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 plan decisions, in 2014 Georgia State University will make available a Summary of Benefits and Coverage (SBC). These SBC documents are replacing the old plan summaries, previously provided by our 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 your local HR department for a paper copy.
What’s New for 2014?

Reminders and changes to your benefits for you and your family for plan year 2014:

This year, employees will be required to make a healthcare plan election and certify their tobacco use status. The tobacco use surcharge has been extended to covered dependents of the employee age 18 years and older. The $50 monthly surcharge will be applied for each covered dependent that uses tobacco (i.e., employee and spouse both use tobacco, an additional $100 per month will be added to the employee's healthcare premium, if the employee and 2 dependents age 18+ use tobacco, an additional $150 per month will be added to the employee's healthcare premium). Employees who do not enroll in 2014 will be defaulted to the healthcare plan they were enrolled in for 2013 and will default to a tobacco user and a $50 monthly surcharge will be added to their premium. 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.

- **Flexible Spending Account (FSA) election is required each year.** If you wish to start or renew your Flexible Spending Account for Medical or Dependent Care, you must choose your annual election for calendar year 2014.

- **Health Savings Account (HSA) for 2014:** $3,300 single / $6,550 (gross of employer match) – BOR match $375 single / $750 family
- **BlueCross BlueShield** monthly premium rates will not increase
- **Kaiser HMO** monthly premium rates will increase by 4.3%
- **Medical Plan changes** (See BOR Comparison Booklet for details):
  - [http://employees.hr.gsu.edu/benefits/active-employees/2014-benefits-open-enrollment/](http://employees.hr.gsu.edu/benefits/active-employees/2014-benefits-open-enrollment/)

Open Access POS Plan (BOR Plan)

- Increase out-of-network deductibles (from $400/$1,200 to $500/$1,500)
- Increase out-of-network annual maximums (from $2,000/$4,000 to $3,000/$5,000)
- Prescription drug benefits - Increase brand name co-pays to $35
- Add Active Choice pharmacy mail order program*, Rational Med pharmacy safety program* and new step therapies*

Health Savings (HSA) Open Access POS Plan

- Add mail order option* and active choice program*
- Increase participant co-insurance from 10% to 15%
- Separate out-of-network deductible from in-network deductible and increase out-of-network deductible from $1,500/$3,000 to $2,500/$5,000 (currently in- and out of network services are applied to the same deductible; In 2014, there will be a separate in and out of network deductible)

Blue Choice HMO Plan

- Increase PCP co-pay to $20 ($5 increase)
- Add mail order option and active choice program* (Employee + Children) and **Affordable Care Act (ACA) requirement** – Add out of pocket maximum of $8,350/$12,700

Kaiser HMO Plan

- Increase PCP co-pay to $20 ($5 increase)
- ACA requirement – Add out of pocket maximum of $6,350/$9,500

Emergency Room co-pays on all medical plans increasing from $50 to $150 per visit

Open Access POS Prescription Plan

Two new programs being introduced in 2014 are the Rational Med program and the Active Choice mail order program.

1.) The Rational Med program focuses on safety in prescriptions and provides alerts to the employee/members’ provider or pharmacist. There are three areas where pharmacy risk is identified in this program: adverse drug risks (drug interactions or over dosage), omissions in care (under dosage or poor adherence), and coordination of care (potential misuse).

2.) The Active Choice mail order program requires members to make a choice to use mail order or retail pharmacy. This applies to employee/members taking maintenance medications only. Employees will receive communications prior to January 1st and each time they refill their prescriptions at the pharmacy for the first two months. At the third refill, if the employee/member has not made an “active” choice to move to mail order or stay at retail, they will be charged 100% of the cost of the prescription until they make a choice. Employees can call Express Scripts at 1-877-300-5139 to communicate their decision.

A new step therapy program is being introduced in 2014 and several changes are being made to the formulary for 2014. Letters will be mailed to employees/members affected by the step therapy program and/or the formulary change.

ID Cards

- Employees enrolled in the dental or vision plans in 2014 (The Employee + Child(ren) tier covers the employee plus all of the employee’s eligible children).
- **2014 Voluntary Benefits Plan Information**

**Enrollment Required**

View the BOR Comparison Booklet for details: [http://employees.hr.gsu.edu/benefits/active-employees/2014-benefits-open-enrollment/](http://employees.hr.gsu.edu/benefits/active-employees/2014-benefits-open-enrollment/)

The Board of Regents will administer the following plans system-wide:
- Dental – Delta Dental (Basic & High) plan choice 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

Note: The 4-tier premium structure for the voluntary benefits plans is different than the healthcare plan. The four tier designations are: “Employee”, “Employee + Spouse”, and “Family”. (The Employee + Children tier covers the employee plus all of the employee’s eligible children).

2014 Voluntary Plan Changes at Georgia State University (current enrollees will default to MetLife)

- Group Accident – MetLife
- Whole Life – MetLife
- Critical Illness – MetLife

2014 Open Enrollment Change Exceptions

All Open Enrollment changes and enrollments must be completed during the Open Enrollment period from November 11 through November 22, 2013. 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 or his/her dependents’ at any time during the year and the change goes into effect the first of the next month.
How to Enroll in Benefits for 2014 Open Enrollment

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 do not have access to the internet or prefer to mail in your paper worksheet, please send the worksheet along with the Tobacco Certification form to the Shared Services Center on or before November 22, 2013.

University System of Georgia Shared Services Center
1005 George J. Lyons Pkwy
Sandersville, GA 31082

Please include a valid contact phone number in case we have the need to contact you.

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.

Eligibility for Benefits

All regularly employed faculty & staff working at least 30 or more hours per week are eligible to participate in the benefit plans.

Eligible Dependents Are Defined As:

• Legal Spouse (does not include common law spouse)
• Domestic Partner (see below)
• Natural, and adopted children up to age 26
• Stepchildren up to age 26
• Children up to age 26 for whom the covered employee is the permanent legal guardian if a court has named the employee as the child’s permanent guardian; the child lives in the employee’s home in a normal parent-child relationship; and the child is dependent on the employee for support
• Unmarried, disabled children beyond age 26 if the child is unable to support himself/herself; the child depends on the employee for support; child’s condition existed prior to age 26; and proof of incapacity is furnished within 31 days of the child’s 26th birthday.
• For Dental, Vision, and all Life Insurance coverage options, dependent children are covered up to age 19. Dependent children are only covered up to age 26 if currently a full-time student.

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
• Critical Illness Insurance
• VPI Pet Insurance
• EyeMed Vision
• Accident Insurance
• Lifestyle Benefits

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. If you have an event, you are required to notify the Benefits Office within 30 days of the qualifying event by logging into the ADP portal (http://portal.adp.com/Benefits/MyBenefits/Family Status Change).

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 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
• 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 confirming showing that you claimed the dependent. Blacken out any financial information
• proof of incapacity

Dental and Vision

• Full time student verification required for ages 19-26
NEW FOR 2014!

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 purchased 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 Issue) to determine the maximum coverage available for employees.

### Benefit Payment Example

Sue Ellen was offered the ability to purchase a whole life policy through her employer. She liked the idea of purchasing permanent life insurance coverage to provide for her children even after she retired.

- She purchased a $50,000 policy that would provide her $50,000 in paid up coverage when she retires at age 65 (100% of benefit amount)
- She dies during her working years at age 62 and her children are the beneficiaries of the whole life policy.

**Whole Life Insurance**

<table>
<thead>
<tr>
<th>Proposed Insured</th>
<th>Ages</th>
<th>Minimum</th>
<th>Tier 1: Guaranteed Issue Maximum</th>
<th>Tier 2: Express Issue Maximum</th>
<th>Tier 3: Simplified Issue Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>17-39</td>
<td>$10,000</td>
<td>$75,000</td>
<td>$150,000</td>
<td>$250,000</td>
</tr>
<tr>
<td></td>
<td>40-49</td>
<td>$5,000</td>
<td>$50,000</td>
<td>$100,000</td>
<td>$200,000</td>
</tr>
<tr>
<td>Spouses/Domestic Partner</td>
<td>17-39</td>
<td>$10,000</td>
<td>$50,000</td>
<td>$75,000</td>
<td>$100,000</td>
</tr>
<tr>
<td></td>
<td>40-49</td>
<td>$5,000</td>
<td>$25,000</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Children (individual policy)</td>
<td>60-70</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$25,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Children (CTIR)</td>
<td>15 years - 26 years</td>
<td>$10,000</td>
<td>$25,000</td>
<td>$50,000</td>
<td>Not Available</td>
</tr>
<tr>
<td>Grandchildren (individual policy)</td>
<td>15 years - 18 years</td>
<td>$10,000</td>
<td>$25,000</td>
<td>Not Available</td>
<td>Not Available</td>
</tr>
</tbody>
</table>

**Accident Insurance Rates: Monthly Premium**

<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>

**Benefit Payment Example**

Kathy’s daughter, Molly, plays soccer on the varsity high school team. During a recent game, she collided with an opposing player, was knocked unconscious and taken to the local emergency room by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures, too, since Molly’s face was very swollen. Molly was released to her primary care physician for follow up treatment, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy’s out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles, MetLife Group Accident Insurance payments can be used to help cover these unexpected costs.
NEW FOR 2014!

Critical Illness Insurance 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.

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.

<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 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></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>$10.60</td>
<td>$22.90</td>
</tr>
<tr>
<td>45-49</td>
<td>$13.50</td>
<td>$27.40</td>
<td>$18.10</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>$27.20</td>
<td>$55.70</td>
<td>$33.70</td>
<td>$60.10</td>
</tr>
<tr>
<td>60-64</td>
<td>$39.20</td>
<td>$68.10</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>
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.

Be on the lookout for information on how you can receive a quote from these providers for the coverage you need most.

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:
• Log in to the website at www.petvpi.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/af/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.

Emergency Roadside Assistance
Be prepared with up to 15 miles of towing ($80 retail value) per occurrence. You’ll also receive flat tire assistance, fuel, oil, water delivery, lock-out assistance, battery assistance, and more, available 24/7.

Identity Theft Protection
The identity theft protection program provides early notification whenever they detects your personal information is being used to apply for multiple lines of credit or services. It also includes:
• Removal from pre-approved credit offers
• 24/7 access to live, domestic fraud resolution experts
• ID theft reimbursement insurance
• ID theft analytics-risk score
• Fraud databases, social networks, and proprietary data monitoring

Legal Care
Over 20,000 attorneys offer free services for consultations, new legal matters, legal documents, small claims court representation, welfare and INS issues, and simple wills.

If you have additional legal concerns, you’ll also have access to discounts through Legal Services. For additional matters, plan attorneys will either charge $125 per hour or, when appropriate, give members a 40% discount off their usual and customary hourly rate.

Tax Help
Get unlimited advice on federal taxation and free tax return preparation for forms 1040EZ, 1040A, and Standard 1040. If you use a different tax schedule, you can also receive deep discounts on that version, as well. Assistance with IRS audit and a review of the prior year’s tax return is available in addition to tax planning for the future. You can access the online member portal for tax tips, tax law changes, member advice, and more.

Once you are registered in ADP for this program, you will receive an enrollment kit with detailed information, as well as two membership cards by mail.
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, 2013, there are new employer and employee contribution rates. See below for more information.

### Plan Type: Defined Benefit Plan

- **Eligibility:** All faculty and staff working at least 20 hours per week and hired for at least six-months.
- **Enrollment:** Mandatory for non-exempt employees.
- **Benefit Calculation:** Specific Formula: highest 24 consecutive months of salary x 2% x years of service.
- **Contribution Rate:** Employee: 6%, Employer: 12.28%.
- **Annual Compensation Maximum:** $260,000 for 2014.
- **Vesting:** 10 year participation required.
- **Retirement Eligibility:** 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. This applies to employees hired prior to January 1, 2013.
- **Benefit Duration:** Lifetime for member.
- **Rollers:** 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).
- **Withdrawals:** Withdrawals are 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.

### Plan Type: Defined Contribution Plan

- **Eligibility:** All faculty and exempt staff working at least 20 hours per week and hired for at least 6 months.
- **Annual Compensation Maximum:** $260,000 for 2014.
- **Benefit Calculation:** Varies, depends on the employee investment choices and market results.
- **Contribution Rate:** Employee mandatory 6% pre-tax gross salary; Employer: 9.24% (Effective January 1, 2013).
- **Allocation Change:** Unlimited (Some providers limit the number of changes per year).
- **Provider Change:** Quarterly.
- **Vesting:** Immediate.
- **Rollers:** 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).
- **Withdrawals:** 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.

### TRS MEMBER ACCESS

- **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

###Voluntary Retirement Plans

#### 403(b)
- May withdraw funds without 10% penalty upon age 59 1/2
- Loans/hardships subject to vendor and IRS regulations
- Pre-tax contributions
- Employee contribution only, no employer match
- Deferral rate stays at $17,500 for 2014
- Catch up provisions apply

#### 457(b)
- Not subject to 10% federal tax penalty for early withdrawal after leaving employer
- 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.

###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 breaks 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.
Donated Leave Program
This program provides a means for university employees to donate sick leave to a leave pool to be used by fellow employees who are eligible for and require leave 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 at 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 university 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 www.USG.edu.

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 http://www.path2college529.com/.

Employee Development & Wellness Services (EDWS)
Supports the idea of a healthy balance between work and personal life. For this reason, we offer a number of programs and services that provide employees with resources to help manage family, personal and career goals.

During this open enrollment period, make a commitment to maximize your health benefits by getting involved in activities that will improve the quality of your physical and mental well-being. Faculty, staff, retirees and verified dependents are eligible for our services and programs.

Our Services

Faculty & Staff Assistance
- Assessment & Referrals
- Short-Term Counseling
- Career Exploration Services
- Special Educational Events
- Crisis Management Services (Individual & Departmental)

Work/Life Balance
- Resources & Referrals
- Personal Enrichment
- Career Enhancement
- Lifestyles Consultations

Wellness
- Yoga
- Wellness Wednesdays
- Guided Meditation
- Health Check Screenings & Coaching
- Tobacco Cessation

Follow Us
### Vendor Contact Information

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Vendor</th>
<th>Phone Number</th>
<th>Website</th>
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<tr>
<td>Medical</td>
<td>BlueCross Blue Shield - Open Access POS - Blue Choice HMO - HSA Open Access POS</td>
<td>1-800-424-8950</td>
<td><a href="http://www.bcbsga.com/bor">www.bcbsga.com/bor</a></td>
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<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>
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<tr>
<td>Dental</td>
<td>Delta Dental</td>
<td>1-800-521-2651</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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<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>
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<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>
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<tr>
<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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<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/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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<tr>
<td>529 GA Higher Education Savings</td>
<td>TIAA-CREF</td>
<td>1-877-424-4377</td>
<td><a href="http://www.path2college.com">www.path2college.com</a></td>
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<td>Prescription Drug - Open Access POS</td>
<td>Express Scripts</td>
<td>1-877-300-5139</td>
<td><a href="http://www.usg.edu/hr/benefits">www.usg.edu/hr/benefits</a></td>
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<tr>
<td>Teachers Retirement System</td>
<td>Teachers Retirement System 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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<tr>
<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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<tr>
<td>Home/Auto</td>
<td>MetLife</td>
<td>1-877-638-7515</td>
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<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>
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</tbody>
</table>

| GSU Benefits Staff | | | |
| Staff | Phone | Email Address | Title |
| Robert Elmore | 404-413-3318 | relmore@gsu.edu | Director, Payroll, Benefits, HRS |
| Corrin Sorteberg | 404-413-3314 | corrinsorteberg@gsu.edu | Benefits Manager |
| Zachary Hoxie | 404-413-3319 | zhoxie1@gsu.edu | Assistant Benefits Manager |
| Valerie Ross | 404-413-3323 | vross@gsu.edu | Benefits Specialist |
| Regina Barnett | 404-413-3334 | rdibarnett@gsu.edu | Benefits Assistant |