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While we make every effort to present this information accurately, this document is a summary overview. That means lots of details, explanations, and qualifiers are left out. It is intended only to provide general guidance, and you should not rely upon it as a complete or binding explanation of Georgia State University’s benefit program. If this summary information differs from the language or intent of the formal published descriptions and/or legal plan documents of these benefit programs, that information prevails.

To help you make informed medical plan decisions, Georgia State University makes available a Summary of Benefits and Coverage (SBC). These SBC documents are replacing the old plan summaries, previously provided by our medical carriers. The SBCs are standardized nationwide by the government and summarize information you need to best compare your benefits across your options. Access the SBC on www.gsu.edu/hr/benefits or contact the benefits department for a paper copy.
Reminders and changes to your benefits for you and your family for plan year 2015:

What's New for 2015 Enrollment?

Employees are required to make a healthcare plan election and certify their tobacco use status in order to have benefits in 2015.

The tobacco use surcharge includes covered dependents of the employee age 18 years and older. The $75 monthly surcharge will be applied for each covered dependent that uses tobacco (i.e., employee and spouse both use tobacco, an additional $150 per month will be added to the employee's healthcare premium, if the employee and 2 dependents age 18+ use tobacco, an additional $225 per month will be added to the employee's healthcare premium).

Employees will have to enroll for 2015. An employee may change his/her tobacco use status or that of his/her dependents at any time. The change will go into effect the first of the month after the change.

PLEASE NOTE: There will not be tobacco surcharge refunds for employees who do not certify during Open Enrollment.

- Now offering new GSU Voluntary Plans for Telemedicine and Hearing. See page 5-6 for more information.
- Flexible Spending Account (FSA) election is required each year. If you wish to start or renew your Flexible Spending Account (FSA) for Medical or Dependent Care, you must choose your annual election for calendar year 2015.
- Health Savings Account (HSA) for 2015: $3,350 single / $6,650 (gross employer match $375 single / $750 family.
- Dental Plan - Delta Dental
  - Plan benefits remain the same as 2014. Premiums will be increasing 11.8%
- New Health Plan name changes: The HSA OA POS plan name will change to the Consumer Choice HSA plan. The OA POS plan name will become the Comprehensive Care plan.
- 2015 Premium Changes for All Medical Plans
  - OA POS (Comprehensive Care) plan: decrease in premiums by 6%
  - HSA OAPPOS (the Consumer Choice HSA) Plan: increase in premiums by 32%
  - BlueChoice HMO plan: increase in premiums by 24%
  - Kaiser HMO plan: increase in premiums by 4%
- All Medical Plans will have ABA (Applied Behavioral Analysis) Autism Therapy Coverage
(See BOR Comparison Booklet for details: http://employees.hr.gsu.edu/files/2014/10/2015USGComparison.pdf

Comprehensive Care Plan
- Increase specialist copay from $20 to $30
- Increase in-network deductible from $300/$900 to $500/$1,500
- Increase out-of-network deductible from $500/$1,500 to $1,500/$4,500
- Urgent care visits - $35 add then plan pays 100%
- Increase in-network annual out-of-pocket maximums from $1,000/$2,000 to $1,250/$2,500
- Increase out-of-network annual out-of-pocket maximums from $3,000/$5,000 to $3,750/$7,500
- Pharmacy benefits – increase annual out-of-pocket maximum from $1,000/member to $1,100/member and $3,000/family to $3,300/family

Consumer Choice HSA Plan
- Increase participant co-insurance from 15% to 20% (in-network) and 30% to 40% (out-of-network)
- Increase out-of-network deductible from $2,500/$5,000 to $3,000/$6,000
- Increase in-network annual out-of-pocket maximums from $3,000/$6,000 to $3,500/$7,000
- Increase out-of-network annual out-of-pocket maximums from $6,000/$12,000 to $7,000/$14,000

November 3 - 14, 2014
BlueChoice HMO Plan
• In office surgery coverage increasing from $25 to $50
• Increase all Specialty Physician services from a $25 copay to $50 copay
• Pharmacy benefits – annual out-of-pocket maximum $1,100/membe and $3,300/family
• Increase Outpatient Hospital Services from $100 to $200 copay
• Increase Inpatient Hospital Services from $250 to $500 copay
• Increase Maternity Care copay to $50
• Increase Maternity Delivery from $250 to $500 copay
• Increase Allergy testing, allergy shots and serums from $25 to $30 copay
• Increase Urgent Care copay from $30 to $50 copay
• Increase Emergency Room copay from $150 to $250 copay
• Retail Preferred Brand - $35 copay
• Mail Order Preferred Brand - $87.50 copay
• Out-of-network annual maximums to be $5,500/$9,900

Kaiser HMO Plan
• Emergency Care Benefits to $250
• Pharmacy - Brand at Kaiser facility $35, Brand at Network pharmacies $45

Pharmacy Benefit Change
CVS/Caremark will be the new Pharmacy Benefit Manager for all of the self-insured healthcare plans administered by BCBSGa (Consumer Choice HSA, Comprehensive Care, and BlueChoice HMO).

ID Cards
All employees enrolled in a USG healthcare plan will receive a new ID card for 2015. Employees enrolled in a BCBSGa plan will not receive a separate card for their pharmacy benefit. The new cards will have medical information on the front and pharmacy information on the back.

2015 BCBSGa New Programs
• Integrated Health Model: a comprehensive approach aimed at helping members who have chronic or complex health conditions through counseling, care coordination, and advocacy
• Future Moms Program: for expectant mothers, personal health coaching to improve health status
• Behavioral Health Resources Center to help guide employees who need behavioral health services.
• MyHealth Notes will be sent to employees and dependents if they miss important age recommended health screenings.
• Castlight Transparency tool for employees enrolled in the Consumer Choice HSA plan and the Comprehensive Care plan. The Castlight tool will give employees the ability to search for providers based on cost and quality and provides education and information about certain health conditions and procedures.

2015 Voluntary Benefits Plan Information
The Board of Regents will administer the following plans system-wide:
• Dental – Delta Dental (Basic & High) plan options
• Vision – EyeMed
• Disability, Long & Short Term – MetLife
• Basic / Supplemental / Voluntary AD&D Life Insurance – Minnesota Life
• Flexible Spending / Health Savings Accounts – U.S. Bank
• USG Perks
• Lifestyle Benefits

2015 Voluntary Plans at Georgia State University
• Group Accident - MetLife
• Whole Life – MetLife
• Critical Illness – MetLife
• Telemedicine – 1-800MD ($9.96 per month for family coverage)
• Pet Insurance – VPI
• Hearing Plan – EPIC
• Auto/Home – MetLife

View the BOR Comparison Booklet for details: http://employees.hr.gsu.edu/files/2014/10/2015USGComparison.pdf

2015 Open Enrollment Change Exceptions
All Open Enrollment changes and enrollments must be completed during the Open Enrollment period from November 3 through November 14, 2014. Open Enrollment exceptions will not be allowed unless there is a system error or administrative error on the part of the institution. Tobacco surcharge refunds will not be issued to employees who do not certify their status during Open Enrollment. An employee may change his/her tobacco use status at any time during the year and the change goes into effect the first of the next month.
How to Enroll

How to enroll in Benefits for 2015

Enroll on-line through the ADP portal at http://portal.adp.com

If you have not already registered for this site, you must register for the ADP Portal (http://portal.adp.com). Please follow the following instructions:

• Click on “First time Users register here”
• Enter Your Registration Pass Code: USG-6775 – this is Universal
• Follow registration instructions

If you have forgotten your password, please follow the following instructions.

• For lockouts, wait five minutes to allow the system to reset and then retry.
• If you have not logged in for 60 days, your password has expired. Please follow the following directions to reset your password:
  • To reset your password, navigate browser to http://portal.adp.com and click on “Forgot your Password”. You will need to know the answers to your security questions set up when you registered.
  • If you are still unable to access the portal, please contact USG Shared Services toll free at 1-855-214-2644, Monday – Friday, 8:00 am – 5:00 pm, to reset your password.

If you have questions, please do not hesitate to call the USG Shared Services Center at 1-855-214-2644 or e-mail at helpdesk@ssc.usg.edu.

How to enroll in Voluntary Plans at Georgia State University for 2015

Please go to http://employees.hr.gsu.edu/2015-Benefit-Open-Enrollment-Information to obtain enrollment forms to enroll in Voluntary Benefit Plans.

For questions or enrollment for Telemedicine, Hearing, Whole Life, Critical Illness, Group Accident, or any Individual Insurance, contact Jeff Trinkwon, Alliant Employee Benefits, jtrinkwon@alliant.com.
All regularly employed faculty & staff working at least 30 or more hours per week are eligible to participate in the benefit plans. Those employed with 20-29 hours contribute to retirement and earn accrued leave only.

Eligible Dependents Are Defined As:

**Health Care Plan Benefits:** Your legal spouse; your natural, adopted, or stepchild(ren), up to age 26; your disabled child(ren) with proof of disability.

**Dental, Vision, Life, and AD&D Benefits:** Your legal spouse; your natural, adopted, or stepchild(ren) who live with you, up to age 26; your disabled child(ren) with proof of disability.

You will be required to show documentation of your relationship or your child’s age. Examples include a marriage certificate, birth certificate, adoption certificate, and income tax returns.

**Important Note:** If both you and your spouse are eligible University System of Georgia employees, only one may elect to cover the other spouse and/or dependent children.

**Domestic Partner Eligibility**

A domestic partner (of the same or opposite sex) is one who resides with, is financially interdependent upon, and shares the common necessities of life with their partner (who is a Georgia State employee).

All benefits-eligible new hires at Georgia State University may elect to enroll their domestic partner in the following benefits programs:

- Delta Dental
- Texas Whole Life Insurance
- MetLife Critical Illness
- EPIC Hearing Plan
- VPI Pet Insurance
- EyeMed Vision
- MetLife Accident Insurance
- Lifestyle Benefits
- 1-800MD Telemedicine

**Qualifying Events**

Georgia State University allows members to pay premiums on a pre-tax basis by adhering to IRS section 125. Under this program, the IRS has established strict rules regarding the changes you may make to your plans. The choices made during the open enrollment period must remain in effect for the entire plan year (January 1 - December 31).

Exceptions are permitted under IRS rules when a member has a qualifying event such as a birth or marriage.

The effective date will be the date of submitting the qualifying change or the 1st day of the upcoming month.

**Documentation Required**

If you have a qualifying event, documentation, must be submitted within 30 days of the event. You are required to log into the ADP portal: http://portal.adp.com and click on tabs: Benefits/My Benefits/Family Status Change. Please refer to the chart at the right for acceptable documents.

### Acceptable Verification Documentation

### Spouse
- marriage certificate
  ...plus 1 of the following
- copy of federal tax returns
- joint household bill
- joint bank/credit account
- joint mortgage or lease

### Domestic Partners
- domestic partner affidavit
  ...plus 1 of the following
- copy of federal tax returns
- joint household bill
- joint bank/credit account
- joint mortgage or lease

### Children
- birth certificate

### Stepchildren
- copy of marriage certificate as proof of the dependent’s relationship to employee

### Disabled Dependent
- copy of the front page of one of your last two year’s filed federal tax return showing that you claimed this dependent. Blacken out any financial information as you so choose.
- proof of incapacity
NEW FOR 2015!
Georgia State University has implemented the 1-800MD telemedicine program as a valuable benefit available to you and your covered dependents effective January 1, 2015.

IMPORTANT NOTE: 1-800MD is not a replacement for your primary care physician, nor is it a replacement for your medical plan at Georgia State University.

1-800MD provides access to board certified physicians around the clock (24/7/365) via telephone and secure video. Their doctors can answer questions, give advice, and even diagnose and treat illness, all without long wait times and high costs. The benefits department has secure video equipment available during regular business on 3rd floor, One Park Place.

Cost
This new and useful benefit is available to you and your family for a flat fee of $9.96 per month and includes unlimited physician consultations without the additional cost of a copay to you.

Georgia State University has established this program specifically to be a low cost, convenient access to a doctor for minor, acute care ailments. Details of your plan can be found on the member card you will receive in the mail after activating.

Some of the common conditions treated by 1-800MD.

- Allergies
- Arthritic Pain
- Bronchitis
- Cold/Flu
- Gastroenteritis
- Headaches
- Insect Bites
- Sprains/Strains
- Respiratory Infections
- Sinus Infections
- Diarrhea
- Upset Stomach
- Urinary Tract Infections
- And many other non-emergency conditions…

Included with this letter are your membership cards with instructions on how to activate your membership and a member brochure that provides you with an overview of the 1-800MD program and how to use it.

Enrollment forms are available on the benefits website at http://employees.hr.gsu.edu/benefits/ .

If you have any questions regarding your 1-800MD membership, please do not hesitate to contact the 1-800MD Customer Care Center at 1-800-530-8666 (available 24/7/365) or the Benefits Department at 404-413-3330 (available Monday through Friday, 8:30 am to 5:15 pm).
NEW FOR 2015!
Georgia State University is offering the EPIC (Ear Professionals International Corp) Hearing Plan to provide a comprehensive program for hearing loss evaluation, assessment, and treatment. The EPIC Hearing Service Plan is a supplement to your healthcare benefits to make sure you’re covered. The EPIC network includes over 5,000 ENT physicians and audiologists nationwide, the largest network of its kind in the nation.

How It Works
Once enrolled in the plan, you and your covered dependents contact EPIC customer service to schedule a hearing exam. The Georgia network includes over 22 convenient locations.

Cost
EPIC controls and presets all pricing nationally so that you get the best price possible on all hearing aid products. You’ll find savings of over 30-60% off manufacturers’ suggested retail pricing.

Provider Identification
You want to make sure that you’re seeing a reputable providing when considering hearing aids and the cost of hearing aids. The EPIC network of credentialed physicians and audiologists addresses this concern, and their call center is available to answer your questions anytime.

Hearing Aid Efficacy and Cosmetic Issues
By providing access to the full range of hearing aid manufacturers, EPIC has assured availability of the best and most appropriate technology for your specific hearing lost as well as the style or shape and model that you prefer. Plus, EPIC provides a 45 day trial period with a money back guarantee as well as an extended warranty for loss and damage beyond that traditionally provided by the manufacturer.

To get started, complete an enrollment form on the benefits website at http://employees.hr.gsu.edu/benefits/. If you have any questions, call 1-866-956-5400 between the hours of 9 a.m. and 9 p.m. (ET) Monday through Friday to speak with an EPIC Hearing Counselor today.

Plan Features:
• Largest national network of audiologists and ENT physicians in the country with over 5,000 participating providers.
• Toll-free call center with hearing counselors onsite for member support from 6:00 a.m. to 6:00 p.m. PST (M-F)
• Hearing Counselors provide referral to closest local providers and coordinate with members and providers to assure quality of care throughout the process and member satisfaction
• Professional services and devices are billed through EPIC (no office co-pays, up-selling, or balance billing by provider), and financing options are available.

<table>
<thead>
<tr>
<th>EPIC Hearing Plan Coverage Details</th>
<th>In-Network</th>
<th>Out-of-Network Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hearing Exam: Adults - once every 2 years, children - once every year</td>
<td>$70</td>
<td>Up to $70</td>
</tr>
<tr>
<td>Hearing Aid(s): Adults - every 5 years, children - every two years</td>
<td>$500 per ear*</td>
<td>Up to $500 per ear</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EPIC Hearing Plan: Monthly Rates</th>
<th>Exam and Device Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$1.80</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$3.08</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$2.40</td>
</tr>
<tr>
<td>Family</td>
<td>$3.68</td>
</tr>
</tbody>
</table>
With MetLife, purchasing Whole Life Insurance, offered through Texas Life Insurance Company, may be a great supplement to any term life insurance you may already have because it protects your loved ones for your entire life, not just while you’re working. Whole Life Insurance is a policy that you own; it can never be cancelled, even if your health changes.

Because you own it, you can take it with you when you change jobs or retire with no change in the premium. It helps ensure that short- and long-term financial obligations could be taken care of if something unforeseen should happen.

You may have the ability to purchase Whole Life Insurance coverage that includes the following features:

- Applying for coverage is easy, you can qualify if you are actively at work and answer a work status question.
- Paid-up insurance at retirement means premiums are guaranteed to remain level until age 65 or for 20 years if the policy is purchases at age 46 or later. At that time, the policy becomes fully paid up and no further premiums are due.
- Accelerated Death Benefit that pays 92% of the death benefit in most states if an insured becomes terminally ill.
- Spouse/domestic partner, dependent children and grandchildren coverage can be purchased through an individual policy or for dependent children through a Child Term Life Insurance Rider.
- Portable coverage enabling you to take it with you when you change jobs or retire.

Available coverage is subject to certain minimums and maximums summarized in the Maximum Lifetime Coverage Limits table below. Texas Life used three underwriting tiers: Tier 1 (Guaranteed Issue), Tier 2 (Express Issue), Tier 3 (Simplified Limit) to determine the maximum coverage available for employees.

To enroll in this plan and receive further details contact Jeff Trinkwon, Alliant Employee Benefits, jtrinkwon@alliant.com.
Accident Insurance through MetLife provides you with payment for a covered accident. It pays if you undergo testing, receive medical services, treatment or care for any one of more than 150 covered events as defined in your group certificate, including hospitalization resulting from an accident and accidental death and dismemberment.

Payments are made directly to you to use as you see fit. They can be used to help pay for medical plan deductibles and co-pays, for out-of-network treatments, for your family’s everyday living expenses, or whatever else you need while recuperating from an accident.

You and your eligible family member can enroll for coverage. Coverage is guaranteed provided you are actively at work. There are no medical exams to take and no health questions to answer.

You’ll have a choice of 2 different plans that provide coverage for over 150 different covered events, such as:
- Fractures
- Concussions
- Torn knee cartilage
- Dislocations
- Cuts/Lacerations
- Broken teeth
- Burns
- Eye injuries
- Ruptured disc
- Skin grafts
- Coma

Plus, these covered medical services/treatments:
- Ambulance
- Emergency care
- Inpatient surgery
- Outpatient surgery
- Medical Testing Benefits, including:
  - X-rays
  - MRIs
  - CT scans
  - Transportation
- Home modifications
- Physician follow-up visits
- Therapy services, including:
  - Physical and occupational therapy
  - Speech therapy

MetLife Accident Insurance also pays for hospital stays, Intensive Care Unit stays, inpatient rehab, companion lodging, accidental death, loss, paralysis and more.

Review the schedule of benefits for the Low and High plan provisions. These are included on the 2015 Benefits website.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Low Plan</th>
<th>High Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$8.55</td>
<td>$16.06</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$12.58</td>
<td>$24.04</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$15.98</td>
<td>$30.53</td>
</tr>
<tr>
<td>Employee + Spouse + Children</td>
<td>$20.62</td>
<td>$38.99</td>
</tr>
</tbody>
</table>

To enroll in this plan and receive further details contact Jeff Trinkwon, Alliant Employee Benefits, jtrinkwon@alliant.com.

<table>
<thead>
<tr>
<th>Covered Event</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambulance (ground)</td>
<td>$300</td>
</tr>
<tr>
<td>Emergency Care</td>
<td>$100</td>
</tr>
<tr>
<td>Physician Follow Up ($75x2)</td>
<td>$150</td>
</tr>
<tr>
<td>Medical Testing</td>
<td>$200</td>
</tr>
<tr>
<td>Concussion</td>
<td>$400</td>
</tr>
<tr>
<td>Broken Tooth (repaired with crown)</td>
<td>$200</td>
</tr>
</tbody>
</table>

Benefits paid by MetLife Group Accident Insurance | $1,350
Critical Illness Insurance through MetLife can help cover the extra expenses associated with a serious illness. This coverage provides you with a lump sum payment. Payments may be used to help pay for expenses generally not covered by medical and disability income coverage. Plus, the payment(s) will be made directly to you, not to the doctors, hospitals or other health care providers. You will receive a check, mailed directly to your home.

**Benefit Payment**

Your Initial Benefit provides a lump-sum payment upon the first diagnosis of a covered condition. Recurrence Benefit is paid when a covered person is diagnosed with another occurrence of the same covered condition for which an Initial Benefit was previously paid.

<table>
<thead>
<tr>
<th>Covered Conditions</th>
<th>Initial Benefit</th>
<th>Recurrence Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Benefit Cancer</td>
<td>100% of Initial Benefit</td>
<td>50% of Initial Benefit</td>
</tr>
<tr>
<td>Partial Benefit Cancer</td>
<td>25% of Initial Benefit</td>
<td>12.5% of Initial Benefit</td>
</tr>
<tr>
<td>Heart Attack</td>
<td>100% of Initial Benefit</td>
<td>50% of Initial Benefit</td>
</tr>
<tr>
<td>Stroke</td>
<td>100% of Initial Benefit</td>
<td>50% of Initial Benefit</td>
</tr>
<tr>
<td>Coronary Artery Bypass Graft</td>
<td>100% of Initial Benefit</td>
<td>50% of Initial Benefit</td>
</tr>
<tr>
<td>Kidney Failure</td>
<td>100% of Initial Benefit</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Alzheimer’s Disease</td>
<td>100% of Initial Benefit</td>
<td>Not applicable</td>
</tr>
<tr>
<td>22 listed conditions</td>
<td>25% of Initial Benefit</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

The maximum amount that you can receive through your CII plan is called the Total Benefit and is three times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of 300%.

Please refer to the table below for the percentage benefit amount for each covered condition.
Partial Payment Conditions
CII will pay 25% of the Initial Benefit amount for each of the 22 listed conditions until the Total Benefit amount is reached. A covered person may only receive one payment for each Listed Condition in his/her lifetime. The 22 conditions are: Addison’s disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; encephalitis; Huntington’s disease (Huntington’s chorea); Legionnaire’s disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (sleroderma); tetanus; and tuberculosis.

Major Organ Transplant Benefit
Payment is 100% of the Initial Benefit amount. This payment is in addition to your Total Benefit amount payable for the covered conditions listed above.

$50 Wellness Benefit
Because your health is important to us, you can receive an additional $50 for participating in certain preventive care screenings.

Benefit Payment Example of Initial and Recurrence
The example below illustrates an employee who elected an Initial Benefit of $20,000 and has a Total Benefit of three times the Initial Benefit amount or $60,000.

<table>
<thead>
<tr>
<th>Illness - Covered Conditions</th>
<th>Payment</th>
<th>Total Benefit Remaining</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart Attack - first diagnosis</td>
<td>Initial Benefit payment of $20,000 or 100%</td>
<td>$40,000</td>
</tr>
<tr>
<td>Heart Attack - second diagnosis, two years later</td>
<td>Recurrence Benefit payment of $10,000 or 50%</td>
<td>$30,000</td>
</tr>
<tr>
<td>Kidney Failure - first diagnosis, three years later</td>
<td>Initial Benefit payment of $20,000 or 100%</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

Critical Illness Rate for $10,000 Benefit
The rates below apply for the $10,000 Critical Illness benefit. Rates will vary if you elect the other coverage tiers.

<table>
<thead>
<tr>
<th>Attained Age</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Children</th>
<th>Employee + Spouse/Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;25</td>
<td>$3.20</td>
<td>$6.40</td>
<td>$7.70</td>
<td>$10.90</td>
</tr>
<tr>
<td>25-29</td>
<td>$3.40</td>
<td>$6.80</td>
<td>$7.80</td>
<td>$11.30</td>
</tr>
<tr>
<td>30-34</td>
<td>$4.50</td>
<td>$9.10</td>
<td>$9.00</td>
<td>$13.50</td>
</tr>
<tr>
<td>35-39</td>
<td>$6.20</td>
<td>$12.60</td>
<td>$10.70</td>
<td>$17.00</td>
</tr>
<tr>
<td>40-44</td>
<td>$9.10</td>
<td>$18.50</td>
<td>$13.60</td>
<td>$22.90</td>
</tr>
<tr>
<td>45-49</td>
<td>$13.50</td>
<td>$27.40</td>
<td>$18.00</td>
<td>$31.90</td>
</tr>
<tr>
<td>50-54</td>
<td>$19.50</td>
<td>$39.70</td>
<td>$24.00</td>
<td>$44.10</td>
</tr>
<tr>
<td>55-59</td>
<td>$27.30</td>
<td>$55.70</td>
<td>$31.70</td>
<td>$60.10</td>
</tr>
<tr>
<td>60-64</td>
<td>$39.20</td>
<td>$80.10</td>
<td>$43.60</td>
<td>$84.60</td>
</tr>
<tr>
<td>65-69</td>
<td>$59.10</td>
<td>$120.90</td>
<td>$63.50</td>
<td>$125.30</td>
</tr>
<tr>
<td>70-74</td>
<td>$89.20</td>
<td>$182.10</td>
<td>$93.70</td>
<td>$186.50</td>
</tr>
<tr>
<td>75-79</td>
<td>$134.20</td>
<td>$273.00</td>
<td>$138.70</td>
<td>$277.40</td>
</tr>
<tr>
<td>80-84</td>
<td>$206.10</td>
<td>$416.20</td>
<td>$210.50</td>
<td>$420.70</td>
</tr>
<tr>
<td>85+</td>
<td>$272.10</td>
<td>$548.20</td>
<td>$276.50</td>
<td>$552.60</td>
</tr>
</tbody>
</table>

How to Enroll
To enroll in this plan and receive further details contact Jeff Trinkwon, Alliant Employee Benefits, jtrinkwon@alliant.com.
Auto and Home - MetLife
GSU offers access for employees to discounted auto and home insurance rates. Receive special savings with direct bill, tenure discounts, and multiple product discounts. With one phone call, request a quote with discounted rates from five different companies:

- MetLife
- The Hartford
- Safeco Insurance
- Kemper
- Progressive

These companies offer a wide range of personal property and casualty insurance products, designed to be best in class. Offering a complete line of products and discounts that complement one another, you can even find a quote for additional policies, like Renters, Boat, RV, and Motorcycle Insurance.

With one call, you’ll receive multiple quotes, and your representative will find the best value for you among the participating carriers. Get educated on your options while saving money on coverage that protects your belongings.

To find out more information or receive a quote:
Call 1-877-638-7515 or visit www.metlife.com/mybenefits.

Pet Insurance - VPI
Accidents and illnesses happen to pets just as readily as they do to children. Though advances in veterinary medicine help treat and cure many conditions, the costs of these treatments are increasing. What would you do if your pet got sick or hurt today? Would you have enough in savings to cover the veterinary costs?

VPI Pet Insurance can help you pay for your pet’s veterinary expenses. VPI Pet Insurance is offering Georgia State University students, staff, and employees a 5% group discount on coverage per pet up to a discount of 15% for three eligible pets.

Pet insurance also provides a financial safety net for unexpected veterinary expenses. With pet insurance, you can focus on giving your pet the best care possible, instead of focusing on the cost of treatment. VPI has a variety of plans to choose from with coverage for preventive care, accidents, illnesses and diseases, including cancer.

To find out more information about coverage:
- Under “Search for Your Company,” start typing in Georgia State University.
- Once you see it in the box, click the “Search” button.

Or visit www.petinsurance.com/afi/G/Georgia_State_University.aspx.

You can also call 877-PETS-VPI (877-738-7874). Simply mention that you are with Georgia State University. You will be billed directly for this benefit.
State law requires employees under age 60 to participate in a retirement plan. Participation in this plan is mandatory for all non-exempt staff. Effective July 1, 2014, there are new employer and employee contribution rates. See below for more information.

### Plan Type

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Defined Benefit Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility</td>
<td>All faculty and staff working at least 20 hours per week</td>
</tr>
<tr>
<td>Enrollment</td>
<td>Mandatory for non-exempt employees</td>
</tr>
<tr>
<td>Benefit Calculation</td>
<td>Specific Formula: highest 24 consecutive months of salary x 2% x years of service</td>
</tr>
<tr>
<td>Contribution Rate</td>
<td>Employee: 6%</td>
</tr>
<tr>
<td></td>
<td>Employer: 13.15%</td>
</tr>
<tr>
<td></td>
<td>Effective July 1, 2015: Employer Rate is 14.27%</td>
</tr>
<tr>
<td>Annual Compensation Maximum</td>
<td>$260,000 for 2015</td>
</tr>
<tr>
<td>Account Control</td>
<td>TRS</td>
</tr>
<tr>
<td>Vesting</td>
<td>10 year service participation required</td>
</tr>
<tr>
<td>Retirement Eligibility</td>
<td>30 years of service at any age. 10 years of service and at least 60 years of age. If under 60 years of age, at least 25 years of service with a penalty assessed at 7% for each year under 30 years of service or 1/12th of 7% for each month under the age of 60.</td>
</tr>
<tr>
<td>Benefit Duration</td>
<td>Lifetime for member</td>
</tr>
<tr>
<td>Rollovers</td>
<td>Upon employment separation, employee contributions can be rolled over to an eligible plan; 401(k), 401(a), 403(b), 457, or IRA (excluding a Roth IRA).</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>Withdrawals are taxed under both federal and state of Georgia laws. Under age 59 and 1/2 also subject to an additional 10% early withdrawal penalty.</td>
</tr>
<tr>
<td>Loans</td>
<td>Option not available</td>
</tr>
<tr>
<td>Vendor Website</td>
<td><a href="http://www.trsga.com">www.trsga.com</a></td>
</tr>
</tbody>
</table>

#### TRS MEMBER ACCESS

Once you register, you may:
- View and print personal account information
- Update your mailing address
- Generate a retirement benefit estimate (for members within 5 years of retirement)
- Update beneficiaries

Step 1: Validate your identity
Step 2: Provide your employer and beneficiary information
Step 3: Provide your contact information
Step 4: Create your password
Step 5: Create your password reset option
Step 6: Print the registration page

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**Employee Retirement System (ERS)**

Eligibility for this plan is limited to vested members only. If you are not vested with ERS at time of employment in a USG institution, you must elect TRS and get a calculation from TRS as to the comparable years of service.
All exempt employees have the option of choosing either a defined benefit plan (TRS) or a defined contribution plan (ORP). You must make your irrevocable election within 60 days of your hire date. If an election is not made within this time period, you will be defaulted into the TRS defined benefit plan. Campus representatives are located at http://employees.hr.gsu.edu/benefitsactive-employees/financial-security/mandatory-retirement/.

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Defined Contribution Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility</td>
<td>All faculty and exempt staff working at least 20 hours per week.</td>
</tr>
<tr>
<td>Annual Compensation Maximum</td>
<td>$260,000 for 2015</td>
</tr>
<tr>
<td>Benefit Calculation</td>
<td>Varies, depends on the employee investment choices and market results.</td>
</tr>
<tr>
<td>Contribution Rate</td>
<td>Employee 6% pre-tax gross salary; Employer: 9.24%</td>
</tr>
<tr>
<td>Allocation Change</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Provider Change</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Account Control</td>
<td>Employee</td>
</tr>
<tr>
<td>Vesting</td>
<td>Immediate</td>
</tr>
<tr>
<td>Retirement Eligibility</td>
<td>Withdrawals are subject to federal and Georgia taxes. If under the age of 59 and 1/2, a 10% early withdrawal penalty will be applied</td>
</tr>
<tr>
<td>Benefit Duration</td>
<td>Based on account value</td>
</tr>
<tr>
<td>Rollovers</td>
<td>Upon separation from employment, all account contributions can be rolled over to an eligible plan; 401(k), 401(a), 403(b), 457, or IRA (excluding a Roth IRA)</td>
</tr>
<tr>
<td>Withdrawals</td>
<td>Withdrawals will be taxed under both federal and state laws. Under age 59 1/2 is also subject to an additional 10% early withdrawal penalty upon separation of employment only.</td>
</tr>
<tr>
<td>Loans</td>
<td>Option not available</td>
</tr>
<tr>
<td>Vendors</td>
<td>Fidelity, TIAA-CREF &amp; VALIC</td>
</tr>
</tbody>
</table>

Voluntary Retirement Plans

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>403(b)</td>
<td>May withdraw funds without 10% penalty upon age 59 1/2 Not subject to 10% federal tax penalty for early withdrawal after leaving employer</td>
</tr>
<tr>
<td>457(b)</td>
<td>Loans/hardships subject to vendor and IRS regulations Pre-tax contributions Employee contribution only, no employer match Deferral rate stays at $18,000 for 2015 Catch up provisions apply</td>
</tr>
</tbody>
</table>

In addition to the traditional 403(b), you may also contribute to a Roth 403(b).

Who would benefit from a Roth?
It depends on your personal tax situation now and in the future. If you contribute to a Roth 403(b), you are giving up a tax break today for tax break in the future. In general, a Roth is great for:
- Younger employees with a long retirement horizon and more time to accumulate tax-free earnings
- Highly compensated individuals who aren’t eligible for Roth IRAs, but want a pool of tax-free money to draw from during retirement
- Employees who want to leave tax-free money to their heirs

Considering the 457(b)? Keep this in mind...
- Roth contributions are under the same IRS limits as pre-tax contributions
- Your take-home pay will be less than it would if you made traditional pre-tax contributions
- For many participants, a traditional pre-tax 403(b) will still be the most beneficial type of retirement savings plan.

An ORP Enrollment Form & the BOR Regents ORP Election form must be faxed to (404)413-3335 to establish a new account. You will also need to establish your account online with the appropriate Vendor’s website.
Donated Leave Program
This program provides a means for GSU employees to donate sick leave to a leave pool to be used by the employee who required a leave of absence while experiencing a life-threatening or emergency medical condition as defined, and which has caused, or is likely to cause, the employee to take leave without pay.

Eligibility
In order to be eligible to receive a donated leave benefit, you must:
• be a member of the leave pool;
• have completed the initial provisional period of employment;
• provide certification from a licensed physician of a life-threatening or emergency medical condition; and have exhausted all sick and annual leave in order to receive the benefit
• must apply for donated leave at the time of the medical condition

Donated Leave Committee
The Donated Leave Committee consists of three GSU employees outside of Payroll/Benefits/HRIS. All requests for a donated leave benefit would go before the Committee, and all medical information related to the employee would be kept confidential.

Participation
Participation in the donated leave program is strictly voluntary. You can donate a minimum of 8 hours of sick leave, up to a maximum of 40 hours, from your sick leave account to the donated leave pool. An employee who donates leave must retain a combined total of 40 hours of leave in his/her own sick and/or annual leave accounts (pro-rated for part-time employees). Employees who do not accrue annual leave must retain 40 hours of sick leave.

Membership is Automatically Continued
Once you have become a member by way of donating a minimum of 8 hours leave into the leave pool, a minimum of 8 hours leave will be automatically transferred during each subsequent year.

Tuition Assistance Program (TAP)
This program results in the waiver of tuition and student fees when an employee attends any University System of Georgia (USG) Institution. All first-time applicants of the TAP program must go through the regular student admissions process. To receive tuition assistance, an employee must have:
• Completed a 6 month provisional period of employment at an Institution within the USG System without a break in service.
• A TAP application is required for each semester.

All courses taken under the TAP program are for academic credit only.

For complete information please visit http://www.usg.edu/hr/benefits/tuition_assistance_program_tap.

529 Georgia Higher Ed Savings Plan
The GA 529 Savings Plan allows you to set aside after-tax dollars for higher education expenses.

For complete information and registration please visit https://www.path2college529.com/.
Traveling Abroad/Outside Service Areas

Comprehensive Care or Consumer Choice HSA
To locate in-network providers out-of-country, go to www.bcbsga.com/bor and click on BlueCard Worldwide. This applies to members traveling, or living abroad.

Open Access POS
All Out-of-Country providers are considered ‘in-network’ and claims are processed under the Georgia network. For members working or traveling abroad, a network of hospitals and physicians is available to offer members services throughout the world at no additional cost. At the physician and outpatient level, the member will need to pay for the services at the time they are performed. The member will then submit an international claim form along with the original bill for the charges to the BlueCard Worldwide® Service Center, where they will be translated and the currency converted to U.S dollars. The claim will then be processed through the Blue Cross and Blue Shield system with payment issued to the member. (Please note: if you use an out-of-network hospital, you will receive a lower level of benefit coverage).

Blue Choice HMO
Only services for life-threatening injuries or illness will be covered with both out of state and out of country medical needs. You will be required to pay the provider at the time medical services are rendered. A paper claim can then be filed to receive reimbursement for services. You must attach an itemized bill (translated to English) to your claim, and the billed amount must be converted to the equivalent U.S. currency rate.

Kaiser
As a Kaiser Permanente Member, you have 24-hour worldwide emergency coverage. When you travel outside the service area either in Georgia or out of state, you are covered for any illness or injury requiring emergency care only. Note: routine and preventative care is not covered outside the service area.
<table>
<thead>
<tr>
<th>Benefits</th>
<th>Vendor</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>- Comprehensive Care</td>
<td>1-800-424-8950</td>
<td><a href="http://www.bcbsga.com/bor">www.bcbsga.com/bor</a></td>
</tr>
<tr>
<td></td>
<td>- Blue Choice HMO</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Consumer Choice HSA</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>BlueCross Blue Shield</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pharmacy Benefits</td>
<td>CVS/Caremark (all BCBSGa</td>
<td>1-877-362-3922 TDD: 1-866-231-4403</td>
<td><a href="http://www.usg.edu/hr/benefits/pharmacy">www.usg.edu/hr/benefits/pharmacy</a></td>
</tr>
<tr>
<td></td>
<td>administered plans)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td>Kaiser Permanente</td>
<td>404-261-2590</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
</tr>
<tr>
<td>Dental</td>
<td>Delta Dental</td>
<td>1-800-471-4217</td>
<td><a href="http://www.deltadentalins.com">www.deltadentalins.com</a></td>
</tr>
<tr>
<td>COBRA</td>
<td>ADP Services</td>
<td>1-800-770-7981</td>
<td><a href="http://www.benedirect.adp.com">www.benedirect.adp.com</a></td>
</tr>
<tr>
<td>Vision</td>
<td>EyeMed</td>
<td>1-866-800-5457</td>
<td><a href="http://www.eyemed.com">www.eyemed.com</a></td>
</tr>
<tr>
<td>Benefit Payments</td>
<td>ADP Services</td>
<td>1-800-770-7981</td>
<td><a href="http://www.benedirect.adp.com">www.benedirect.adp.com</a></td>
</tr>
<tr>
<td>Self-Service Portal</td>
<td>Shared Services Center</td>
<td>1-855-214-2644</td>
<td><a href="http://www.ssc.usg.edu">www.ssc.usg.edu</a></td>
</tr>
<tr>
<td>403(b), 457, ORP</td>
<td>Fidelity</td>
<td>1-800-343-0860</td>
<td><a href="http://www.fidelity.com/">www.fidelity.com/</a> atwork</td>
</tr>
<tr>
<td>403(b), 457, ORP</td>
<td>TIAA-CREF</td>
<td>1-800-842-2003</td>
<td><a href="http://www.tiaa-cref.org/">www.tiaa-cref.org/</a> georgiastateuniversity</td>
</tr>
<tr>
<td>403(b), 457, ORP</td>
<td>VALIC</td>
<td>1-800-448-2542</td>
<td><a href="http://www.valic.com/usg">www.valic.com/usg</a></td>
</tr>
<tr>
<td>Education Savings</td>
<td>Teachers Retirement System</td>
<td>1-404-352-6500</td>
<td><a href="http://www.trsga.com">www.trsga.com</a></td>
</tr>
<tr>
<td>Life</td>
<td>MetLife</td>
<td>1-866-832-5759</td>
<td><a href="http://www.metlife.com">www.metlife.com</a></td>
</tr>
<tr>
<td>Life</td>
<td>Minnesota Life</td>
<td>1-866-293-6047</td>
<td></td>
</tr>
<tr>
<td>Hearing Plan</td>
<td>EPIC</td>
<td>1-866-956-5400</td>
<td><a href="http://www.epichearing.com">www.epichearing.com</a></td>
</tr>
<tr>
<td>Telemecine</td>
<td>1-800MD</td>
<td>1-800-530-8666</td>
<td><a href="http://www.1800MD.com">www.1800MD.com</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td>1-877-406-1017</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Road Assist (Code 47128):</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>1-866-611-7043</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Legal Services:1-800-305-6816</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Tax Help Line: 1-866-544-4399</td>
<td></td>
</tr>
<tr>
<td>Home/Auto</td>
<td>MetLife</td>
<td>1-877-638-7515</td>
<td><a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a></td>
</tr>
<tr>
<td>Credit Union</td>
<td>Georgia’s Own Credit Union</td>
<td>404-874-1166</td>
<td><a href="http://www.georgiasown.org">www.georgiasown.org</a></td>
</tr>
</tbody>
</table>

For questions or enrollment for Telemecine, Hearing, Whole Life, Critical Illness, Group Accident, or any Individual Insurance, contact Jeff Trinkwon, Alliant Employee Benefits, jtrinkwon@alliant.com.