

Information From our Parent Retirement Organization USG Georgia Retiree (USGRC)

AMSC Retirement Association Members,

On April 6, 2018 I attended USG Georgia Retiree (USGRC) Council Meeting in Macon. This article bullets some of the salient points I believe are of interest to us, retirees, as well as of interest to those at AMSC who are considering retirement within the next 5 years.

From Curtis Bailey: USGRC Alternate Representative.

- ✓ Some schools have developed brochures that assist pre-retirees on how to plan for retirement—those 5 years from retirement—those 2 years from retirement. Representatives from three schools (Valdosta State, U. of W. Ga., and Clayton State) discussed the brochures they have developed. There are plans at the System level to have a sub-committee work on a USG pre-retirement brochure. Such a brochure can be a helpful gift to those at AMSC who are considering retirement.
- ✓ AMSC does provide retirees with retirement IDs and it is documented that libraries (e.g. research libraries) all over the world honor retirement IDs and allow retirees with them access to their holdings.
- ✓ There are some Medigap health Plans that do not require underwriting—the list can change from year to year. Your AON representative can provide you with this information.
- ✓ Retirees have a Health Retirement Account. It is the USG's payment to you to assist with medical and medical insurance expenses. For questions contact AON 1-866-212-5052.
- ✓ If you are age 65 and older and have questions about your supplemental healthcare insurance or HRA through the Aon Retiree Health Exchange (ARHE). call 1-866-212-5052.
- ✓ If your spouse is 65 or older and the USG retiree is not, your spouse will need to be enrolled in Medicare A & B and provide proof of coverage to the ARHE.

- ✓ If you are eligible for retiree health benefits when you retire from the USG and drop your coverage at any time, or are cancelled for nonpayment, you will not be allowed to enroll in USG healthcare insurance at a later date, even if you have what might be considered a qualifying event (e.g., divorce, death of a spouse, loss of other coverage, etc.).

- ✓ If you drop coverage for your spouse or dependents, you will not be able to add dependents at a future date unless you have a qualifying event (marriage, loss of other coverage).

- ✓ If your coverage is cancelled due to nonpayment, you will not be able to re-enroll at a later date.

- ✓ If you have questions about your dental, vision or life insurance benefits or need to file a death claim, please call OneUSG Connect Benefits at 844-5-USGBEN (844-587-4236).

- ✓ Our newly elected officers are:
Chair-elect – George Stanton, Columbus State University
Secretary – Mark Eason, University of Georgia