2017 Open Enrollment

Georgia Tech
Agenda

- Communications
- Strategic Direction
- 2017 Open Enrollment Healthcare Changes
- New Voluntary Benefits
- 2017 Voluntary Benefit Changes
- Questions
Open Enrollment Communications

USG will mail the postcards to arrive mid-October
Open Enrollment Communications

Benefits Summary

2017 Benefits Summary


2017 Open Enrollment: October 31–November 11

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

USG HR website: www.usg.edu/hr/benefits
GTHR website: www.ohr.gatech.edu/openenrollment
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.)
  - Education on plans and less costly care options
    - Urgent care instead of emergency room if possible
    - CVS Minute Clinics, LiveHealth on-line, mail order, Castlight
  - 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 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
2017 Healthcare Plan 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

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

Formulary changes

- Employees affected will be notified by CVS
- Specialty co-pay cards and deductibles
2017 Voluntary Benefits Changes

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

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 Voluntary Benefit Changes

Flexible Spending Account contribution increases by $50
- Medical & Limited Purpose FSA
- From $2,550 to $2,600

LifeStyle Benefits
- LifeStyle Benefit premiums decreased
- Legal Care discount program removed
  - Legal Care replaced by the Tax Help Line- Option A only
GT Voluntary Benefit Changes

GT ARAG Legal Plan terminates December 31, 2016
- All enrollments will default to the new USG Legal Plan
- $4.00 cheaper
- Select “waive” if not interested

Unum Critical Illness terminates December 31, 2016
- No default
- Will receive a letter to continue benefits with Unum

Unum Whole Life Remains
- 1-866-860-2058
2017 Voluntary Benefits

No changes to plan design or premiums:

- Delta Dental HMO
- Vision
- Life insurance (premiums may increase due to age)
- AD&D insurance
- Short Term Disability (premiums may increase due to salary)
- Healthcare, Dependent Care & Limited Purpose FSAs
- Unum Whole Perm Life
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.

- **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 Voluntary Benefits

USG Perks at Work

- 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
- www.perksatwork.com
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
New Dependents

Dependents

- USG requires you to provide documentation to support dependent eligibility by November 30th for newly added dependents
- If documentation is not received, the dependent will be removed from coverage
- Social Security numbers are required for each dependent enrolled in medical, dental, and/or vision coverage and can be verified/updated in TechWorks

Benefits@ohr.gatech.edu – FAX: 404-894-6978
2017 Donated Sick Leave

New Donated Sick Leave policy changes effective Jan. 1, 2017

- To request hours from the Donated Sick Leave pool in 2017, you must be a member

- Donated Sick Leave Membership requires a one-time sick leave donation of a minimum of eight (8) hours/maximum of 80 hours during Open Enrollment via TechWorks
  - You must retain at least 40 hours accrued sick leave bank as of 1/1/2017

- If the pool drops to less than 120 hours, all members will be notified of the depleted pool status and automatically charged eight (8) hours of sick time per member

- Members may request Donated Shared Leave for any qualifying purpose which meets the Family and Medical Leave Act (FMLA) definition of a serious health condition, NEWLY including birthing a of child

Policy: [http://www.usg.edu/hr/manual/shared_sick_leave_program](http://www.usg.edu/hr/manual/shared_sick_leave_program)
Welcome to the 2017 Open Enrollment!
George P. Burdell

Open Enrollment is your annual opportunity to review all the plans and make conscientious choices about which programs and benefits make the most sense for you in 2017. This year, USG healthcare options are the same, and there are minimal changes to plans. However, premiums have increased again as the USG finally attains an equal, defined employer contribution across all plans. It is important you review the different plans and select what best fits your expected needs for 2017. As you go through the enrollment process, please note the following items:

- Rate Changes
- New USG Critical Illness plan, Accident plan, Hospital Indemnity plan and the Legal plan
- Georgia Tech Legal plan members will default to the new USG Legal plan effective 01/01/2017, unless you select "waive"
- Certify if your tobacco status has changed
- Renewal or enrolling in a Flexible Spending Account (FSA)
- New Donation of sick leave (non-GTRI employees)
- All elections and changes must be submitted by November 11, 2016 before midnight

In conjunction with the annual open enrollment election process, please note that the donated sick leave program is now open for new donations. Please click [HERE](#) for additional information regarding this program. If you want to donate unused sick time, please indicate the # of hours you are donating below in the box provided.

NOTE: If you are a TRS participant, you may apply unused sick time towards creditable service at the time of retirement. ORP participants forfeit unused sick time when they terminate or retire from Georgia Tech.

GT Donation Sick Leave Hours: [ ] 66
(minimum donation is 8 hours / maximum donation is 80 hours)
How to Enroll

Enrollment and Changes must be made via www.TechWorks.gatech.edu

- Tobacco Status
- Adding Dependents (SSNs)
- FSA re-enrollment
- Update Beneficiaries
- Donated Sick Leave

Elections outside of TechWorks

- Unum Whole Life 1-866-860-2058
- USG Perks - www.perksatwork.com
Family Status Changes during OE

- Open Enrollment changes will be effective 1/1/2017

- Family Status Changes
  - Must be made within 30 days of qualifying event
  - Family Status Change form and supporting documents must be submitted to Georgia Tech Human Resources – Benefits
  - Changes taking place between November and December will remain for 2017
    - Loss of Coverage
    - Birth / Adoption
    - Divorce
    - Marriage

www.ohr.gatech.edu/benefits
2017 OE Administration by USG

- All changes must be made from Oct. 31 – Nov. 11
- No exceptions unless there is a TechWorks error
  - Print Confirmation Statement
    - EX: Entered election in system as wished, printed confirmation statement, and elections not processed as confirmation statement
- Tobacco surcharge update after Open Enrollment
  - Submission of Tobacco Certification form to Benefits Department
  - Will be removed 1\textsuperscript{st} of the following month
- No refunds
Ways to Get Assistance

1. **Attend** the Benefits Fair on Wednesday, November 2nd

2. **Review** Georgia Tech and USG Open Enrollment materials and website ([www.ohr.gatech.edu/openenrollment](http://www.ohr.gatech.edu/openenrollment))

3. **Call:** Georgia Tech has partnered with the USG’s Shared Services Center to provide phone support to employees and retirees, which include expanded hours.
   
   Phone: 404-894-GTHR (4847)
   
   Hours: M-F 7:30 a.m. – 6 p.m.
   
   Open until 8 p.m. the last two days of open enrollment

4. **Email:** openenrollment@ohr.gatech.edu
Open Enrollment Communications

USG HR website:  http://www.usg.edu/hr/benefits
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Questions?