Tobacco Surcharge

- $50 per month tobacco surcharge will apply to spouses and dependent children 18+ enrolled in the healthcare plan per tobacco user
  - Active employees default to tobacco user if they do not enroll - $50 per month will be added to premium
- Employee can certify at any time during the year as a nontobacco user
- Surcharge will be removed at the first of the next month - No refunds
- Retirees may certify on-line or may complete the paper form
- Retirees will default to same as 2013
2014 Premiums – Good news!

- No increase in premiums for employees enrolled in the BCBSGa plans
- 2014 Healthcare Monthly Premiums

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Blue Cross Blue Shield of Georgia</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO (Open Access POS)</td>
</tr>
<tr>
<td>Employee</td>
<td>$180.00</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$323.00</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$377.00</td>
</tr>
<tr>
<td>Family</td>
<td>$521.00</td>
</tr>
</tbody>
</table>
Plan Changes – Open Access POS

- Increase Emergency Room co-pay from $50 to $150
- Prescription drug changes/programs:
  - Increase Preferred Brand Name prescription co-pay from $30 to $35 (messaging and to use generics! $10 for 30 day supply)
- Out-of-network deductible increase ($400 to $500 for single and from $1,200 to $1,500 for family)
- Out-of-network annual maximums increase ($2,000 to $3,000 for single and $4,000 to $5,000 for family)
- ACA requirement – co-payments for office visits and emergency room will be included in out-of-pocket maximum
ID Cards

- Employees enrolled in the OA POS plan will not receive a new prescription ID card unless the enrollment is new for 2014; employees should continue using “Medco” pharmacy cards!
Plan Changes – HSA Open Access POS Plan (HDHP)

- Increase Participant Co-insurance from 10% to 15%
- Create an out-of-network deductible distinct from in-network - $2,500 for single and $5,000 for family
What’s new for 2014?

- Plan Benefits & Carriers
  - Dental – MetLife -> Delta Dental
  - Vision - EyeMed
  - Life and AD&D – CIGNA -> Minnesota Life
  - Disability – MetLife
  - FSA/HSA – US Bank
## Dental – Delta Dental

### Delta Dental Base Plan vs. Delta Dental High Plan

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Delta Dental Base Plan</th>
<th>Delta Dental High Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
<td>Out-of-network</td>
</tr>
<tr>
<td>Annual maximum</td>
<td>$1,000*</td>
<td>$1,500*</td>
</tr>
<tr>
<td>Lifetime orthodontic maximum (children)</td>
<td>No coverage</td>
<td>$1,000</td>
</tr>
<tr>
<td>Deductible (Single/Family)</td>
<td>$50/$150</td>
<td>$50/$150</td>
</tr>
<tr>
<td>Diagnostic/preventive services*</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic benefit services</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Major benefit services</td>
<td>50%</td>
<td>80%</td>
</tr>
<tr>
<td>Orthodontia (child and adult)</td>
<td>No coverage</td>
<td>80%</td>
</tr>
</tbody>
</table>

*Preventive services don’t count toward the deductible
**Benefit limits on replacement dentures or crowns apply

### Coverage Tier & Rates

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Base Plan</th>
<th>High Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$24.82</td>
<td>$30.66</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$49.62</td>
<td>$61.30</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$47.12</td>
<td>$58.24</td>
</tr>
<tr>
<td>Family</td>
<td>$79.38</td>
<td>$98.10</td>
</tr>
</tbody>
</table>
Dental – Delta Dental

Diagnostic & Preventive does not count towards annual maximum benefits

- No waiting period on Orthodontia
## Vision – EyeMed

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam Benefits</strong></td>
<td>$10.00</td>
<td>$40</td>
</tr>
<tr>
<td><strong>Exam Frequency</strong></td>
<td>1 per 12 months</td>
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</tr>
<tr>
<td><strong>Single Vision Lens</strong></td>
<td>$25.00</td>
<td>$40</td>
</tr>
<tr>
<td><strong>Lens Frequency</strong></td>
<td>1 per 12 months</td>
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</tr>
<tr>
<td><strong>Frames Benefit</strong></td>
<td>$150</td>
<td>$58</td>
</tr>
<tr>
<td><strong>Frames Frequency</strong></td>
<td>1 per 12 months</td>
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</table>

## Coverage Tier

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$6.38</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$14.38</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$12.14</td>
</tr>
<tr>
<td>Family</td>
<td>$18.84</td>
</tr>
</tbody>
</table>
Supplemental Life and AD&D

- **Supplemental Life and AD&D**
  - 1x – 8x salary with a maximum limit of $2.5M
  - No age reductions for active employees
  - Employees elect 1x without EOI during Open Enrollment

- **Spouse Life**
  - Coverage options of $10,000 through $500,000 in $10,000 increments
  - EOI required for new or increased coverage during Open Enrollment

- **Child Life**
  - $5,000, $10,000 and $15,000 coverage options
  - EOI not required

- **AD&D**
  - Employee or Family coverage options of $10,000 to $500,000
  - EOI not required
Spouse Life

- Coverage options are $10,000 to $500,000
- New hire Guarantee Issue: $50,000
- **Dependent Life no longer a coverage option**; must elect another option or will default to no coverage
- Employee may elect same coverage of spouse life without EOI
- New coverage elections during Open Enrollment require EOI
- Rate calculates off of spouses age
Child Life

- Coverage options are $5,000, $10,000 or $15,000
- EOI is not required
- If an employee does not elect coverage, and is currently enrolled in child life, coverage will default to lowest coverage option = $5,000
- **Dependent Life is no longer a coverage option**, if employee does not enroll in new coverage, will default to no coverage
AD&D

- Stand alone plan
- Elect $10,000 to $500,000 in $10,000 increments
- Employee only or Family coverage
- Family coverage options *Percentage of employee’s principal sum*
  - Spouse (with children) 40%
  - Spouse (with no children) 50%
  - Each child (with spouse) 10%
  - Each child (with no spouse) 15%
  - Maximum coverage spouse $250,000; child $50,000
- No EOI required
Short and Long Term Disability – MetLife

- **Short-term disability (STD)**
  - 14 day elimination period
  - 60% of salary up to $2,500 per week
  - No Pre-ex
  - EOI for late entrants; waived for Open Enrollment
  - Benefits continue up to 11 weeks

- **Long-term disability (LTD)**
  - 90 day elimination period
  - 60% of salary up to $15,000 per month
  - 3/12 pre-ex
  - Benefits continue to SSNRA
  - EOI not required
Hyatt Legal Plan

- MetLaw Legal Plan provides:
  - Telephone and Office Consultations
  - Legal Representation
  - E-Services, etc.
  - Participation rate of $18 per month
FSA/HSA – US Bank

HSA

• USG is paying the monthly account fees in 2014
• Investment threshold set at $1,000
• 2014 Match - $375/$750

FSA

• Limit of $2,500
• New “limited-purpose FSA” for employees enrolled in HSA
  • Limited-purpose FSA can be used for dental, vision and post-deductible medical expenses only
Use 2013 Health Care FSA funds before Jan. 1

- For employees moving from an FSA to an HSA:
  - Employees are not allowed to contribute to an HSA while they have an active FSA.
  - Employees Health Care FSA balance must be $0 on or before January 1, 2014 or neither the employee nor USG will be allowed to contribute to new HSA until April 1, 2014.
Questions?