

# Take action. Enroll for 2018 benefits Oct. 30 – Nov. 21

See inside to learn about:

- New medical plan options
- New incentives that can save you \$65 each month
- A new charge for your working spouse or partner
- How to get the details and make the right choices

2018 Benefits Open Enrollment  
**Learn. Enroll. Save.**

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# This year is different.

New health plans. New ways to save.  
**Don't miss out.**



# Your health. Your money. Your move.

For 2018, new medical plans offer more convenient access to affordable, high-quality health care, plus new ways to save.

But to get the right plan for you at the best price, you need to act. Make time now to learn about the changes and simple steps to receive \$780 or more in savings. We'll help you every step of the way.

## You have four plan options for 2018

- Choose the all-new USC Trojan Care EPO for access to Keck Medicine of USC doctors and other carefully selected providers.
- If you're in the Network Medical Plan, you'll have the same plan, but it's now called the USC PPO. You'll have the same coverage across three tiers of providers: Keck Medicine, the Anthem network, and out-of-network.
- If you're in the Anthem HMO, your plan for 2018 will be the new USC HMO, which adds a second tier of providers.
- If you're in the Kaiser HMO, your plan will remain the same.

**Wish your HMO offered more flexibility?** Along with Anthem network providers, the new USC HMO includes access to additional, carefully chosen providers—and costs less than the Kaiser HMO. Also consider the USC Trojan Care EPO, which lets you choose doctors without a referral from your primary care physician.

## Make healthy choices and save

Pay less for medical coverage:

- Save \$25/month if you're tobacco-free.
- Save \$40/month when you complete a confidential health assessment designed to improve your awareness of factors that affect your health. Just fill out an online questionnaire and schedule a brief in-person screening.

*Para asistencia en español, llame al centro de servicio de recursos humanos al (213) 821-8100.*

## Your role:

### Learn. Enroll. Save.

Get the plan you want and all the savings you're eligible to receive.

**Learn.** Get the details now.

**Enroll.** This year, you'll want to enroll. If you don't:

- You'll miss out on two ways to save:
  - You won't get the \$25/month tobacco-free credit.
  - You'll pay a \$50/month working spouse surcharge if you cover your spouse or domestic partner.
- You may not have the medical plan that's best for you.
- You'll be enrolled in vision coverage.

**Save.** Complete the confidential health assessment questionnaire and screening. You'll save \$40 a month, and you'll get helpful tips based on your "health numbers."



Get all of the details at [openenrollment.usc.edu](https://openenrollment.usc.edu)