What You Need to Know for Open Enrollment

REMINDERS AND CHANGES FOR RETIREES FOR PLAN YEAR 2016

The University System of Georgia will hold its Open Enrollment for 2016 Benefits beginning Monday, November 2\textsuperscript{nd} through Friday, November 13\textsuperscript{th}. The ADP portal will be open during this time to make changes to your benefits plans for the 2016 plan year.

GSU Benefits Fair
The GSU Benefits Fair will be held on Monday, November 2\textsuperscript{nd} from 10:00 am to 2:00 pm in the Student Center Ballroom. During the Fair, you will be able to meet vendors, learn about the changes for plan year 2016, receive help with ADP Portal enrollment, and register to win giveaways.

USG Healthcare Plans

- Retirees under age 65 and dependents (spouses and children) under age 65 will continue to have medical coverage through the USG health care plans. These individuals will have the same medical plans currently available in 2015 available to them in 2016.
- Premiums have increased for BlueChoice HMO, Kaiser HMO, Comprehensive Care, and the Consumer Choice HSA. For complete information on plan changes and premium rates for retirees please see the 2016 USG Comparison Guide.
- Participants enrolled in USG medical plans will not receive new medical cards year unless they change to a new plan.
• 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 and birth certificate (for children) is required as documentation to add your spouse and dependent children to your coverage.

• A spouse of a pre-65 retiree that is age 65 or older is eligible to enroll in 2016 healthcare coverage through the Aon Retiree Exchange. For more information about healthcare options available on the Exchange please contact your Aon Benefits Advisor or view your options at https://retiree.aon.com/usg. The USG will contribute $2,736 to a Health Reimbursement Account for each eligible retiree and dependent enrolling in coverage through the Exchange.

**Tobacco Certification**
Retirees who do not make an election or a change to their medical plan during Open Enrollment will automatically default to their 2015 tobacco use status. The tobacco use status for retirees and their dependents may be changed at any time, however, refunds will not be given to anyone that erroneously certifies as a tobacco user during Open Enrollment. Retirees and their dependents 18 years of age or older who use tobacco products will pay a $75 monthly surcharge in addition to their cost for medical insurance.

**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%
BlueChoice HMO Plan
• No change in plan design or benefits.

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

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.

BCBSGa Pharmacy Benefits
• CVS/Caremark will remain the Pharmacy Benefit Manager for all of the self-insured healthcare plans administered by BCBSGa. The following programs for Specialty Drugs and Injectable Drugs will be added next year:

  o **Advanced Control Specialty Formulary:** An expansion of CVS’s current step therapy program for specialty medications. Specialty medications are used to treat complex conditions and may require injection, special handling and/or monitoring. In these select specialty drug classes, employees may be required to try a preferred medication before a non-preferred medication in the class. If necessary, the employee’s doctor can submit a request for coverage of a non-preferred product through a medical necessity review.

  o **Site of Care Alignment:** This strategy analyzes medication costs for clinician-infused drugs and identifies opportunities to achieve lower costs by shifting members to alternative sites of care. These
infused drugs can continue to be billed and paid under medical, or coverage may be moved to the pharmacy benefit.

NEW BCBSGa Programs for 2016!

- 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.

65+

Aon Retiree Healthcare Exchange

- Retirees age 65 and older and dependent spouses age 65 and older will no longer have medical coverage through the USG health care plans. These individuals will enroll in their supplemental healthcare coverage through the Aon Retiree Health Exchange.
- The USG will contribute $2,736 to a Health Reimbursement Account for each eligible retiree and dependent enrolling in coverage through the Exchange.
- For more information about healthcare options available on the Exchange please contact your Aon Benefits Advisor or view your options at https://retiree.aon.com/usg
- Dependent spouses and children of retirees age 65 or older that have not reached their 65th birthday will remain on the USG medical plan. For complete information on the medical plans and premium rates for pre-65 retirees and dependents please see the 2016 USG Comparison Guide.
USG - Dental & Vision Plans
Retirees/Survivors & Dependents

Delta Dental (Basic & High Options)
• There are no changes to the Dental Plan for 2016. Premiums however have increased over last years’ costs. For complete information on plan changes and premium rates for retirees please see the 2016 USG Comparison Guide.

EyeMed - Vision
• No Changes to plan benefits or premiums

Please note that retirees who did not have dental and vision coverage at the time of retirement may not elect new coverage.

GSU Voluntary Benefits
Retirees/Survivors & Dependents

GSU will continue to offer the current voluntary plans as follows without any changes:
• Home & Auto – MetLife
• Pet Insurance – VPI

Please continue to check the Retiree section of the GSU website. We
will load retiree information as it becomes available over the next week. ADP will be mailing the 2016 Open Enrollment Worksheets to retirees on October 23rd.

All retirees are encouraged to ensure the address on file is correct. You may do this by reviewing your personal information through the your ADP portal ID, please contact the USG Shared Services Center at 1-855 ADP portal. If you need assistance with portal password resets or if you have forgotten -214-2644.

Also if possible please join us on Monday, November 2nd from 10:00 am to 2:00 pm at the GSU Benefits Fair located in the Student Center Ballroom.