To: All Benefits Eligible Employees of Gordon State College

From: Sherri S. Gooch, Human Resource Analyst

Subject: USG Open Enrollment Period for Plan Year 2015

Date: October 14, 2014

The 2015 open enrollment period will begin **Monday, November 3, 2014 and end Friday November 14, 2014.** All benefits eligible faculty and staff will be required to review his/her benefits and make an election. Below is an overview of the 2015 benefit options. Detailed information of benefit options will be communicated through Open Enrollment mailings, the annual benefits fair, and the Human Resources benefits site.

**Healthcare**

As was required last year during the 2014 Open Enrollment period, employees will be required to certify their tobacco use status or default to tobacco user during 2015 Open Enrollment. The tobacco surcharge will increase this year from $50 to $75 per member age 18+ who uses tobacco. The $75 monthly surcharge will be applied for each covered dependent that uses tobacco. **Employees who do not certify their tobacco use status during the 2015 Open Enrollment period will default to a tobacco user and a $75 monthly surcharge will be added to their premium.** An employee 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. There will be no tobacco surcharge refunds for employees or retirees who do not certify during Open Enrollment.

**Healthcare Plan Changes**

The University System of Georgia will continue to offer four plan options in 2015. The plan names will change for two of our plans. The HSA Open Access POS plan name will change to the Consumer Choice HSA plan. The Open Access POS plan name will become the Comprehensive Care plan. The BlueChoice HMO and Kaiser HMO plan options will be offered based on employee zip code – if the employee zip code is located in an area with in-network coverage, the employee will have the option to enroll in the plan.

There are several changes to the plan designs in each of the plan options relating to employee out-of-pocket costs (i.e. changes to the deductibles, out-of-pocket maximums, co-pays, etc.).

For Plan Year 2015, the University System of Georgia will continue with the 4-tier premium structure for the healthcare plan. The four tier designations are: “Employee”, Employee + One Child”, “Employee + Spouse”, and “Family”. The dental and vision plans will continue to use the 4-tier premium structure as follows: “Employee”, Employee + Child(ren)”,” Employee + Spouse”, and “Family”.

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*University System of Georgia Benefits*

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**2015 Healthcare Plan Premiums**

This year the Board of Regents approved moving to a new pricing model for our healthcare plans, from pricing the plans based on claims experience to pricing the plans based on the value of the plan benefits. Using this new pricing model, two of our plans would be considered underpriced (the Consumer Choice HSA plan and the BlueChoice HMO plan) and one plan would be considered overpriced (the Comprehensive Care plan). For this reason, premiums for the Consumer Choice HSA and BlueChoice HMO plans will be increasing and the premiums for the Comprehensive Care plan will be decreasing.

The Kaiser HMO plan premiums will increase by 4%.

**Other Plan Changes**

Additional plan changes are highlighted on page 2 of the 2015 USG Comparison Guide.

Everyone enrolled in the USG healthcare plans will receive a new ID card for 2015, including employees enrolled in the Kaiser HMO plans. *The new cards will be one card to include medical information on the front and pharmacy information on the back.*

During Open Enrollment, employees enrolling in the healthcare plans will be required to answer questions about their spouse’s (if applicable) healthcare coverage.

**New Programs!**

Integrated Health Model and Castlight! Integrated Health Model will help ensure no one falls through the cracks. With a team of medical professionals dedicated to help outreach and coordinate an employee’s medical needs, for an end result of better health and lower costs. Ex: 24/7 Nurse Line – to assist with medical needs, questions and concerns. Castlight gives you the opportunity to compare doctors, medical services and prescriptions for better pricing and locations.

**FSA/HSA**

Employees that wish to participate in the FSA (Flex Spending Account) in 2015 **MUST enroll during Open Enrollment.**

The HSA (Healthcare Savings Account) match will remain the same in 2015 with a maximum match limit of $375 for individual and $750 for family coverage. The IRS has raised the HSA contribution limits for 2015 to the following: individual contribution limit increases from $3300 to $3350 and family contribution limit increases from $6550 to $6650.


**Prescription Plan**

CVS/Caremark will be the new Pharmacy Benefit Manager for all of the self-insured healthcare plans administered by BCBSGa (Consumer Choice HSA, Comprehensive Care, and BlueChoice HMO).
2015 USG Voluntary Benefits

Dental Plan – Delta Dental
The Dental Plan benefits will remain the same in 2015. The premiums will be increasing by 11.8%. This increase is a result of several enhancements added to the plan last year and projected utilization for 2014. There were no premium increases for this plan last year.

Vision Plan - EyeMed
There are no changes to the plan benefits or premiums.

The dependent eligibility definition for the dental and vision plans is being changed to match the healthcare plan. The requirement for full-time student status for dependent children 19-25 is being removed under the dental and vision plans in 2015.

Life Plan – Minnesota Life
There are no changes to plan benefits or premiums.

Employees will be allowed to increase 1x salary up to the guaranteed issue amount which is the lessor of 3x salary or $500,000 without EOI (Evidence of Insurability).

Short and Long Term Disability - MetLife
There are no changes to the plan benefits or premiums

New Voluntary Benefits for 2015!

LifeStyle Benefits
LifeStyle Benefits are discount programs to help address needs employees may have in other areas of their life that the voluntary benefits do not cover. The offerings include legal services, roadside assistance, pet care, fitness centers, identify theft, and a tax help line. Employees will have the option of four different packages to choose from in 2015 ranging in price from $8.35 per month to $11.50 per month. This program will be available to all active employees.

USG Perks
USG Perks is a free shopping program which offers discounts for a variety of purchase needs such as travel, electronics, entertainment, clothing, etc. Employees will earn ‘Wow’ points for their purchases which can be applied to reduce the cost of future purchases. This program will be available to all active employees beginning in November.

Please note: The University System of Georgia healthcare plan meets the affordability requirements under the Affordable Care Act. Therefore, generally, employees eligible for the USG healthcare plan will not be eligible for tax credits or subsidies in 2015 through the Health Insurance Marketplace created under the Affordable Care Act.