2017 Open Enrollment Kickoff Meeting

September 21, 2016
Georgia Southern University
Agenda

- Strategic Direction
- 2017 Open Enrollment Healthcare Changes
- ID cards
- 2017 Voluntary Benefit Changes
- New Voluntary Benefits
- Open Enrollment Communications
- Questions
USG Healthcare Plan Overview & Strategy

- **Increasing Healthcare Costs**
  - National medical cost trend – 6.5%*
  - Pharmacy costs escalating faster than medical costs
    - 17% increase projected for 2016 USG pharmacy cost
    - 13% increase projected for 2017 USG pharmacy cost

- **USG Strategies for managing these costs**
  - Competitive plan designs (benchmarking to higher ed.)
  - Educate employees on plans and less costly care options
    - Urgent care instead of emergency room if possible
    - CVS Minute Clinics, LiveHealth on-line, mail order, Castlight
  - Increase wellness programming and education
  - Fully defined contribution for employer subsidy

*PwC Health Research Institute medical cost trends 2007-2016 (includes changes to plan designs)
USG Healthcare Plan

- Looking ahead to 2018 - considerations
  - Working Spouse Surcharge - $100/month
  - Pharmacy: Mail Order Incentive Program
  - Wellness incentives to encourage engagement
2017 Open Enrollment Changes
2017 Healthcare Plan Changes

Healthcare Plan Design Changes

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

BlueChoice HMO
- Increase Specialist and Urgent Care copayments from $50 to $60
- Increase Emergency Room copayment from $250 to $300

Comprehensive Care and Kaiser Permanente
- No Changes
2017 Healthcare Plan Changes (cont’d)

- Increase employee monthly healthcare plan premiums between $0 - $46 per month or between 0% - 4% increase for employee only tiers and between 6% - 8% increase for dependent coverage tiers

- There will be no increase in premium for the Consumer Choice HSA – EE only tier

- Pre-65 Medicare Retiree Only premium tier description update – include Pre-65 Medicare Child 26+

- Mental Health Parity Act and Notice – ABA autism cap $35,000
2017 Pharmacy Benefits

- Some formulary changes
  - Employees affected will be notified
- Specialty co-pay cards and deductibles
2017 ID Cards

Consumer Choice HSA and BlueChoice HMO:
- New ID cards will be issued to current members due to the plan design changes

Comprehensive Care:
- New cards will only be issued to new enrollees

Kaiser Permanente:
- New cards will only be issued to new enrollees and anyone who experiences a subgroup change
2017 Voluntary Benefits

Voluntary Benefits with no changes to plan design or premiums:

- Life insurance (premiums may increase due to age)
- AD&D insurance
- Short Term Disability (premiums may increase due to salary)
- Vision
- Healthcare, Dependent Care & Limited Purpose FSAs
2017 Voluntary Benefits Changes

Delta Dental Base and High plans:
- No plan design changes
- 1.7% premium increase

Long Term Disability
- No plan design changes
- 3% premium increase

Health Savings Account
- Individual annual contribution limit increase from $3,350 to $3,400
- No change in the family annual contribution limit
- Employer match remains the same
2017 New Voluntary Benefits

Four new voluntary benefit plans:

- **USG Critical Illness plan (Aflac)** - This coverage assists you with meeting your financial obligations, such as medical bills, as well as indirect costs (mortgage payments and other ongoing living expenses).

- **USG Accident plan (Voya)** - Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident while on or off the job.

- **USG Hospital Indemnity plan (Voya)** - This plan pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility.

- **USG Legal plan (LegalEASE)** - This plan will help you find the right attorney you need and offers paid in full benefits for wills, traffic tickets, home sale/purchase, prenuptial agreements, name changes, etc.
2017 Open Enrollment Changes

- 2017 Open Enrollment will be passive – except for those who want to enroll in a Flexible Spending Account.
- Remember even if employees don’t make changes, the plans and/or premiums change every year!
- Benefits and Tobacco designation will remain the same as 2016.
- LifeStyle Benefits
  - The Legal Care discount program has been removed from all of the LifeStyle Benefits options for 2017.
  - For Option A only, Legal Care was replaced by the Tax Help Line.
  - All LifeStyle Benefit premiums decreased.
USG Perks at Work  www.perksatwork.com

– Discounts off of everyday purchases
– Earn WOW points to apply towards future purchases
– Over 32,000 employees and their families member are using this program!!!!
OE Communications
Open Enrollment Communications


Arriving at your institution this week!
Open Enrollment Communications

2017 Open Enrollment


Remember Your Open Enrollment Dates!
October 31 through November 11, 2016

For Open Enrollment and Benefits Fair information, visit usg.edu/hr/benefits

Attend your benefits fair!
Date
Time
Location

University System of Georgia Benefits
we provide - you decide

Open enrollment poster in English and Spanish

2017 Inscripción abierta

Tu vida. Tu salud. Tus opciones.

Recuerda tus fechas de inscripción abierta
Del 31 de octubre al 11 de noviembre de 2016

Para obtener más información sobre la inscripción abierta y la feria de beneficios, visita usg.edu/hr/benefits

¡No te pierdas la feria de beneficios!
Fecha
Hora
Ubicación

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Open Enrollment Communications

USG HR website: http://www.usg.edu/hr/benefits
Updated October 3rd with 2017 information
Open Enrollment Communications

USG will mail the postcards to arrive mid-October
Questions?