Understanding your 2017 BENEFITS

For Retirees/Survivors
While we make every effort to present 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, USG makes available a Summary Plan Description (SPD) for each healthcare option. SPD’s are located on the USG Benefits website at: [http://www.usg.edu/hr/benefits/2016_benefits/healthcare_and_pharmacy](http://www.usg.edu/hr/benefits/2016_benefits/healthcare_and_pharmacy)
What's New for 2017?

For Pre-65 Retirees/Survivors

This year, Open Enrollment for the University of Georgia (USG) will be held from Monday, October 31 - Friday, November 11, 2016. 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 2017.

Open Enrollment Change Exceptions
All Open Enrollment changes and enrollments must be completed during the period Open Enrollment period from October 31 - November 11, 2016. Open Enrollment exceptions will not be allowed unless there is a system error or administrative error on the part of the institution. If you do not change your tobacco use status during Open Enrollment, you will default to your 2016 status. If you make a change to your healthcare coverage during Open Enrollment the tobacco certification will need to be completed during your enrollment.

Healthcare Coverage / Tobacco Surcharge
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 for 2017 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 2016 tobacco status.

As a Reminder:
The University System of GA (USG) administers the following plans:

• Delta Dental (Basic & High) plan options
• EyeMed
• Basic/Supplemental/Voluntary AD&D Life Insurance - Minnesota Life
• Lifestyle Benefits (Option B)

For Retirees/Survivors & Spouses On the Aon Retiree Health Exchange

The Medicare Open Enrollment period on the Aon Exchange will be held from October 15 - December 7, 2016. If you are satisfied with your current coverage and continue to pay your monthly premiums, your coverage will continue in 2017 and no action is required during the Medicare Open Enrollment period. If you would like to make changes to your coverage for 2017, you will need to request an appointment with your dedicated Benefits Advisor by calling the Aon Retiree Health Exchange at 1-866-212-5052. The hours for the Aon Exchange are Monday through Friday from 9am to 9pm Eastern Time.

For Retirees/Survivors & Spouses Enrolling for the First Time in Coverage Through the Aon Retiree Health Exchange

Instead of continuing coverage through the USG group health care plan, if you or your spouse are Medicare-eligible you will continue health care insurance through the Aon Retiree Exchange. The Aon Retiree Exchange is staffed with licensed, certified Benefits Advisors who will help you explore all your health care options and enroll you coverage that best meets your needs.

What happens if my Spouse and/or Children Are Not Eligible for Medicare?
If you have a spouse and/or child(ren) currently covered under the USG group health care plan who are not eligible for Medicare, they will continue to be covered under the USG plan until they lose eligibility under the Plan or become eligible for Medicare.

Health Reimbursement Accounts (HRAs)
For each eligible retiree and/or dependent enrolled in a supplemental health care and/or prescription drug plan coverage through the Aon Retiree Health Exchange the USG will contribute $2,736 to a Health Reimbursement Account (HRA). With the HRA retirees/survivors will be able to reimburse themselves for monthly premiums and other eligible medical and pharmacy plan expenses. Funds remaining at the end of the year in your HRA roll over to the next year--there is no "use it or lose it rule". To see a list of Frequently Asked Questions please about HRAs visit http://retirees.hr.gsu.edu/files/2016/08/USG2017RetireeFAQs.pdf

All retirees that currently have dental and vision coverage may continue those plans through the USG.
Healthcare Plans for Pre-65 Retirees/Survivors & Dependents

Comprehensive Care Plan
- No change in plan design or premiums

Consumer Choice HSA Plan
- Increase to in-network deductibles
  - from $1,500 to $2,000 for single coverage
  - from $3,000 to $4,000 for family coverage
- Increase to out-of-network deductibles
  - from $3,000 to $4,000 for single coverage
  - from $6,000 to $8,000 for family coverage
- Increase to in-network out-of-pocket maximum from $6,850 to $7,000

Blue Choice HMO Plan
- Increase in co-payments
  - from $50 to $60 for Specialists and Urgent Care
  - from $250 to $300 for Emergency Room

BCBSGa Pharmacy Benefits
CVS/Caremark will remain the Pharmacy Benefit Manager for all BCBSGa Plans.

Kaiser HMO Plan
- No change in plan design or benefits for 2017

Delta Dental
- No change in plan design or benefits
- Premiums will increase by 1.7% on the base and high plans

EyeMed
- No changes to plan benefits or premiums

ID Cards
New ID cards will be mailed to retirees enrolled in the Consumer Choice HSA and BlueChoice HMOs due to plan design changes. Pre-65 Medicare eligible retirees enrolled in the Comprehensive Care plan will receive a separate ID card for their enrollment in SilverScripts, the USG Medicare D pharmacy vendor. Non-Medical eligible retirees enrolled in a BCBSGa plan will not receive a separate card, medical and pharmacy is included on one ID card.

2017 Healthcare Premiums
This year the USG will take the final step in moving to a defined contribution price model for healthcare premiums. This means the employer contribution will be the same for each plan at each coverage tier in 2017. Premiums are increasing between 0%-8% depending on the plan you are enrolling in and the coverage tier. Please see the 2017 USG Comparison Guide for complete details and premiums.
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.
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 - Registration codes are now protected please contact Shared Services to get the code.
- 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 11, 2016.

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:
- 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.
## Vendors

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<thead>
<tr>
<th>Vendor</th>
<th>Phone Number</th>
<th>Website</th>
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<tbody>
<tr>
<td>Medical/Pre-65 - Comprehensive Care - Blue Choice HMO - Consumer Choice HSA</td>
<td>BlueCross Blue Shield</td>
<td>1-800-424-8950</td>
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<tr>
<td>Pharmacy Benefits - All BCBSGa Plans</td>
<td>CVS/Caremark</td>
<td>1-877-362-3922 TDD: 866-231-4403</td>
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<tr>
<td>Medical Retirees Age 65+</td>
<td>Aon Retiree Health Exchange</td>
<td>1-866-212-5052</td>
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<td>State Health Advocacy</td>
<td>Georgia Cares</td>
<td>1-866-552-4464</td>
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<td>Medical</td>
<td>Kaiser Permanente</td>
<td>404-261-2590</td>
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<td>Dental</td>
<td>Delta Dental</td>
<td>1-800-471-4217</td>
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<td>Vision</td>
<td>EyeMed</td>
<td>1-866-800-5457</td>
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<td>Benefit Payments</td>
<td>ADP Services</td>
<td>1-800-770-7981</td>
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<td>Self-Service Portal</td>
<td>Shared Services Center</td>
<td>1-855-214-2644</td>
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<td>403(b), 457, ORP</td>
<td>Fidelity</td>
<td>1-800-343-0860</td>
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<td>403(b), 457, ORP</td>
<td>TIAA-CREF</td>
<td>1-800-842-2003</td>
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<td>VALIC</td>
<td>1-800-448-2542</td>
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<td>Medicare</td>
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<td>1-800-633-4227</td>
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<td>Teachers Retirement System</td>
<td>Teachers Retirement System of Georgia</td>
<td>1-404-352-6500</td>
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<td>Basic &amp; Supplemental Life</td>
<td>Minnesota Life</td>
<td>1-866-293-6047</td>
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<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>
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<tr>
<td>Credit Union</td>
<td>Georgia’s Own Credit Union</td>
<td>404-874-1166</td>
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