Understanding your 2015 BENEFITS For Retirees
While we make every effort to present this information accurately, this document is a summary overview. That means lots of details, explanations, and qualifiers are left out. It is intended only to provide general guidance, and you should not rely upon it as a complete or binding explanation of Georgia State University’s benefit program. If this summary information differs from the language or intent of the formal published descriptions and/or legal plan documents of these benefit programs, that information prevails.

To help you make informed medical plan decisions, Georgia State University makes available a Summary of Benefits and Coverage (SBC). These SBC documents are replacing the old plan summaries, previously provided by our medical carriers. The SBCs are standardized nationwide by the government and summarize information you need to best compare your benefits across your options. Access the SBC on www.gsu.edu/hr/benefits or contact your local HR department for a paper copy.

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Reminders and changes to your benefits for you and your family for plan year 2015:

What’s New for 2015 Enrollment?

The tobacco surcharge will increase this year from $50 to $75 per member age 18+ who uses tobacco. The $75 monthly surcharge will apply for each covered dependent that uses tobacco. For example, if the retiree and spouse both use tobacco, an additional $150 per month will be added to the retiree’s healthcare premium.

A retiree may change his/her tobacco use status or that of his/her dependents at any time. The change will go into effect the first of the month after the change. If you don’t change your tobacco status during Open Enrollment you will default to your 2014 tobacco status.

Retiree Enrollment Option to add Dependent Child(ren) Coverage 19-25
Retirees will have the option to enroll their dependent children ages 19-25 during Open Enrollment. This will be the last Open Enrollment period in which we will allow retirees to add dependents ages 19-25.

USG Plan as Secondary Payer for Medicare Eligible Retirees
The USG healthcare plan will become secondary coverage for all Medicare eligible retirees effective 7/1/15. Currently, there are about 800 Medicare eligible retirees and dependents not enrolled in Medicare (considered the grandfathered group). The system office has contracted with Aon Hewitt to contact these retirees, notify them of the change to the plan and help them enroll in Medicare. The system office will assist with the payment of late enrollment penalties for this group of retirees who enroll during the January through March 2015 Medicare enrollment period.

As approved last year, the USG healthcare plan is secondary coverage for all retirees retiring or becoming Medicare eligible on or after January 1, 2014.

• Dental Plan - Delta Dental: Plan benefits remain the same as 2014. Premiums will be increasing 11.8%
• New Health Plan name changes: The HSA OA POS plan name will change to the Consumer Choice HSA plan. The OA POS plan name will become the Comprehensive Care Plan
• 2015 Premium Changes for All Medical Plans:
  - OA POS (Comprehensive Care) plan: decrease in premiums by 6%
  - HSA OA POS (the Consumer Choice HSA) plan: increase in premiums by 32%
  - BlueChoice HMO plan: increase in premiums by 24%
  - Kaiser HMO plan: increase in premiums by 4%
• All Medical Plan will have ABA (Applied Behavioral Analysis) Autism Therapy Coverage
• See BOR Comparison Booklet for complete details: http://employees.hr.gsu.edu/files/2014/10/2015USGComparison.pdf

Comprehensive Care Plan
• Increase specialist copay from $20 to $30
• Increase in-network deductible from $300/$900 to $500/$1,500
• Increase out-of-network deductible from $500/$1,500 to $1,500/$4,500
• Urgent care visits - $35 add then plan pays 100%
• Increase in-network annual out-of-pocket maximums from $1,000/$2,000 to $1,250/$2,500
• Increase out-of-network annual out-of-pocket maximums from $3,000/$5,000 to $3,750/$7,500
• Pharmacy benefits – increase annual out-of-pocket maximum from $1,000/member to $1,100/member and $3,000/family to $3,300/family

Consumer Choice HSA Plan
• Increase participant co-insurance from 15% to 20% (in-network) and 30% to 40% (out-of-network)
• Increase out-of-network deductible from $2,500/$5,000 to $3,000/$6,000
• Increase in-network annual out-of-pocket maximums from $3,000/$6,000 to $3,500/$7,000
• Increase out-of-network annual out-of-pocket maximums from $6,000/$12,000 to $7,000/$14,000
Blue Choice HMO Plan
• In office surgery coverage increasing from $25 to $50
• Increase all Specialty Physician services from a $25 copay to $50 copay
• Pharmacy benefits – annual out-of-pocket maximum $1,100/member and $3,300/family
• Increase Outpatient Hospital Services from $100 to $200 copay
• Increase Inpatient Hospital Services from $250 to $500 copay
• Increase Maternity Care copay to $50
• Increase Maternity Delivery from $250 to $500 copay
• Increase Allergy testing, allergy shots and serums from $25 to $30 copay
• Increase Urgent Care copay from $30 to $50 copay
• Increase Emergency Room copay from $150 to $250 copay
• Retail Preferred Brand - $35 copay
• Mail Order Preferred Brand - $87.50 copay
• Out-of-network annual maximums to be $5,500/$9,900

Kaiser HMO Plan
• Emergency Care Benefits to $250
• Pharmacy - Brand at Kaiser facility $35, Brand at Network pharmacies $45

Kaiser Senior Advantage Plan
• Emergency Care Benefits to $250
• Pharmacy - Brand at Kaiser facility $35, Brand at Network pharmacies $45

Pharmacy Benefit Change
CVS/Caremark will be the new Pharmacy Benefit Manager for all of the self-insured healthcare plans administered by BCBSGa (Consumer Choice HSA, Comprehensive Care, and BlueChoice HMO). CVS Caremark mail service offers many benefits such as greater convenience, lower prescription costs and secure delivery.

Medicare Eligible Retiree Pharmacy Benefits – Medicare Part D
The pharmacy benefit for Medicare eligible retirees enrolled in the Comprehensive Care plan will be provided through the USG Medicare Part D plan through the new pharmacy vendor CVS/Caremark (SilverScript).

ID Cards
Retirees enrolled in the USG healthcare plans will receive a new ID card for 2015. The new cards will have medical information on the front and pharmacy information on the back. Medicare eligible retirees enrolled in the Comprehensive Care plan will receive a separate ID card for their Medicare D pharmacy benefits (SilverScript).

2015 Voluntary Benefits Plan Information
The Board of Regents will administer the following plans system-wide:
• Dental – Delta Dental (Basic & High) plan options
• Vision – EyeMed
• Basic/Supplemental/Voluntary AD&D Life Insurance – Minnesota Life
• Lifestyle Benefits – currently enrolled retirees only Option B

View the BOR Comparison Booklet for details: http://employees.hr.gsu.edu/files/2014/10/2015USGComparison.pdf

2015 Voluntary Plans at Georgia State University
• Pet Insurance – VPI
• Auto/Home – MetLife

2015 Open Enrollment Change Exceptions
All Open Enrollment changes and enrollments must be completed during the Open Enrollment period from November 3 through November 14, 2014. Open Enrollment exceptions will not be allowed unless there is a system error or administrative error on the part of the institution. Tobacco surcharge refunds will not be issued to retirees that do not certify their status during Open Enrollment. If you do not change your tobacco use status during Open Enrollment you will default to your 2014 status. A retiree may change his/her tobacco use status at any time during the year and the change goes into effect the first of the next month.

2015 BCBSGa New Programs
• Integrated Health Model: a comprehensive approach aimed at helping members who have chronic or complex health conditions through counseling, care coordination, and advocacy.
• Future Moms Program: provides expectant mothers personal health coaching to improve health status.
• Behavioral Health Resources Center to help guide retirees who need behavioral health services.
• Health Notes will be sent to retirees and dependents if they miss important age recommended health screenings.
• Castlight Transparency tool for retirees enrolled in the Consumer Choice HSA plan and the Comprehensive Care plan. The Castlight tool will give retirees the ability to search for providers based on cost and quality and provides education and information about certain health conditions and procedures.
How to Enroll

How to enroll in Benefits for 2015

Enroll on-line through the ADP portal at http://portal.adp.com

If you have not already registered for this site, you must register for the ADP Portal (http://portal.adp.com). Please use the following instructions:
• Click on “First time Users register here”
• Enter Your Registration Pass Code: USG-6775 – this is Universal
• Follow registration instructions

If you have forgotten your password, please follow the following instructions:
• For lockouts, wait five minutes to allow the system to reset and then retry.
• If you have not logged in for 60 days, your password has expired. Please follow the following directions to reset your password:
  - To reset your password, navigate browser to http://portal.adp.com and click on “Forgot your Password”. You will need to know the answers to your security questions set up when you registered.
  - If you are still unable to access the portal, please contact USG Shared Services toll free at 1-855-214-2644, Monday – Friday, 8:00 am – 5:00 pm, to reset your password.

If you do not have access to the internet or prefer to mail in your paper worksheet, please send your worksheet along with the Tobacco Certification form to the Shared Services Center at the address below on or before November 14, 2014.

University System of Georgia Shared Services Center
1005 George J. Lyons Pkwy
Sandersville, GA 31082

Please include a valid contact phone number in case we have the need to contact you.

If you have questions, please do not hesitate to call the USG Shared Services Center at 1-855-214-2644 or e-mail at helpdesk@ssc.usg.edu.
Traveling Abroad/Outside Service Areas

**Comprehensive Care or Consumer Choice HSA**
To locate in-network providers out-of-country, go to www.bcbsga.com/bor and click on BlueCard WorldWide. This applies to members traveling, or living abroad.

**Comprehensive Care Plan**
All Out-of-Country providers are considered ‘in-network’ and claims are processed under the Georgia network. For members working or traveling abroad, a network of hospitals and physicians is available to offer members services throughout the world at no additional cost. At the physician and outpatient level, the member will need to pay for the services at the time they are performed. The member will then submit an international claim form along with the original bill for the charges to the BlueCard Worldwide® Service Center, where they will be translated and the currency converted to U.S dollars. The claim will then be processed through the Blue Cross and Blue Shield system with payment issued to the member. (Please note: if you use an out-of-network hospital, you will receive a lower level of benefit coverage).

**Blue Choice HMO**
Only services for life-threatening injuries or illness will be covered. You will be required to pay the provider at the time medical services are rendered. A paper claim can then be filed to receive reimbursement for services. You must attach an itemized bill (translated to English) to your claim, and the billed amount must be converted to the equivalent U.S. currency rate.

**Kaiser**
As a Kaiser Permanente Member, you have 24-hour worldwide emergency coverage. When you travel outside the service area, you are covered for any illness or injury requiring emergency care only; routine and preventative care is not covered outside the service area.
Auto and Home - MetLife
GSU offers retirees access to discounted auto and home insurance rates. Receive special savings with direct bill, tenure discounts, and multiple product discounts. With one phone call, request a quote with discounted rates from five different companies:

- MetLife
- The Hartford
- Safeco Insurance
- Kemper
- Progressive

These companies offer a wide range of personal property and casualty insurance products, designed to be best in class. Offering a complete line of products and discounts that complement one another, you can even find a quote for additional policies, like Renters, Boat, RV, and Motorcycle Insurance.

With one call, you’ll receive multiple quotes, and your representative will find the best value for you among the participating carriers. Get educated on your options while saving money on coverage that protects your belongings.

To find out more information or receive a quote:
Call 1-877-638-7515 or visit www.metlife.com/mybenefits.

Pet Insurance - VPI
Accidents and illnesses happen to pets just as readily as they do to children. Though advances in veterinary medicine help treat and cure many conditions, the costs of these treatments are increasing. What would you do if your pet got sick or hurt today? Would you have enough in savings to cover the veterinary costs?

VPI Pet Insurance can help you pay for your pet’s veterinary expenses. VPI Pet Insurance is offering Georgia State University students, staff, and retirees a 5% group discount on coverage per pet up to a discount of 15% for three eligible pets.

Pet insurance also provides a financial safety net for unexpected veterinary expenses. With pet insurance, you can focus on giving your pet the best care possible, instead of focusing on the cost of treatment. VPI has a variety of plans to choose from with coverage for preventive care, accidents, illnesses and diseases, including cancer.

To find out more information about coverage:
- Under “Search for Your Company,” start typing in Georgia State University.
- Once you see it in the box, click the “Search” button.

You can also call 877-PETS-VPI (877-738-7874). Simply mention that you are with Georgia State University. You will be billed directly for this benefit.
Eligible Dependents Are Defined As:

Health Care Plan Benefits: Your legal spouse; your natural, adopted, or stepchild(ren), up to age 26; your disabled child(ren) with proof of disability.

Dental, Vision, Life, and AD&D Benefits: Your legal spouse; your natural, adopted, or stepchild(ren), up to age 26; your disabled child(ren) with proof of disability.

You will be required to show documentation of your relationship or your child’s age. Examples include a marriage certificate, birth certificate, adoption certificate, and income tax returns.

Important Note: If both you and your spouse are eligible University System of Georgia employees, only one may elect to cover the other spouse and/or dependent children.

Domestic Partner Eligibility
A domestic partners (of the same or opposite sex) is one who resides with, is financially interdependent upon, and shares the common necessities of life with their partner (who is a Georgia State employee).

Domestic partners are eligible for the following benefits programs:

- Delta Dental Insurance
- Lifestyle Benefits
- VPI Pet Insurance
- EyeMed Vision Insurance
- Minnesota Life Insurance

Qualifying Events
The choices made during the open enrollment period must remain in effect for the entire plan year (January 1 - December 31). Certain changes are permitted when a member has a qualifying event. The most common types of qualifying events are:

- The birth or adoption of a child (including stepchildren and legally placed foster children);
- The death of a covered dependent;
- A change in the employment status of a covered member, his/her spouse, or his/her covered dependent(s), that affects eligibility for coverage under a cafeteria or other qualified healthcare plan;
- The loss of eligibility status by a covered dependent;
- A campus-approved leave of absence without pay (maximum of 12 months);
- You and/or your spouse being called to full-time active military service/duty;
- Losing or gaining healthcare coverage eligibility under Medicare or Medicaid;
- A change in residence to a location outside of a healthcare plan’s service area;
- Health care plan election choices made by spouses with different employers in which the employers have a different health care plan year.
- More information is available online at www.usg.edu/hr/benefits/

Acceptable Verification Documentation

Spouse
- marriage certificate
  ...plus 1 of the following
  - copy of federal tax returns
  - joint household bill
  - joint bank/credit account
  - joint mortgage or lease

Domestic Partners
- domestic partner affidavit
  ...plus 1 of the following
  - copy of federal tax returns
  - joint household bill
  - joint bank/credit account
  - joint mortgage or lease

Children
- birth certificate

Stepchildren
- copy of marriage certificate as proof of the dependent’s relationship to employee
- birth certificate

Disabled Dependent
- copy of the front page of one of your last two year’s filed federal tax return showing that you claimed this dependent. Blacken out any financial information as you so choose.
- proof of incapacity

The effective date of any change will be the date of submitting the qualifying change or the 1st day of the upcoming month.

Documentation Required
If you have a qualifying event, documentation, must be submitted within 30 days of the event. You are required to log into the ADP portal: http://portal.adp.com and click on tabs: Benefits/My Benefits/Family Status Change. Please refer to the chart at the right for acceptable documents.
# Vendor Contact Information

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<th>Benefits</th>
<th>Vendor</th>
<th>Phone Number</th>
<th>Website</th>
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<tbody>
<tr>
<td><strong>Medical</strong>&lt;br&gt;- Comprehensive Care&lt;br&gt;- Blue Choice HMO&lt;br&gt;- Consumer Choice HSA</td>
<td>BlueCross Blue Shield</td>
<td>1-800-424-8950</td>
<td><a href="http://www.bcbsga.com/bor">www.bcbsga.com/bor</a></td>
</tr>
<tr>
<td><strong>Pharmacy Benefits</strong>&lt;br&gt;(all BCBSGa administered plans)</td>
<td>CVS/Caremark</td>
<td>1-877-362-3922 TDD: 866-231-4403</td>
<td><a href="http://www.usg.edu/hr/benefits">www.usg.edu/hr/benefits</a></td>
</tr>
<tr>
<td><strong>Pharmacy Benefits</strong>&lt;br&gt;(all BCBSGa administered plans)</td>
<td>CVS/Caremark</td>
<td>1-877-362-3922 TDD: 1-866-231-4403</td>
<td><a href="http://www.usg.edu/hr/benefits/pharmacy">www.usg.edu/hr/benefits/pharmacy</a></td>
</tr>
<tr>
<td>Medical</td>
<td>Kaiser Senior Advantage</td>
<td>404-233-3700 TDD: 800-255-0056</td>
<td><a href="http://www.kpmedicare.org">www.kpmedicare.org</a></td>
</tr>
<tr>
<td>Medical</td>
<td>Kaiser Permanente</td>
<td>404-261-2590</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
</tr>
<tr>
<td>Dental</td>
<td>Delta Dental</td>
<td>1-800-471-4217</td>
<td><a href="http://www.deltadentalins.com">www.deltadentalins.com</a></td>
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<tr>
<td>Vision</td>
<td>EyeMed</td>
<td>1-866-800-5457</td>
<td><a href="http://www.eyemed.com">www.eyemed.com</a></td>
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<tr>
<td>Benefit Payments</td>
<td>ADP Services</td>
<td>1-800-770-7981</td>
<td><a href="http://www.benedirect.adp.com">www.benedirect.adp.com</a></td>
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<td>Self-Service Portal</td>
<td>Shared Services Center</td>
<td>1-855-214-2644</td>
<td><a href="http://www.ssc.usg.edu">www.ssc.usg.edu</a></td>
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<tr>
<td>403(b), 457, ORP</td>
<td>Fidelity</td>
<td>1-800-343-0860</td>
<td><a href="http://www.fidelity.com/atwork">www.fidelity.com/atwork</a></td>
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<td>403(b), 457, ORP</td>
<td>TIAA-CREF</td>
<td>1-800-842-2003</td>
<td><a href="http://www.tiaa-cref.org/">www.tiaa-cref.org/</a></td>
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<td>403(b), 457, ORP</td>
<td>VALIC</td>
<td>1-800-448-2542</td>
<td><a href="http://www.valic.com/usg">www.valic.com/usg</a></td>
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<tr>
<td>Medicare</td>
<td></td>
<td>1-800-633-4227</td>
<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
</tr>
<tr>
<td>Teachers Retirement System</td>
<td>Teachers Retirement System of Georgia</td>
<td>1-404-352-6500</td>
<td><a href="http://www.trsga.com">www.trsga.com</a></td>
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<tr>
<td>Life</td>
<td>Minnesota Life</td>
<td>1-866-293-6047</td>
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<tr>
<td>Home/Auto</td>
<td>MetLife</td>
<td>1-877-638-7515</td>
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<tr>
<td>Pet Insurance</td>
<td>VPI</td>
<td>1-877-738-7874</td>
<td><a href="http://www.petinsurance.com/afi/G/Georgia_State_University.aspx">www.petinsurance.com/afi/G/Georgia_State_University.aspx</a></td>
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<tr>
<td>Credit Union</td>
<td>Georgia’s Own Credit Union</td>
<td>404-874-1166</td>
<td><a href="http://www.georgiasown.org">www.georgiasown.org</a></td>
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