

# 2022 Benefits Guide



ENROLLING?  
MAKING A CHANGE?  
CONFIRMING YOUR BENEFITS?

**[electbenefits.com/USG](https://electbenefits.com/USG)**

The ElectBenefits enrollment site connects you to your benefits from work, home or anywhere.

A guide to help you build the best benefits.

**USG** 

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**¿Prefiere recibir esta guía en español?**  
Vaya a USG Connections > HR4ME >  
Benefits o vaya a [electbenefits.com/usg](http://electbenefits.com/usg)  
para ver e imprimir un archivo  
PDF o comuníquese con el HR  
Service Center a 855-874-3272 o  
[HRServiceCenter@usg.com](mailto:HRServiceCenter@usg.com)  
para obtener una versión traducida.

# YOUR GUIDE TO USG BENEFITS

**See the big picture.** You have over 30 benefits options — build a benefits package specific to your life and circumstances. You can customize your benefits to where you are in life's journey.

This information guide provides a snapshot of your USG benefits and highlights things you should consider when making your enrollment decisions.

When you're ready, you will enroll through the ElectBenefits website at **[electbenefits.com/USG](http://electbenefits.com/USG)**. The site will walk you through each of your benefit decisions. Once enrolled, you'll return to this same site — from work, home or anywhere — to easily and quickly connect to your benefits.

### LEARN MORE



Log in to **[electbenefits.com/USG](http://electbenefits.com/USG)** to see your current benefits and to enroll or make changes.

**HR4Me**

Go to **USG Connections > HR4Me** or contact [HRServiceCenter@usg.com](mailto:HRServiceCenter@usg.com) for more information.



### NEW HIRES

**You have 31 days from your hire date to enroll in benefits.  
Otherwise, you will not have benefits coverage.**

Your next chance to enroll is during the Annual Enrollment period or within 31 days after a qualified life event.

### DURING ANNUAL ENROLLMENT

Every year, you must re-enroll if you want to contribute to the healthcare and dependent day care FSAs. Elections for these accounts do not carry over from year to year.

**For 2022,** you'll need to re-enroll in dependent life insurance because the options have changed.



### TIME TO ENROLL **ELECTBENEFITS.COM/USG**

**Already have an account?** Log in with your email (personal or USG email used previously) and existing password. You may be prompted to reset your password.

#### **Don't remember your password?**

Click "Forgot Password" or call 888-659-1495, option 1, for additional help.

#### **First-time enrolling?**

- Go to **electbenefits.com/USG** and click on "Register." Enter the following:
  - Your first and last name initials + your USG Oracle employee number ..... (ex: John Doe/24165 would be JD24165)
  - Your temporary password, which is your eight-digit birthdate (ex: May 6, 1978, would be 05061978)
  - A valid USG email address (used to confirm your website registration)
  - A new password using the requirements listed on the site
- Click "Create Account" and look for an email from ElectBenefits.
- Click on the blue hyperlink in the email to complete your registration.

The link is valid for 24 hours. After that time, you will need to re-register using the steps above.

**Need your employee number?** You can find it ► in Oracle Employee Self-Service.

## Enroll, Change and Confirm Your Benefits Elections

### BEFORE YOU ENROLL

- Review your benefits options and consider your needs and budget so you choose the best plans for you.
- Gather your dependents' information, including Social Security numbers and dates of birth.
- Gather your life insurance beneficiaries' information, including Social Security numbers and dates of birth.

### DURING YOUR ENROLLMENT

- Review each page and pay attention to additional items that may be required based on your elections.
- If you leave the enrollment site prior to completion, your elections will not be saved.
- Once you see your confirmation number, your enrollment is complete.
- Print a copy of your confirmation sheet as proof of enrollment.

### AFTER YOU ENROLL

- Check your confirmation statement online.
- Contact the HR Service Center if you have any questions about your elections at **HRServiceCenter@usg.com** or 855-874-3272.

**Important:** If you have completed your enrollment and need to change your elections, you can follow the process again as long you do so within your enrollment or life event window. Your new elections will be saved.

**Need help registering?** Contact the USG Benefit Enrollment Center at 888-659-1495, option 1. Monday – Friday, 8 a.m. – 5 p.m. CST.

# Who's Eligible for Benefits?

**All employees and their eligible dependents can enroll in USG's medical coverage only.** This includes temporary and part-time employees working less than 20 hours per week. Full-time and part-time employees working a regular schedule of at least 20 hours per week are eligible for USG's SelectBenefits.

Certain dependents are also eligible to be covered under your medical, dental, vision and dependent life insurance plans. Eligible dependents include your:

- Legal spouse
- Children (natural, foster, legally adopted and step children) up to age 26

**Adding a dependent?** Our dependent verification firm, Consova, will contact you by mail approximately 45 days after you enroll dependents. Please follow the directions in your packet and respond promptly. Contact Consova with questions at 866-430-1268 or go to [consova.com/USG](http://consova.com/USG).



If you miss Consova's deadline, your dependents will be dropped from coverage and any claims for services may be your responsibility.

# Keep Your Information Up-to-Date

You have access anytime throughout the year to review your current benefits and update your beneficiaries. Make sure that your information is listed correctly on [electbenefits.com/USG](http://electbenefits.com/USG).

**The IRS reviews your health plan information** through annual filings and may penalize you if they cannot confirm you and your dependent(s) have coverage.

- Check that your last name matches your Social Security card.
- Confirm that your dependents' information (name, date of birth, SSN) is correct. Dependents' names should match their Social Security cards.

## WHEN YOUR LIFE CHANGES

**Do you have an address, phone number or emergency contact change?** Use Oracle Employee Self-Service to maintain this information as part of your employment record with USG.

**You may need to change your benefits** if you have a qualified life event. Contact the HR Service Center at [HRServiceCenter@usg.com](mailto:HRServiceCenter@usg.com) or 855-874-3272 to report the event and start the enrollment process.

- You can make changes within 31 days after the life event, such as **marriage, divorce, birth or adoption**.
- If you have a change in **Medicaid or State Children's Health Insurance Program (CHIP)**, you have 60 days to make changes.

*If you miss these deadlines, you may have to wait to make changes. You can only make changes during the next Annual Enrollment or your next qualified life event.*





# Medical and Prescription Coverage

You have a choice of two Consumer Directed Health Plans (CDHPs) — the Low Deductible CDHP or the High Deductible CDHP.

Both plans cover the same types of services and are administered by Blue Cross and Blue Shield of Illinois (BCBSIL). The plans use BCBSIL's **Participating Provider Organization (PPO)** network of doctors and medical specialists. Prescription drug coverage is included through a partnership with Prime Therapeutics.

## HOW YOUR HEALTH PLAN WORKS

USG helps offset the cost of medical coverage by providing a contribution toward your medical plan through the health coverage account (HCA).

**The HCA pays first**, covering your medical expenses up to a set amount. **Once the HCA dollars are used**, you pay the deductible and coinsurance on future claims until you meet the out-of-pocket maximum.

**1 First** — HCA funds are used for non-preventive claims.

**2 Second** — You pay for eligible claims until deductible is met.

**3 Third** — You pay coinsurance (a percentage) for eligible claims until out-of-pocket max is met.

**4 Fourth** — USG pays 100% of eligible claims.

## NEED HELP CHOOSING A PLAN?

**In this guide:** See pages 8–9 for more help choosing a plan, understanding your costs and how to find savings.

**Online:** When it's time to enroll, go to the ElectBenefits website ([electbenefits.com/USG](http://electbenefits.com/USG)).

### HR4Me

Go to **USG Connections > HR4Me** to learn more.

## YOUR COST OF COVERAGE

	Low Deductible CDHP			High Deductible CDHP		
	Weekly	Semimonthly	Annual	Weekly	Semimonthly	Annual
<b>Employee Only</b>	\$50	\$100	\$2,400	\$22	\$44	\$1,056
<b>Employee + One</b>	\$100	\$200	\$4,800	\$44	\$88	\$2,112
<b>Family</b>	\$150	\$300	\$7,200	\$66	\$132	\$3,168



### New Hires

**You have 31 days from your hire date to enroll in benefits. Otherwise, you will not have benefits coverage.**

Your next chance to enroll is during the Annual Enrollment period or within 31 days after a qualified life event.

# Benefits Options

## MEDICAL BENEFITS

(amounts shown are what you pay)

Benefits	Low Deductible CDHP		High Deductible CDHP	
	In-Network <sup>1</sup>	Out-of-Network <sup>2</sup>	In-Network <sup>1</sup>	Out-of-Network <sup>2</sup>
<b>Preventive Care</b>	You pay 0%	You pay 100%	You pay 0%	You pay 100%
<b>Total Annual Deductible</b> Employee Only Employee + One or Family	\$1,500 \$3,000	\$2,250 \$4,500	\$2,000 \$4,000	\$3,500 \$7,000
<b>HCA Fund Provided by USG</b> Employee Only Employee + One or Family		\$750 \$1,500		\$500 \$1,000
<b>Your Annual Deductible<sup>3</sup></b> Employee Only Employee + One or Family	\$750 \$1,500	\$1,500 \$3,000	\$1,500 \$3,000	\$3,000 \$6,000
The deductibles listed on <b>bcbsil.com</b> will appear higher because it shows the portion you pay + the HCA portion paid by USG. See page 7 for more details.				
<b>Blue Distinction Centers Specialist Network</b>	You pay 0%		You pay 0%	
<b>Coinurance</b> Examples of Covered Services: office visits, x-ray, lab, hospital stays, urgent care, true emergencies, mental health and substance abuse treatment <sup>4</sup>	20%	40%	20%	40%
<b>Out-of-Pocket Maximum<sup>4</sup> (Includes deductible)</b> Employee Only Employee + One or Family	\$1,500 \$3,000	\$3,000 \$6,000	\$3,000 \$6,000	\$6,000 \$12,000
The out-of-pocket maximums listed on <b>bcbsil.com</b> will appear higher because it shows the portion you pay + the HCA portion paid by USG. See page 7 for more details.				

<sup>1</sup> To find an in-network provider, go online to **bcbsil.com**, select “Find a Doctor or Hospital” and select the **Participating Provider Organization (PPO)**. Call a BCBSIL health advocate for assistance.

<sup>2</sup> Out-of-network benefits are paid based on the reasonable and customary (R&C) charge for service. You are responsible for paying any amounts above the R&C charge.

<sup>3</sup> The in-network and out-of-network deductibles and out-of-pocket maximums are separate. The annual out-of-pocket maximum includes the amount you pay toward your deductible and coinsurance.

<sup>4</sup> For true emergencies, you pay 20% after the deductible for emergency room care, whether or not the facility is in the network. For non-emergency care, you pay 40% after the deductible, even if the facility is in the network.

# Benefits Options

## PRESCRIPTION BENEFITS — Same coverage for both medical plans

In-Network	Generic	Preferred Brand <sup>5</sup>	Non-Preferred Brand <sup>5</sup>
<b>Retail</b> at participating pharmacy (30-day supply)	\$5 copay	30% (or \$40 minimum; \$80 maximum), unless a generic equivalent is available	50% (or \$60 minimum; \$120 maximum), unless a generic equivalent is available
<b>Mail Order</b> (Up to a 90-day supply)	\$10 copay	30% (or \$100 minimum; \$160 maximum), unless a generic equivalent is available	50% (or \$150 minimum; \$300 maximum), unless a generic equivalent is available
<b>Out-of-Pocket Maximum</b>	\$3,000 single/\$6,000 family		

<sup>5</sup> For a copy of the Prime Therapeutics Prescription Drug Formulary List, go to [bcbsil.com](http://bcbsil.com), log in and use the "Provider Finder®" tool.

## MAINTENANCE MEDICATIONS

Long-term (maintenance) medications need to be filled for a 90-day supply through home delivery or at a network pharmacy. You may fill a 30-day supply of (maintenance) medication up to two times at an in-network retail pharmacy. After the second fill for the 30-day supply, your prescription may not be covered. Contact Express Scripts at 833-715-0942 or go to [esrx.com/bcbsil](http://esrx.com/bcbsil) to get started.

## SPECIALTY MEDICATIONS

Some specialty medications may qualify for coupons or rebates that lower your out-of-pocket costs for those products. Only the amount you pay will apply toward your deductible or out-of-pocket maximum. Contact Accredo at 833-721-1619 or go to [accredo.com/bcbsil](http://accredo.com/bcbsil) to get started.

## STEP THERAPY

For certain types of drugs, you may be required to first try a generic instead of a more expensive brand-name drug. Otherwise, no benefits will be paid for the filled prescription.

If the lower-cost drug alternative doesn't work for you, your doctor may request approval from [bcbsil.com](http://bcbsil.com) for you to use the more expensive brand-name drug alternative.

## SEE YOUR COVERAGE ONLINE

### WHEN YOU LOG IN TO BCBSIL.COM:

Go to **My Coverage > Medical** to see the **total annual deductible**

### EXAMPLE

High Deductible CDHP Family Coverage

**\$4,000**

Go to **My Coverage > Spending Accounts > Health Care Accounts** to see **USG's HCA contribution**

**- \$1,000**

**Bottom line, the portion of the annual deductible you'll pay:**

**= \$3,000**

**Call a Health Advocate  
at Blue Cross and Blue Shield  
of Illinois**

**844-266-8796**

Get personalized help with questions about plan or services. This is the same number on the back of your ID card.

# Healthcare Decision-Making Guide

General guidelines and illustrations to show how you can potentially save money on healthcare costs each year.

## You Paying for More Than You Need?

Compare the deductible amounts to what you'll pay annually from your paycheck. About 65% of USG employees never reach their deductible. An even higher percentage never meet the plan's out-of-pocket maximum. The following are examples of how the two plans pay for expenses. Use your own expenses to see which plan can work for you.

### Shane: Occasional User of Services

Shane is in good health. He primarily uses his medical benefits for annual preventive exams. This year, Shane has the flu, which leads to bronchitis. His total medical costs (claims) come to \$800.

Employee-Only Coverage	Low Deductible CDHP (\$1,500 deductible)	High Deductible CDHP (\$2,000 deductible)
<b>Annual Claims</b> <i>HCA dollars used toward paying claims</i>	\$800	\$800
<b>Company HCA Contribution</b> <i>HCA dollars used toward paying claims</i>	- \$750	- \$500
	=	=
<b>Shane's Cost for Claims</b> <i>Amount remaining after HCA dollars used and before meeting deductible</i>	<b>\$50</b>	<b>\$300</b>
<b>Annual Premium</b> <i>Amount deducted from paycheck</i>	+ \$2,400	+ \$1,056
	=	=
<b>Shane's Total Annual Costs<sup>6</sup></b>	<b>\$2,450</b>	<b>\$1,356</b>



Shane saves \$1,094 under the High Deductible CDHP.

### The Snyders: Moderate Users of Services

Bill and Lori have one child. They are all relatively healthy but Bill does manage high blood pressure. And, their child has frequent ear infections. The Snyder's total medical costs (claims) come to \$4,500.

Family Coverage	Low Deductible CDHP (\$3,000 deductible)	High Deductible CDHP (\$4,000 deductible)
<b>Annual Claims</b>	\$4,500	\$4,500
<b>Company HCA Contribution</b> <i>HCA dollars used toward paying claims</i>	- \$1,500	- \$1,000
	=	=
<b>Remaining Claims Amounts</b>	<b>\$3,000</b>	<b>\$3,500</b>
<b>— Applied to Deductible</b> <i>Amount Snyders pay after HCA dollars used and before meeting deductible</i>	\$1,500	\$3,000
<b>— Applied to 20% Coinsurance</b> <i>Amount Snyders pay on claims after meeting deductible</i>	$\$1,500 \times 20\% = \$300$	$\$500 \times 20\% = \$100$
	=	=
<b>Snyders' Cost for Claims</b>	<b>\$1,800</b>	<b>\$3,100</b>
<b>Annual Premium</b> <i>Amount deducted from paycheck</i>	+ \$7,200	+ \$3,168
	=	=
<b>Snyders' Total Annual Costs<sup>6</sup></b>	<b>\$9,000</b>	<b>\$6,268</b>



The Snyders save \$2,732 under the High Deductible CDHP.

<sup>6</sup> Excludes the costs for prescription drugs.

# Healthcare Decision-Making Guide

General guidelines and illustrations to show how you can potentially save money on healthcare costs each year.

## Ways to Save on Your Healthcare

### START WITH BCBSIL.COM

Register with Blue Access ([bcbsil.com](http://bcbsil.com)) for 24/7 access to find in-network care, access your claims, view your ID card, and much more. Be sure to select the Participating Provider Organization (PPO) when looking for providers.



**Download the app** to keep the information at your fingertips. Text BCBSIL APP to 33633. You'll need your BCBSIL ID to download the app.

### SHOP AROUND FOR QUALITY AND VALUE

#### Estimate Costs

An MRI in one facility might be over \$2,500, but under \$900 just down the street. Use the online cost estimator to find the best value before you have a procedure, test or treatment.

#### Talk to Your Advocate

You and your family members can talk to a personal health advocate — they're like a concierge to help you understand a diagnosis or treatment, find a provider, sort through bills, and much more. Call 844-266-8796, or chat live via the BCBSIL app.

#### See the Best Specialists

Blue Distinction Centers (BDCs) have a proven record of affordable, quality care, treatment expertise and better patient results. Look for the BDC designation when searching for specialty care.



### ASK BEFORE YOUR BUY

#### Go Generic

Always ask your doctor or pharmacist if there is a generic alternative for your prescription. You'll pay more for brand-name drugs, sometimes much more.

#### "Go" to the Doctor Online

Through MDLive, you can talk onscreen 24/7 to a licensed doctor or counselor, by mobile phone, video or app. From pink eye and sinus infections to stress and anxiety, you're covered — usually for less money than an office visit. Sign up through [bcbsil.com](http://bcbsil.com) or through the app.

#### Stay Healthy with Free Care

Preventive care is covered 100%, even before you meet your deductible. Be sure to get your annual checkup, immunizations and routine screenings.

### LEAN ON YOUR OTHER BENEFITS

#### Tax-Free Flexible Spending Account (FSA)

Enroll in the Healthcare FSA and use pre-tax money to pay for eligible healthcare expenses. You decide the amount you'd like to save for the year, and the money is deducted (before taxes) from your paycheck each pay period. See page 12.

#### Critical Illness Coverage

Get a lump-sum payment of up to \$30,000 if you or a family member becomes critically ill. See page 15.

#### Accident Insurance

Receive a lump-sum benefit if you or a family member is accidentally injured. See page 15.

#### Well onTarget to Better Health

Find the tools and support you need to improve your health, plus rewards for making healthy choices. Earn wellness "Blue Points" to get rewarded when you take a health assessment, complete self-management programs, enroll in a fitness program and much more. Learn more by logging in to [bcbsil.com](http://bcbsil.com) and selecting the Well onTarget link.

# Dental Coverage

One plan option administered by Blue Cross and Blue Shield of Illinois (BCBSIL) through the **BlueCare** dental network.

Dental Plan Highlights (in-network <sup>7</sup> amounts shown are what you pay)	
<b>Deductible</b>	\$50 per person/\$100 per family
<b>Annual Maximum Benefit</b>	Plan pays \$2,000 per person excluding orthodontia
<b>Preventive Services</b> Oral Examinations Cleanings (one every six months <sup>8</sup> )	You pay 0%
<b>Basic Care</b> Fillings Extractions (simple) Periodontics	20% after deductible (10% if Preferred Provider)
<b>Major Care</b> Crowns Dentures Extractions (surgical) Bridgework	50% after deductible
<b>Orthodontia</b> (children under age 19)	50% after deductible Plan pays up to \$2,000 lifetime maximum per person <sup>9</sup>

<sup>7</sup> If you receive care from a provider that is not in the dental network, you are responsible for paying the charges at the time you receive care and then filing a claim with BCBSIL Dental. BCBSIL will reimburse a portion of the charges allowed by the plan. You are responsible for all amounts over the plan allowance.

<sup>8</sup> Three cleanings per year are available for individuals who are pregnant or diagnosed with diabetes or cardiovascular disease.

<sup>9</sup> The \$2,000 lifetime maximum applies to those dependents beginning an orthodontia treatment plan after January 1, 2020. Includes claims incurred under the MetLife policy.

## YOUR COST OF COVERAGE

	Weekly	Semimonthly	Annual
<b>Employee Only</b>	\$4.00	\$8.00	\$192.00
<b>Employee + One</b>	\$8.00	\$16.00	\$384.00
<b>Family</b>	\$12.00	\$24.00	\$576.00

# Vision Coverage

One plan option administered by VSP.

Vision Plan Highlights (in-network) <sup>10</sup>	Basic Plan	<b>NEW!</b> Premium Plan
<b>Preventive Exam</b>	You pay \$10	You pay \$10
<b>Primary Eyecare</b> Additional exam and services for those with diabetes, glaucoma, age-related macular degeneration	You pay \$20	You pay \$20
<b>Frames and Lenses</b> • Once per calendar year • Standard lens options included (lined bifocal/trifocal, standard progressive lenses, UV protection, scratch-resistance, impact-resistance for children)	You pay \$25, then the plan pays up to \$150 allowance on frames, or up to \$200 for featured frames  Save 20% on amounts over your allowance	You pay \$10, then the plan pays up to \$175 allowance on frames, or up to \$250 for featured frames  Save 20% on amounts over your allowance
<b>Lens Enhancements</b> Once per calendar year	Premium progressive lenses: Your copay is \$95-\$105 Custom progressive lenses: Your copay is \$150-\$175 Save an average of 30% on other lens enhancements	
<b>Contact Lens Evaluation and Fitting</b> Once per calendar year	You pay up to \$60	You pay up to \$45
<b>Contacts</b> Once per calendar year instead of prescription glasses	Plan allowance pays up to \$150 and you do not owe a copay	Plan allowance pays up to \$175 and you do not owe a copay
<b>Upgrades – VSP EasyOptions</b> Once per calendar year (not available at Walmart, Costco and Sam's Club)	Not available for Basic Plan	Add one option at time of service for no additional cost: • Additional \$75 frame allowance • Premium or custom progressive lenses • Anti-glare coating • Additional \$75 contact lens allowance

<sup>10</sup>If you receive care from a provider that is not in the VSP network, you are responsible for paying the charges at the time you receive care and then filing a claim with VSP. VSP will reimburse a portion of the charges allowed by the plan. You are responsible for all amounts over the plan allowance.

## YOUR COST OF COVERAGE

	Basic Plan			Premium Plan		
	Weekly	Semimonthly	Annual	Weekly	Semimonthly	Annual
<b>Employee Only</b>	\$0.75	\$1.50	\$36.00	\$2.75	\$4.50	\$108.00
<b>Employee + One</b>	\$1.25	\$2.50	\$60.00	\$3.75	\$7.50	\$180.00
<b>Family</b>	\$2.00	\$4.00	\$96.00	\$6.00	\$12.00	\$288.00



# Flexible Spending Accounts

Flexible spending accounts (FSAs) let you use tax-free dollars to reimburse yourself for eligible expenses. Consider the FSA if you expect to incur medical, dental, vision and/or dependent care expenses.

FSA accounts are administered by HSA Bank. Call 844-650-8936 or register your account at [enterprise.hsabank.com](http://enterprise.hsabank.com).

### YOU HAVE THE FOLLOWING OPTIONS:

Healthcare FSA	
<b>Eligible Expenses</b>	Reimburse qualified medical, prescription, dental and vision expenses incurred between January 1, 2022, and December 31, 2022
<b>Maximum Annual Contribution</b>	\$2,750 <sup>11</sup>
<b>Dependent Day Care FSA</b>	
<b>Eligible Expenses</b>	Reimburse out-of-pocket day care expenses incurred between January 1, 2022, and December 31, 2022, for your children under age 13 and for your mentally or physically disabled dependents of any age
<b>Maximum Annual Contribution</b>	\$5,000 per year (or up to \$2,500 if you're married and file federal taxes separately, per household)

<sup>11</sup> This is the current calendar year limit. Go to [irs.gov](http://irs.gov) for the most current FSA limits.

### ELIGIBLE EXPENSES

The IRS defines which expenses can be claimed under an FSA. You can view an extensive list of qualified expenses and program rules on the IRS website.

- Qualified healthcare expenses:  
[irs.gov/pub/irs-pdf/p502.pdf](http://irs.gov/pub/irs-pdf/p502.pdf)
- Qualified dependent care expenses:  
[irs.gov/pub/irs-pdf/p503.pdf](http://irs.gov/pub/irs-pdf/p503.pdf)

# Commuter/Parking Benefits

This benefit allows you to set aside funds on a pre-tax basis to use toward work-related parking and mass transit expenses. You can enroll or change your election at any time through WageWorks. Go to **USG Connections > HR4Me** to learn more.

### THINGS TO CONSIDER

#### Enrolling in the High Deductible CDHP?

The Healthcare FSA is a great way to save on taxes and set aside some of the funds you need for out-of-pocket healthcare expenses.

**Budget carefully.** You have until April 15, 2022, to file a claim for your 2021 expenses. The IRS is temporarily allowing 100% of your FSA account balances to roll over to your 2022 account.\*

\* The IRS has reinstated the \$550 carryover limit for calendar year ending 12/31/2022.

### HR4Me

Go to **USG Connections > HR4Me** to learn more.

# Life Insurance

Life and AD&D Insurance is administered by ElectBenefits and insured by MetLife.

## BASIC COVERAGE FOR YOU

USG provides you with Basic Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance — at no cost to you.

### Salaried Employees

Life insurance coverage is equal to your annual base salary, with a minimum of \$50,000 (rounded up to nearest \$1,000). AD&D coverage is equal to your life insurance amount.

### Hourly Employees

Life Insurance coverage is \$50,000. AD&D coverage is also \$50,000.

## SUPPLEMENTAL COVERAGE

You can buy Supplemental Life and AD&D Insurance\* for yourself, as well as Dependent Life Insurance for your family members. You pay for coverage after taxes and the cost is based on your age and coverage level. Log in to the ElectBenefits website ([electbenefits.com/USG](http://electbenefits.com/USG)) to see your monthly cost.

## COVERAGE FOR YOU

### Salaried Employees

You can elect 1x to 6x your annual base salary (up to \$2 million). Elections that are more than 2x your annual salary or over \$200,000 require medical questions.\*

Supplemental AD&D is included with this coverage and equals your Supplemental Life election.

### Hourly Employees

You can elect up to \$240,000, in increments of \$15,000. Elections that are more than \$105,000 require medical questions.\*

Supplemental AD&D is included with this coverage and equals your Supplemental Life election.

## COVERAGE FOR YOUR FAMILY

### Spouse

You can elect from \$5,000 to \$50,000 of coverage, in increments of \$5,000.

### Dependent Children

You can elect from \$5,000 to \$20,000 of coverage, in increments of \$5,000.

**HR4Me**

Go to [USG Connections > HR4Me](#) to learn more.

## \*ELECTING OR CHANGING YOUR COVERAGE LATER

You will also need to complete an Evidence of Insurability (EOI) form if you:

- Do not elect supplemental life coverage when you first become eligible and you want to enroll later.
- Want to increase your coverage.

Your coverage will not start until MetLife approves you.

## DON'T FORGET

Review your life insurance beneficiaries at [electbenefits.com/USG](http://electbenefits.com/USG).

# Long-Term Disability

You may choose to enroll\* in Long-Term Disability (LTD). It replaces a portion of your pay if you become seriously ill or injured and cannot work for an extended period of time. LTD coverage is administered by MetLife.

The LTD Plan works with other sources of disability income, such as Social Security and Workers' Compensation, to provide a specified level of pay replacement.

**Cost of Coverage** — The LTD coverage cost shown in the online enrollment tool is based on your current pay. Your actual cost will be based on your pay as of January 1 each year.

## \*ENROLLING IN LTD COVERAGE

If you do not elect LTD coverage when you first become eligible and you want to enroll later, you will need to complete an Evidence of Insurability (EOI) form. Your coverage will not start until MetLife approves you.



# Vacation/Paid Time Off (PTO) and Holidays

USG provides all regular, full-time employees with paid annual vacations/PTO and paid holidays. These provide you with an opportunity to rest, relax or take part in recreational activities away from your job responsibilities.

- Any unused vacation/PTO days remaining at the end of the year are forfeited; no rollover or payout of unused days, unless required by state law.
- If you are out due to a disability or FMLA, your accrued time may be affected.

Contact your supervisor or manager for your vacation/PTO accrual and holiday schedules.

# Vacation/PTO Buy

With this benefit, full-time employees at participating locations can buy one week of vacation/PTO.

Contact your supervisor or manager to find out if your location participates in this benefit. **Please verify your Vacation/PTO Buy election each year** through the ElectBenefits website.

## BUYING A WEEK OF VACATION/PTO

- You may take the extra week after you have used all your regular vacation/PTO time during the year.
- You must use the extra week during the same year it was purchased. If you don't use it, you forfeit the time and the cost you paid for it.

The Vacation/PTO Buy cost shown on ElectBenefits is based on your current pay. Your actual cost will be based on your pay as of January 1 of each year.

**HR4Me**

Go to [USG Connections > HR4Me](#)  
to learn more.

# Additional Income Insurance

Critical Illness and Accident Insurance both provide benefits to help fill financial gaps. Payment for a covered condition or event is made directly to you and is in addition to any other insurance you may have. These benefits cover a portion of your income to help you pay for expenses such as health plan deductibles, prescription copays, out-of-network treatments, alternative treatments and household expenses.

Each plan gives you the choice to **select a High or Low Plan**, which offer different levels of coverage. Once enrolled, you're also eligible for a **Health Screening Benefit**. It provides an additional \$50 (Low Plan) or \$75 (High Plan) per covered person, per year, for covered health screenings and tests.

### Critical Illness Coverage

When a serious illness happens, this coverage provides you with a lump-sum payment of \$15,000 or \$30,000 in initial benefits upon diagnosis. The total benefit available to you is 3x the initial benefit amount, in the event that you suffer more than one covered condition.

### Accident Insurance

Accident Insurance provides you with a lump-sum payment for more than 150 covered events and there is no limit on the number of different accidents that will be covered.

### HR4Me

Go to **USG Connections > HR4Me** or [electbenefits.com/USG](http://electbenefits.com/USG) to learn more.

Enroll in coverage on the [electbenefits.com/USG](http://electbenefits.com/USG) website.

# MetLife Legal Plans

MetLife offers you quick and affordable access to specialized legal services, by phone or at an office consultation. All network attorney fees are paid by the plan, so there are no deductibles, claim forms, copays or plan waiting periods.

You have two options to choose from when enrolling in the plan. For a full list of services covered by these plans or to enroll, log in to [electbenefits.com/USG](http://electbenefits.com/USG).

### Low Plan — \$14.85 per month

This option provides a resource for legal advice, consultation and representation on a wide variety of personal, family and civil issues. You can also access the LifeStages identity management services if you believe your personal data has been compromised.

### High Plan — \$16.85 per month

In addition to the services offered under the Low Plan, you and your spouse can register for FraudScout's Triple Credit Bureau Monitoring.

# Pet Insurance

You can enroll anytime.

Just like you, our four-legged friends sometimes need a little help. MetLife's PetFirst offers pet insurance to help offset the costs of veterinary services (pre-existing conditions are not covered).

You can choose from a wellness plan, major medical or a complete coverage plan that covers both. Call MetLife at 800-438-6388 to learn more.



# The USG Retirement Plan

The USG Retirement Plan is a pension plan. You and USG contribute to your account. You must contribute 2% of your after-tax pay to participate. You are automatically enrolled unless you decline the benefit at [netbenefits.com](http://netbenefits.com).

This plan is designed to provide you with a monthly income for life when you retire from USG. When it's time to retire, you can choose how you want your retirement benefits paid.

# The USG Investment Plan

The USG Investment Plan is a 401(k) plan that provides you with supplemental savings to your Retirement Plan benefits when you retire. **You must contribute to the USG Retirement Plan** to be eligible to contribute to the USG Investment Plan.

**Your Contributions** — You are automatically enrolled in the USG Investment Plan with a 6% contribution from your paycheck. **Each April, your contribution amount will increase by 1% unless you opt out.** You may contribute up to 75% of your pay on a pre-tax or Roth after-tax basis.

**Company Contribution** — You earn a match of \$0.50 of every \$1 you contribute, up to 6% of eligible pay. You are fully vested in the company match after three years of employment.

**Investment Funds** — All contributions are invested in the age-based Target Retirement Fund unless you change your investment election.

You can change your contribution and manage your investments on [netbenefits.com](http://netbenefits.com).

# USG LifeSolutions — Work/Life and Employee Assistance Plan (EAP)

USG provides free and confidential assistance for you and your family members to help cope with everyday needs and life events. You pay no cost to participate in this plan, and there are no fees for you or your dependents when receiving these services.

- Access a counselor for help on topics such as:
  - Raising children
  - Coping with elderly parents
  - Marital conflicts
  - Financial trouble
  - Alcohol and drug abuse
  - Stress and depression
- Locate information and services from an extensive list of organizations and providers for:
  - Adjusting to retirement
  - Adoption, pregnancy and infertility
  - Caregiving and locating services for older adults
  - Child care and development
  - Educational financing, finding schools, colleges, tutoring and test prep
  - Moving, relocation, housing options and home ownership
  - Pet care
  - Recreational activities and convenience services

Log in to the [humana.eapwl.com](http://humana.eapwl.com) to learn more.

Username: USG

Password: help



# Notices about Your Healthcare Coverage

USG is required to provide participants in its group health plans with certain notices. These notices include:

- **Health Insurance Marketplace Notice** that explains how you can obtain coverage through your state's marketplace, commonly referred to as an "exchange." You have the option of enrolling in USG medical plans or through the exchanges.
- **Medicaid and the Children's Health Insurance Program (CHIP) Notice** that describes the premium assistance that may be available to you through your state's Medicaid and/or CHIP program.
- **HIPAA Notice of Privacy Practices** that explains how the USG group health plans protect your personal health information.
- **Creditable Prescription Drug Coverage Notice** that explains how the prescription drug coverage under the USG CDHP medical plans is affected when a participant becomes eligible for Medicare.
- **Patient Protection Disclosure Notice** that explains your rights for designating a primary care physician under the USG CDHP medical plans.
- **COBRA Rights Notice** that explains when you and your family may be able to temporarily continue coverage under the USG health plans if coverage would otherwise end for you.
- **Women's Health and Cancer Rights Act** that summarizes the benefits available under the USG CDHP medical plans if you have had or are going to have a mastectomy.
- **Summary of Benefits and Coverage (SBC)** that details information about health plan benefits and coverage.
- **Summary Plan Descriptions (SPDs)** that provide additional details about health plan benefits and coverage beyond the SBC documents described above.

These notices are available on the Benefits page and [electbenefits.com/USG](http://electbenefits.com/USG).

Contact the HR Service Center at 855-874-3272 or email [HRServiceCenter@usg.com](mailto:HRServiceCenter@usg.com) within 30 days of receiving this enrollment guide if you do not consent to receive the required notices online or prefer to have a hard copy of the notices. After 30 days, you will be considered as consenting to the online distribution of the required notices.



### LEARN MORE

#### HR4Me

**USG Connections > HR4Me** is your first stop to find answers and information about your benefits. There's more to know:

- Auto and Home Insurance
- Compensation
- Discounts and perks
- Recognition and much more

# Your Information Resources

## FOR GENERAL INFORMATION ABOUT YOUR BENEFITS

You can access the ElectBenefits website to learn about your benefits. Go to the ElectBenefits website at [electbenefits.com/USG](http://electbenefits.com/USG).

Need help online? Call USG Benefit Enrollment Center at 888-659-1495, option 1.

**HR4Me**

Go to **USG Connections > HR4Me > Benefits** or contact the HR Service Center at [HRServiceCenter@usg.com](mailto:HRServiceCenter@usg.com) or 855-874-3272.

## FOR BENEFIT-SPECIFIC QUESTIONS

You can see what's covered, how the plans work, find network providers and file claims.

Benefit	Contact	Website	Phone
Accident Insurance Auto/Home Insurance Critical Illness Pet Insurance	MetLife	mybenefits.metlife.com	800-438-6388
Commuter/Parking Benefits	WageWorks	wageworks.com	877-924-3967
Dental	Blue Cross and Blue Shield of Illinois	bcbstl.com	844-266-8796
Dependent Verifications	Consova Corporation	consova.com/USG	866-430-1268
Flexible Spending Accounts (FSAs)	HSA Bank	enterprise.hsabank.com	844-650-8936
Legal Plans and ID Management Services	MetLife	electbenefits.com/USG	800-821-6400
Life Insurance and AD&D Insurance (Basic, Supplemental and Dependent Life Insurance)	ElectBenefits	electbenefits.com/USG	888-659-1495, option 1
Medical and Prescription Drug and Health Advocate	Blue Cross and Blue Shield of Illinois Prime Therapeutics	bcbstl.com	844-266-8796
Pension – USG Retirement Plan	Fidelity	netbenefits.com	844-874-7283
Short-Term and Long-Term Disability	MetLife	mybenefits.metlife.com	877-638-8262
Vacation, Paid Time Off (PTO) and Holidays Vacation/PTO Buy	Supervisor or Manager	N/A	N/A
Vision	VSP	usg.vspforme.com	800-877-7195
Work/Life and EAP Services (USG LifeSolutions)	Humana	humana.eapwl.com username: USG password: help	888-327-4874
401(k) – USG Investment Plan	Fidelity	netbenefits.com	844-874-7283

This guide contains basic information about your 2022 SelectBenefits options, and does not attempt to cover every detail of every plan. If there is any difference between the information in this guide and the provisions of the legal documents, insurance contracts or administrative agreements and policies that govern the plans, those documents will govern. Summary plan descriptions (SPDs) for the SelectBenefits options are available on USG Connections > HR4Me > Benefits and from the HR Service Center.

# LEARN... SEE... DO...

Could you be missing out?  
Check out all the programs USG provides to support you.

## Access at Work HR4Me

There's more to explore. Log in to **USG Connections**. Click on **HR4Me** in Quick Links.



### USG Benefits

Do you know all your options? See if there are benefits you could be using.



### Compensation

Your hard work pays off. Learn specifics about our programs.



### Recognition

You go above and beyond – get recognized for it. Or, maybe recognize a colleague!



### SCORE System

Want to try something new? Help a friend do the same? Check out the USG job opportunities.



### LEAD System

Sky's the limit! Further develop your talent and career.

## Access From Anywhere [electbenefits.com/USG](http://electbenefits.com/USG)

Confirm your benefits in one place. Log in to [electbenefits.com/USG](http://electbenefits.com/USG).

- **See your current benefits elections**
- **Review your beneficiaries**
- **Enroll in benefits**
  - New hires
  - Annual Enrollment
  - Life events
- **Access full benefits plan details**
  - Learning resources
  - Enrollment instructions
  - Policies and plan descriptions

**IT'S ALL  
ABOUT  
YOU!**

**Get the facts:**  
You're a click away from  
benefits tools and resources.