




2015–2016 Medicare-Eligible Retiree Guide

Aon Retiree Health Exchange



Learn how you can:

- Partner with a dedicated Benefits Advisor.
- Explore your options.
- Enroll in a plan.
- Get help paying for coverage.

An elderly couple is walking on a sandy beach. The woman is wearing a white turtleneck sweater and dark pants, and the man is wearing a dark blue button-down shirt and blue jeans. They are both smiling and looking at each other. The background shows the ocean waves and a clear blue sky.

The University System of Georgia (USG) has partnered with the Aon Retiree Health Exchange so you can choose a 2016 health care plan that best meets the needs of you and your Medicare-eligible dependents, and supplements your Medicare benefits to protect you from unexpected health care costs.

Prepare to Enroll in 2016 Health Care Coverage

Anyone who uses health care knows that costs keep climbing. At the same time, more choices are becoming available for individuals to find coverage that best meets their needs.

In order to provide our retirees with better coverage options at the lowest possible price, USG is changing the way we provide health care to our retirees. Beginning January 1, 2016, USG will transition from USG-sponsored group coverage to individual coverage available through the Aon Retiree Health Exchange for Medicare-eligible retirees and their Medicare-eligible dependents.

Today, more than 60% of employers have replaced, or plan to replace, a traditional group health plan with an “exchange” of individual insurance options.

Find Coverage Through the Aon Retiree Health Exchange

Changing health care insurance is not something you do every day, and we know you may have concerns. That’s why USG has partnered with the Aon Retiree Health Exchange—a Medicare coordinator that will work with you to explore your coverage options and prices. In fact, helping retirees like you is all the Aon Retiree Health Exchange does!

This guide will help you learn about each step in the process of choosing your own insurance plan to supplement your Medicare benefits. Please read it carefully and share it with your family or other trusted advisors.



Did You Know?

Many Medicare-eligible retirees may pay less for equal or better health care and prescription drug coverage through individual insurance plans than they do now for USG’s group coverage. This is due to increased competition in the individual market.

This guide is organized into four sections...

SECTION 1 2 **Partner with a dedicated Benefits Advisor**

The Aon Retiree Health Exchange helps people like you select a new plan to replace their current group coverage.

SECTION 2 3 **Explore your options**

To help answer your questions, we encourage you to attend a meeting hosted by USG and the Aon Retiree Health Exchange and to review the Enrollment Kit mailed to your home address.

SECTION 3 4 **Enroll in a plan**

A telephone appointment will be scheduled for you to speak with an Aon Retiree Health Exchange Benefits Advisor and to enroll in a new health care plan. You’ll need to prepare some information before this appointment takes place.

SECTION 4 5 **Get help paying for coverage**

USG will contribute to a Health Reimbursement Account (HRA) that you can use to get reimbursed for your health care premiums and other eligible health care expenses.

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SECTION 1

Partner with a dedicated Benefits Advisor

The Aon Retiree Health Exchange features specially-trained, licensed, and dedicated Benefits Advisors who will help you compare, choose, and enroll in the health care coverage that best meets your needs—all at no cost to you.

Your Dedicated Benefits Advisor

You'll be assigned a dedicated Benefits Advisor who will work with you every step of the way to guide you through the Medicare insurance marketplace in your area so you can find the right coverage at the right price—maybe even a plan with better coverage or a lower cost than you have today.

Benefits Advisors provide:

- Knowledgeable guidance and recommendations about local individual insurance options.
- One-on-one assistance to help you enroll in the plan you choose and understand how to begin using your Health Reimbursement Account (HRA).
- Ongoing support to help you if you move or your health or financial picture changes.

How Your Dedicated Benefits Advisor Can Help You

Your dedicated Benefits Advisor will ask you questions to get to know you and understand your immediate health care needs and preferences. He or she will then help you decide what plans meet your needs and budget, based on the insurance options available in your area. Once you choose a plan, your Benefits Advisor will work with you to complete your application, either by telephone or online, and to fill out any forms that might be required. Aon Retiree Health Exchange Benefits Advisors are not compensated to steer you toward any specific plan, so you can be sure they'll help you make an objective choice that's right for you.

What retirees are saying

"My dedicated Benefits Advisor took all the time I needed and answered all my questions. She made me feel totally comfortable with the process."

"His in-depth knowledge of what is needed and grasp of my preferences sped and simplified the enrollment process."

"My Benefits Advisor was very informative and polite. He spoke so that my daughter — who was helping me enroll — completely understood."

"She made a stressful experience as painless as possible. I rate her a perfect 10."



Protecting Your Wallet

By law, the price of individual insurance purchased through the Aon Retiree Health Exchange cannot be more than if you bought it on your own.

SECTION 2

Explore your options

September

STEP 1

Review the Enrollment Kit

You will receive an Enrollment Kit from the Aon Retiree Health Exchange at your home address.

- Your Enrollment Kit will include a letter with a specific telephone appointment time and date scheduled just for you to speak with your dedicated Benefits Advisor. It will also provide you the details you need to activate your online account and begin to take action that will prepare you and your Benefits Advisor for your appointment. The letter will also include details about your HRA.
- The Enrollment Kit will also include a *Medicare Insurance Guide* to help you learn more about the basics of Medicare, including the types of insurance plans available to supplement your Medicare benefits. You can use the included checklist and notes pages to write down your questions and better prepare for your appointment. Your Benefits Advisor will work to answer your questions, including those related to the *Medicare Insurance Guide*.

STEP 2

Attend a Meeting

To help you learn more and answer your questions, we encourage you to attend a meeting hosted by USG and the Aon Retiree Health Exchange. Meetings will be held at locations all around the state of Georgia in late August and throughout September, and we will provide more information on meeting dates and locations later this year. Visit

USG-RetireeHealthExchange.com for more information.

STEP 3

Confirm or Change Your Appointment

Your appointment may take one to two hours, depending on whether you and your dependent share the appointment and whether you enroll on that day. **Medicare will not allow the Aon Retiree Health Exchange to keep your appointment unless you confirm it in advance.**

- When you receive your Enrollment Kit in September, please contact the Aon Retiree Health Exchange promptly (either online or by phone) to confirm your appointment, reschedule it, or let us know that you have found coverage elsewhere.

STEP 4

Explore the Aon Retiree Health Exchange Website

- Visit the Aon Retiree Health Exchange website and complete the requested action items to help you prepare for your appointment.
- The website address will be included in the Enrollment Kit that you will receive in September.



No Internet Access?

If you do not have access to a computer, don't worry. The Aon Retiree Health Exchange has other options to help you enroll. Just make sure to keep your telephone appointment with your dedicated Benefits Advisor!

SECTION 3

Enroll in a plan

Keep your appointment.

On the date of your telephone appointment, your Benefits Advisor will call you at the appropriate time to help you select and enroll in a plan, **provided you have confirmed your appointment in advance.** Your dedicated Benefits Advisor will walk you through the enrollment process, including any actions you need to take—such as signing a form or confirming your coverage. Please make sure that if you have asked for a power of attorney, trusted friend, or family member to attend the appointment with you, this person is available at the time of your appointment.

Remember to enroll.

Enroll for your 2016 health care coverage through the Aon Retiree Health Exchange **between October 1 and December 31, 2015.**

Prepare for Your Appointment

- ✓ Before your telephone appointment with your dedicated Aon Retiree Health Exchange Benefits Advisor, **make sure you are enrolled in both Medicare Parts A and B**, and have your card available for the appointment. The Aon Retiree Health Exchange will need your Medicare Parts A and B eligibility dates, which can be found on your card.
- ✓ If you are not already enrolled in Medicare Part B, contact the Social Security Administration today at **ssa.gov** or by calling **1-800-772-1213 (TTY 711)**. You must be enrolled in Medicare Part B to enroll in an individual Medicare insurance plan.
- ✓ Use the Aon Retiree Health Exchange website to activate your account and complete your action items. This information will help your dedicated Benefits Advisor prepare for your appointment and determine which plans might be a good match for your preferences and needs.

If you don't have access to the website, when you call to confirm your appointment, please be prepared to provide the following information:

- Your current home address and the phone number at which we can reach you for your appointment.
 - A drug checklist with prescription details for you and your Medicare-eligible dependents. This includes your drug names, quantity, and dosage.
 - A list of your current health care providers (including specialists).
 - Confirmation if you plan to bring a power of attorney, trusted friend, or family member with you to your appointment.
 - Your email address, which will make it more convenient to communicate throughout the process.
- ✓ Write down any questions you have for your Benefits Advisor.



Medicare Parts A and B Are Required

You must be enrolled in Medicare Parts A and B to enroll in an individual Medicare insurance plan.

If you are not already enrolled in Medicare Part B, contact the Social Security Administration today at **ssa.gov** or by calling **1-800-772-1213 (TTY 711)**.

Get help paying for coverage

Your Health Reimbursement Account (HRA)

To help you pay for your individual health care plan and other eligible health care expenses, USG will contribute to a Health Reimbursement Account (HRA). The HRA is a tax-free account, so you do not pay taxes on your account balance or on reimbursements you receive from your account. These accounts also do not bear interest.

Know How to Use Your HRA

Aon Hewitt's Your Spending Account™ (YSA) service will administer your HRA funds and manage the reimbursement process. After you've enrolled in an individual health plan, you'll pay your health care and/or prescription drug premiums directly to the insurance company. Be sure to ask about our convenient premium auto-reimbursement feature.

You will be reimbursed up to the current balance in your HRA. If you use your entire balance, you will not be reimbursed for any additional premiums or expenses for that plan year.



Consider This...

While you are not required to use the Aon Retiree Health Exchange to choose your coverage, USG will **not** provide you with a Health Reimbursement Account (HRA) contribution unless you do so. If you do not enroll in a plan through the Aon Retiree Health Exchange for the 2016 plan year, you will not be eligible for the HRA in the future.

More details about your HRA and the amount that USG will contribute to it will be sent to you with your Enrollment Kit in September.



What Is an HRA?

The HRA is a tax-free account, so you do not pay taxes on your account balance or on reimbursements you receive from your account.

Why Do I Pay My Health Care Expenses First?

In order to keep your reimbursement from being taxed, the IRS requires that you pay expenses out of your own pocket first. You may then reimburse yourself from your HRA administered by Aon Hewitt.



Frequently Asked Questions

Every day, Aon Retiree Health Exchange Benefits Advisors speak with retirees across the country. Here are some of the most frequently asked questions they've received.

Why is USG changing how it provides health care coverage in 2016?

To continue to provide a valuable health care benefit for current as well as future retirees, we must change the way in which we offer health care benefits. More opportunities are now available for retirees to buy individual insurance plans at a reasonable price, which means increased competition among insurance companies offering coverage to supplement Medicare benefits. The majority of USG Medicare-eligible retirees can buy insurance that offers equal or better health care and prescription drug coverage than the current USG-sponsored options—and may even pay less than they do today. And with the help of a Medicare coordinator like the Aon Retiree Health Exchange, retirees can explore a variety of options at prices that fit their individual needs and budgets. Different plans can be selected for the retiree and his or her Medicare-eligible dependents so that everyone's needs are better met.

Will my campus Human Resources (HR) office still be available to assist me?

Yes. Your campus HR office will continue to be a resource and will be able to assist you with questions or concerns. For campus HR contact information, please visit usg.edu/hr/officers.

How long will the appointment with the Benefits Advisor last?

Generally, appointments last one to two hours, depending on whether you enroll that day, if you have a joint appointment with a dependent, and if you include your appointed power of attorney or another trusted friend or family member in the conversation. The length of your appointment will also depend on how much preparation you do in advance. For example, if you go online to the Aon Retiree Health Exchange website to enter the requested information (the prescription drugs you currently take, etc.), your appointment could be much shorter. See the checklist in your Enrollment Kit for details when it arrives in September.



Know how to get answers to your questions.

We recognize your health care choices and costs are important. If you have questions, we encourage you to attend one of the upcoming retiree meetings. The Enrollment Kit you will receive in September will help answer many of your questions. In the meantime, for general information, please call the Aon Retiree Health Exchange at **1-866-212-5052**. Benefits Advisors (licensed insurance agents) are available from 8 a.m. to 11 p.m. Eastern time, Monday through Friday.

Do I need to be enrolled in both Medicare Part A and Medicare Part B before enrolling in an individual insurance plan to supplement my Medicare benefits?

Yes! The Aon Retiree Health Exchange cannot enroll you unless you are enrolled in both Medicare Part A and Part B. Enrollment in Medicare Part A (which covers hospital services) is automatic for most people, while enrollment in Medicare Part B (which covers physician and health care services) is optional. To enroll in Medicare Part B, contact the Social Security Administration today at ssa.gov or call **1-800-772-1213 (TTY 711)**. This step should be completed before your appointment with your dedicated Benefits Advisor. Please note this requirement exists under the current USG plans and is not a change.

What types of coverage are available to me to supplement my Medicare benefits?

Generally, there are two options: Medicare Supplement plans and Medicare Advantage plans. More information about these types of plans will be included in the Enrollment Kit you will receive in September. Your dedicated Benefits Advisor will help you decide what type of plan is right for you and your Medicare-eligible dependents.

Will there be comprehensive Medicare Advantage plans to choose from that include dental and vision coverage?

In many cases, yes. Some Medicare Advantage plans offer extra coverage, such as dental, vision, and/or hearing benefits. And most Medicare Advantage plans include Medicare prescription drug coverage, which means you do not have to purchase separate prescription drug coverage. The Aon Retiree Health Exchange can also refer you to a national dental or vision provider. In addition, retirees currently enrolled in USG dental or vision coverage may continue this coverage in 2016.

Do I need to choose the same plan for myself and my Medicare-eligible spouse?

No. Unlike your current USG health care plan, you will have more flexibility to choose the coverage that fits the individual needs of you and your Medicare-eligible dependents. For example, your spouse may need a higher level of benefits or a more robust prescription drug plan than you do (or vice versa). Individual insurance plans give you the option to choose the plan or plans that best meet the unique needs of you and your Medicare-eligible dependents.

I am Medicare-eligible, but my spouse is not. How will this work?

You can enroll in an individual health care and prescription drug plan to supplement your Medicare benefits through the Aon Retiree Health Exchange program. If your spouse is eligible for USG health benefits, he or she can enroll separately in the USG plan for non-Medicare-eligible retirees during the Open Enrollment Period this fall as usual. Watch for separate information about Open Enrollment. When your spouse becomes Medicare-eligible, he or she may also be eligible for the Aon Retiree Health Exchange program and an HRA contribution.

My spouse is Medicare-eligible, but I am not. How will this work?

If you are eligible for USG health care benefits, you can enroll in the USG health care plan for non-Medicare-eligible retirees during the Open Enrollment Period this fall. Watch for separate information about Open Enrollment. Your Medicare-eligible spouse can then enroll in an individual health care and prescription drug plan to supplement his or her Medicare benefits through the Aon Retiree Health Exchange program.

My dependents are not Medicare-eligible. When will they enroll?

If eligible, they may continue to be covered under the USG group health care plan until they become eligible for Medicare or otherwise lose eligibility under the USG group health care plan. Prior to the USG Open Enrollment Period, eligible dependents will receive information about dates and actions needed.

As a veteran, I have TRICARE® insurance. Should I enroll in an individual insurance plan?

Your dedicated Benefits Advisor will help you with questions related to TRICARE insurance. Keep your appointment to discuss your needs and whether or not your TRICARE plan meets them. In advance of your appointment, contact your TRICARE representative and get his or her guidance on whether enrolling in a Medicare Supplement or Medicare Advantage plan would in any way jeopardize your TRICARE coverage or eligibility for coverage.

I've seen ads on television suggesting that the Medicare enrollment period ends on December 7. The materials from USG say I have until December 31 to find coverage effective January 1, 2016. Which date is correct?

Because your USG group health care coverage is ending, Medicare gives you more time to find supplemental coverage for the following year. Although the Medicare enrollment period ends December 7, you will have until December 31, 2015, to enroll in a supplemental health care plan on the Aon Retiree Health Exchange. Your USG coverage will end on December 31, so be sure to enroll in a plan before midnight on December 31 to ensure you have coverage beginning January 1, 2016. The sooner you complete the process, the sooner you'll have your new cards in hand, so don't wait too long to confirm your appointment and find new coverage.

What if I don't like the health care plan I enrolled in? Can I change plans after I enroll?

With a few exceptions, you'll have to wait until the next Open Enrollment Period held each fall. Contact your dedicated Benefits Advisor for assistance.

Will I get bills from USG for my health care premiums?

No. Effective January 2016, you are responsible for paying your premiums directly to the insurance carrier you select during the enrollment period. We recommend you utilize automatic payment options, like direct debit, to ensure timely payments for your new coverage. You will receive a contribution to a Health Reimbursement Account (HRA) from USG to help you pay for your coverage.

Am I the only one who can speak to my dedicated Benefits Advisor?

You are welcome to include your spouse, a caregiver, or another trusted friend or family member in your conversation with your Benefits Advisor. However, only someone with legal power of attorney can enroll for you or sign forms or other documentation. When you confirm your appointment, be sure to let your Benefits Advisor know if someone will be joining you or speaking on your behalf, and provide his or her contact information.

What if I'm out of the country during the Open Enrollment Period?

If you're on vacation, you can still keep your appointment with your dedicated Benefits Advisor. Simply let the Aon Retiree Health Exchange know where you'll be during the appointment. If you have established residency in a foreign country, you may not be eligible for the Aon Retiree Health Exchange service. Please check with your dedicated Benefits Advisor.

Health Reimbursement Account (HRA) Frequently Asked Questions

Can I use my HRA to pay for expenses other than health care and prescription drugs?

Yes. In addition to your premiums, your HRA can be used for copays, deductibles, and other eligible out-of-pocket health care expenses.

Will the USG contribution to the HRA continue forever?

It is USG's intent to continue to provide a retiree health care benefit. Each year, you will receive detailed information about the following year's retiree health care benefit.

How can I learn more about my HRA?

Details about the amount that USG will contribute to your HRA will be included in your Enrollment Kit, which will arrive in early September.

Will we receive an annual cost-of-living adjustment to the USG contribution to the HRA?

USG will review the subsidy contribution amount each year. There is no guarantee that the subsidy amount will increase from year to year.

I can enroll in my spouse's group health plan as a dependent, but I want the HRA. Can I still receive it if I do not enroll through the Aon Retiree Health Exchange?

No. To receive the HRA, you must enroll in a health care plan through the Aon Retiree Health Exchange.

Why can't USG just pay my health care premiums for me, using the funds in my HRA?

For the funds in your HRA to remain a tax-free benefit, the IRS requires that you pay your premiums out of your own pocket first, and then request reimbursement through your HRA.



Help After You Enroll

USG has selected the Aon Retiree Health Exchange because its services don't stop after you enroll. Once you've enrolled in a health care plan through the Aon Retiree Health Exchange, your dedicated Benefits Advisor, customer service representatives, and Advocates are available to help you, at no cost to you.

Added Support from Advocates

Next year, as an enrolled participant in the Aon Retiree Health Exchange, you will have access to highly trained Advocates who can help you if you ever find yourself at an impasse with your insurance provider. Advocates are experienced in a variety of Medicare insurance topics, including claims, billing procedures, appeals, and even problems getting appointments with specialists. More importantly, they are caring people who understand that these problems can be frustrating and stressful, and who use their experience to find solutions that offer lasting peace of mind. This type of service is not generally offered if you enroll in an insurance plan through an insurance carrier or broker!

Reminder

Your Enrollment Kit will arrive in the mail during September. In the meantime, for general information about Medicare benefits, Health Reimbursement Accounts (HRAs), or the Aon Retiree Health Exchange, please call **1-866-212-5052**.

Benefits Advisors are available from 8 a.m. to 11 p.m. Eastern time, Monday through Friday.

USG-RetireeHealthExchange.com | 1-866-212-5052

University System of Georgia Benefits



we provide · you decide

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