For Your Benefit...

Volume 3, Fall 2009

Open Enrollment is October 26—November 20, 2009

Benefits Annual Open Enrollment is your opportunity to make any desired changes to your University benefits, which will become effective January 1, 2010.

From October 26—November 20, 2009, you may enroll, change plans, add or drop dependents, or cancel coverage. If you do not wish to make any changes, you do not have to take any action. Doing nothing ensures that your insurance will remain the same for 2010.

Remember if you wish to participate in the PayFlex Health spending account and/or Dependent care spending account you must re-enroll each year. If you fail to enroll in PayFlex for 2010, your participation will be cancelled after the 2009 plan year ends.

Below is a list of Open Enrollment information sessions available for faculty, staff and retirees. Most sessions will be held at the Athens campus, however, please note two sessions will be held at the Griffin campus, one session will be held at the Tifton campus, and one session will be held at the GSU campus in Statesboro.

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
<th>Audience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mon. Oct. 19</td>
<td>2:00-4:00pm</td>
<td>Tate Center Theater, Athens</td>
<td>General</td>
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<tr>
<td>Tues. Oct. 20</td>
<td>10:00am-12 noon</td>
<td>UGA Chapel, Athens</td>
<td>General</td>
</tr>
<tr>
<td>Wed. Oct 21</td>
<td>10:00am-12 noon</td>
<td>Ga. Ctr. Masters Hall, Athens</td>
<td>General and retiree</td>
</tr>
<tr>
<td>Fri. Oct. 23</td>
<td>1:30-3:30pm</td>
<td>GSU Nessmith-Lane Bldg., Statesboro</td>
<td>General and retiree</td>
</tr>
<tr>
<td>Tues. Oct. 27</td>
<td>2:00-4:00pm</td>
<td>Ga. Ctr. Mahler Audit., Athens</td>
<td>General</td>
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<tr>
<td>Wed. Oct. 28</td>
<td>10:00am-12 noon</td>
<td>Tate Center Theater, Athens</td>
<td>General</td>
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<tr>
<td>Mon. Nov. 2</td>
<td>10:00am-12 noon</td>
<td>Stuckey Auditorium, Griffin</td>
<td>General and retiree</td>
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<tr>
<td>Mon. Nov. 2</td>
<td>1:00pm-3:00pm</td>
<td>Stuckey Auditorium, Griffin</td>
<td>General and retiree</td>
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<tr>
<td>Tues. Nov. 3</td>
<td>10:00am-12 noon</td>
<td>Small Auditorium, Tifton Campus Conference Center</td>
<td>General and retiree</td>
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<tr>
<td>Mon. Nov. 9</td>
<td>2:00pm-4:00pm</td>
<td>Ga. Ctr. Masters Hall, Athens</td>
<td>Retiree</td>
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<tr>
<td>Tues. Nov. 10</td>
<td>10:00pm-12 noon</td>
<td>Ga. Ctr. Masters Hall, Athens</td>
<td>Retiree</td>
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<tr>
<td>Wed. Nov. 11</td>
<td>2:00-4:00pm</td>
<td>UGA Chapel, Athens</td>
<td>General</td>
</tr>
<tr>
<td>Thurs. Nov. 12</td>
<td>10:00am-12 noon</td>
<td>Ga. Ctr. Mahler Audit., Athens</td>
<td>General</td>
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Benefit Plan Changes for 2010 Plan Year

Over 40,000 faculty, staff and retirees are enrolled in the various benefits plans offered by the University System of Georgia. When including dependents, this number more than doubles to nearly 90,000! Therefore, informing all those affected by benefit plan changes is an important and complex task.

The following information on the 2010 plan year benefit changes is presented in an effort to make faculty and staff aware of the full range of benefits available to them during annual open enrollment.

**What’s New for 2010:**

- **The Indemnity Health Plan will be eliminated.** This is due to plan expenses going above expected levels and an antiquated plan design. When switching from the Indemnity Plan, most employees will not have to change doctors due to the fact that 92% of the Indemnity Plan providers are also covered under the BCBS Nationwide network.

- **The PPO Health Plan will move to a Nationwide Network.** This means there will no longer be a separate set of deductibles, co-pays and co-insurance for in-state and out of state services. Since most enrollees are expected to switch from the Indemnity Plan to the PPO plan, this is a change which will benefit members who live and/ or receive care outside of Georgia.

- **The PPO Health Plan will add a limited extended care provision.** This is a plan enhancement not covered previously under the PPO plan which gives enrollees a better option when rehabilitation or convalescent care is needed post-hospitalization.
Benefit Plan Changes for 2010 Plan Year, continued...

- The PPO Health Plan will offer a voluntary mail order prescription plan. As another added plan enhancement, the mail order prescription benefit offers convenience for enrollees. This is cost-effective for the University System and the member.

- The PPO Health Plan will have a new rate structure for Retirees. The rates and tiers will be structured to encourage Medicare-eligible retirees to enroll in Medicare Part B. The new rates better reflect actual cost with premiums.

- The High Deductible PPO Plan (HDHP) will offer a one-time seed into a Health Savings Account. For employees enrolled in the High Deductible PPO Plan for 2010, the University System will deposit a one-time seed equal to half of the annual deductible into the member’s US Bank Health Savings Account. The seed amount for single coverage is $750 and $1,500 for dual or family coverage, payable in two installments.

Proposed Benefit Plan Rate Increases for 2010

Beginning January 1, 2009, the University System changed the cost share of the health insurance plans from 75/25 to 70/30, making employees responsible for 30 percent of the premium and the employer contributing 70 percent. The 70/30 split will remain the same for plan year 2010, although overall rates will increase for both employee and employer.

The increase in plan rates is due to inflation and increasing plan costs, suggesting higher rates are warranted. The rates will increase by the following percentages:

- PPO Plan 12.00%
- BCBS HMO 12.24%
- Kaiser HMO 8.30%
- HDHP PPO 9.94%
- Dental Plan 4.00%
- Dental PPO 4.00%

For a complete list of health and dental plan rates for 2010, please visit http://www.hr.uga.edu/benefits/health_and_dental_plan_changes_2010.pdf

Financial Services Available at the University of Georgia Financial Management & Education Center (FMEC)

UGA offers faculty, staff and retirees a comprehensive approach to retirement and financial planning with the development of the UGA Financial Management Education Center (FMEC).

The mission of FMEC is to provide faculty, staff and retirees the financial advising, counseling, planning and educational resources throughout their careers and into retirement to help ensure they are fully knowledgeable about their benefits and financially prepared for retirement; and to continue providing retirees financial and estate planning/wealth management guidance and support.

FMEC encompasses the counseling expertise of UGA benefits counselors, Teachers Retirement System (TRS), and representatives of Fidelity Investments, TIAA-CREF, and VALIC. Representatives are available for counseling appointments during regular business hours.

Fall 2009 Training and Development Course Offerings

Training & Development course offerings for Fall 2009 are now available.

New offerings include: Non-Discrimination and Anti-Harassment (NDAH) Policy; Website Workshop: Enhance Your Professional Image; Keeping a Positive Attitude in Economic Uncertainty; Proofreading: Specialized Skills for Leaders; Controlling Multi-Page Documents in Word 2007; Plan, Prepare, React: Active Shooter Response Options for Students, Faculty and Staff; and Conflict De-escalation Techniques.

Back by popular demand: Yoga at Your Desk; Pandemic Flu Preparedness; Adobe Acrobat PDF Form.

For a complete class schedule please visit http://www.hr.uga.edu/careerdev/career.html or contact Training and Development at 706-542-7062 or training@uga.edu.