



University System  
of Georgia **Benefits**

**2027**

# **USG Open Enrollment**



EXPRESS SCRIPTS® PHARMACY BENEFIT SERVICES

# USG Pharmacy Benefit



# Pharmacy benefits, explained for real life.

These **quick, helpful videos** guide you through the pharmacy benefit basics, so you can better understand your coverage and feel more confident using it.

## How it works:

-  Pick a topic
-  Scan the QR code
-  Watch (2-3 mins)

## A great place to begin



### Mastering Your Member Benefits

*Everything you need to know in one video*



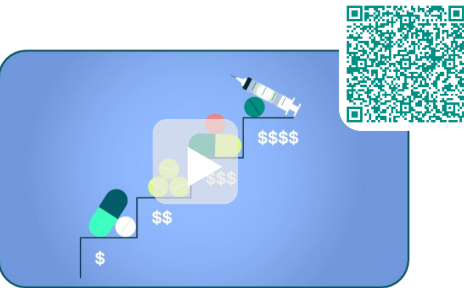
### Formularies 101

*How covered medications are chosen*



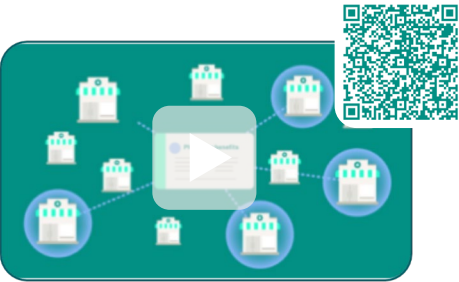
### Mobile App & Website

*Manage prescriptions, ID cards, and alerts*



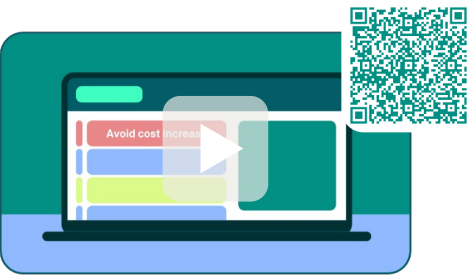
### Prior Authorizations & Coverage Reviews

*What they are and what happens next*



### Pharmacy Networks

*Where you can fill prescriptions and why it matters*



### Savings 101

*Tools that may help lower your costs*



# 2027 Changes – Overview & Highlights



# Plan Year 2027 Open Enrollment Approach

- Healthcare Changes -

- Keeping coverage as affordable as possible. For 2027, healthcare costs are projected to increase by 10.6% - we capped employee premium increases at **an average of 6%**
- **No plan design changes!**
- Continue Tobacco and Working Spouse monthly surcharges of \$150

- Other Changes

- Small dental premium increase for all plans, approximately 2%
- Pre-65 Medicare-enrolled retirees and dependents will move to Alight Retiree Health Solutions and receive the same HRA funding as Post-65 Retirees and dependents

# 2027 Highlights

- **Action Required!**

- Surcharge certifications (tobacco use and working spouse), or default to surcharge
- Election required to contribute to Flexible Spending Accounts (FSAs)

- **Premiums** will increase by an average of 6% across all medical plans.

- Review 2027 premiums and plan designs to consider any election changes. There are no changes to deductibles, copays, coinsurance, or out-of-pocket maximums.

- **Anthem members:** Starting in January 2027, Express scripts® Pharmacy Benefit Services, part of Evernorth Health Services, will be the pharmacy benefit manager for Anthem members.

- Express Scripts will work with members to understand what's changing and help navigate options

## Recommendations

- Meet with a Virtual Benefits Counselor for in-depth benefits and enrollment support
- Review beneficiary information for life insurance, Health Savings Account (HSA), and retirement plans
- Consider enrolling in a 403(b) and/or 457(b). Can enroll at any time during the year

# Open Enrollment Information & Timelines



# Open Enrollment Dates

USG Open Enrollment is:

**Monday, October 26 – Friday, November 6**

- **Employees must take action by November 6**
- If employees are enrolled in healthcare coverage, **they must certify** their tobacco use and working spouse status or the monthly surcharges will apply
- Employees can make changes or corrections through **December 31, 2026**. This will be communicated to employees on their Confirmation Statements

**October 2026**

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

**November 2026**

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

# Enrollment Support

**Meet with a Virtual Benefits Counselor during Open Enrollment**  
**October 26 – November 6, 9 a.m. – 9 p.m. Eastern time, Monday – Friday**  
**Video chat at work or from the comfort of your own home**

## **Virtual Benefits Counselors can help you:**

- ✓ Understand key benefits changes and new offerings
- ✓ Get answers to your benefit-related questions
- ✓ Understand how benefits options can be of value to you and your family
- ✓ Make important benefits decisions
- ✓ Complete your enrollment

## **Connect with a Virtual Benefits Counselor:**

- 1. Schedule an appointment** at **benefitsgo/USG** using the appointment scheduler beginning October 12.
- 2. Watch for a confirmation email** containing your appointment date and time, a link to the Teams meeting, and an optional calendar reminder.
- 3. Meet with your Virtual Benefits Counselor** at the scheduled date and time, via the Teams meeting link.

# 2027 USG Open Enrollment Information Sessions

## Active Employees

OE Information Session

Monday, October 26  
**Teams Webinar**

10:00am – 12:00pm

OE Information Session

Tuesday, November 3  
**Teams Webinar**

2:00pm – 4:00pm

## Pre-65 Retirees

OE Information Session

Wednesday, October 29  
**Teams Webinar**

2:00pm – 4:00pm

Visit **[benefits.usg.edu](https://benefits.usg.edu)** to learn more.

# 2027 Benefits Changes



# 2027 Employee Healthcare Premiums

| Employee Monthly Premium<br>(+/- \$ Change from Current) |                     | Anthem<br>(USG Self-Insured Coverage) |  |
|----------------------------------------------------------|---------------------|---------------------------------------|--|
| Tier                                                     | Consumer Choice HSA | Comprehensive Care                    |  |
| Employee                                                 | \$110 (+\$5)        | \$249 (+\$16)                         |  |
| Employee + Child(ren)                                    | \$241 (+\$11)       | \$492 (+\$31)                         |  |
| Employee + Spouse                                        | \$281 (+\$13)       | \$574 (+\$37)                         |  |
| Family                                                   | \$402 (+\$18)       | \$819 (+\$52)                         |  |

# 2027 Healthcare Plan

There are no plan design changes to the healthcare plans. This chart is a summary and only shows in-network coverage. For complete details, review the 2027 Comparison Guide on [benefits.usg.edu](https://benefits.usg.edu).

|                                                    | Consumer Choice HSA                          | Comprehensive Care                                |
|----------------------------------------------------|----------------------------------------------|---------------------------------------------------|
| <b>Coverage</b>                                    | In-network*                                  | In-network*                                       |
| <b>Deductible</b><br>(Single/Family)               | \$3,200/\$6,400                              | \$1,500/\$4,500                                   |
| <b>Annual out-of-pocket max</b><br>(Single/Family) | \$5,000/\$10,000<br>(with \$10,000 Ind. Cap) | \$3,300/\$6,600                                   |
| <b>PCP required</b>                                | No                                           | No                                                |
| <b>Preventive care</b>                             |                                              |                                                   |
| <b>Physician office<br/>visit/specialist visit</b> | Plan pays 100%                               | \$25 copay/<br>\$50 copay                         |
| <b>Urgent care</b>                                 |                                              | \$50 copay                                        |
| <b>Inpatient hospital services</b>                 | You pay 20%<br>after deductible              | You pay 10%<br>after deductible                   |
| <b>Outpatient hospital services</b>                |                                              |                                                   |
| <b>Care in emergency room</b>                      |                                              | \$300 copay, then you pay 10% after<br>deductible |

# 2027 Pharmacy Plan

There are no plan design changes. For complete details, review the 2027Comparison Guide on [benefits.usg.edu](https://benefits.usg.edu).

|                                       | Consumer Choice HSA                                                                                      | Comprehensive Care                   |  |
|---------------------------------------|----------------------------------------------------------------------------------------------------------|--------------------------------------|--|
| Retail and Mail Order                 | Coinsurance After Deductible                                                                             | Copay/Coinsurance                    |  |
| Generic                               | You pay \$20 copay                                                                                       |                                      |  |
| Preferred brand                       | You pay 20%                                                                                              | You pay 20% with \$50 min/\$125 max  |  |
| Nonpreferred brand                    |                                                                                                          | You pay 35% with \$125 min/\$250 max |  |
| Specialty                             | Limited to a 30-day supply for new prescriptions                                                         |                                      |  |
| Generic                               |                                                                                                          | You pay 20% with a \$85 max          |  |
| Preferred brand                       | You pay 20%                                                                                              | You pay 20% with a \$175 max         |  |
| Nonpreferred brand                    |                                                                                                          | You pay 35% with a \$250 max         |  |
| Pharmacy annual out-of-pocket maximum |                                                                                                          |                                      |  |
| Per Member                            | The annual out-of-pocket maximum amounts will be combined with the medical out-of-pocket maximum amount. | \$2,250/member (capped at \$6,750)   |  |

# 2027 Dental Plan Premiums

| Employee Monthly Premium<br>(+/- \$ Change from Current) | Delta Dental Base | Delta Dental High |
|----------------------------------------------------------|-------------------|-------------------|
| Employee                                                 | \$39 (+\$0)       | \$49 (+1)         |
| Employee + Child(ren)                                    | \$75 (+\$1)       | \$92 (+\$1)       |
| Employee + Spouse                                        | \$79 (+\$2)       | \$97 (+\$1)       |
| Family                                                   | \$126 (+\$2)      | \$156 (+\$3)      |

## **NEW!** - Hearing benefits through EyeMed

In 2027, enrolled members can receive reimbursement for hearing exams and prescription hearing aids.

### Hearing exam:

- Adults – \$50 reimbursement every 24 months
- Kids – \$50 reimbursement every 12 months

### Prescription hearing aids:

- Adults – \$400 reimbursement per ear every 48 months
- Kids – \$400 reimbursement per ear every 24 months

### Other considerations:

- No network – members can go anywhere
- Plan can be combined with other benefits

# MetLife Life Insurance – Simplified Statement of Health

- **During Open Enrollment**, employees may elect or increase their supplemental life insurance by one level, up to 3x their annual salary, not to exceed \$500,000
  - Employees who need help determining if they have enough coverage can use the life insurance estimator at [lifeonlinecalculator.com/](https://lifeonlinecalculator.com/)
  - **For 2026 OE, MetLife has a simplified Statement of Health to make getting coverage easier, only 5 questions!**
- **Review and/or update beneficiaries**
  - Employees can update their beneficiary information at any time through [oneusgconnect.usg.edu/](https://oneusgconnect.usg.edu/)
  - If they do not have beneficiaries on file with OneUSG Connect - Benefits, benefits will be paid based on the order specified in USG's plan certificate



While updating life insurance beneficiaries, remind employees about updating their Health Savings Account (HSA) or retirement beneficiaries.

# Insurance Cards

- **New ID cards will be issued for Anthem healthcare plans**
- CVS Caremark will be removed, Express Scripts/Evernorth information will be added
- ID cards should arrive the last week of December
- Encourage employees and retirees to discard their 2026 cards once new cards are received so they have accurate pharmacy information at all times

# Surcharge Certification

- Employees enrolled in a USG healthcare plan are **required to complete tobacco and working spouse certifications** each year during Open Enrollment
- Employees **must certify** whether they (and their covered family members age 18+) use tobacco and whether their spouse has access to healthcare coverage through their employer

## Trying to Quit?

Learn more about tobacco cessation programs and resources at [benefits.usg.edu](https://benefits.usg.edu)

| 2027 Surcharges                                                                  |             |                                                               |                                             |
|----------------------------------------------------------------------------------|-------------|---------------------------------------------------------------|---------------------------------------------|
| NOTE: If employees don't certify, they will be charged the monthly surcharge(s). |             |                                                               |                                             |
| Tobacco Surcharge                                                                |             |                                                               | Working Spouse Surcharge                    |
| Employee                                                                         | Spouse      | Children 18+ (one surcharge for all children who use tobacco) | (This surcharge does not apply to retirees) |
| \$150/month                                                                      | \$150/month | \$150/month                                                   | \$150/month                                 |

# Switching From an FSA to an HSA

Employees currently contributing to a Healthcare FSA in 2026 who switch to a Health Savings Account (HSA) for 2027 must have a zero-dollar balance in their Healthcare FSA on or before December 31, 2026, to begin making contributions to their HSA on January 1, 2027.

- If the Healthcare FSA balance is not zero by December 31, 2026, HSA contributions will not begin on January 1, 2027. To initiate HSA contributions, the employee must contact OneUSG Connect - Benefits on or after April 1, 2027.
- Impacted employees will receive a notification from OneUSG Connect - Benefits prior to December 31 and before April 1, 2027.
- Employees who do not contact the OneUSG Connect - Benefits Call Center will not have HSA contributions in 2027.

# Flexible Spending and Health Savings Account Reminders



## Flexible Spending Account (FSA)

- Employees who are contributing to a Healthcare FSA, Limited Purpose FSA and/or Dependent Care FSA must incur eligible expenses before March 15, 2027. They must file for reimbursement by March 31, 2027.
- Employees who fail to use all their FSA contributions will forfeit those funds – “use it or lose it”
- Funds cannot be returned to the employee per IRS Guidelines

## Health Savings Account (HSA)

- Remind employees to review and/or add a beneficiary to their Health Savings Account (HSA) with HSA Bank
- Employees will need name, Social Security number and one form of contact information to add or update someone as their beneficiary
- Updates should be made on the HSA Bank portal **[myaccounts.hsabank.com/Login.aspx](https://myaccounts.hsabank.com/Login.aspx)**

# Shared Sick Leave

## 06.00 Time Away from Work

- [06.01 Annual Leave](#)
- [06.02 Blood or Blood Platelet Donation Leave](#)
- [06.03 Education Support Leave](#)
- [06.04 FLSA Unpaid Leave – Exempt Employees](#)
- [06.05 Family and Medical Leave Act](#)
- [06.06 Holidays](#)
- [06.07 Inclement Weather or Other Emergencies](#)
- [06.08 Military Leave](#)
- [06.09 Organ and Marrow Donation](#)
- [06.10 Maternal Birth and Parental Leave](#)
- [06.11 Personal Leave](#)
- [06.12 Policy on Education Leave without Pay](#)
- [06.13 Selective Service/Physical Examinations](#)
- [06.14 Shared Sick Leave Program](#)
- [06.15 Sick Leave with Pay](#)
- [06.16 Sick Leave without Pay](#)
- [06.17 Time and Leave Reporting](#)
- [06.18 Voting and Court Duty Leave](#)

- Open Enrollment is an employee's annual opportunity to enroll in the Shared Sick Leave Program
- Each institution is responsible for the enrollment, administration, and communication of this benefit
- Review the **[BOR policy](#)** on eligibility, forms and program details so you are prepared to assist your employees
- Reminders about Shared Sick Leave are included in Open Enrollment communications

## Other Important Information



# 2027 USG Information Sessions

| Active Employees                                                                               |                                               |                   |
|------------------------------------------------------------------------------------------------|-----------------------------------------------|-------------------|
| OE Information Session                                                                         | Monday, October 26<br><b>Teams Webinar</b>    | 10:00am – 12:00pm |
| OE Information Session                                                                         | Tuesday, November 3<br><b>Teams Webinar</b>   | 2:00pm – 4:00pm   |
| Pre-65 Retirees                                                                                |                                               |                   |
| OE Information Session                                                                         | Wednesday, October 29<br><b>Teams Webinar</b> | 2:00pm – 4:00pm   |
| Transition to Medicare<br>*invitation only – email USG<br>Benefits if you would like to attend |                                               |                   |
| Morning Session                                                                                | Friday, October 2<br><b>Teams Webinar</b>     | 10:00am – 12:00pm |
| Afternoon Session                                                                              | Monday, October 5<br><b>Teams Webinar</b>     | 2:00pm – 4:00pm   |

# Where To Go For Questions

## Employee Questions

### Virtual Benefits Counselors

For in-depth benefits support during Open Enrollment

- **Schedule an appointment** at **benefitsgo/USG**
- **Available:** October 26 – November 6, 9 a.m. – 9 p.m. Eastern time, Monday – Friday

### Healthcare and Pharmacy Questions

- **Anthem:** 1-800-424-8950
- **Express Scripts:** 1-877-783-2283
- **Kaiser Permanente:** 1-404-365-0966

## Practitioner Questions

### USG Well-being Program Questions

- Email: [usgwellbeing@usg.edu](mailto:usgwellbeing@usg.edu)



### USG Benefits Questions

- Email: [usg-benefits@usg.edu](mailto:usg-benefits@usg.edu)

### OneUSG Connect - Benefits

For questions about enrollment, certifications, beneficiaries or HSA/FSA

- **Call:** 1-844-587-4236
- **For escalations,** create a ticket through the OneUSG Connect - Benefits enrollment portal (“Request Help”)

### Retirement Questions

- **Retirement Eligibility and Plan Questions:** Campus HR/Benefits Department

### USG Retirement Questions

- Email: [usg-retirement@usg.edu](mailto:usg-retirement@usg.edu)