2017 Retiree Health Plan Open Enrollment

The University’s Retiree Health Plan Open Enrollment will be held through December 7, 2016

Changes made during Open Enrollment will be effective January 1, 2017

All University retirees and their eligible family members may enroll in the University Retiree Health Care Plan or one of the group Medicare Advantage Plans (if they are eligible for Medicare) during Open Enrollment, even if you previously chose other coverage.

This year we will continue to offer Medicare Advantage plans through Regence BlueCross BlueShield (Regence), University of Utah Health Plans (UUHP), Humana and UnitedHealthcare.

To help participants make informed decisions, the University will be hosting an open enrollment meeting with presentations from Regence, UUHP, and Humana (UnitedHealthcare will not have representatives at the meeting). Each company will present a brief overview for approximately 20 minutes and will be available after the presentations to answer questions.

<table>
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<tr>
<th>Open Enrollment Meeting Location</th>
<th>Date and Time</th>
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<tbody>
<tr>
<td>UofU A. Ray Olpin Union Building</td>
<td>Tuesday, November 15, 2016 10:00 am to noon</td>
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Parking is available in the lot in front of the Union building. At the parking kiosk, enter your license plate number, anticipated length of time, and the code “retiree”. UnitedHealthcare representatives will not be attending this meeting. If you have questions regarding UnitedHealthcare plans, please contact their customer service representatives by phone. Contact information for each company is included on the last page of this newsletter.

HEALTH CARE OPTIONS FOR 2017

The University’s Retiree Health Care Plan is available to all retirees and their family members (regardless of Medicare-eligibility). Individuals who are eligible for Medicare can also choose from four group Medicare Advantage plan options, as well as other Medicare supplement plans available through Regence and UnitedHealthcare. Individuals who are eligible for Medicare must enroll in Medicare Part B and pay Part B premiums, even if you choose to enroll in a Medicare Advantage or Medicare Supplement plan.

Effective September 1, 2016, Humana’s network no longer includes University of Utah Health Care (UUHC) providers and facilities. Retirees currently enrolled with Humana who use UUHC providers may wish to choose a different plan that includes these providers as network providers. Although the University feels it is important to include UUHC providers in the plans we offer, we will continue to offer the Humana plan this year to allow current Humana enrollees to continue in their plan without requiring an individual enrollment.

If you want to keep your current plan, you do not need to take any action. You will automatically continue enrollment in your current plan (as revised for 2017), unless you choose another option during open enrollment.

Individuals who are not yet eligible for Medicare may wish to compare health plan options available through the Health Insurance Marketplace. Some individuals may be eligible for a tax credit that lowers the premium. To evaluate your Marketplace coverage options, visit www.HealthCare.gov. (The Marketplace does not include plans for individuals who are eligible for Medicare.)
**UNIVERSITY’S RETIREE HEALTH CARE PLAN**

**– Medical Coverage**

The University’s Retiree Health Care Plan is self-funded. Premiums continue to be based on the claims paid by the plan. It is anticipated that for the next plan year, we will need over $3,550,000 for claims and expenses. As membership in this plan decreases, participants should expect premium increases necessary to cover costs could be higher than other health plans. The University will continue to offer this plan as long as there is sufficient retiree participation.

The out-of-pocket maximum, medical deductible, and coinsurance amounts will continue unchanged for 2017. Health plan members with Medicare will generally not have any out-of-pocket expenses for Medicare-eligible services after payment by Medicare and the University’s Retiree Plan.

Refer to the Summary Comparison of University of Utah Medicare Supplement Plan Options for information and rates for the University’s Retiree Health Care Plan.

**UNIVERSITY’S RETIREE HEALTH CARE PLAN**

**– Prescription Medication Coverage**

**Not Eligible for Medicare:** Prescription medication coverage for participants who are not yet eligible for Medicare will continue at 25% coinsurance with a maximum out-of-pocket of $150 for a 30-day supply of one medication and a calendar year out-of-pocket maximum.

**Eligible for Medicare:** Members eligible for Medicare may choose to (1) enroll in both medical and prescription medication (Part D Plan) coverage through the University, (2) enroll in the University’s Retiree Health Care Plan for medical coverage and choose a separate Part D Plan, or (3) enroll in separate medical coverage and enroll in the University’s Part D Plan.

The University’s Part D Plan offered by Regence has continuous coverage through the Medicare “coverage gap”. As a result, this plan has a higher premium than other plans that have a coverage gap.

If you enroll in an individual Part D Plan (not through the University), you will be eligible for drug manufacturer discounts on medications if you reach the coverage gap. Companies that make brand-name prescription medications sign agreements with Medicare to participate in the Medicare Coverage Gap Discount Program. This program requires the companies to offer discounts on brand-name medications to people who reach the coverage gap. In 2017, Part D Plan members will receive a 60% discount on the total cost of their brand-name medications purchased while in the coverage gap and 90% of the total cost will be applied to their true out-of-pocket maximum. Members will pay a maximum of 51% on generic medications purchased while in the coverage gap (a 49% discount). You get these savings if you buy your prescription medications at a pharmacy or order them through the mail.

Because of the increased manufacturer discounts offered to individuals who reach a coverage gap, members should carefully review their plan options and current prescription medication needs to determine if an individual Part D Plan would be more advantageous.

**DENTAL COVERAGE**

Retirees may remain enrolled in the University’s dental coverage during the first 18 months following initial eligibility to enroll in the Retiree Health Care Plan. After the 18-month period, you may choose to enroll in group dental coverage through Regence BlueCross BlueShield. Contact Regence at (800) 262-9712 for information and enrollment forms.

Medicare Advantage Plans may include some limited dental coverage. If you enroll in a Medicare Advantage plan, review the detailed plan information from the provider to determine if you want to enroll in additional dental coverage.

**MEDICARE ADVANTAGE PLANS**

The Summary Comparison of University of Utah Medicare Advantage Plan Options includes brief information on the available group Medicare Advantage Plans. If you are already enrolled in one of these plans, you will receive a packet with detailed information about changes to that plan’s coverage for 2017. If you are interested in one of
the other Medicare Advantage plans, request an enrollment packet from the provider by contacting their customer service department (see page 4 of this newsletter for contact information).

Each provider has made changes to their plan coverage. See the Medicare Advantage Summary Comparison to analyze the different options available for 2017. Contact the provider for specific information. The Medicare Advantage Summary Comparison lists the counties in which the plan is available. If you reside in another county or state, you may wish to contact the company to see if an individual plan is available in your area.

**Regence BlueCross BlueShield of Utah**

The Regence Medicare Advantage plan is available to you if you live anywhere within the United States. Regence’s network includes both University of Utah Health Care and Intermountain Health Care facilities and providers.

This group plan includes prescription medication coverage that has the same coverage through the coverage gap. Regence also has individual plans available that cost less and have prescription medication coverage with a coverage gap.

**UnitedHealthcare**

UnitedHealthcare will continue to offer the AARP MedicareComplete Plan with a $10 monthly premium. The UnitedHealthcare network includes both University of Utah Health Care and Intermountain Health Care providers.

**University of Utah Health Plan**

The UUHP Healthy Advantage Plus HMO option has a $0 premium. Its network includes University of Utah Health Care, HCA, and Iasis facilities and providers. Out-of-network coverage is only available with prior authorization from the plan.

**Humana**

Humana will continue to offer its Medicare Advantage Plan, although their network no longer includes University of Utah Health Care providers.

**Medicare Supplement Plans**

In addition to the University’s Retiree Health Care Plan, UnitedHealthcare and Regence BlueCross BlueShield offer several Medicare Supplement Plans. These plans are available to you if you live anywhere within the United States. Retirees and their family members, who wish to enroll for the first time during this open enrollment period, will be required to apply for coverage and provide medical information.

The Medicare Supplement Plans do not include prescription medication (Part D) coverage. You may purchase the Part D Plan offered through the University or an individual plan offered through UnitedHealthcare, Regence, or another carrier.

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**Women’s Health and Cancer Rights Act**

Each year we are required to distribute a notice about the Women’s Health and Cancer Rights Act, a federal law which became effective on October 21, 1998. This law requires group health plans that provide coverage for mastectomies to also cover mastectomy-related services including reconstructive surgery, prostheses, and treatment of complications following a mastectomy. The University’s Health Care Plan has always provided these benefits.

**Privacy Policy**

The University of Utah Retiree Health Care Plan is required to follow strict federal and state laws regarding the confidentiality of Protected Health Information (“PHI”). The Notice of Privacy Practices describes the Plan’s practices relating to PHI and the rights members of the Plan have concerning their PHI. The Notice of Privacy Practices is online at: www.hr.utah.edu/ben/privacy or to obtain a copy by mail, contact the Benefits Department.

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This newsletter contains only a general description of some of the features of the plans available through the University. The exact details of the plans are included in the legal plan documents that govern each plan. If there is any discrepancy between this announcement and the plan documents, the plan documents govern.
## CONTACT INFORMATION

<table>
<thead>
<tr>
<th>Contacts</th>
<th>Hours of Operation <em>(All times MST)</em></th>
<th>Customer Service Numbers</th>
<th>Web Address</th>
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<tbody>
<tr>
<td><strong>University of Utah</strong></td>
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<tr>
<td>Benefits Department</td>
<td>Monday – Friday 8:00 am – 5:00 pm</td>
<td>(801) 581-7447&lt;br&gt;Fax: (801) 585-7375</td>
<td><a href="http://www.hr.utah.edu/retirees">www.hr.utah.edu/retirees</a></td>
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<tr>
<td>420 Wakara Way, Suite 105&lt;br&gt;Salt Lake City, Utah 84108</td>
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<td><strong>Humana</strong></td>
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<tr>
<td>Group Medicare Customer Service</td>
<td>Monday – Friday 6:00 am – 7:00 pm</td>
<td>(800) 824-8242&lt;br&gt;TTY: (800) 833-3301</td>
<td><a href="http://www.Humana.com">www.Humana.com</a></td>
</tr>
<tr>
<td><strong>Regence BlueCross BlueShield of Utah</strong></td>
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<tr>
<td>University Retiree Health Care Plan</td>
<td>Monday – Friday 7:00 am – 6:00pm</td>
<td>(800) 262-9712</td>
<td><a href="http://www.regence.com">www.regence.com</a></td>
</tr>
<tr>
<td>OmedaRx <em>(Prescription medication coverage for those not Medicare-eligible)</em></td>
<td>Monday – Friday 8:00 am – 7:00 pm</td>
<td>(800) 572-0316</td>
<td><a href="http://www.omedarx.com">www.omedarx.com</a></td>
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| Regence Medicare Script *(Prescription medication coverage for Medicare-eligible individuals)* | Monday – Friday 8:00 am – 8:00 pm | (888) 319-8904 | Part D Plan Only: [https://ctr.benefits.catamaranrx.com/rxpublic/portal/memberMain?customer=2017OMFB](https://ctr.benefits.catamaranrx.com/rxpublic/portal/memberMain?customer=2017OMFB)  
Medicare Advantage Plans and Part D Plans | Monday – Friday 8:00 am – 8:00 pm | (888) 319-8904 | www.regence.com/web/regence_medicare/ |
| | Monday – Friday 8:00 am – 8:00 pm | (888) 319-4181 | |
| **UnitedHealthcare** | | | |
| AARP MedicareComplete Plan | Monday – Sunday 8:00 am – 8:00 pm | (800) 610-2660<br>TTY users, call 711 | www.uhcmedicaresolutions.com |
| AARP Medicare Supplement Plan | Weekdays: 5:00 am – 9:00 pm<br>Saturdays: 7:00 am – 3:00 pm | (800) 545-1797<br>TTY users, call 711 | www.aarpmedicareplans.com |
| AARP Medicare Part D Plans | 24 hours a day, 7 days a week | (800) 545-1797<br>TTY users, call 711 | www.aarpmedicarerx.com |
| **University of Utah Health Plans** | | | |
| University of Utah Health Plans (Healthy Advantage Plus HMO) | Monday – Sunday 8:00 am – 8:00 pm | (877) 644-0344 | www.healthyadvantageplus.org |