2017 Benefits Summary


2017 Open Enrollment: October 31–November 11

For more information on 2017 Open Enrollment, visit usg.edu/hr/benefits.
HEALTHCARE

The University System of Georgia (USG) is pleased to continue to offer a variety of healthcare choices from Blue Cross Blue Shield of Georgia (BCBSGa) and Kaiser Permanente (KP). For details, please see the table on page 3.

2017 HEALTHCARE CHANGES

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

BLUECHOICE HMO PLAN
- Increase in Specialist and Urgent Care copay from $50 to $60
- Increase in Emergency Room copay from $250 to $300

Save time and money on healthcare

SEE A DOCTOR 24/7 WITH LIVEHEALTH ONLINE
LiveHealth Online offers access to doctors through a mobile device or computer with a webcam. The copay is $15 for Comprehensive Care or BlueChoice HMO members. Visit livehealthonline.com to get started.

PAY LESS FOR HEALTHCARE AT CVS MINUTECLINIC®
MinuteClinics specialize in family healthcare. The copay is $15 for Comprehensive Care and BlueChoice HMO members. If you’re enrolled in the Consumer Choice HSA, a MinuteClinic visit can be more affordable than a trip to the doctor’s office! Visit minuteclinic.com to find a location near you.

FIND YOUR BEST VALUE WITH CASTLIGHT
Make sure you’re getting your best healthcare value with Castlight—a free online tool that helps BCBSGa members compare the cost and quality of healthcare providers and pharmacies. Learn more at mycastlight.com/USG.

KEEPING HEALTHCARE AFFORDABLE

Because healthcare costs continue to rise, USG is considering changes for 2018, including a potential spousal healthcare surcharge for working spouses who have access to healthcare coverage through another employer. This potential change will not affect your 2017 benefits.

MENTAL HEALTH PARITY

Group health plans sponsored by state and local governmental employers generally must comply with federal law requirements in title XXVII of the Public Health Service Act. However, these employers are permitted to elect to exempt a plan from some of these requirements for any part of the plan that is self-funded by the employer, rather than provided through a health insurance policy. The University System of Georgia has elected to exempt each of the University System of Georgia Healthcare Plans from the Mental Health Parity and Addiction Equity Act of 2008. This means that the Plans may impose restrictions on mental health and substance use disorders that do not apply to medical and surgical benefits covered by the Plans. This exemption will be in effect for 2017 but may be renewed for subsequent years.
Your healthcare options

<table>
<thead>
<tr>
<th>CONSUMER CHOICE HSA</th>
<th>COMPREHENSIVE CARE</th>
<th>BLUECHOICE HMO</th>
<th>KAISER PERMANENTE HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provides access to an HSA; BCBSGa in-network and out-of-network coverage</td>
<td>BCBSGa in-network and out-of-network coverage</td>
<td>You receive benefits when your care is coordinated by your BCBSGa primary care physician (PCP)</td>
<td>You receive benefits when your care is coordinated by your KP PCP</td>
</tr>
</tbody>
</table>

### Coverage

<table>
<thead>
<tr>
<th>Coverage</th>
<th>CONSUMER CHOICE HSA</th>
<th>COMPREHENSIVE CARE</th>
<th>BLUECHOICE HMO</th>
<th>KAISER PERMANENTE HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network</td>
<td>In-network</td>
<td>In-network only</td>
<td>In-network only</td>
<td></td>
</tr>
<tr>
<td>Deductible (Single/Family)</td>
<td>$2,000/$4,000</td>
<td>$500/$1,500</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Out-of-pocket max (Single/Family)</td>
<td>$3,500/$7,000</td>
<td>$1,250/$2,500</td>
<td>$5,500/$9,900</td>
<td>$6,350/$12,700</td>
</tr>
<tr>
<td>Primary care physician required</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Preventive care</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Physician office visit/Specialist visit</td>
<td>Plan pays 80% after deductible</td>
<td>$20 copay/$30 copay</td>
<td>$30 copay/$60 copay</td>
<td>$20 copay/$25 copay</td>
</tr>
<tr>
<td>Inpatient hospital services</td>
<td>Plan pays 80% after deductible</td>
<td>Plan pays 90% after deductible</td>
<td>$500 copay</td>
<td>$250 copay</td>
</tr>
<tr>
<td>Care in emergency room</td>
<td>Plan pays 80% after deductible</td>
<td>$150 copay, then plan pays 90% after deductible</td>
<td>$300 copay</td>
<td>$250 copay</td>
</tr>
</tbody>
</table>

### Prescription Drugs

#### Retail

<table>
<thead>
<tr>
<th>Generic</th>
<th>CONSUMER CHOICE HSA</th>
<th>COMPREHENSIVE CARE</th>
<th>BLUECHOICE HMO</th>
<th>KAISER PERMANENTE HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan pays 80% after deductible</td>
<td>$10 copay</td>
<td>$10 copay</td>
<td>$10 copay</td>
<td>Kaiser pharmacies: $10 copay. Contracted non-Kaiser pharmacies: $20 copay. Limited to a one-time fill per medication.</td>
</tr>
<tr>
<td>Preferred brand</td>
<td>$35 copay</td>
<td>$35 copay</td>
<td>$35 copay</td>
<td>Kaiser pharmacies: $35 copay. Contracted non-Kaiser pharmacies: $45 copay. Limited to a one-time fill per medication.</td>
</tr>
<tr>
<td>Nonpreferred brand</td>
<td>Plan pays 80% after deductible with $45 min. and $125 max.</td>
<td>Plan pays 80% after deductible with $45 min. and $125 max.</td>
<td>Not covered</td>
<td></td>
</tr>
</tbody>
</table>

#### Mail Order (90-Day Supply)

<table>
<thead>
<tr>
<th>Generic</th>
<th>CONSUMER CHOICE HSA</th>
<th>COMPREHENSIVE CARE</th>
<th>BLUECHOICE HMO</th>
<th>KAISER PERMANENTE HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan pays 80% after deductible</td>
<td>$25 copay</td>
<td>$25 copay</td>
<td>$20 copay</td>
<td></td>
</tr>
<tr>
<td>Preferred brand</td>
<td>$87.50 copay</td>
<td>$87.50 copay</td>
<td>$70 copay through Kaiser pharmacies only</td>
<td></td>
</tr>
<tr>
<td>Nonpreferred brand</td>
<td>Plan pays 80% after deductible with $112.50 min. and $250 max.</td>
<td>Plan pays 80% after deductible with $112.50 min. and $250 max.</td>
<td>Not covered</td>
<td></td>
</tr>
</tbody>
</table>

#### 2017 Monthly Premiums

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + One Child</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONSUMER CHOICE HSA</strong></td>
<td><strong>$74.00</strong></td>
<td><strong>$162.72</strong></td>
<td><strong>$339.48</strong></td>
<td><strong>$224.70</strong></td>
</tr>
<tr>
<td><strong>COMPREHENSIVE CARE</strong></td>
<td><strong>$177.00</strong></td>
<td><strong>$388.64</strong></td>
<td><strong>$333.12</strong></td>
<td><strong>$536.70</strong></td>
</tr>
<tr>
<td><strong>BLUECHOICE HMO</strong></td>
<td><strong>$195.04</strong></td>
<td><strong>$426.50</strong></td>
<td><strong>$365.58</strong></td>
<td><strong>$589.00</strong></td>
</tr>
<tr>
<td><strong>KAISER PERMANENTE HMO</strong></td>
<td><strong>$152.26</strong></td>
<td><strong>$333.66</strong></td>
<td><strong>$286.00</strong></td>
<td><strong>$460.74</strong></td>
</tr>
</tbody>
</table>

Bold text in chart above indicates change for 2017.
DENTAL
USG offers dental options through Delta Dental. Your dental premiums will increase slightly in 2017.

<table>
<thead>
<tr>
<th></th>
<th>DELTA DENTAL BASE PLAN</th>
<th>DELTA DENTAL HIGH PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual maximum</td>
<td>$1,000 per person*</td>
<td>$1,500 per person*</td>
</tr>
<tr>
<td>Deductible (Single/Family)</td>
<td>$50/$150</td>
<td>$50/$150</td>
</tr>
<tr>
<td>Diagnostic/preventive services*</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic benefit services</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Major benefit services**</td>
<td>50%</td>
<td>80%</td>
</tr>
<tr>
<td>Orthodontia (child and adult)</td>
<td>No coverage</td>
<td>80%</td>
</tr>
<tr>
<td>Lifetime orthodontia maximum</td>
<td>N/A</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

** Delta Dental Monthly Premiums**
- Employee Only: $31.60, $39.04
- Employee + Spouse: $63.18, $78.04
- Employee + Child(ren): $60.00, $74.16
- Family: $101.06, $124.90

* Preventive and diagnostic services do not count toward the annual maximum.

VISION
USG offers vision coverage through EyeMed, whose provider network includes top national retail chains. Benefits are provided for services and supplies once per 12-month period.

<table>
<thead>
<tr>
<th></th>
<th>EYEMED VISION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
</tr>
<tr>
<td>Exam</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Single vision lens</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Frames contribution</td>
<td>$150 allowance</td>
</tr>
<tr>
<td>Contact lenses</td>
<td>$150 allowance</td>
</tr>
<tr>
<td>Medically necessary contact lenses</td>
<td>Paid in full</td>
</tr>
</tbody>
</table>

** EyeMed Vision Monthly Premiums**
- Employee Only: $6.38
- Employee + Spouse: $14.38
- Employee + Child(ren): $12.14
- Family: $18.84

Money-Saving Benefits
USG Perks at Work — free to USG employees!
The USG Perks program has been upgraded to USG Perks at Work. The name has changed, but the exclusive savings and rewards that you’ve come to expect have not. Sign up for USG Perks at Work at any time by visiting perksatwork.com.

LifeStyle Benefits
Save money without sacrificing quality. LifeStyle Benefits offers discounts on roadside assistance, tax help, identity theft protection, pet services and fitness center memberships.

- Legal care has been removed from all options, and rates for all options are lower for 2017. If you’re interested in legal services, consider the new USG Legal plan—learn more on page 6.

- LifeStyle Benefits Option A will now offer identity theft protection and access to the Tax Help Line.

Learn more about all of your LifeStyle Benefits options by visiting usg.lifeperx.com.
FINANCIAL PROTECTION

We provide you with choices to protect your finances against the unexpected.

Disability coverage

SHORT-TERM DISABILITY (STD)
After you’ve been disabled for 14 days, this benefit replaces 60% of your weekly salary, up to $2,500 per week. Benefits may last up to 11 weeks. If you did not elect STD coverage when you first became eligible, Evidence of Insurability (EOI) is required if you elect this coverage during Open Enrollment.

SHORT-TERM DISABILITY (STD) PREMIUMS
Rate: $0.291 / $10 of covered benefit

STD calculation example: monthly payroll
Annual Salary: $56,000
Weekly Covered Salary: $56,000 ÷ 52 = $1,076.92
Weekly Benefit: $1,076.92 x 0.60 = $646.15
Monthly Premium: $646.15 x $0.291 / $10 = $18.80
STD weekly benefit maximum: $2,500

LONG-TERM DISABILITY (LTD)
After you’ve been disabled for 90 days, this benefit replaces 60% of your monthly salary, up to $15,000 per month. No EOI is required. LTD premiums will increase by 3% in 2017.

LONG-TERM DISABILITY (LTD) PREMIUMS
Rate: $0.266 / $100 of covered salary

LTD calculation example: monthly payroll
Annual Salary: $56,000
Monthly Covered Salary: $56,000 / 12 = $4,666.67
Monthly Premium: $4,666.67 x $0.266 / $100 = $12.41
LTD weekly benefit maximum: $15,000

Do you have a medical condition? If you purchase LTD coverage, you may not be eligible for LTD benefits for 12 months if you received treatment for that condition within three months of when your coverage begins.

BONUS! When you purchase supplemental life insurance or additional AD&D coverage, you’ll also receive beneficiary financial counseling, legacy planning services, legal services and travel assistance.

Life insurance

BASIC LIFE WITH AD&D
You’ll receive life insurance with Accidental Death & Dismemberment (AD&D) coverage equal to $25,000 at no cost to you.

VOLUNTARY AD&D PREMIUMS

<table>
<thead>
<tr>
<th>Premium Type</th>
<th>Voluntary AD&amp;D Premiums</th>
<th>Voluntary AD&amp;D Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$0.016 per $1,000 per month</td>
<td>$0.28 per $1,000 per month</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$0.028 per $1,000 per month</td>
<td></td>
</tr>
</tbody>
</table>

SUPPLEMENTAL LIFE WITH AD&D
You can buy supplemental life insurance coverage from one to eight times your salary, up to a maximum of $2.5 million. Without having to provide EOI, you can elect or increase your coverage each year by one times your salary up to the limit of the lesser of three times your salary or $500,000.

SUPPLEMENTAL LIFE WITH AD&D PREMIUMS

<table>
<thead>
<tr>
<th>Age</th>
<th>25 - 29</th>
<th>30 - 34</th>
<th>35 - 39</th>
<th>40 - 44</th>
<th>45 - 49</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate / $1,000 / month</td>
<td>$0.091</td>
<td>$0.091</td>
<td>$0.091</td>
<td>$0.091</td>
<td>$0.091</td>
</tr>
</tbody>
</table>

SPouse AND CHILd LIFE
You can choose life insurance coverage for your dependents, too. Spouse coverage options range from $10,000 to $500,000. EOI is required for all requests for spouse coverage during Open Enrollment. Child(ren) coverage options are $5,000 ($0.50/month), $10,000 ($1/month) or $15,000 ($1.50/month).

SPOUSE LIFE

<table>
<thead>
<tr>
<th>Age</th>
<th>25 - 29</th>
<th>30 - 34</th>
<th>35 - 39</th>
<th>40 - 44</th>
<th>45 - 49</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate / $1,000 / month</td>
<td>$0.075</td>
<td>$0.075</td>
<td>$0.075</td>
<td>$0.075</td>
<td>$0.075</td>
</tr>
</tbody>
</table>

ADDITIONAL AD&D COVERAGE
You can buy additional AD&D coverage at the employee-only or family level. Employee coverage is available in amounts ranging from $10,000 to $500,000.

Learn more at usg.edu/hr/benefits | 5
NEW BENEFITS FOR 2017

USG is introducing four new benefits to offer you even more choices to protect your finances and your family.

For more information, visit usg.edu/hr/benefits.

SHOULD YOU TAKE ACTION FOR 2017 BENEFITS?

IF YOU DON’T ENROLL IN OR CHANGE YOUR BENEFITS:

- You will not have an FSA for 2017. You must enroll every year if you wish to have an FSA.
- Your Tobacco Use Status will remain the same as in 2016.
- Your benefit choices will remain the same as in 2016.

Review your options now so you’re prepared to make smart choices.

WILL YOU RECEIVE A NEW HEALTHCARE ID CARD FOR 2017?

BCBSGA

- Consumer Choice HSA and BlueChoice HMO: ID cards will be sent to renewing and newly enrolled members.
- Comprehensive Care: ID cards will be sent only to newly enrolled members.

KP HMO:

ID cards will be sent only to newly enrolled members or members who change subgroups.

USG CRITICAL ILLNESS PLAN

The USG Critical Illness plan can help you and your family recover from the financial stress of a critical illness. This coverage assists you with meeting your financial obligations, such as out-of-pocket medical bills and deductibles, as well as indirect costs (like mortgage payments and other living expenses). You’ll receive a direct, lump sum cash payment if you or your dependent is diagnosed with or treated for a covered critical illness.

USG ACCIDENT PLAN

The USG Accident plan provides benefits in the event of a covered accident. This coverage can protect you and your family from the potential financial impact of an accident by helping to offset out-of-pocket costs, such as increasing deductibles and copayments, which are not paid by your healthcare plan. This plan is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

USG HOSPITAL INDEMNITY PLAN

The USG Hospital Indemnity plan pays a daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility. The benefit amount is determined based on the type of facility and the number of days you stay. This plan is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

USG LEGAL PLAN

The USG Legal plan provides legal support for services including:

- **Home and residential**: Buying a home, landlord or neighbor disputes
- **Financial and consumer**: Debt collection, bankruptcy
- **Estate planning and wills**: Will, living will, healthcare power of attorney
- **Auto and traffic**: First-time vehicle buyer, traffic tickets
- **Family**: Separation, divorce, name change, prenuptial agreement
- **General**: Identity theft, civil litigation defense
WHOM CAN I COVER?

- Your USG healthcare, dental, vision, life and AD&D benefits cover your eligible dependents: your legal spouse; your natural, adopted or stepchild(ren) through the end of the month of their 26th birthday; and your disabled child(ren) with proof of disability.
- If you are adding new dependents to any coverage, you may be required to provide documentation of your relationship or your child’s age. Examples include a marriage certificate, birth certificate, adoption certificate and income tax returns.
- 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.

Flexible Spending Accounts

To participate in an FSA in 2017, you must enroll during Open Enrollment.

Flexible Spending Accounts are accounts you can contribute to tax-free to pay for eligible healthcare and dependent care expenses. Funds in FSAs do not roll over year to year.

Healthcare FSA — You can contribute up to $2,550 for eligible healthcare, pharmacy, dental or vision expenses.

Dependent Care FSA — You can contribute up to $2,500 (single tax return) or $5,000 (joint tax return) for eligible daycare expenses for children under 13 or elderly parent care.

Limited Purpose FSA — If you’re enrolled in the Consumer Choice HSA healthcare plan, you can contribute up to $2,550 for eligible dental and vision expenses only.

Health Savings Account

If you’re enrolled in the Consumer Choice HSA healthcare plan, you can contribute up to $3,400 (individual coverage) or $6,750 (family coverage) tax-free in 2017 to use for eligible healthcare, pharmacy, dental and vision expenses. Funds from the HSA roll over year to year.

To receive the dollar-for-dollar USG match (up to $375 for individual or $750 for family coverage), you must contribute to your HSA through payroll deductions.

SPENDING ACCOUNTS

An Optum Health Savings Account (HSA) and/or Flexible Spending Account (FSA) can save you money on healthcare and dependent care expenses. Your contributions to these accounts are tax-free.
CONTACT US

Have questions about your benefits? We have answers. Visit usg.edu/hr/benefits or call your institution’s HR/Benefits Office.

Get updates in the palm of your hand

Text USG to 23613 to sign up for benefit updates and reminders delivered via text message.*

The University System of Georgia Health Plan meets the Affordability requirement under the Affordable Care Act. Therefore, generally, University System of Georgia employees will not be eligible for a tax credit in 2017 through the Health Insurance Marketplace created under the Affordable Care Act.

Healthcare
BCBSGa
- Consumer Choice HSA
  - Comprehensive Care
  - BlueChoice HMO
  - 1-800-424-8950
  - bcbsga.com/usg

KP HMO
- 1-404-261-2590 (Atlanta metro)
- 1-888-865-5813 (elsewhere)
- my.kp.org/boardofregents

Pharmacy (BCBSGa plans)
CVS/caremark
- 1-877-362-3922
caremark.com

Walk-in clinic (BCBSGa plans)
CVS MinuteClinic
- 1-866-389-2727
minuteclinic.com

Online healthcare (BCBSGa plans)
LivelHealth Online
- 1-855-603-7985
livehealthonline.com

Healthcare cost & quality (Comprehensive Care and Consumer Choice HSA plans only)
Castlight
- 1-800-424-8950
(my first-level service support provided by BCBSGa)
my.castlight.com/usg

Dental
Delta Dental
- 1-800-471-4214
deltadentalins.com/usg

Vision
EyeMed
- 1-866-800-5457
eyemedvisioncare.com/usg

HSA & FSA
Optum
- 1-877-470-1771
myoptum.com

Disability
MetLife
- 1-866-832-5759
mybenefits.metlife.com

Life and AD&D
Minnesota Life
- 1-866-293-6047
lifebenefits.com

USG Critical Illness plan
Aflac
- 1-800-433-3036
aflacgroupinsurance.com

USG Accident and Hospital Indemnity plans
Voya Financial
- 1-844-228-8692

USG Legal plan
Nationwide® Insurance
- 1-888-416-6313
legaleaseplan.com/usg

Discounts on services
LifeStyle Benefits
- 1-855-647-6766
mymemberportal.com

Online discount purchasing
USG Perks at Work
perksatwork.com/login

CHOOSE WELL-BEING

USG offers support for your well-being. If you choose coverage through a USG healthcare plan, you’ll have free access to a well-being coach. Your personal coach can help you lose weight, quit smoking, prepare to be a parent or deal with a chronic illness.

- BCBSGa members: Call 1-800-785-0006
- Kaiser members: Call 1-866-862-4295

USG offers workplace wellness programs and system-wide well-being challenges, too. Learn more at usg.edu/wellness.

*Messaging and data rates may apply. Frequency of alerts depends on account preference. For Terms & Conditions, go to benetext.com/usg. Reply STOP to cancel.