Understanding your 2014 BENEFITS

For Retirees
What you need to know for Open Enrollment

November 11 - 22, 2013

Reminders and changes to your benefits for you and your family for plan year 2014:

This year you will be required to certify your tobacco use status. The tobacco use surcharge has been extended to covered dependents of the retiree age 18 years and older. A $50 monthly surcharge will be applied for each covered dependent that uses tobacco products (i.e. retiree and spouse both use tobacco, an additional $100 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.

- BlueCross BlueShield monthly medical premium rates will not increase
- Kaiser HMO monthly medical premium rates will increase by 4.3%
- Medical Plan changes - (See BOR Comparison Booklet for details): http://retirees.hr.gsu.edu/benefits-information/2014-benefits-open-enrollment/
  - Your current medical plan will rollover to 2014 if you do not change it
  - Emergency Room co-pays on all medical plans are increasing from $50 to $150 per visit

Open Access POS Plan (BOR Plan)
- Increase out-of-network deductibles (from $400/$1,200 to $500/$1,500)
- Increase out-of-network annual maximums (from $2,000/$4,000 to $3,000/$5,000)
- Prescription drug benefits - Increase brand name co-pays to $35
- Add Active Choice pharmacy mail order program*, Rational Med pharmacy safety program* and new step therapies*

Health Savings (HSA) Open Access POS Plan
- Add mail order option* and active choice program*
- Increase participant co-insurance from 10% to 15%
- Separate out-of-network deductible from in-network deductible and increase out-of-network deductible from $1,500/$3,000 to $2,500/$5,000 (currently in- and out of network services are applied to the same deductible. In 2014, there will be a separate in and out of network deductible)

Blue Choice HMO Plan
- Increase PCP co-pay to $20 ($5 increase)
- Add mail order option and active choice program*
- Affordable Care Act (ACA) requirement – Add out of pocket maximum of $6,350/$12,700

Kaiser HMO Plan
- Increase PCP co-pay to $20 ($5 increase)
- ACA requirement – Add out of pocket maximum of $6,350/$12,700

Kaiser Senior Advantage Plan (decrease in premiums due to these changes)
- Co-pays are being increased to match the Kaiser HMO plan, for example
  - Specialty office visit is being increased from $15 to $25
  - Hospital co-pay is being increased from $200 to $250
- ACA requirement – Add out of pocket maximum of $6,350/$12,700

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 plan decisions, in 2014 Georgia State University will make available a Summary of Benefits and Coverage (SBC). These SBC documents are replacing the old plan summaries, previously provided by our 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.
Two new programs being introduced in 2014 are the Rational Med program and the Active Choice mail order program.

1.) The Rational Med program focuses on safety in prescriptions and provides alerts to the employee/members’ provider or pharmacist. There are three areas where pharmacy risk is identified in this program: adverse drug risks (drug interactions or over dosing), omissions in care (under dosing or poor adherence), and coordination of care (potential misuse).

2.) The Active Choice mail order program requires members to make a choice to use mail order or retail pharmacy. This applies to retiree/members taking maintenance medications only. Retirees will receive communications prior to January 1st and each time they refill their prescriptions at the pharmacy for the first two months. At the third refill, if the retiree/member has not made an “active” choice to move to mail order or stay at retail, they will be charged 100% of the cost of the prescription until they make a choice. Retirees can call Express Scripts at 1-877-300-5139 to communicate their decision.

A new step therapy program is being introduced in 2014 and several changes are being made to the formulary for 2014. Letters will be mailed to retirees/members affected by the step therapy program and/or the formulary change.

ID Cards
- All those enrolled in the USG medical plans in 2014 will receive a new ID card
- Participants in the OA POS (BOR) plan will not receive a new pharmacy card in 2014 and should continue using their Medco pharmacy card; new enrollees in the OA POS (BOR) plan for 2014 will receive a new Express Scripts Pharmacy card. If an retiree needs a replacement card, please call Express Scripts at 1-877-300-5139 to request a new card
- Those enrolled in the dental or vision plans in 2014 will receive a new ID card

How to enroll in Benefits for 2014 Open Enrollment

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 follow 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 the worksheet along with the Tobacco Certification form to the Shared Services Center on or before November 22, 2013.

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

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

How to Enroll
Lifestyle Benefits administered by New Benefits can help you and your family save money on a variety of services. Everyone is accepted for this program, but you may only enroll in these benefits during open enrollment. Don’t miss out, and be sure to take advantage of these services now. When you purchase this voluntary coverage, you’ll receive roadside assistance, identity theft protection, legal care, and tax help. For just one flat fee of $18.00 per month, you’ll receive all four products.

Emergency Roadside Assistance
Be prepared with up to 15 miles of towing ($80 retail value) per occurrence. You’ll also receive flat tire assistance, fuel, oil, water delivery, lock-out assistance, battery assistance, and more, available 24/7.

Identity Theft Protection
The identity theft protection program provides early notification whenever they detects your personal information is being used to apply for multiple lines of credit or services. It also includes:
- Removal from pre-approved credit offers
- 24/7 access to live, domestic fraud resolution experts
- ID theft reimbursement insurance
- ID theft analytics-risk score
- Fraud databases, social networks, and proprietary data monitoring

Legal Care
Over 20,000 attorneys offer free services for consultations, new legal matters, legal documents, small claims court representation, welfare and INS issues, and simple wills.

If you have additional legal concerns, you’ll also have access to discounts through Legal Services. For additional matters, plan attorneys will either charge $125 per hour or, when appropriate, give members a 40% discount off their usual and customary hourly rate.

Tax Help
Get unlimited advice on federal taxation and free tax return preparation for forms 1040EZ, 1040A, and Standard 1040. If you use a different tax schedule, you can also receive deep discounts on that version, as well. Assistance with IRS audit and a review of the prior year’s tax return is available in addition to tax planning for the future. You can access the online member portal for tax tips, tax law changes, member advice, and more.

Once you are registered in ADP for this program, you will receive an enrollment kit with detailed information, as well as two membership cards by mail.

Traveling Abroad/Outside Service Areas

Open Access POS or HSA Open Access POS
To locate in-network providers out-of-country, go to www.bcbbsga.com/bor and click on BlueCard WorldWide. This applies to members traveling, or living abroad.

Open Access POS
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 access for retirees 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.

Be on the lookout for information on how you can receive a quote from these providers for the coverage you need most.

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.

Eligible Dependents Are Defined As:
• Legal Spouse (does not include common law spouse)
• Domestic Partner (see below)
• Unmarried step children under age 19 who depend on the employee for support and maintenance and who live with the employee in a normal parent-child relationship; or to age 26, who depend on the employee for support and who can provide written verification of full-time student status at an accredited school
• Unmarried, natural and adopted children up to age 19; or to age 26, if verification of full-time student status at an accredited school is provided
• Unmarried children up to age 19 for whom, as a result of a legal separation or divorce, the employee is legally responsible, even though they may not live with the employee
• Children up to age 19 for whom the covered employee is the permanent legal guardian if a court has named the employee as the child’s permanent guardian; the child lives in the employee's home in a normal parent-child relationship; and the child is dependent on the employee for support
• Unmarried, disabled children beyond the age limit if the child is unable to support him/herself; the child depends on the employee for support; child's condition existed prior to age 26; and proof of incapacity is furnished within 31 days of the child's 26th birthday

Domestic Partner Eligibility
A domestic partner (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).

All benefits-eligible new hires at Georgia State University may elect to enroll their domestic partner in the following benefits programs:
• Delta Dental
• Lifestyle Benefits
• VPI Pet Insurance

Qualifying Events
Georgia State University allows members to pay premiums on a pre-tax basis by adhering to IRS section 125. Under this program, the IRS has established strict rules regarding the changes you may make to your plans. The choices made during the open enrollment period must remain in effect for the entire plan year (January 1 - December 31).

Exceptions are permitted under IRS rules when a member has a qualifying event such as a birth or marriage. If you have an event, you are required to notify the Benefits Office within 30 days of the qualifying event by logging into the ADP portal http://portal.adp.com/Benefits-MyBenefits-FamilyStatusChange.

The effective date 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 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.
### Benefits Vendor Contact Information

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Vendor</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>BlueCross Blue Shield - Open Access POS - Blue Choice HMO - HSA Open Access POS</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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<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>
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<tr>
<td>Dental</td>
<td>Delta Dental</td>
<td>1-800-521-2651</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.gsu.edu">www.ssc.gsu.edu</a></td>
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<td>403b, 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>403b, 457, ORP</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>403b, 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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<td>Medicare</td>
<td>1-800-633-4227</td>
<td><a href="http://www.medicare.gov">www.medicare.gov</a></td>
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<td>Prescription Drug-Open Access POS</td>
<td>Express Scripts</td>
<td>1-877-300-5139</td>
<td><a href="http://www.usg.edu/hr/benefits">www.usg.edu/hr/benefits</a></td>
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<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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<td>Pet Insurance</td>
<td>VPI</td>
<td>1-877-738-7874</td>
<td><a href="http://www.petinsurance.com/at/G/Georgia_State_University.aspx">www.petinsurance.com/at/G/Georgia_State_University.aspx</a></td>
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<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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### GSU Benefits Staff

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<tr>
<th>Staff</th>
<th>Phone</th>
<th>Email Address</th>
<th>Title</th>
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<tbody>
<tr>
<td>Robert Elmore</td>
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<td><a href="mailto:relmore@gsu.edu">relmore@gsu.edu</a></td>
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<tr>
<td>Regina Barnett</td>
<td>404-413-3334</td>
<td><a href="mailto:rdarnett@gsu.edu">rdarnett@gsu.edu</a></td>
<td>Benefits Assistant</td>
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