

University System of Georgia
Health and Dental plan changes for calendar year 2010
Open enrollment: Monday, October 26 – Friday, November 20, 2009

Indemnity health plan changes

The Indemnity health plan will be eliminated effective January 1, 2010.

- All employees and retirees currently covered by the Indemnity health plan must choose another health plan for 2010.
- Current Indemnity plan participants who do not choose a different plan will be defaulted to the PPO plan.
- Although you will be automatically defaulted into the PPO if you do not make a choice during the open enrollment period, it is to your advantage to proactively make the choice. Otherwise, you may experience a delay in receiving your new health plan ID card.

PPO health plan changes

The PPO will become a Nationwide Network

We know UGA employees and retirees have more and more geographical diversity than ever before, and with the global expansion of the University System, such as online education and satellite institutions, we have more users of our plans living outside the state of Georgia.

- There will no longer be a difference in the deductibles, co-pays, and co-insurance amounts for in-network claims for services provided inside Georgia and outside Georgia.
- Your claims will be paid as either in-network or out-of-network, no matter where you live. Your costs will always be lower if you use the services of in-network providers.
- These changes to the PPO plan will take advantage of the Blue Cross/Blue Shield Nationwide and Worldwide Networks and provide service to all of our employees and retirees, whether they live in the United States or internationally.

Added Limited Extended Care Provision to PPO

- The plan will have a limited extended-care benefit, which gives our employees and retirees a better option when care beyond the hospital is needed. This plan enhancement will cover up to a maximum of thirty days of rehabilitation care for post-hospitalization.

Added Voluntary Mail Order Prescription Plan to PPO (Medco)

- The plan will include a voluntary mail order prescription plan.
- More details about this plan enhancement will be available closer to open enrollment.

A New Rate Structure for Retirees under the PPO

- The rates and tiers are structured to encourage Medicare-eligible retirees to enroll in Medicare Part B. (Eighty percent of USG retirees are already enrolled in Medicare Part B.)
- When a retiree enrolls in Medicare Part B, the System Plan becomes the secondary payer of claims, which reduces costs to the System Plans.

HSA (Health Savings Account) PPO health plan changes

One-time “seed” (deposit) to your Health Savings Account (HSA) under the High Deductible Health PPO Plan

- The one-time seed is to help encourage employees to consider the High Deductible Health PPO Plan with HSA
- The one-time seed will be \$750 for single coverage and \$1,500 for all other coverage levels.
- The seed dollars will be credited to your HSA account with USBank in two installments, half in January 2010 and the other half in July 2010.

Dental plan changes

Enrollment will be allowed for 2010; changes to dental plan

- Dental enrollment will be open this fall.
- The annual maximum benefit will increase from \$1,000 to \$1,200.
- The lifetime orthodontia benefit of \$1,000 will be separated from the annual maximum benefit amount.
- Dental x-rays will be limited to the American Dental Association’s recommended timing schedule.

Active Employee enrollment/changes – Paperless through HRconnection

Overall Health and Dental Plan Rate Increases:

The rates will increase by the following percentages:

- BlueChoice HMO 12.24%
- PPO 12.00%
- Kaiser HMO 8.50%
- HSA PPO 5.92%
- Dental 4.00%