You’re covered through the Aon Retiree Health Exchange.

Information about 2017 Open Enrollment and protection from catastrophic prescription drug costs inside.
Relax this summer, knowing you’re covered

USG is pleased to provide healthcare coverage to Medicare-eligible retirees through the Aon Retiree Health Exchange.

For 2016, you’re covered, and there’s no action you need to take right now

To help you understand your 2017 coverage options, you will receive information in the mail in September from the Aon Retiree Health Exchange and your current healthcare insurance carrier. Later this year, you’ll also receive information about USG’s 2017 contribution to your Health Reimbursement Account (HRA).

Make the most of your Health Reimbursement Account (HRA)

To make healthcare more affordable, USG provides an annual contribution to your HRA, which you can use to pay premiums and out-of-pocket healthcare-related expenses, including those for most prescription drugs.

You can use the Your Spending Account™ (YSA) website to manage your HRA. Go to retiree.aon.com/USG, select My Account and log in to:

- Access your account
- View a list of eligible expenses
- Submit claims
- Monitor the status of your claims
- Check your account balance
- Take advantage of premium auto-reimbursement
- Set up direct deposit

Worried about high prescription drug costs?

Retirees with an extremely high usage of prescription drugs may reach the Medicare Part D catastrophic coverage limit.

To help these retirees, USG has created a special program called the Catastrophic HRA. In 2016, USG will reimburse retirees for the full amount of any Medicare Part D copayment and coinsurance expenses incurred in the catastrophic phase of coverage for the remainder of the year.

If you are notified by your insurance carrier that you have reached the catastrophic coverage limit, contact the Aon Retiree Health Exchange immediately to access Catastrophic HRA support.

For more information

Visit retiree.aon.com/USG or call the Aon Retiree Health Exchange at 1-866-212-5052. Dedicated Benefits Advisors are available 8 a.m. to 11 p.m. Eastern time, Monday through Friday. You’ll also find information at usg.edu/hr/benefits/retiree_benefits.

What’s next?

SEPT.—OCT.

You’ll receive more information about 2017 Open Enrollment in the mail from the Aon Retiree Health Exchange, your insurance carrier(s) and USG.

OCT. 15—DEC. 7

If you would like to change your coverage for 2017, this is when to call the Aon Retiree Health Exchange to set an appointment with a licensed Benefits Advisor.

EARLY 2017

You’ll receive a letter from the Aon Retiree Health Exchange with your HRA balance and a reminder of your 2017 allocation amount.

If you do not want to make changes for 2017, no action is required.