Frequently Asked Questions for Retirees

What are the 2013 Open Enrollment Dates?
This year’s Open Enrollment will be held from October 15, 2012 through November 9, 2012. All changes must be made on the enrollment website, http://portal.adp.com by midnight CST, on November 9, 2012.

Do I need to register as a Self Service user?
Yes, before you can enroll online you must register for your ADP account.

How do I register as a Self Service user?
Navigate browser to http://portal.adp.com. This will take you to the ADP HR Self Service registration site.
- Click on “First time users register here”
- Enter Your Registration Pass Code: USG-6775 – this is Universal
- Follow registration instructions

I have forgotten my Self Service user password or have been locked out, what should I do?
- 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”.
- 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.

What if I don’t have access to the web?
If you are unable to enroll online, your institution’s Human Resources / Benefits Department will accept the paper Benefits Enrollment Worksheet that will be mailed to you the week of October 8th. Please ensure that the form is returned prior to November 7, 2012 to allow for processing.

Can a retiree enroll/make changes during Open Enrollment?
Yes. Retirees participate in Open Enrollment and have the same enrollment window as active employees. Their eligible options are based on the institution from which they retired. During Open Enrollment, retirees may discontinue their healthcare, dental, and/or vision coverage, choose to participate in a different healthcare plan option, and/or drop dependents from their coverage. Retirees may also decrease or drop their supplemental life coverage; however, supplemental life coverage cannot be increased in retirement. Retirees cannot add dependents during Open Enrollment.

I am turning age 65, is there anything I should know?
Prior to turning age 65, you will receive a Medicare enrollment kit in the mail. If you are enrolled in the BCBSGa HMO plan, you will be required to choose a different health care option since the BCBSGa HMO plan does not coordinate with Medicare. If you are enrolled in or elect to enroll in the Open Access POS plan when you become Medicare eligible, you will receive an Express Scripts Medicare Part D Welcome Kit.
Please make sure to carefully read all of the materials you receive regarding your Medicare coverage. When you enroll in Medicare, Medicare becomes your primary coverage and the health benefits through the University System of Georgia become secondary. You will want to enroll in Medicare Part A. You have the option of enrolling in Medicare Part B or paying the full cost of retiree premiums at the "not enrolled" rate. In the Open Access POS plan, you will be automatically enrolled in the Express Scripts Medicare Part D plan as part of your pharmacy coverage unless you notify the University System of Georgia that you would like to waive enrollment.

**I do not want to make any changes to my benefits this year. Do I need to do anything?**

Keep in mind, even if you do not make any changes, the plans change each year. Make sure to review 2013 Open Enrollment information made available by your institution. If you do not want to make changes to your benefits this year you do not have to do anything. Your current benefits will roll over at the 2013 benefit rate. If you are enrolled in an option that will no longer be available in 2013, your 2013 option will be listed on your 2013 Enrollment Worksheet.

**How do I know if the changes I made on the enrollment website went through?**

Once you have submitted your changes, you will receive a confirmation number and an option to print a summary of your new elections. All retirees will receive a benefits confirmation statement in late November, after Open Enrollment has ended.

**What should I do if the changes on my benefits confirmation statement are not correct?**

Please contact the USG Shared Services Center Customer Support Team toll-free at 1-855-214-2644 or by emailing at helpdesk@ssc.usg.edu or contact your campus HR office.

**Will I receive a new ID card from my health insurance provider?**

Your new ID card should arrive on or before January 1, 2013.

**If I have questions about my benefits or about the enrollment process what number should I call?**

Please contact the USG Shared Services Center Customer Support Team toll-free at 1-855-214-2644, Monday – Friday, 8:00 am – 5:00 pm, or by emailing at helpdesk@ssc.usg.edu or contacting your institution’s HR office.