University of Utah Retiree Health Plan Open Enrollment
Frequently Asked Questions

If I want to keep the same plan, do I need to take any action?
No, you do not need to take any action. Your enrollment in your current plan, as revised for the new year, will continue. The Medicare Advantage plans through Humana, Regence BlueCross BlueShield, UnitedHealthcare, and University of Utah Health Plans have coverage changes for the coming year.

I am a University retiree. If I leave the University Retiree Health Care Plan for another plan, can I later return to the University Plan?
Yes, as long as the University continues to offer the Retiree Health Care Plan, retirees may enroll during the annual Open Enrollment period or if you experience an involuntary loss of other coverage.

I am Medicare-eligible but my dependents are not, can they remain enrolled in the University’s Retiree Health Care Plan if I choose to enroll in a Medicare Advantage or other Medicare Supplement Plan?
Yes, retirees and their family members may be enrolled in different plans. Retirees are not required to be enrolled in the University’s Retiree Health Care Plan to have their dependents enrolled in the plan.

What do I need to do if I am enrolled in the University Retiree Health Care Plan and want to move to another plan?
- Submit a completed Open Enrollment Form or some other written notice that you wish to cancel your coverage to the University Benefits Department before the end of open enrollment, to notify the University that you wish to drop medical and/or prescription medication coverage effective December 31.
  - MedicareScript requires that all enrolled individuals sign a cancellation of coverage. If both you and your spouse are enrolled in MedicareScript, you and your spouse will both need to sign written notice in order for the University to cancel MedicareScript Part D coverage
- Meet with a representative from the company you would like to enroll with and complete that company’s enrollment form(s)

What do I need to do if I am enrolled in a Medicare Advantage or AARP Medicare Supplement Plan and want to move to the University Retiree Health Care Plan?
- Complete an Open Enrollment Form and return it to the University Benefits Department on or before the end of open enrollment
  - You may enroll in Regence MedicareScript Part D prescription medication coverage through the University by completing the enrollment form (to obtain the form, visit the Benefits Department or call 801-581-7447)
  - You may enroll in an individual Part D plan offered through UnitedHealthcare, Regence, or another carrier
Notify your current plan in writing that you wish to cancel your current coverage effective December 31.

**What is the difference between a Medicare Supplement Plan and a Medicare Advantage Plan?**

With a Medicare Supplement Plan, Medicare pays claims first, and then the supplement plan pays its share of the remaining balance. When the supplemental plan pays, it looks at the full amount of eligible expenses billed by the provider and will pay claims up to the highest of the stated coinsurance amount or the amount remaining due after payment by Medicare. After meeting the deductible, members enrolled in a supplemental plan will often have no out-of-pocket expenses for covered services.

Medicare Advantage Plans (Medicare Part C Plans) provide benefits in lieu of Medicare Parts A and B and generally include Part D prescription medication coverage (all options offered to University retirees include Part D coverage). You continue to pay your Part B premiums to Medicare and Medicare pays the company offering the Medicare Advantage Plan. Your providers will submit claims directly to the Medicare Advantage Plan and then the Medicare Advantage Plan pays the providers directly. You are required to pay your copayment or coinsurance amount directly to the provider. To be eligible to enroll in a Humana, UnitedHealthcare, or University of Utah Health Plans Medicare Advantage Plan, you must be a resident of a county where the plan is offered (the Regence BlueCross BlueShield Medicare Advantage plan is available if you reside anywhere within the United States).

**I am Medicare-eligible based on disability and am not yet age 65. Does this affect my eligibility for enrollment in these plans?**

Yes. If you are Medicare-eligible because of disability and are under age 65, you may enroll in the University’s Retiree Health Care Plan or one of the Medicare Advantage plans. You are not eligible to enroll in an AARP Medicare Supplement Plan provided through UnitedHealthcare. (You may not be eligible to enroll in a Medicare Advantage plan if you have End Stage Renal Disease, contact the company for specific information.)

**How will I pay for my coverage?**

If you remain enrolled in the University of Utah Retiree Health Care Plan, you will continue to pay premiums to the University. If you enroll in a Medicare Advantage, Medicare Supplement, or Part D plan, you will pay premiums directly to the company with which you enroll. Each provider offers different payment options. If you enroll in coverage through another company and have a dependent who remains on the University’s Retiree Health Care Plan, you will pay premiums to the University and the Medicare Advantage or Medicare Supplement Plan. If you enroll in an AARP Medicare Supplement plan through UnitedHealthcare and remain enrolled in the Regence Medicare Script Part D prescription medication coverage through the University, you will pay premiums to both UnitedHealthcare and the University.
I am enrolled in the University Retiree Health Care Plan. How do I find information on “In-network” and “Out-of-network” providers?
Log on to www.regence.com
• Click on “Find a Doctor”
• Type in the name, location, or specialty of a provider you are looking for
• Once you have searched for the provider it will display “Regence Participating (PAR) Network” if a provider is an in-network provider.

Will I be required to provide evidence of prior coverage?
If you change plans, you may be required to provide evidence that you had prior coverage that met Medicare’s minimum standards. If you need to provide evidence of prior coverage, you can obtain the creditable coverage certificate from your prior plan. If you choose to enroll for the first time in a Medicare Supplement Plan, you may be required to apply and provide medical information.

Can I enroll in Dental Coverage during the Open Enrollment period?
You can enroll in dental coverage through the University for the first 18 months following your eligibility for enrollment in the Retiree Health Care Plan. If your 18 months of dental coverage through the University has expired, you are eligible to enroll in the Regence BlueCross BlueShield Retiree dental plan during open enrollment. For information on the dental coverage available through Regence, call (888) 370-6159. To obtain the form, visit the Benefits Department or call (801) 581-7447.

Where can I get answers to my questions?
The University’s Benefits Department can provide answers to basic questions. However, if you need detailed answers on coverage information, please contact the customer service departments for Humana, Regence BlueCross BlueShield of Utah, UnitedHealthcare and/or University of Utah Health Plans. Enrollment packets for some of the plans will be available in the Benefits Department or at the Open House listed on the newsletter or by contacting the provider directly.