University System of Georgia
Total Rewards Statement
Your USG Total Rewards Statement

as of August 1, 2023

Your USG Total Rewards Statement

Your total compensation

Your annual base pay is $45,957.

Supplemental Pay (Retroactive to the last 12 months):

Total Compensation: $46,182

Your supplemental pay includes but is not limited to salary increases, hourly and overtime, and paid time off. For more information, visit benefits.usg.edu.

Your 2023 Health Insurance and Other Benefits

Your total compensation includes:

Healthcare Plan:

Annual Employee Contribution: $6,000
Annual USG Contribution: $6,000

Well-being incentives:

Annual Employee Contribution: $0
Annual USG Contribution: $0

Health Savings Account (HSA):

Annual Employee Contribution: $0
Annual USG Contribution: $0

Dental:

Annual Employee Contribution: $0
Annual USG Contribution: $0

Vision:

Annual Employee Contribution: $0
Annual USG Contribution: $0

Basic Life & AD
d:

Annual Employee Contribution: $111
Annual USG Contribution: $0

Supplemental Life & AD:

Annual Employee Contribution: $0
Annual USG Contribution: $0

Child Life:

Annual Employee Contribution: $0
Annual USG Contribution: $0

Disability Insurance:

Annual Employee Contribution: $0
Annual USG Contribution: $0

Long-Term Disability:

Annual Employee Contribution: $0
Annual USG Contribution: $0

Healthcare FSA:

Annual Employee Contribution: $0
Annual USG Contribution: $0

Combined Disability FSA:

Annual Employee Contribution: $0
Annual USG Contribution: $0

Dependent Care FSA:

Annual Employee Contribution: $0
Annual USG Contribution: $0

Total Health, Insurance and Other Benefits: $9,463

Your total retirement benefits

Your Summary Retirement Statement of Systems (STRS): $11,452

403(b) Plan:

Annual Employee Contribution: $11,452
Annual USG Contribution: $11,452

Medicare:

Annual Employee Contribution: $923
Annual USG Contribution: $923

Total Retirement: $12,375

Your total rewards:

$46,182

Better Together

Centered on YOU

What's your total?

Your Base Pay: 76% $42,917
Your Additional Compensation: 1% $734
Your Health and Insurance Benefits: 15% $6,643
Your Retirement: 14% $6,492

USG's investment in you: $61,856

Because you matter...

The University System of Georgia is pleased to share this personalized snapshot of the compensation and benefits you receive as part of your total rewards. These benefits go well beyond your paycheck to help you take care of what matters in all aspects of your life.

Just as you invest in USG with your energy, passion and expertise, USG is committed to investing in you.

We encourage you to review your personalized statement closely. If you have any questions or comments about the statement, please contact the Shared Services Center.

Thank you for your commitment to USG and Kennesaw State University.

Retirement Plans and Financial Advising

USG offers two retirement plans: TIAA-CREF and a defined contribution plan or 401k. Both offer a competitive retirement benefit. USG participants can access personalized financial counseling to help them create a financial plan that meets their needs.

PROTECTING YOUR INCOME

Disability Income: $7,942
Supplemental Life & AD:

Long-Term Care Insurance.

Long-Term Disability:

Living Expenses:

Total Well-being:

Well-being and health benefits are an essential part of your total rewards.
What's Your Total?

<table>
<thead>
<tr>
<th>Component</th>
<th>Percentage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Base Pay</td>
<td>70%</td>
<td>$42,997</td>
</tr>
<tr>
<td>Your Additional Compensation</td>
<td>1%</td>
<td>$734</td>
</tr>
<tr>
<td>Your Health and Insurance Benefits</td>
<td>15%</td>
<td>$9,433</td>
</tr>
<tr>
<td>Your Retirement</td>
<td>14%</td>
<td>$8,692</td>
</tr>
</tbody>
</table>

USG's Investment in You $61,856
What's Your Total?

Your total includes:

- **Base Pay**
  - Your current annualized pay

- **Additional Compensation**
  - **Supplemental pay** includes, but is not limited to, summer pay and overloads.
  - **Other Pay** includes, but is not limited to, overtime, shift differential, awards and incentive pay.

- **Health and Insurance Benefits**
  - Includes Healthcare plan, Dental/Vision and Supplemental plans such as Child and Spouse Life (see slide 4 for detailed list)

- **Retirement**
  - Defined Pension Plan through Teachers Retirement System (TRS) or *Employee’s Retirement System of GA (ERS) for vested members
  - Defined Contribution Plan through Optional Retirement Plan (ORP).

USG Retiree Health Benefits include healthcare and $25,000 of life insurance with AD&D. Additionally, if you are enrolled in dental and vision coverage, you can continue these plans in retirement.

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<tr>
<td><strong>USG's Investment in You</strong></td>
<td></td>
<td><strong>$61,856</strong></td>
</tr>
</tbody>
</table>
YOUR TOTAL COMPENSATION

- Base Pay (Current annualized pay) $42,997
- Supplemental Pay* (Received in the last 12 months) $734

TOTAL COMPENSATION $43,731

*Supplemental pay includes, but is not limited to, summer pay and overloads. For more information, visit benefits.usg.edu.

Your Base Pay 70% $42,997
Your Additional Compensation 1% $734
### YOUR 2023 HEALTH INSURANCE AND OTHER BENEFITS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Annual Employee Contribution</th>
<th>Annual USG Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare</td>
<td>$3,952</td>
<td>$9,237</td>
</tr>
<tr>
<td>Well-being Incentive</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Health Savings Account (HSA)</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Dental</td>
<td>$901</td>
<td>$0</td>
</tr>
<tr>
<td>Vision</td>
<td>$0</td>
<td>$196</td>
</tr>
<tr>
<td>Basic Life &amp; AD&amp;D</td>
<td>$211</td>
<td>$0</td>
</tr>
<tr>
<td>Spouse Life</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Child Life</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Voluntary Accidental Death and Dismemberment (AD&amp;D)</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Short-Term Disability</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>$109</td>
<td>$0</td>
</tr>
<tr>
<td>Healthcare FSA</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Limited Purpose FSA</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Dependent Care FSA</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>TOTAL HEALTH, INSURANCE AND OTHER BENEFITS</strong></td>
<td><strong>$9,433</strong></td>
<td></td>
</tr>
</tbody>
</table>
### Your Total Retirement Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Annual Employee Contribution</th>
<th>Annual USG Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teachers Retirement System of Georgia* (TRS)</td>
<td>$1,623</td>
<td>$5,403</td>
</tr>
<tr>
<td>403(b) Plan</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>457(b) Plan</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Medicare**</td>
<td>$623</td>
<td>$623</td>
</tr>
<tr>
<td>Social Security**</td>
<td>$2,666</td>
<td>$2,666</td>
</tr>
<tr>
<td><strong>TOTAL RETIREMENT</strong></td>
<td><strong>$8,692</strong></td>
<td></td>
</tr>
</tbody>
</table>

*Your employee contribution is 6% and USG’s contribution is 19.98%.

**Medicare and Social Security costs are estimated using your Base Pay.
Supplemental Retirement Contributions

YOUR CURRENT SUPPLEMENTAL RETIREMENT CONTRIBUTIONS AS OF AUGUST 1, 2023

For balance information, log in to your retirement vendor account.

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Per-Pay-Period Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>403(b) Plan Pre-Tax</td>
<td>$0</td>
</tr>
<tr>
<td>403(b) Plan Roth</td>
<td>$0</td>
</tr>
<tr>
<td>457(b) Plan Pre-Tax</td>
<td>$0</td>
</tr>
<tr>
<td>457(b) Plan Roth</td>
<td>$0</td>
</tr>
</tbody>
</table>

Learn more at benefits.usg.edu

Corebridge
1-800-448-2542
corebridgefinancial.com

Fidelity
1-800-642-7131
fidelity.com

TIAA
1-800-732-8353
tiaa.org
USG offers two retirement plans — TRS, a defined benefit (pension) plan or ORP, a defined contribution plan. Employees vested in ERS are eligible to elect to remain in ERS. Each plan provides a competitive, valuable retirement benefit.

Learn more at benefits.usg.edu/retirement-and-savings-plan/retirement-plans-overview

USG partners with CAPTRUST to provide you financial counseling with experienced financial advisors to make sure you are meeting your financial and retirement goals.

Learn more at benefits.usg.edu/retirement-and-savings-plan/financial-counseling-and-resources
## Protecting Your Income

### Protecting Your Income

<table>
<thead>
<tr>
<th>Policy Type</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life and AD&amp;D</td>
<td>$25,000</td>
</tr>
<tr>
<td>Supplemental Life and AD&amp;D</td>
<td>$0</td>
</tr>
<tr>
<td>Spouse Life</td>
<td>$0</td>
</tr>
<tr>
<td>Child Life</td>
<td>$15,000</td>
</tr>
<tr>
<td>Voluntary Accidental Death and Dismemberment (AD&amp;D)</td>
<td>$280,000</td>
</tr>
<tr>
<td>Short-Term Disability</td>
<td>$0</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>$0</td>
</tr>
</tbody>
</table>
## WORK/LIFE BENEFITS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Critical Illness Insurance</td>
<td>$20,000</td>
</tr>
<tr>
<td>Accident Insurance</td>
<td>Participating</td>
</tr>
<tr>
<td>Hospital Indemnity</td>
<td>Not Participating</td>
</tr>
<tr>
<td>LegalEase</td>
<td>Participating</td>
</tr>
<tr>
<td>Identity Protection</td>
<td>Not Participating</td>
</tr>
</tbody>
</table>
Paid Time Off

**Sick Leave** - All full-time benefited employees accrue paid sick leave at a rate of 8 hours per calendar month of service.

**Vacation** - Accruals are based on years of service and, in some instances, includes position.

**Holidays** - USG employees enjoy 13 paid holidays per year.

**Education Support Leave** – To supplement work-life balance, USG employees receive eight hours per calendar year for the purpose of promoting education in this state of GA.

Other types of Leave may also be available for eligible employees.
Tuition Assistance Program

• Available once you have completed 6 continuous months of employment in a full-time (40hr) position prior to the TAP application deadline

• Tuition may be waived for up to 9 credit hours per semester

• Applies to undergraduate, graduate, doctorate degrees and academic certificate programs from any USG institution (some programs are excluded)

For more details, visit benefits.usg.edu and click the TAP page.
Path2College 529 Plan An affordable college saving program that offers tax advantages and the option to contribute. Learn more at www.path2college529.com

Employee Assistance Plan (EAP) Get professional help when you need it in your work or personal life from trained professionals and knowledgeable resources. Sessions are confidential and cover a variety of topics. Call 1-844-243-4440 or visit usg.mylifeexpert.com (company code: USGCares).
Training and Development. Contact your campus HR/Benefits Department for information about resources available to help with your personal and professional development.

USG Well-being. USG provides a comprehensive well-being program to support you and your family’s health. This includes all aspects of well-being including your physical, mental, emotional and financial health.

Learn more at usg.edu/well-being
Discounts and Services

Perks at Work
• Exclusive Retail Savings
• Free online classes from wellness to personal development
• Learn more at perksatwork.com/login

Team Georgia at Work
• Various discounts for state of Georgia employees
  (attractions, insurance, shopping, technology & travel)
• Learn more at team.Georgia.gov/discounts/
Discounts and Services

Pet Insurance

• Give your furry family members protection at an affordable price.
• Learn more at benefits.usg.edu/work-life/pet-insurance
Access Total Rewards Statement Online

1. Log in to Employee Self-Service in OneUSG Connect
   Go to: oneusgconnect.usg.edu

2. Select "Benefits" from the ESS menu.

3. Click the "Manage My Benefits" tile.

4. Click the "Total Rewards" tile.
For more information

**Shared Services Center**
For questions about the compensation on your Total Rewards Statement - **1-877-251-2644**

**OneUSG Connect – Benefits**
To view your online statement [oneusgconnect.usg.edu](http://oneusgconnect.usg.edu)

**Campus HR/Benefits Department**
For questions related to campus specific programs