For Faculty and Staff

Understanding your 2017 BENEFITS
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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 Plan Description (SPD) for each healthcare option. SPD’s are located on the USG Benefits website at: http://www.usg.edu/hr/benefits/2016_benefits/healthcare_and_pharmacy.
Who is Eligible for Benefits
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
Your legal spouse; your natural, adopted, or stepchild(ren), up to age 26; your disabled child(ren) with proof of disability.

When dependents are enrolled in benefits coverage, documentation must be submitted to the Benefits Department to show the relationship to you and proof of age for children.

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.

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). Certain changes permitted under IRS rules when an employee or family member has a qualifying event such as a birth or marriage. For a complete list of qualifying events, please visit http://www.usg.edu/hr/benefits/family_status_change.

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 the tab: Benefits/My Benefits/Family Status Change. Please refer to the chart at the right for acceptable documents.

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

Please Note: The University System of Georgia healthcare plan meets the affordability requirements under the Affordable Care Act. Therefore, generally, employees eligible for the USG healthcare plan will not be eligible for tax credits or subsidies in 2016 through the Health Insurance Marketplace created under the Affordable Care Act.

Acceptable Verification

**Documentation**

When dependents are enrolled in benefit coverage, documentation must be submitted to the Benefits Department to show the relationship to you and proof of age for children.

**Spouse**
- Marriage certificate
- Copy of federal tax returns
- Joint household bill
- Joint bank/credit account
- Joint mortgage or lease

**Natural & Adopted Children**
- Birth certificate

**Stepchild(ren)**
- Copy of marriage certificate as proof of the dependent’s relationship to employee
- Birth Certificate

**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
- Birth Certificate

Supporting documents may be faxed to the Benefits Office at (404)413-3324 or emailed to benefits@gsu.edu. Please include the employee’s name when sending documents.
Reminders & Changes for 2017

Employees that do not want to make any changes or add new elections during Open Enrollment, will keep their current coverage in 2017!

This year Open Enrollment is passive for benefits and the tobacco surcharge. For employees that do not make new elections or changes during Open Enrollment, their current coverage will remain the same for 2017. Also the tobacco surcharge will remain the same as the current election if it is not changed during Open Enrollment. For employees that make new elections or changes that are enrolled in a USG healthcare plan, the tobacco certification will need to be completed in the enrollment system. As always, a Flexible Spending Account election is required each year.

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).

PLEASE NOTE: Tobacco surcharge charges are not refundable. Employees 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.

2017 Healthcare Premiums
This year the University system of Georgia (USG) will take its final step in moving to a defined contribution pricing model for healthcare premiums. This means the employer subsidy will be the same for each plan, at each coverage tier in 2017. Premiums are increasing between 0% - 8% depending on plan enrollment and coverage tier.

2017 Flexible Spending Account (FSA) Annual Maximums
Healthcare - $2,550.00 Annual Maximum
Limited Purpose - $2,550.00 Annual Maximum
Dependent Care - $5,000.00 Annual Maximum

2017 Transit & Parking Maximums
Parking Spending Account - $255.00 Monthly
Transit Spending Account - $255.00 Monthly

FSA payroll contributions to the Transit & Parking Spending Accounts can start, stop or be changed at any time during the plan year. Funds in these accounts roll over from year and are for employee use only.

2017 Health Savings Account (HSA) Annual Maximums
Employee: $3,400 single / $6,750 family (No change, remains the same as 2016)
Employer Match (Gross): $375 single / $750 family (No change, remains the same as 2016)

Life Insurance Plan – Minnesota Life
No changes to plan benefits or premiums in 2017, Employees will be allowed to increase 1x salary up to the lessor of 3x salary or $500,000 without EOI.

Short Term Disability & Long Term Disability - MetLife
No changes to plan benefits for either plan. Premiums for Short Term Disability will remain the same from 2016, Long Term Disability premiums will increase 3%.

Lifeperx LifeStyle Benefits
Legal care has been removed from all package options and replaced with a Tax Help Line. All options have lower rates for 2017.

IMPORTANT: If you wish to start or continue your Flexible Spending Account (FSA) you must make a new election each year. Please see the 2017 USG Comparison Guide for plan rules for the Healthcare, Limited Purpose and Dependent Care FSA’s at [http://www.usg.edu/assets/hr/benefits_docs/BOR_Comparison_Guide_NEW.pdf](http://www.usg.edu/assets/hr/benefits_docs/BOR_Comparison_Guide_NEW.pdf) for more details.
Comprehensive Care Plan
• No change in plan design for 2017

Consumer Choice HSA Plan
• Increase to in-network deductibles; from $1,500 to $2,000 for single coverage and from $3,000 to $4,000 for family coverage
• Increase to out-of-network deductibles; from $3,000 to $4,000 for single coverage and from $6,000 to $8,000 for family coverage
• Increase to in-network out-of-pocket maximum from $6,850 to $7,000

BlueChoice HMO Plan
• Specialist and Urgent Care co-pay increases from $50 to $60
• Emergency Room co-pay increases from $250 to $300

BCBS Ga Pharmacy Benefits
CVS/Caremark will remain the Pharmacy Benefits Manager for all of the self-insured healthcare plans administered by BCBSGa. Visit http://www.usg.edu/hr/benefits/2017_benefits/pharmacy to learn more about formulary changes for 2017.

Kaiser HMO Plan
• No change in plan design for 2017

Delta Dental
• Premiums will increase by 1.7% on the base and the high plan

EyeMed
• No change in plan design for 2017

ID Cards
New ID cards will be mailed to employees and dependents enrolled in the Consumer Choice HSA and BlueChoice HMO due to plan design changes. New ID cards will not be mailed for any of the other healthcare plans in 2017 unless a change is made to a different plan, you are enrolling in coverage or new dependents are added to coverage. Medical and pharmacy information is included on one card. ID cards have medical information on the front and pharmacy information on the back.

2017 Benefit Plan Information

The University System of Georgia (USG) administers the following plans system-wide:
• Medical – BCBSGa (Consumer Choice HSA, Comprehensive Care, BlueChoice HMO) plan options, Kaiser HMO Plan
• 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 – Optum Bank
• USG Perks
• Lifestyle Benefits
• USG Critical Illness Insurance - Aflac
• USG Accident Insurance - Voya
• USG Hospital Indemnity Insurance - Voya
• USG Legal Plan - LegalEase

Georgia State University administers the following Voluntary Plans:
• VPI Pet Insurance
• EPIC Hearing Plan

With the addition of USG Critical Illness, USG Accident, USG Hospital Indemnity and USG Legal Plan, the following GSU administered plans have been discontinued effective 1/1/2017:
• MetLife Group Accident
• MetLife Critical Illness

If you are enrolled in these plans you will receive a letter from MetLife offering you the option to continue your current MetLife plans on a direct pay basis. You may also enroll in the new USG plans and pay for them through payroll deduction.

2017 Open Enrollment Change Exceptions
All Open Enrollment changes and enrollments must be completed during the Open Enrollment period from October 31 through November 11, 2016. Open Enrollment exceptions will not be allowed unless there is a system error or administrative error on the part of the institution. Tobacco user surcharges are not refundable. 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.
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.
Making Changes in ADP

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 (Please call USG Shared Services at 1-855-214-2644 to get the code)
• 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.
  - To access the portal, please contact USG Shared Services toll free at 1-855-214-2644, Monday – Friday, 8:00 a.m. – 5:00 p.m., to reset your password.

EXTENDED HOURS FOR USG SHARED SERVICES CENTER
To assist you during the 2017 Open Enrollment period, the SSC Customer Support Team will extend their normal business hours.

October 31st – November 4th  Monday – Friday, 7:30 AM – 6:00 PM
November 7th – November 11th  Monday – Wednesday, 7:30 AM – 6:00 PM & Thursday – Friday, 7:30 AM – 8:00 PM
VPI Pet Insurance

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:
Log in to the website at www.petsvpi.com.

• 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

How to Enroll in GSU Voluntary Plans

Please go to http://employees.hr.gsu.edu/benefits/active-employees/voluntary-benefit-plans/ to obtain enrollment forms for:

• VPI Pet Insurance
• EPIC Hearing Plan
• Shared Sick Leave Program

Enrollment in these plans can not be completed through the ADP Portal. Please fax or email completed forms to (404)413-3324 or benefits@gsu.edu
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 Issue**
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 loss 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](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.

### EPIC Hearing Plan Coverage Details

<table>
<thead>
<tr>
<th>Coverage</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>

### EPIC Hearing Plan: Monthly Rates

<table>
<thead>
<tr>
<th>Tier</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>
Shared Sick (Donated) Leave Program
The Shared Sick Leave Program allows GSU employees to donate their sick leave to a leave pool that is used by employees that have been approved for FMLA that are experiencing a serious health condition or whose immediate family member experiences a serious health condition (as defined by FMLA) requiring the employee's presence. Employees may begin participating in the program by completing an enrollment form during Open Enrollment and returning it to the Benefits Office.

Eligibility
In order to be eligible to receive Shared Sick Leave, you must:

• Be a member of the Shared Sick Leave program,
• Have completed the initial provisional period of employment,
• Provide certification of a serious health condition from a licensed physician,
• Have exhausted all sick and annual leave, and
• Must apply for Shared Sick Leave at the time of the medical condition.

Enrollment
Enrollment in the Shared Sick Leave program is strictly voluntary. A minimum donation of 8 sick leave hours (up to a maximum of 80 hours) is required to be a leave pool member. A member must have a minimum of 40 sick leave hours (prorated for part-time employees) remaining after their donation at the time of their enrollment.

Membership is Automatically Continued
Once you have become a member by way of donating a minimum of 8 hours leave into the leave pool, you may, at your choice, donate more hours to the Shared Leave pool during the Open Enrollment period by completing a Member – Sick Leave Donation Form. Should the leave pool reserve drop to less than 120 hours you will be notified and automatically charged 8 hours, unless you wish to withdraw at that time.

Requesting Shared Leave
Eligible employees may request Shared Leave by submitting a Shared Sick Leave - Request Form and a completed Physician’s Certification Form to the Benefits Department. A shared leave recipient cannot receive shared sick leave while receiving other income protection benefits such as STD, TD, WC or Social Security Income.

For more information and forms, please visit http://employees.hr.gsu.edu/benefits/active-employees/vacation-and-leaves/shared-sick-leave-program/. To see the USG policy on Shared Sick Leave go to http://www.usg.edu/hr/manual/shared_sick_leave_program.

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 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/.
State law requires employees under age 60 to participate in a retirement plan. Participation in this plan is mandatory for ALL non-exempt staff. Exempt employees have the option of choosing either a defined benefit plan (TRS) or a defined contribution plan (ORP). As an exempt employee you must make an 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. Shown below are the fiscal year 2017 TRS employer and employee contribution rates.

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>TRS - 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% Employer: 14.27% Effective July 1, 2016 - June 30, 2017</td>
</tr>
<tr>
<td>Annual Compensation Maximum</td>
<td>$270,000 for 2017</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

**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.
State law requires employees under age 60 to participate in a retirement plan. 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. Vendor representatives are available on campus to meet with you as needed. To schedule an appointment go to: http://employees.hr.gsu.edu/benefits/seminars-events/retirement-vendor-appointment/.

### Plan Type

<table>
<thead>
<tr>
<th>ORP - Defined Contribution Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility</td>
</tr>
<tr>
<td>Annual Compensation Maximum</td>
</tr>
<tr>
<td>Benefit Calculation</td>
</tr>
<tr>
<td>Contribution Rate</td>
</tr>
<tr>
<td>Allocation Change</td>
</tr>
<tr>
<td>Provider Change</td>
</tr>
<tr>
<td>Account Control</td>
</tr>
<tr>
<td>Vesting</td>
</tr>
<tr>
<td>Retirement Eligibility</td>
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<tr>
<td>Benefit Duration</td>
</tr>
<tr>
<td>Rollovers</td>
</tr>
<tr>
<td>Withdrawals</td>
</tr>
<tr>
<td>Loans</td>
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<tr>
<td>Vendors</td>
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</tbody>
</table>

### Voluntary Retirement Plans

<table>
<thead>
<tr>
<th>403(b)</th>
<th>457(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>May withdraw funds without 10% penalty upon age 59 1/2</td>
<td>Not subject to 10% federal tax penalty for early withdrawal after leaving employer</td>
</tr>
<tr>
<td>Loans/hardships subject to vendor and IRS regulations</td>
<td>Pre-tax contributions</td>
</tr>
<tr>
<td>Employee contribution only, no employer match</td>
<td>Employee contribution only, no employer match</td>
</tr>
<tr>
<td>Deferral rate stays at $18,000 for 2017 Catch up provisions apply</td>
<td>Deferral rate stays at $18,000 for 2017 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.
<table>
<thead>
<tr>
<th>Benefit</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>
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<tr>
<td></td>
<td>- Consumer Choice HSA</td>
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<td></td>
<td>BlueCross Blue Shield</td>
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<tr>
<td>Pharmacy Benefit</td>
<td>CVS/Caremark (all BCBSGa administered plans)</td>
<td>1-877-362-3922</td>
<td><a href="http://www.usg.edu/hr/benefits/2017_benefits/pharmacy">www.usg.edu/hr/benefits/2017_benefits/pharmacy</a></td>
</tr>
<tr>
<td></td>
<td>TDD: 1-866-231-4403</td>
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<td>Medical</td>
<td>Kaiser Permanente</td>
<td>404-261-2590</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
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<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>
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<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>
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<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>
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<td>Benefits Payment</td>
<td>ADP Services</td>
<td>1-800-770-7981</td>
<td><a href="https://cobra.adp.com">https://cobra.adp.com</a></td>
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<tr>
<td>Shared Services Team</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>
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<td>403(b), 457, ORP</td>
<td>Fidelity</td>
<td>1-800-343-0860</td>
<td><a href="http://www.fidelity.com/atwork">www.fidelity.com/atwork</a></td>
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<td>403(b), 457, ORP</td>
<td>TIAA</td>
<td>1-800-842-2003</td>
<td><a href="http://www.tiaa-cref.org/georgiastateuniversity">www.tiaa-cref.org/georgiastateuniversity</a></td>
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<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>
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<td>529 GA Higher Education Savings</td>
<td>TIAA</td>
<td>1-877-424-4377</td>
<td><a href="http://www.path2college529.com/">www.path2college529.com/</a></td>
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<td>Teachers Retirement System</td>
<td>Teachers Retirement System (TRS) of Georgia</td>
<td>1-404-352-6500</td>
<td><a href="http://www.trsga.com">www.trsga.com</a></td>
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<td>Short Term and Long Term Disability</td>
<td>MetLife</td>
<td>1-866-832-5759</td>
<td><a href="http://www.metlife.com">www.metlife.com</a></td>
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<td>Life</td>
<td>Minnesota Life</td>
<td>1-866-293-6047</td>
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<td>Hearing Plan</td>
<td>EPIC</td>
<td>1-866-956-5400</td>
<td><a href="http://www.epic">www.epic</a> hearing.com</td>
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<td>Road Assist (Code 47128): 1-866-611-7043</td>
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<td>Tax Help Line: 1-866-544-4399</td>
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<td>Employee Discount Program</td>
<td>USG Perks at Work</td>
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<td><a href="http://www.perksatwork.com">www.perksatwork.com</a></td>
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<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>
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