

Augusta University

Important Information for Separating Employees

Benefits	
OneUSG Connect - Benefits 1-844-587-4236	Benefits coverage ends on the last day of the month in which your employment ends.
COBRA	
OneUSG Connect - Benefits 1-844-587-4236	If you would like to continue medical, dental, vision, and healthcare flexible accounts, you can do so under COBRA. You will receive a packet at your home address designated in OneUSG Connect. The effective date is the 1st of the month following the last day of coverage through Augusta University.
Flexible Spending Accounts	
Optum 1-877-470-1771	Your Medical and/or Dependent Care and Flexible Spending Account (FSA) contributions will end with the deduction on your last regular payroll check. There is a 90-day grace period to submit claims for services incurred before your employment end date. No card transactions can be processed after termination date. Reimbursement claims must be submitted by form or online at mycdh.optum.com.
Health Savings Account	
Optum 1-877-470-1771	Since you are the owner of the Health Savings Account (HSA), you may continue to maintain the account.
Life Insurance	
MetLife 1-877-275-6387 (MassMutual)	You may be able to keep your basic, supplemental, and dependent term life coverage and pay the full cost (this portability ends at age 70), or you can convert this policy to an individual life insurance policy. Premiums may be higher than those paid by active employees.
Retirement Plans	
TRS 1-800-352-0650 AIG 1-800-448-2542 Fidelity 1-800-343-0860 TIAA 1-844-230-7524	You have the option to leave, rollover, or withdraw your retirement contributions. For TRS members, you can contact TRS by phone, or you can register and log in to your TRS account to complete the withdrawal/rollover at www.trsga.com . For ORP members, please contact your retirement vendors directly to request withdrawal/rollover forms.
Leave Balances	
USG Shared Services Center 1-855-214-2644	If you have a vacation balance and you have completed the clearance process, you will receive your vacation payout (up to 360 hours) on the next regular scheduled paycheck after your last working hour's paycheck. Sick leave is not paid out.
Miscellaneous	
USG Shared Services Center 1-855-214-2644	Please contact SSC to update your phone number and address information in OneUSG Connect. Your W-2 will be mailed to the address listed in OneUSG Connect (in January).

Contact Information:

Augusta University – Human Resources – 706-721-3770
USG Shared Services Center (SSC) – 1-855-214-2644

HUMAN RESOURCES - BENEFITS

Administration Division



Important Information

- [USG COBRA Notice](#)

Continuing Benefits Coverage Under COBRA

If your employment at USG ends, you may have a right to temporarily continue your USG benefits coverage.

The right to continue benefits coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

Once USG employment ends (for any reason other than gross misconduct), COBRA continuation coverage will be offered to the employee and any qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

To enroll in COBRA continuation coverage or get answers to your COBRA questions:

- Visit the OneUSG Connect - Benefits website at oneusgconnect.usg.edu. (Under **Manage My Benefits**, look for the button for COBRA participants.)
- Contact the OneUSG Connect - Benefits Call Center toll-free at **1-844-5-USGBEN** (1-844-587-4236).



Statement Date: August 7, 2017



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John doe
123 Alight Stree



OneUSG Connect - Benefits
connect-benefits.usg.edu



OneUSG Connect - Benefits Call Center
1-844-5USGBEN (587-4236)
8:00 a.m. to 5:00 p.m., Eastern Time, Monday
through Friday

COBRA Enrollment Notice

Action Needed!

You must enroll in COBRA health coverage by **October 18, 2017** on OneUSG Connect - Benefits at connect-benefits.usg.edu or by calling the OneUSG Connect - Benefits Call Center at 1-844-587-4236. If you don't enroll, you'll lose this opportunity.

This notice contains important information about your right to continue your University System of Georgia health coverage, as well as other health coverage alternatives that may be available to you through the Health Insurance Marketplace at www.HealthCare.gov or by calling 1-800-318-2596. You may be able to get coverage through the Health Insurance Marketplace that costs less than COBRA continuation coverage. Please read the information contained in this notice very carefully and keep it for your records.

As a result of your Termination, your current benefit coverage ends on **July 31, 2017**. You may choose to remain covered under your current group health plan for up to **18** months. This coverage is provided through the Consolidated Omnibus Budget Reconciliation Act, which is often referred to as COBRA.

Your Benefits

This table details when your current coverage ends and, if chosen, when your COBRA coverage begins.



Plan	Your Benefits (ending 07-31-2017)	Your Benefits If You Don't Enroll in COBRA (beginning 08-01-2017)	If You Enroll, COBRA Benefits Automatically End
Healthcare			
	Comprehensive Care	No Coverage	01-31-2019
	You Only	No Coverage	
Dental			
	Delta Dental Base Plan	No Coverage	01-31-2019
	You Only	No Coverage	
Vision			
	EyeMed Vision	No Coverage	01-31-2019
	You Only	No Coverage	
Tobacco Surcharge			
	Tobacco Surcharge – No	N/A	

Your Benefit Choices

Below are the benefit choices available to you and the monthly cost of each choice.

Healthcare	
	You Only
No Coverage	\$0.00
Comprehensive Care	\$601.83

Dental	
	You Only
No Coverage	\$0.00
Delta Dental Base Plan	\$32.23

Vision	
	You Only
No Coverage	\$0.00
EyeMed Vision	\$6.51

Paying for Your Coverage

Sign Up for Direct Debit

Avoid worrying about late bill payments by having your payment automatically deducted from your bank account with direct debit. To learn more or sign up for direct debit, access OneUSG Connect - Benefits at connect-benefits.usg.edu.



Timing of Your Bills

Once enrolled, you'll receive your first bill for the cost from the date your coverage ended through the end of the month in which you make your COBRA choice. You must submit your first payment within **45 days** of when you chose COBRA coverage.

Note: Your first bill is likely to be higher than subsequent bills because it may include more than one month of coverage and is retroactive to August 1, 2017.

Following your first payment, your bills will be due on the **first of each month** for the cost of your benefit coverage. If you fail to submit monthly payments within **30 days** of the due date, your coverage will end retroactive to the last day of the month for which a payment was received. Any payments deposited after coverage was dropped will be refunded and won't extend your coverage.

Details About Direct Debit

If you choose direct debit, all future payments will be taken from your account on the **first of the month**. If the first of the month falls on a weekend or bank holiday, the payment occurs the next business day. Here are other details if you choose direct debit:

- You'll no longer receive paper bills.
- Your bank statement serves as your confirmation of payment.
- If your payment amount changes, you'll receive a notice at least 10 days before the next scheduled payment.

You may stop using direct debit at any time.



Other Coverage Options

There may be other, more affordable coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period", even if the plan generally does not accept late enrollees. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums right away, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Being eligible for COBRA does not limit your eligibility for coverage for a tax credit through the Marketplace.

You should compare your other coverage options with COBRA continuation coverage and choose the coverage that is best for you. For example, if you move to other coverage, you may pay more out of pocket than you would under COBRA, because the new coverage may impose a new deductible.

When you lose job-based health coverage, it's important that you choose carefully between COBRA continuation coverage and other coverage options, because once you've made your choice, it can be difficult or impossible to switch to another coverage option.

More information on health insurance options through the Marketplace can be found at www.HealthCare.gov.

Summary of Benefits and Coverage Availability

The health benefits available to you represent a significant component of your compensation package. Health benefits provide important protection for you and your family in the case of illness or injury.

Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options.

The SBC is available on the OneUSG Connect - Benefits website at connect-benefits.usg.edu. During your enrollment period you can view the SBC by opening the Plan Information page, as follows:

- Log into OneUSG Connect - Benefits through at connect-benefits.usg.edu
- Open the Health and Insurance tab
- From the drop down menu, select Plan Information
- Then choose the Summary of Benefits and Coverage you'd like to review.

A paper copy is also available, free of charge, by calling the OneUSG Connect - Benefits Call Center at 1-844-587-4236 (a toll-free number).

Note: If you have dependents in your household who are enrolled in a University System of Georgia plan, please share this SBC information with them.

Family Information

The individuals in this table who are considered Qualified Beneficiaries have independent COBRA election rights.

Name	Birth Date	Relationship	Plans Covered Under	Qualified Beneficiary
John Doe	05-11-1989	Self	Healthcare Dental Vision	Yes

For More Information



Web: OneUSG Connect - Benefits at connect-benefits.usg.edu
Phone: 1-844-5USGBEN (587-4236), 8:00 a.m. to 5:00 p.m., Eastern Time, Monday through Friday. (Outside the United States, use +1-312-843-5248.)



Personal assistance when your group life insurance benefits change

Guidance for making benefits decisions





Life insurance protection is important — whether you're working or not. There are a lot of options and it can be confusing. Let us help you sort it out.

Your group life insurance benefits will decrease or end soon. You have choices to make and time is critical. There's a lot to think about:

- What are all your options?
- What are the best choices for you and your family?
- What will happen if you do nothing?

As part of a special employee financial education program, MetLife has an exclusive arrangement for financial professionals from Massachusetts Mutual Life Insurance Company (MassMutual) to answer your questions, and provide you with information about continuing your group life insurance. This might include identifying other lower-cost alternatives and information on other financial decisions you may need to make at this time.



Here are some other things a MassMutual financial professional can help you with:

- If you are leaving your current employer, do you plan on getting another job?
- If you promptly become re-employed, what are the types of benefits that will be provided by your next employer?
- If you choose not to reenter the workforce, what benefit coverages will you need?
- What is adequate protection for your other insurance needs?
- What benefit does your life insurance policy offer with regard to accumulating cash value?

Get the guidance you need to help make the right decisions for your situation.

To arrange for a MassMutual financial professional to contact you directly, usually within 48 hours of your request, call us at **1-877-275-6387**. We're here to help.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Most insurance policies and annuity contracts contain exclusions, limitations, reduction of benefits, surrender charges and terms for keeping them in force.

MetLife administers the Transition Solutions program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart through MetLife.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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