

2023 USG Open Enrollment

Open Enrollment Dates



USG Open Enrollment is:

Monday, October 24–Friday, November 4

October 2022						November 2022							
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1			1	2	3	4	5
2	3	4	5	6	7	8	6	7	8	9	10	11	12
9	10	11	12	13	14	15	13	14	15	16	17	18	19
16	17	18	19	20	21	22	20	21	22	23	24	25	26
23	24	25	26	27	28	29	27	28	29	30			
30	31												

www.a-printable-calendar.com

Employees must take action by November 4. Employees must certify tobacco user status and working spouse surcharge each Open Enrollment, or surcharges will be applied. **Active Open Enrollment.** Most benefits will roll over from year to year. However, there are a few additional actions employees must make:

- Employees must elect to contribute to their Flexible Spending Account (FSA) every year.
- There are new vendors with plan enhancements. Employees may wish to take action.

- Employees can make changes or corrections through **December 31, 2022.** Will be communicated to employees on Confirmation Statements.
- Employees who notice errors on their January paychecks, can make updates through February 15, 2023.



Key Dates



September 12

October 3

October 5

October 13

October 14

October 19

October 24

November 2

November 4

December 4

Open Enrollment announcement postcard mailed

Open Enrollment website live & in-person Benefits Fairs begin Comparison Guide available online and paper copies

HIE #1 – Pre-Open Enrollment Email

HIE #2 - Open Enrollment is coming

Open Enrollment mailings starts hitting homes (Active and Pre-65 Newsletter)

HIE #3 – Virtual Benefits Fair pre-registration emails

Open Enrollment and Systemwide Virtual Fair begins HIE #4 – Open Enrollment Begins & Virtual Fair live email for Active and Retiree groups

HIE #5 – Open Enrollment is ending soon

Open Enrollment & Systemwide Virtual Benefits Fair Live events ends

Systemwide Virtual Benefits Fair on-demand ends

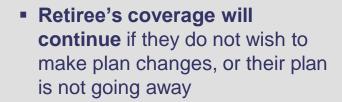


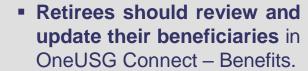
Post-65 Retiree Medicare Open Enrollment



Medicare Open Enrollment is:

Saturday, October 15– Wednesday, December 7







Visit retiree.alight.com/usg



Call 1-866-212-5052

During Open Enrollment 8 a.m.–11 p.m. ET Regular Hours 9 a.m.–9 p.m. ET

- Retirees should take action by
 December 7, if enrolled in Medicare
 Advantage or Medicare prescription plan.
- Retirees with a Medicare Supplement
 Plan have until December 31, 2022.
- Retirees must remain enrolled in a healthcare or prescription drug plan through Alight Retiree Health Solutions (formerly Aon Retiree Health Exchange) to be eligible for the annual employer HRA contribution.
- **2023**: \$2,736 USG HRA contribution

Note: If hired on or after January 1, 2013, and planning to retire after January 1, 2023, post-65 retirees' USG HRA contribution will be based on years of service. Information will be available on our website.



Post-65 Retiree Medicare Open Enrollment Key Dates



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October 15

October 19

December 7

December 13

December 31

January 18

Medicare carriers must notify retirees of plan changes

Medicare Open Enrollment begins ARHS Plan Cancellation Letters mail 2023 Plan Information available

Post-65 Benefits (Life Insurance Only) Letter mailed

Medicare OE 2023 ends (Medicare Advantage and prescription)

HRA Education Session #1

Medicare Supplement deadline for coverage to be effective January 1, 2023

HRA Education Session #2



USG Dental, Vision and Life Insurance USG Open Enrollment October 24–November 4, 2022

USG Benefits Fairs



In-person Benefits Fairs

October 3-21, 2022

- All benefit communications have been approved by USO System Office
- Knowledgeable vendor representatives (tell us if not).
- Giveaways okay, cannot do raffles
- Biometric and Flu Screenings should be scheduled on or around your Benefits Fair
 - Campus Well-being liaisons are coordinating these events.
- Campus should host office hours for enrollment support.
- Campus information sessions should use USG Open Enrollment presentation
- Next year, evaluating whether benefits fair vendor fees will be allowed and the timing of fairs

Systemwide Virtual Benefits Fair

October 24-November 4, 2022

- Visit the vendor booths for plan information
- Attend daily live presentations from 10 a.m. 1 p.m. ET
- Live chat available weekdays between 10 a.m. and 2 p.m. ET
- Giveaways
- On-demand version of the fair will be accessible after the live days through December 4th

Visit **benefits.usg.edu** to check the 2022 In-person Benefits Fair Schedule and locations

Starting October 19, register at **usg.vfairs.com** to attend sessions.



USG Open Enrollment Resources









Visit the USG Benefits Website for information about benefits and programs and the

2023 Comparison Guide

benefits.usg.edu

Attend In-person or Systemwide Benefits Fairs

In-person fairs:

October 3–21. Schedule at benefits.usg.edu

Virtual fair:

October 24–November 4 and on-demand through December 4 Go to <u>usg.vfairs.com</u>

Dependents & Retirees are welcome

Enroll at oneusgconnect.usg.edu and click "Manage My Benefits"

If you have questions, call 1-844-587-4236



2023 Healthcare Plan



- •All Plans –Increase in Surcharges
 - Tobacco Use Surcharge to increase from \$100 to \$150 per month for employee, spouse or dependent children 18+ who use tobacco
 - Working Spouse Surcharge to increase from \$100 to \$150 per month for employees who cover their working spouse under the USG plan when the spouse has an offer of coverage from their own employer



Plan Design Changes



- Consumer Choice HSA Plan
 - Increase in-network deductible from \$2,200/\$4,400 to \$2,500/\$5,000
 - Increase in-network out-of-pocket maximum from \$4,000/\$8,000 to \$4,500/\$9,000
- Comprehensive Care Plan
 - Increase in-network deductible from \$750/\$2,250 to \$1,000/\$3,000
 - Increase in-network out-of-pocket maximum from \$1,750/\$3,500 to \$2,250/\$4,500
 - Increase emergency room copay from \$250 to \$300
 - Increase pharmacy out-of-pocket maximum from \$1,500/\$4,500 to \$1,750/



65+ Retiree 2023 Employer Contribution



- Recommend maintaining the \$2,736 annual employer contribution to Health Reimbursement Account (HRA)
- Premiums for supplemental plans in the Medicare market continue to increase at a slower rate than non-Medicare plans –premiums decreasing for some plans
- Continue to provide catastrophic HRA to help retirees with very expensive drug costs











Questions?