



University System
of Georgia **Benefits**



Better Together



Centered
on **YOU**



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

Open Enrollment announcement postcard mailed

October 3

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

October 5

HIE #1 – Pre-Open Enrollment Email

October 13

HIE #2 – Open Enrollment is coming

October 14

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

October 19

HIE #3 – Virtual Benefits Fair pre-registration emails

October 24

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

November 2

HIE #5 – Open Enrollment is ending soon

November 4

Open Enrollment & Systemwide Virtual Benefits Fair Live events ends

December 4

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

- **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.

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

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 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 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 usg.vfairs.com

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?