

# University System of Georgia Total Rewards Statement



*Better Together*



Centered  
on **YOU**



# USG Total Rewards Statement



## Your USG Total Rewards Statement

as of August 1, 2023



Better Together



Centered on YOU



### Because YOU matter . . .

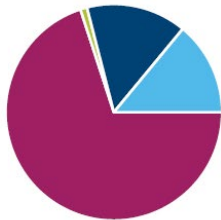
The University System of Georgia is pleased to share this personalized snapshot of the compensation and benefits you receive as part of your total rewards. These benefits go well beyond your paycheck to help you take care of what matters in all aspects of your life.

Just as you invest in USG with your energy, passion and expertise, USG is committed to investing in you.

We encourage you to review your personalized statement closely. If you have any questions or comments about the statement, please contact the Shared Services Center.

Thank you for your commitment to USG and Kennesaw State University.

### What's your total?



<span style="color: #800040;">●</span> Your Base Pay	70%	\$42,997
<span style="color: #90EE90;">●</span> Your Additional Compensation	1%	\$734
<span style="color: #000080;">●</span> Your Health and Insurance Benefits	15%	\$9,433
<span style="color: #00B0F0;">●</span> Your Retirement	14%	\$8,692
<b>USG's Investment in You</b>		<b>\$61,856</b>



### Look for Your Online Total Rewards Statement

You'll be able to access the most up to date Total Rewards Statement information by logging into OneUSG Connect and clicking on **Total Rewards**. Your online statement is updated monthly.



### Healthcare Support for You and Your Family

The Kaiser HMO provides members with coordinated care and 24-hour access to healthcare professionals online or by phone. See a doctor, fill a prescription, and get lab and imaging services all under one roof. With Kaiser, get the care that's right for you when you need it most.



### Retirement Plans and Financial Advising

USG offers two retirement plans – TRS, a defined benefit (pension) plan or DRP, a defined contribution plan. Employees vested in ERS are eligible to elect to remain in ERS. Each plan provides a competitive, valuable retirement benefit. USG partners with CAPTRUST to provide you financial counseling with experienced financial advisors to make sure you are meeting your financial and retirement goals.

### YOUR TOTAL COMPENSATION

Base Pay (Current annualized pay)	\$42,997
Supplemental Pay* (Received in the last 12 months)	\$734
<b>TOTAL COMPENSATION</b>	<b>\$43,731</b>

\*Supplemental pay includes, but is not limited to, summer pay and overload. For more information, visit [benefits.usg.edu](https://benefits.usg.edu).

### YOUR 2023 HEALTH INSURANCE AND OTHER BENEFITS

	Annual Employee Contribution	Annual USG Contribution
Healthcare	\$3,952	\$9,237
Well-being Incentive	\$0	\$0
Health Savings Account (HSA)	\$0	\$0
Dental	\$901	
Vision	\$0	
Basic Life & AD&D		\$196
Supplemental Life & AD&D	\$211	
Spouse Life	\$0	
Child Life	\$0	
Voluntary Accidental Death and Dismemberment (AD&D)	\$0	
Short-Term Disability	\$0	
Long-Term Disability	\$109	
Healthcare FSA	\$0	
Limited Purpose FSA	\$0	
Dependent Care FSA	\$0	
<b>TOTAL HEALTH, INSURANCE AND OTHER BENEFITS</b>		<b>\$9,433</b>

### YOUR TOTAL RETIREMENT BENEFITS

	Annual Employee Contribution	Annual USG Contribution
Teachers Retirement System of Georgia* (TRS)	\$1,623	\$5,403
403(b) Plan	\$0	
457(b) Plan	\$0	
Medicare**	\$623	\$623
Social Security**	\$2,666	\$2,666
<b>TOTAL RETIREMENT</b>		<b>\$8,692</b>

\*Your employee contribution is 6% and USG's contribution is 19.98%.  
\*\*Medicare and Social Security costs are estimated using your Base Pay.

**YOUR TOTAL REWARDS \$61,856**

### YOUR CURRENT SUPPLEMENTAL RETIREMENT CONTRIBUTIONS AS OF AUGUST 1, 2023

For balance information, log in to your retirement vendor account.

	Per Pay Period Contribution
403(b) Plan Pre-Tax	\$0
403(b) Plan Roth	\$0
457(b) Plan Pre-Tax	\$0
457(b) Plan Roth	\$0

### 403(b) AND 457(b) SUPPLEMENTAL RETIREMENT PLANS

USG's supplemental retirement plans offer opportunities to increase your savings for retirement. You decide if you want to participate, how much to defer (up to the IRS limits) via payroll deductions and how to invest. You can invest with Corebridge, Fidelity or TIAA. To learn more, visit the USG Benefits website at [benefits.usg.edu](https://benefits.usg.edu).

### PROTECTING YOUR INCOME

	Coverage
Basic Life and AD&D	\$25,000
Supplemental Life and AD&D	\$123,000
Spouse Life	\$0
Child Life	\$0
Voluntary Accidental Death and Dismemberment (AD&D)	\$0
Short-Term Disability	\$0
Long-Term Disability	\$2,050

### WORK/LIFE BENEFITS

	Coverage
Critical Illness Insurance	\$0
Accident Insurance	Not Participating
Hospital Indemnity	Not Participating
LegalEase	Not Participating
Identity Protection	Not Participating



### USG Healthcare Benefits in Retirement

USG Retiree Health Benefits include healthcare and \$25,000 of life insurance with AD&D. Additionally, if you are enrolled in dental and vision coverage, you can continue these plans in retirement.



### USG Well-being

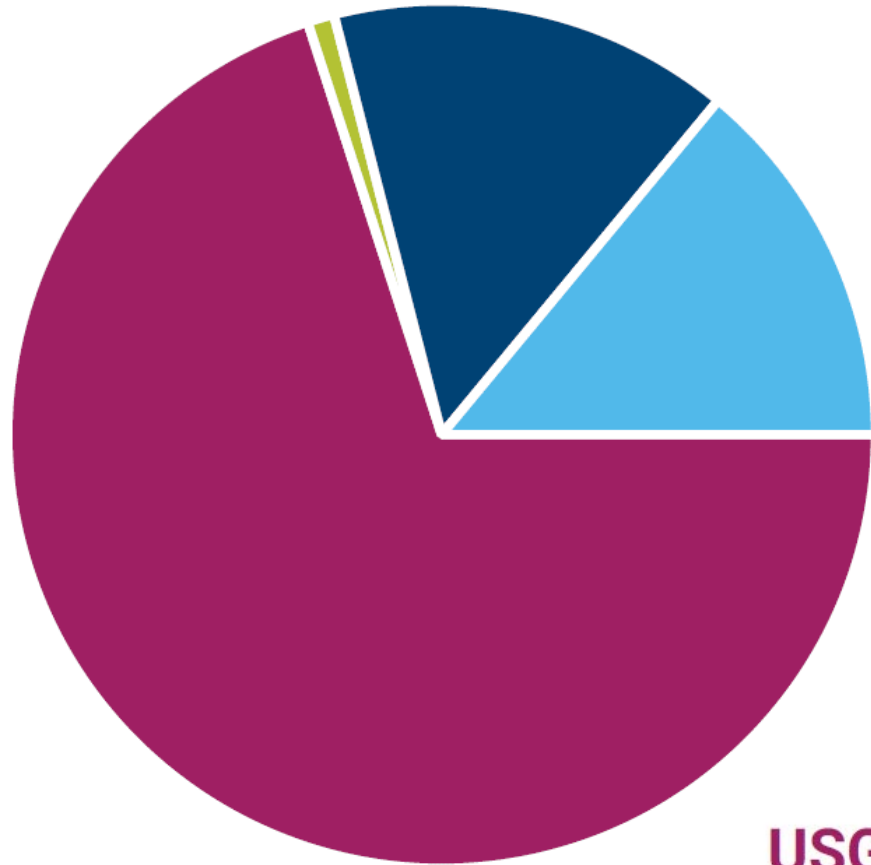
USG provides a comprehensive well-being program to support you and your family's health. This includes all aspects of well-being including your physical, mental, emotional and financial health. USG also offers employees and their spouses the opportunity to earn well-being credits by participating in activities that promote a healthy lifestyle.







### Paid Time Off

USG's paid time off policy includes: A minimum of 0 vacation days annually (roll over up to 360 hours per year), 0 sick days annually, 13 paid holidays, 8 education hours, 120 parental leave hours, Family Medical Leave, a shared sick leave program and other types of leave to support USG employees and their families.

# What's Your Total?

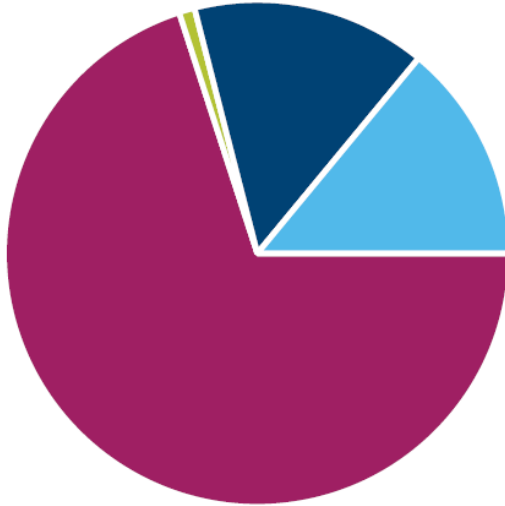






	Your Base Pay	70%	\$42,997
	Your Additional Compensation	1%	\$734
	Your Health and Insurance Benefits	15%	\$9,433
	Your Retirement	14%	\$8,692

**USG's Investment in You**

**\$61,856**

# What's Your Total?



 Your Base Pay	70%	\$42,997
 Your Additional Compensation	1%	\$734
 Your Health and Insurance Benefits	15%	\$9,433
 Your Retirement	14%	\$8,692

**USG's Investment in You** **\$61,856**



## Your total includes:

- **Base Pay**
  - Your current annualized pay
- **Additional Compensation**
  - **Supplemental pay** includes, but is not limited to, summer pay and overloads.
  - **Other Pay** includes, but is not limited to, overtime, shift differential, awards and incentive pay.
- **Health and Insurance Benefits**
  - Includes Healthcare plan, Dental/Vision and Supplemental plans such as Child and Spouse Life (see slide 4 for detailed list)
- **Retirement**
  - Defined Pension Plan through Teachers Retirement System (TRS) or *\*Employee's Retirement System of GA (ERS) for vested members*
  - **Defined Contribution Plan** through Optional Retirement Plan (ORP).

USG Retiree Health Benefits include healthcare and \$25,000 of life insurance with AD&D. Additionally, if you are enrolled in dental and vision coverage, you can continue these plans in retirement.

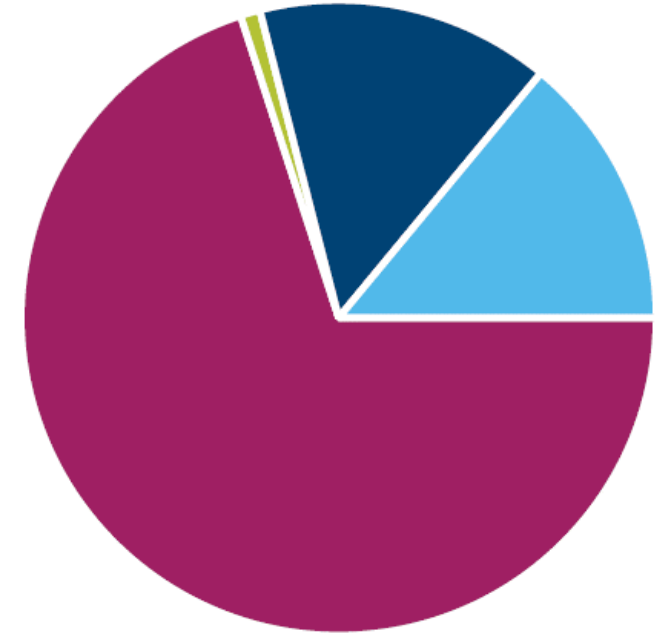
# Pay – Base, Supplemental & Other



## YOUR TOTAL COMPENSATION

● Base Pay (Current annualized pay)	\$42,997
● Supplemental Pay* (Received in the last 12 months)	\$734
<b>TOTAL COMPENSATION</b>	<b>\$43,731</b>

\*Supplemental pay includes, but is not limited to, summer pay and overloads. For more information, visit [benefits.usg.edu](https://benefits.usg.edu).



● Your Base Pay	70%	\$42,997
● Your Additional Compensation	1%	\$734

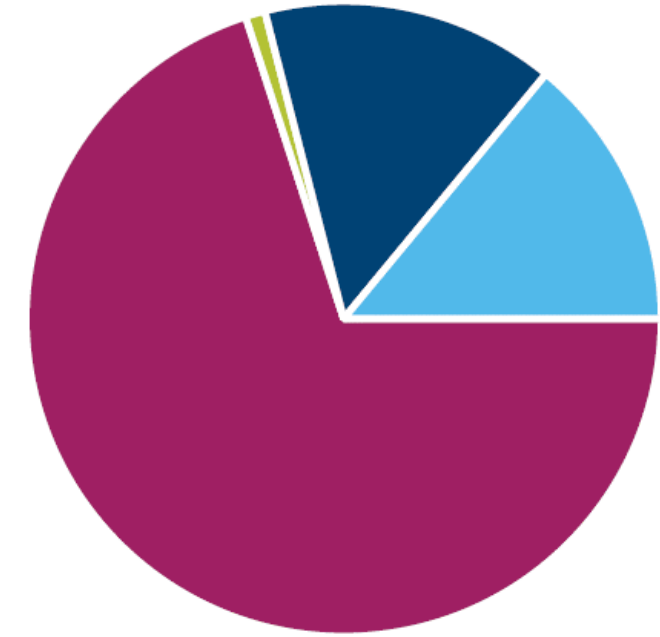


# Health Insurance & Other Benefits



## YOUR 2023 HEALTH INSURANCE AND OTHER BENEFITS

	Annual Employee Contribution	Annual USG Contribution
Healthcare	\$3,952	\$9,237
Well-being Incentive		\$0
Health Savings Account (HSA)	\$0	\$0
Dental	\$901	
Vision	\$0	
Basic Life & AD&D		\$196
Supplemental Life & AD&D	\$211	
Spouse Life	\$0	
Child Life	\$0	
Voluntary Accidental Death and Dismemberment (AD&D)	\$0	
Short-Term Disability	\$0	
Long-Term Disability	\$109	
Healthcare FSA	\$0	
Limited Purpose FSA	\$0	
Dependent Care FSA	\$0	
<b>TOTAL HEALTH, INSURANCE AND OTHER BENEFITS</b>		<b>\$9,433</b>



<span style="color: #004a7c;">●</span> Your Health and Insurance Benefits	15%	\$9,433
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# Retirement Benefits

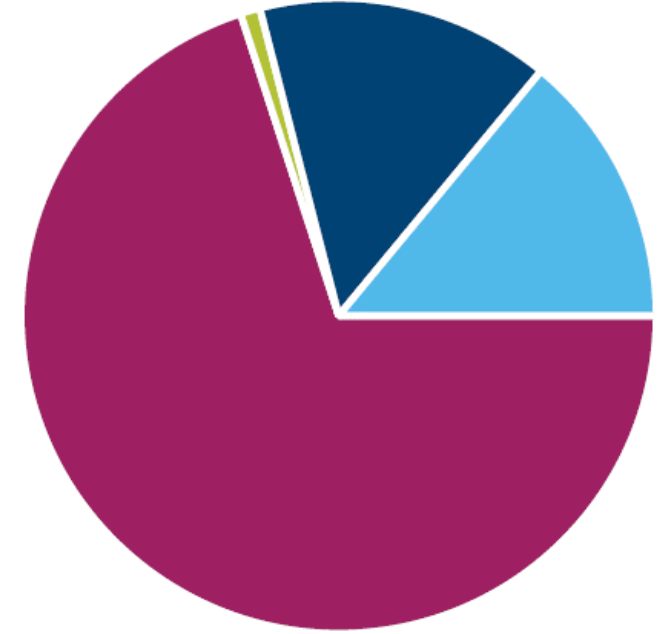


## YOUR TOTAL RETIREMENT BENEFITS

	Annual Employee Contribution	Annual USG Contribution
Teachers Retirement System of Georgia* (TRS)	\$1,623	\$5,403
403(b) Plan	\$0	
457(b) Plan	\$0	
Medicare**	\$623	\$623
Social Security**	\$2,666	\$2,666
<b>TOTAL RETIREMENT</b>		<b>\$8,692</b>

\*Your employee contribution is 6% and USG's contribution is 19.98%.

\*\*Medicare and Social Security costs are estimated using your Base Pay.



 Your Retirement	14%	\$8,692
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# Supplemental Retirement Contributions



## YOUR CURRENT SUPPLEMENTAL RETIREMENT CONTRIBUTIONS AS OF AUGUST 1, 2023

For balance information, log in to your retirement vendor account.

	Per-Pay-Period Contribution
403(b) Plan Pre-Tax	\$0
403(b) Plan Roth	\$0
457(b) Plan Pre-Tax	\$0
457(b) Plan Roth	\$0

Learn more at [benefits.usg.edu](https://benefits.usg.edu)

**Corebridge**  
1-800-448-2542  
[corebridgefinancial.com](https://corebridgefinancial.com)

**Fidelity**  
1-800-642-7131  
[fidelity.com](https://fidelity.com)

**TIAA**  
1-800-732-8353  
[tiaa.org](https://tiaa.org)



# Retirement Plans and Financial Advising



USG offers two retirement plans — TRS, a defined benefit (pension) plan or ORP, a defined contribution plan. Employees vested in ERS are eligible to elect to remain in ERS. Each plan provides a competitive, valuable retirement benefit.

Learn more at [benefits.usg.edu/retirement-and-savings-plan/retirement-plans-overview](https://benefits.usg.edu/retirement-and-savings-plan/retirement-plans-overview)



## CAPTRUST

USG partners with **CAPTRUST** to provide you financial counseling with experienced financial advisors to make sure you are meeting your financial and retirement goals.

Learn more at [benefits.usg.edu/retirement-and-savings-plan/financial-counseling-and-resources](https://benefits.usg.edu/retirement-and-savings-plan/financial-counseling-and-resources)

# Protecting Your Income



## PROTECTING YOUR INCOME

	Coverage
Basic Life and AD&D	\$25,000
Supplemental Life and AD&D	\$0
Spouse Life	\$0
Child Life	\$15,000
Voluntary Accidental Death and Dismemberment (AD&D)	\$280,000
Short-Term Disability	\$0
Long-Term Disability	\$0

# Work/Life Benefits



## WORK/LIFE BENEFITS

	Coverage
Critical Illness Insurance	\$20,000
Accident Insurance	Participating
Hospital Indemnity	Not Participating
LegalEase	Participating
Identity Protection	Not Participating

# Paid Time Off



**Sick Leave** - All full-time benefited employees accrue paid sick leave at a rate of 8 hours per calendar month of service.

**Vacation** - Accruals are based on years of service and, in some instances, includes position.

**Holidays** - USG employees enjoy 13 paid holidays per year.

**Education Support Leave** – To supplement work-life balance, USG employees receive eight hours per calendar year for the purpose of promoting education in this state of GA.

Other types of Leave may also be available for eligible employees.

# Tuition Assistance Program



- Available once you have completed 6 continuous months of employment in a full-time (40hr) position prior to the TAP application deadline
- Tuition may be waived for up to 9 credit hours per semester
- Applies to undergraduate, graduate, doctorate degrees and academic certificate programs from any USG institution (some programs are excluded)

For more details, visit **[benefits.usg.edu](https://benefits.usg.edu)** and click the TAP page.



**Path2College 529 Plan** An affordable college saving program that offers tax advantages and the option to contribute.

Learn more at [www.path2college529.com](http://www.path2college529.com)

**Employee Assistance Plan (EAP)** Get professional help when you need it in your work or personal life from trained professionals and knowledgeable resources. Sessions are confidential and cover a variety of topics.

Call 1-844-243-4440 or visit [usg.mylifeexpert.com](http://usg.mylifeexpert.com)

(company code: USGCares).





**Training and Development.** Contact your campus HR/Benefits Department for information about resources available to help with your personal and professional development.



**USG Well-being.** USG provides a comprehensive well-being program to support you and your family's health. This includes all aspects of well-being including your physical, mental, emotional and financial health.

**Learn more at [usg.edu/well-being](https://usg.edu/well-being)**



## Perks at Work

- Exclusive Retail Savings
- Free online classes from wellness to personal development
- Learn more at [perksatwork.com/login](https://perksatwork.com/login)

## Team Georgia at Work

- Various discounts for state of Georgia employees (attractions, insurance, shopping, technology & travel)
- Learn more at [team.Georgia.gov/discounts/](https://team.Georgia.gov/discounts/)



## Pet Insurance

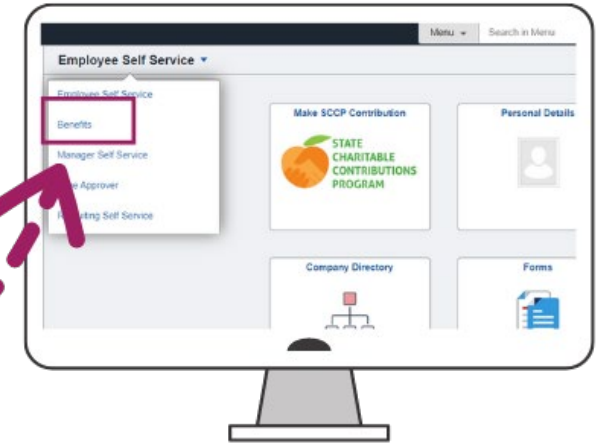
- Give your furry family members protection at an affordable price.
- Learn more at [benefits.usg.edu/work-life/pet-insurance](https://benefits.usg.edu/work-life/pet-insurance)

# Access Total Rewards Statement Online

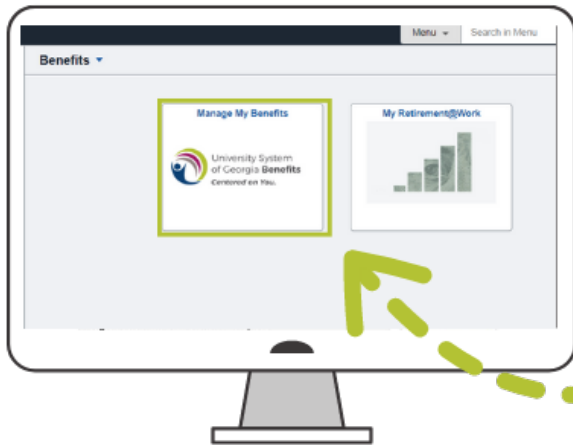


**1** Log in to **Employee Self-Service** in  
Go to: **OneUSG Connect**  
[oneusgconnect.usg.edu](https://oneusgconnect.usg.edu)

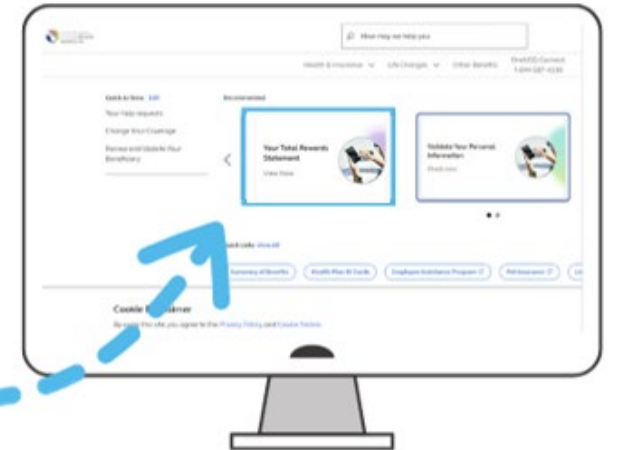
**2** Select **"Benefits"** from the **ESS** menu.



**3** Click the **"Manage My Benefits"** tile.



**4** Click the **"Total Rewards"** tile.





# Q & A



## For more information

### **Shared Services Center**

For questions about the compensation on your Total Rewards Statement - **1-877-251-2644**

### **OneUSG Connect – Benefits**

To view your online statement [oneusgconnect.usg.edu](https://oneusgconnect.usg.edu)

### **Campus HR/Benefits Department**

For questions related to campus specific programs