2023 USG Open Enrollment
USG Open Enrollment is:
Monday, October 24–Friday, November 4

- **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.**
<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
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<tbody>
<tr>
<td>September 12</td>
<td>Open Enrollment announcement postcard mailed</td>
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<tr>
<td>October 3</td>
<td>Open Enrollment website live &amp; in-person Benefits Fairs begin</td>
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<td></td>
<td>Comparison Guide available online and paper copies</td>
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<tr>
<td>October 5</td>
<td>HIE #1 – Pre-Open Enrollment Email</td>
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<tr>
<td>October 13</td>
<td>HIE #2 – Open Enrollment is coming</td>
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<tr>
<td>October 14</td>
<td>Open Enrollment mailings starts hitting homes (Active and Pre-65 Newsletter)</td>
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<tr>
<td>October 19</td>
<td>HIE #3 – Virtual Benefits Fair pre-registration emails</td>
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<tr>
<td>October 24</td>
<td>Open Enrollment and Systemwide Virtual Fair begins</td>
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<td></td>
<td>HIE #4 – Open Enrollment Begins &amp; Virtual Fair live email for Active and Retiree groups</td>
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<tr>
<td>November 2</td>
<td>HIE #5 – Open Enrollment is ending soon</td>
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<tr>
<td>November 4</td>
<td>Open Enrollment &amp; Systemwide Virtual Benefits Fair Live events ends</td>
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<tr>
<td>December 4</td>
<td>Systemwide Virtual Benefits Fair on-demand ends</td>
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Medicare Open Enrollment is:

**Saturday, October 15–Wednesday, December 7**

- **Retiree’s coverage will continue** if they do not wish to make plan changes, or their plan is not going away.
- **Retirees should review and update their beneficiaries** in OneUSG Connect – Benefits.
- **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.

Visit [retiree.alight.com/usg](http://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
Post-65 Retiree Medicare Open Enrollment Key Dates

- **October 1**: Medicare carriers must notify retirees of plan changes
- **October 15**: Medicare Open Enrollment begins  
  ARHS Plan Cancellation Letters mail  
  2023 Plan Information available
- **October 19**: Post-65 Benefits (Life Insurance Only) Letter mailed
- **December 7**: Medicare OE 2023 ends (Medicare Advantage and prescription)
- **December 13**: HRA Education Session #1
- **December 31**: Medicare Supplement deadline for coverage to be effective January 1, 2023
- **January 18**: HRA Education Session #2

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**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

Visit [benefits.usg.edu](http://benefits.usg.edu) to check the 2022 In-person Benefits Fair Schedule and locations

**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

Starting October 19, register at [usg.vfairs.com](http://usg.vfairs.com) to attend sessions.
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 usg.vfairs.com

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?