The University’s Retiree Health Plan Open Enrollment will be held from November 2, 2015 through December 7, 2015

Changes made during open enrollment will be effective January 1, 2016

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 Humana, Regence BlueCross BlueShield (Regence), UnitedHealthcare, and University of Utah Health Plans (UUHP).

To help participants make informed decisions, the University will be hosting an open enrollment meeting with presentations from Humana, Regence, and UUHP. Each company will present a brief overview for approximately 20 minutes and will be available after the presentations to answer questions.

<table>
<thead>
<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>Monday, November 16, 2015</td>
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<tr>
<td>200 Central Campus Drive – Panorama East Room</td>
<td>10:00 am to noon</td>
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Parking is available in the lot in front of the Union building. Parking validations will be provided at the meeting. 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 2016

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.

If you want to keep the plan in which you are currently enrolled, you do not need to take any action. You will automatically continue enrollment in your current plan (as revised for 2016), 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 entirely self-funded. Premiums continue to be based on the amounts paid by the plan. During the 12-month period from September 2014 to August 2015, the plan paid $3,441,899 for medical claims and expenses. For the coming year, we project costs will not increase significantly, however as membership in this plan decreases, participants should expect...
premium increases to cover costs that could be higher than other health plans. The University will continue to offer this plan as long as there is sufficient retiree participation.

Effective January 1, 2016, the family medical out-of-pocket maximum will be reduced from $6,000 to $5,000 per family. The individual out-of-pocket maximum will remain $2,000 per member. The medical out-of-pocket does not include prescription medication expenses. The medical deductible and coinsurance amounts will continue unchanged for 2016. Health plan members with Medicare will generally not have any out-of-pocket expense 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. Beginning January 1, 2016, the plan will limit your prescription medication out-of-pocket expenses similar to the University’s Employee Health Care Plan. The maximum you will pay for a 30-day supply of one medication is $150. The plan will also include a calendar year out-of-pocket maximum of $2,000 per individual member and $5,000 per family. Once you meet your out-of-pocket maximum, you will pay nothing for covered prescription medications for the remainder of the calendar year. These maximums do not apply to any family members who are enrolled in Medicare Part D coverage.

**Eligible for Medicare:** Regence will continue to offer the Regence Medicare Script D prescription medication plan. The coinsurance amounts for 2016 are included on the Supplemental Plans Summary Comparison. This plan has continuous coverage through the Medicare “coverage gap”.

Members eligible for Medicare may choose to (1) enroll in both medical and prescription medication 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.

If you enroll in an individual Part D plan (not through the University), you will be eligible for drug manufacturer discounts on selected brand-name drugs during your coverage gap. Members should carefully review their drug plan options to determine if an individual policy 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 (888) 370-6159 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 2016. 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 2016. Contact the provider for specific information.
Humana

Humana will continue to offer its Medicare Advantage Plan to retirees in certain counties in the state of Utah. See the Medicare Advantage Summary Comparison for a list of counties in which the plan is available. If you reside in another county or state, contact Humana to see if an individual plan is available in your area.

Humana’s broad network of primary care doctors, specialists, and hospitals includes University Health Care facilities and providers.

Regence BlueCross BlueShield of Utah

The Regence Medicare Advantage plan is available to you if you live anywhere within the United States. This year, the group plan available through Regence only includes prescription medication coverage that provides continuous brand-name drug coverage through the Medicare Part D coverage gap. Regence has individual plans available that cost less, but have less coverage, similar to the option available last year that included prescription medication coverage with a coverage gap.

Regence’s broad network of primary care doctors, specialists, and hospitals includes both University Health Care and Intermountain Health Care facilities and providers.

UnitedHealthcare

UnitedHealthcare will continue to offer the AARP MedicareComplete Plan to retirees in certain counties in the state of Utah with no monthly premium. See the Medicare Advantage Summary Comparison for a list of counties in which the plan is available. If you reside in another county or state, contact UnitedHealthcare to see if an individual plan is available in your area (there may be a monthly premium for the plan).

UnitedHealthcare includes both University Health Care and Intermountain Health Care providers in their broad network of primary care doctors, specialists, and hospitals.

University of Utah Health Plan

The UUHP Healthy Advantage Plus HMO option is available if you reside in certain counties within the State of Utah. The Medicare Advantage Summary Comparison lists the counties in which the plan is available.

The Healthy Advantage Plus HMO network includes the University Health Care, HCA, and Iasis facilities, primary care doctors, specialists, and hospitals. Out-of-network coverage is only available with prior authorization from the plan.

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 coverage. You may purchase the Part D plan offered through the University or an individual plan offered through UnitedHealthcare, Regence, or another carrier.

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.
### CONTACT INFORMATION

<table>
<thead>
<tr>
<th>Contacts</th>
<th>Hours of Operation (All times MST)</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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| Benefits Department  
420 Wakara Way, Suite 105  
Salt Lake City, Utah 84108 | Monday – Friday  
8:00 am – 5:00 pm | (801) 581-7447  
Fax: (801) 585-7375 | www.hr.utah.edu/retirees |
| **Humana** | | | |
| Group Medicare Customer Service | Monday – Friday  
6:00 am – 7:00 pm | (800) 824-8242  
TTY: (800) 833-3301 | www.Humana.com |
| **Regence BlueCross BlueShield of Utah** | | | |
| University Retiree Health Care Plan | Monday – Friday  
7:00 am – 6:00pm | (888) 370-6159 | www.regence.com |
| OmedaRx (Prescription medication coverage for those not Medicare-eligible) | Monday – Friday  
8:00 am – 7:00 pm | (800) 572-0316 | www.omedarx.com |
| Regence Medicare Script (Prescription medication coverage for Medicare-eligible individuals) | Monday – Friday  
8:00 am – 8:00 pm | (888) 319-8904 | Formulary: https://ctr.benefits.catamaranrx.com/rxpublic/portal/memberMain?customer=2016OMNG |
| Medicare Advantage Plans and Part D Plans | Monday – Friday  
8:00 am – 8:00 pm | (888) 319-8904 | www.regence.com/medicare |
| Medicare Supplement Plans | Monday – Friday  
8:00 am – 8:00 pm | (888) 319-4181 | www.regence.com/medicare |
| **UnitedHealthcare** | | | |
| AARP MedicareComplete Plan | Monday – Sunday  
8:00 am – 8:00 pm | (800) 610-2660  
TTY users, call 711 | www.uhcmedicaresolutions.com |
| AARP Medicare Supplement Plan | Weekdays:  
5:00 am – 9:00 pm  
Saturdays:  
7:00 am – 3:00 pm | (800) 545-1797  
TTY users, call 711 | www.aarpmedicareplans.com |
| AARP Medicare Part D Plans | 24 hours a day, 7 days a week | (800) 545-1797  
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 |

This newsletter contains only a general description of some of the features of the Benefit 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.