Understanding your 2016 BENEFITS
For Retirees/Survivors
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). The SBCs are standardized nationwide by the government and summarize information you need to best compare your benefits across your options. To receive a copy, contact your local HR department.
Reminders and changes for you and your family for the 2016 plan year:

What’s New for 2016 Enrollment?
This year, Open Enrollment for USG will be from November 2 - 13, 2015. It will be a passive enrollment for benefits and the tobacco surcharge. If you do not want to make any changes, your current coverage will remain in place for 2016.

2016 Open Enrollment Change Exceptions
All Open Enrollment changes and enrollments must be completed during the period Open Enrollment period from November 2 through November 13, 2015. 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 the 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 2015 status. A retiree and their dependents may change his/her tobacco use status at any time during the year. The change goes into effect the first of the month.

Retirees/Survivors - Pre-65
For retirees under age 65, your healthcare options will be the same as active employees. The tobacco surcharge will apply to you and your covered dependents age 18+ who use tobacco. The tobacco surcharge will remain at $75 for each covered dependent age 18+ who 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 2015 tobacco status.

Retirees/Survivors & Spouse - Age 65+ (Medicare Eligible)
Retirees age 65 and older and their dependent spouses 65 and older will no longer have medical coverage through the USG health care plans, effective January 1, 2016. These individuals will enroll in medical coverage through Aon Retiree Health Exchange. Dependents of retirees age 65 and older that have not reached their 65th birthday will remain on the USG healthcare plans. Dependents age 18+ who use tobacco are subject to the tobacco surcharge.

Rate Tier Structure for Pre-65 Retirees & Pre-65 Dependents
A new rate tier structure has been created for pre-65 retirees and pre-65 dependents (spouses and children) of retirees that receive healthcare coverage through the Aon Retiree Healthcare Exchange. Rates for all USG benefit plans are available in the 2016 USG Comparison Guide.

Health Reimbursement Accounts (HRAs)
USG will contribute $2,736 to a Health Reimbursement Account (HRA) for each eligible retiree and/ or dependent enrolling in coverage through the exchange. With the HRA retirees/survivors will be able to reimburse themselves for monthly premiums and other eligible medical and pharmacy plan expenses. You must enroll in coverage through the Aon Retiree Health Exchange to receive the USG funding in your HRA.

Please phone your Benefit Advisor to help you with making healthcare choices on the Aon Retiree Health Exchange or go to https://retire.aon.com/usg for more information.

View the BOR Comparison Booklet at www.usg.edu/hr/benefits_docs/BOR_Comparison_Guide_NEW.pdf for complete details about 2016 changes.

As a Reminder
The Board of Regents administers the following plans System-Wide:
- Delta Dental (Basic & High) plan options
- EyeMed
- Basic/Supplemental/Voluntary AD&D Life Insurance - Minnesota Life
- Lifestyle Benefits (Option B)

Changes made to these plans must be done during the University System Open Enrollment period through the ADP Portal at http://portal.adp.com.

All retirees that currently have dental and vision coverage may continue those plans through the USG.
Delta Dental
• No change in plan design or benefits
• Premiums will increase by 12%

EyeMed
• No changes to plan benefits or premiums

Comprehensive Care Plan
• No change in plan design or benefits
• Increase in premiums by 1.8%

Consumer Choice HSA Plan
• Decrease in in-network family out-of-pocket maximum from $7,000 to $6,850
• Increase in premiums by 20%

Blue Choice HMO Plan
• No change in plan design or benefits
• Increase in premiums by 7%

BCBSGa Pharmacy Benefits
CVS/Caremark will remain the Pharmacy Benefit Manager for all BCBSGa plans. There are two new programs for Specialty Drugs and Injectable Drugs:
• Advanced Control Specialty Formulary: An expansion of CVS current step therapy program for specialty medications. Any affected employees and their dependents will be notified in writing by CVS prior to the beginning of the year.
• Site of Care Alignment: Preserves member access to quality specialty infusion care at a lower cost. This change impacts very few members and CVS will reach out directly to those identified.

NEW 2016 BCBSGa Programs
• LiveHealth Online – An online doctor visit with Rx capability. Co-pay for online visit is $15 for the Comprehensive Care and BlueChoice HMO plans. The Consumer Choice HSA plan will have a reduced online visit amount prior to a participant satisfying the deductible.
• CVS MinuteClinic discounted office visits – A clinic visit will be a $15 co-pay processed through pharmacy benefits. The Consumer Choice HSA plan will have a reduced online visit amount prior to a participant satisfying the deductible.

Kaiser HMO Plan
• No change in plan design or benefits for 2016.

Kaiser Senior Advantage Plan
Kaiser Senior Advantage will no longer be a healthcare option. Pre-65 Medicare eligible retirees and/or pre-65 Medicare eligible dependents will be enrolled in the Kaiser HMO plan with active employees.

ID Cards
Employees enrolled in USG medical plans will not receive new ID cards in 2016 unless they changes to a different plan. Medical and pharmacy information is included on one card.

View the BOR Comparison Booklet for details: http://usg-edu/hr/benefits_docs/BOR_comparison_guide_new.pdf
Eligible Dependents:
Your legal spouse; your natural, adopted, or stepchild(ren), up to age 26; your disabled child(ren) with proof of disability.

When dependents are enrolled in benefits coverage, documentation must be submitted to the Benefits Department to show the relationship to you and proof of age for children.

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.

Qualifying Events
If you have a qualifying event, documentation, must be submitted to the benefits office within 30 days of the event. You are required to log into the ADP portal: http://portal.adp.com and click on the tab: Benefits/My Benefits/Family Status Change. Please refer to the chart at the right for acceptable documents.

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

Please refer to the chart on the right for acceptable documents. 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 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 birth or adoption of a child (including stepchildren and legally placed foster children);
• 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/.

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

Domestic Partner Eligibility
Domestic partners and domestic partner dependent children will no longer be eligible for coverage effective January 1, 2016 due to the new same sex spouse ruling. A copy of an official marriage certificate or marriage license is required as documentation to add your same sex spouse and dependent children to your coverage.
Making Changes in ADP

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 a.m. – 5:00 p.m., 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 13, 2015.

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
For Pre-65 Retirees/Survivors/Dependents

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
• 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:
• Log in to the website at www.petsvpi.com.
• 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.
### Vendor Contact Information

<table>
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<tr>
<th>Benefits</th>
<th>Vendor</th>
<th>Phone Number</th>
<th>Website</th>
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<tr>
<td><strong>Medical/Pre-65</strong></td>
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<tr>
<td>- Comprehensive Care</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>
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<td>- Blue Choice HMO</td>
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<tr>
<td>- Consumer Choice HSA</td>
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<tr>
<td><strong>Pharmacy Benefits</strong></td>
<td>CVS/Caremark</td>
<td>1-877-362-3922 TDD:</td>
<td><a href="http://www.usg.edu/hr/benefits">www.usg.edu/hr/benefits</a></td>
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<tr>
<td>- All BCBSGa Plans</td>
<td></td>
<td>866-231-4403</td>
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<tr>
<td><strong>Medical Retirees Age 65+</strong></td>
<td>Aon Retiree Health Exchange</td>
<td>1-866-212-5052</td>
<td><a href="https://retiree.aon.com/usg">https://retiree.aon.com/usg</a></td>
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<tr>
<td><strong>State Health Advocacy</strong></td>
<td>Georgia Cares</td>
<td>1-866-552-4464</td>
<td><a href="http://www.georgiacares.org">www.georgiacares.org</a></td>
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<tr>
<td><strong>Medical</strong></td>
<td>Kaiser Permanente</td>
<td>404-261-2590</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
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<tr>
<td><strong>Dental</strong></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><strong>HSA Accounts</strong></td>
<td>US Bank</td>
<td>1-877-470-1771</td>
<td><a href="http://mycdh.usbank.com/">http://mycdh.usbank.com/</a></td>
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<td><strong>Vision</strong></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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<td><strong>Benefit Payments</strong></td>
<td>ADP Services</td>
<td>1-800-770-7981</td>
<td><a href="https://cobra.adp.com">https://cobra.adp.com</a></td>
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<td><strong>Self-Service Portal</strong></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><strong>403(b), 457, ORP</strong></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><strong>403(b), 457, ORP</strong></td>
<td>TIAA-CREF</td>
<td>1-800-842-2003</td>
<td><a href="http://www.tiaa-cref.org/georgiastateuniversity">www.tiaa-cref.org/georgiastateuniversity</a></td>
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<td><strong>403(b), 457, ORP</strong></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><strong>Medicare</strong></td>
<td></td>
<td>1-800-633-4227</td>
<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
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<tr>
<td><strong>Teachers Retirement System</strong></td>
<td>Teachers Retirement System of</td>
<td>1-404-352-6500</td>
<td><a href="http://www.trsga.com">www.trsga.com</a></td>
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<td><strong>Basic &amp; Supplemental Life</strong></td>
<td>Minnesota Life</td>
<td>1-866-293-6047</td>
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<td><strong>Home/Auto</strong></td>
<td>MetLife</td>
<td>1-877-638-7515</td>
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<tr>
<td><strong>Pet Insurance</strong></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><strong>Credit Union</strong></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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