

Open Enrollment occurs in the fall of each year and is your annual opportunity to change plans and/or add or drop eligible dependents. The only other opportunity you have to make changes is if you experience a qualifying life event (within 30 days).

Open Enrollment for Augusta University employees for plan year 2019 (January 1, 2019-December 31, 2019) will be held from **October 29, 2018 thru November 9, 2018.** Changes made during Open Enrollment will be effective January 1, 2019. All employees will need to take action during Benefits Enrollment this year and must re-certify their tobacco status during open enrollment. This is different from past years.

# **Information Sessions and Benefits & Wellness Fairs**

Please join us at one of the Open Enrollment Information Session and/or Benefits & Wellness Fair shown below to learn about the changes for plan year 2019:

Information Sessions				
Date	Time	Location		
Monday, October 15, 2018	8:30 a.m.	Health Sciences Campus – EC 2234		
Tuesday, October 16, 2018	2:30 p.m.	Summerville Campus – JSAC Butler Meeting Room 227		
Wednesday, October 17, 2018	8:30 a.m.	Summerville Campus – University Hall 221		
Thursday, October 18, 2018	3:00 p.m.	Health Sciences Campus – EC 1222		
Friday, October 19, 2018	10:00 a.m.	Health Sciences Campus – BC 1400 (Small Auditorium)		
Tuesday, October 23, 2018	10:00 a.m.	Health Sciences Campus – BC 1040 (Large Auditorium)		
Wednesday, October 24, 2018	1:30 p.m.	Health Sciences Campus – EC 1222		
Thursday, October 25, 2018	10:00 a.m.	Summerville Campus – University Hall 243		
Friday, October 26, 2018	2:00 p.m.	Summerville Campus – Allgood Hall N126		
Tuesday, October 30, 2018	3:00 p.m.	Summerville Campus – University Hall 170		
Thursday, November 1, 2018	3:00 p.m.	Health Sciences Campus – BC 1400 (Small Auditorium)		
Monday, November 5, 2018	3:30 p.m.	Summerville Campus – University Hall 326		
Wednesday, November 7, 2018	9:00 a.m.	Health Sciences Campus – EC 1222		
Friday, November 9, 2018	8:30 a.m.	Summerville Campus – Allgood Hall E362		

Benefits & Wellness Fairs			
Date	Time	Location	
Friday, October 12, 2018	9:00 a.m 3:00 p.m.	Summerville Campus JSAC Ballroom	
Monday, October 22, 2018	9:00 a.m 3:00 p.m.	Health Sciences Campus J. Harold Education Commons Building Lobby	

# Plan Changes for Plan Year 2019

# **Healthcare Plans**

- All plans premiums will increase between 1-5% depending on plan enrollment and coverage tier.
  - All employees are required to re-certify their tobacco status.
- Comprehensive Care plan
  - $\circ$   $\;$  An increase to the in-network and out-of-network deductibles:
    - Employee coverage:
      - In-Network from \$500 to \$750
      - Out-of-Network from \$1,500 to \$2,250
    - Family coverage:
      - In-Network from \$1,500 to \$2,250
      - Out-of-Network from \$4,500 to \$6,750
  - An increase to the in-network and out-of-network annual out-of-pocket maximums:
    - Employee coverage:
      - In-Network from \$1,500 to \$1,750
      - Out-of-Network from \$3,750 to \$5,250
    - Family coverage:
      - In-Network from \$3,000 to \$3,500
      - Out-of-Network from \$7,500 to \$10,500
  - $\circ$   $\;$   $\;$  Increase to the pharmacy copays:
    - Generic from \$10 to \$15
    - Preferred from \$35 to \$40
    - Non-Preferred Brand 20% with \$50 (previously \$45) min and \$130 (previously \$125) max
- Consumer Choice HSA plan
  - $\circ$   $\;$  An increase to the in-network and out-of-network deductibles:
    - Employee coverage:
      - In-Network from \$2,000 to \$2,200
      - Out-of-Network from \$4,000 to \$4,400
    - Family coverage:
      - In-Network from \$4,000 to \$4,400
      - Out-of-Network from \$8,000 to \$8,800

- An increase to the in-network and out-of-network annual out-of-pocket maximums:
  - Employee coverage:
    - In-Network from \$3,500 to \$3,700
    - Out-of-Network from \$7,000 to \$7,400
  - Family coverage:
    - In-Network from \$7,000 to \$7,400
    - Out-of-Network from \$14,000 to \$14,800
- BlueChoice HMO plan -
  - An increase to following copays:
    - Physician's Office Visit from \$30 to \$35
    - Specialist Office Visit from \$60 to \$70
    - Outpatient Hospital Services from \$200 to \$250
    - Urgent Care from \$60 to \$70
  - Increase to the pharmacy copays:
    - Generic from \$10 to \$15
    - Preferred from \$35 to \$40
    - Non-Preferred Brand 20% with \$50 (previously \$45) min and \$130 (previously \$125) max
- **Castlight** will end on December 31, 2018.
- Well-being Incentive employees and spouses who are enrolled in a USG health plan can earn up to \$100 well-being credit by completing health activities between January 1 and September 30, 2019.

### Dental Plan – Delta Dental

• No changes to plan benefits or premiums.

### Vision Plan – EyeMed

• No changes to plan benefits or premiums.

### Life Plans – Securian Financial (name changed from Minnesota Life)

- No changes to the plan benefits or premiums (unless you change age brackets).
- **Supplemental Life** Employees will be allowed to increase 1x salary up to the lesser of 3x salary of \$500,000 without Evidence of Insurability (EOI).
- **Spouse Life** All increases or new enrollees will require EOI.

### Short and Long Term Disability – MetLife

• No changes to the plan benefits or premiums.

### Flexible Spending Accounts and Health Savings Accounts – Optum

- No changes to the plan benefits or account fees.
- Health Savings Account (HSA) annual contribution limit increase:
  - Individual from \$3,450 to \$3,500
  - Family from \$6,900 to \$7,000
- The HSA match will remain the same in 2019 with a maximum match limit of \$375 for individual or \$750 for family coverage.

### LifeStyle Benefits – LifePerx

- All packages will now cover family members.
- Increase of \$3.00 per package in 2019.

### Accident plan – Voya

• No changes to plan benefits and premiums.

### Critical Illness plan - Aflac

• No changes to plan benefits and premiums.

### Hospital Indemnity plan – Voya

• No changes to plan benefits and premiums.

### Legal plan – LegalEASE

• No changes to plan benefits and premiums.

### **Shared Sick Leave**

• Employees may elect to enroll in the Shared Sick Leave program during Open Enrollment. An employee who elects to enroll must donate at least 8 hours to enroll.

### Whom Do I Contact With AU Benefits Questions?

Augusta University employees may contact the OneUSG Connect – Benefits Call Center at 1-844-5-USGBEN (1-844-587-4236) or the AU Benefits and Data Management Office at 706-721-3770.