <b>\$75</b>  |
| Preferred                                 | \$3,500   | 20%<br>with \$150 max  | <b>\$150</b> | 20%<br>with \$150 max      | <b>\$150</b> |
| Non-Preferred                             | \$7,500   | 35%<br>with \$150 max  | <b>\$200</b> | 35%<br>with \$150 max      | <b>\$200</b> |
| <b>Deductible (in-network)</b>            |           | No deductible for pharmacy   |              | No deductible for pharmacy |              |
| <b>Out of pocket maximum (in-network)</b> |           | Employee Only: \$1,500<br>Employee + 1: \$3,000<br>Family \$4,500<br>(Individual deductible applies for family coverage) |              |                            |              |

**\*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)**



- **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



## Systemwide Virtual Fair

Understanding your  
pharmacy Benefit  
October 26 - 9:30 am

Specialty Pharmacy  
Changes  
October 28 – 12:30 pm

<https://usg.vfairs.com/>

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



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](https://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](https://oneusgconnect.usg.edu) — no forms necessary



# What are Surcharges?



|                                 | What's the cost?   | When does it apply?   |
|---------------------------------|--|---|
| <b>Tobacco User Surcharge</b>   | Additional \$100/month for each tobacco user on the plan (18+), in addition to medical premium | <ul style="list-style-type: none"><li>▪ Active employee, dependent, retiree (pre-65 enrolled in healthcare plan) certifies as a tobacco user</li><li>▪ If you do not complete the certification</li></ul> |
| <b>Working Spouse Surcharge</b> | Additional \$100/month, in addition to medical premium   | <ul style="list-style-type: none"><li>▪ Active employee's working spouse declines an offer of coverage from another employer</li><li>▪ If you do not complete the certification</li></ul>                 |

*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.)



Review the list of Preventative Services



In-network preventative services are **FREE**



Schedule your preventive screening

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](https://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](http://eyemedvisioncare.com/usg) and look for a PLUS provider.

## Your vision plan

| Vision benefits are provided for the following services and supplies once per 12-month period. | EyeMed Vision   |                              |
|--|-----------------|------------------------------|
|  | In network      | Out-of-network reimbursement |
| Exam*  | \$10 copay      | \$40                         |
| Single vision lens   | \$25 copay      | \$40                         |
| Standard lens  | \$80 copay      | \$55                         |
| Frames*  | \$150 allowance | \$58                         |
| Contact lenses   | \$150 allowance | \$130                        |
| Medically necessary contact lenses   | Paid in full    | \$210                        |

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

# Metlife - Life Insurance



**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/>.

- **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/>
- 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



## 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 

- 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](https://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](https://oneusgconnect.usg.edu).

# Important Reminders



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



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



Complete your tobacco user and working spouse certifications  
– If you don't complete them, the surcharges will apply



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)



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>.