2021 University of Utah Retiree Health Care Open Enrollment

Open Enrollment will run through Friday, December 4, 2020
Changes made during Open Enrollment will be effective January 1, 2021

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. Retirees and their family members may also elect to enroll in other individual coverage outside the University offerings.

Medicare Advantage plans are available through Regence BlueCross BlueShield of Utah (Regence), Humana, UnitedHealthcare, and University of Utah Health Plans.

To help retirees make informed decisions, while keeping everyone safe from COVID-19, open enrollment meetings will be held virtually this year. Log into any presentation that interests you. The schedule for this year will be as follows:

<table>
<thead>
<tr>
<th>Open Enrollment Presentation</th>
<th>Date and Time</th>
<th>Login Information</th>
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</thead>
<tbody>
<tr>
<td><strong>Medicare Basics</strong></td>
<td>Monday, November 2 9:00 am – 10:00 am</td>
<td>Please register in advance at: attendee.gotowebinar.com/register/7930155457680766735 after registering, you will receive a confirmation email containing information about joining the webinar</td>
</tr>
<tr>
<td><strong>UnitedHealthcare</strong></td>
<td>Monday, November 2 10:00 am</td>
<td><a href="http://www.webex.com">www.webex.com</a> for video or call: 1-763-957-6400, TTY 711 Event number: 135 845 9300 Event password: UU0e2021!</td>
</tr>
<tr>
<td><strong>Regence BlueCross BlueShield of Utah</strong></td>
<td>Tuesday, November 3 10:00 am</td>
<td>Please register in advance at: attendee.gotowebinar.com/register/6553124896031156751 after registering, you will receive a confirmation email containing information about joining the webinar</td>
</tr>
<tr>
<td><strong>UofU Health Plans</strong></td>
<td>Thursday, November 5 10:00 am</td>
<td>Zoom Meeting: <a href="https://us02web.zoom.us/j/89199816616">https://us02web.zoom.us/j/89199816616</a> Meeting ID: 891 9981 6616</td>
</tr>
</tbody>
</table>

Each company representative will present information about their specific Medicare Advantage Plan(s). Presentations will be recorded, so you can view them later if you are not able to attend the live session. Recordings will be provided as links on the University’s Retiree web page after the sessions.

*Humana representatives will not be hosting a virtual open enrollment meeting. For questions about Humana plans, please call their customer service department (see page 4 for contact information).*
### Options for Individuals NOT YET ELIGIBLE FOR MEDICARE

- University Retiree Health Care Plan
- Health Insurance Marketplace Plans
- Other Individual Policies

Individuals who are not yet eligible for Medicare may wish to compare the University plan to health plan options available through the Health Insurance Marketplace available at [www.HealthCare.gov](http://www.HealthCare.gov).

Jason Neal at Neal Benefits is an independent agent who is not connected to the University. He is familiar with the University’s plans and several University Retirees have reported a positive experience with him. Jason works with Marketplace, individual (non-group), and Medicare plans. Interested retirees may contact him at (801) 265-1783 or jason@nealbenefits.com.

Other independent agents can also assist with Marketplace and individual plans.

### Options for Individuals who ARE ELIGIBLE FOR MEDICARE

- Group Medicare Advantage and Supplemental Plans available through the University
- University Retiree Health Care Plan
- Other Individual Policies

The Summary Comparison of University of Utah Medicare Advantage Plan Options includes brief information on the available group Medicare Advantage Plans. Each provider has made changes to their plan coverage for 2021. 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 2021. If you are interested in one of the other Medicare Advantage plans, attend their virtual open enrollment session and/or request an enrollment packet from the provider by contacting their customer service department.

The Medicare Advantage Summary Comparison does not contain all coverage information for each plan. Contact the provider for specific information.

If you reside in a county or state where the group plan is not available, you may wish to contact the company to see if an individual plan is available.

### Regence BlueCross BlueShield of Utah

Regence offers two Medicare Advantage plan options, one of which has a $0 premium. The Regence plans are available to you if you live anywhere within the United States. Regence’s network includes both University of Utah Health and Intermountain Health Care facilities and providers.

The Classic Custom option includes comprehensive dental coverage and prescription drug coverage that has the same coverage through the coverage gap. The Primary option does not include dental coverage and has the same gap coverage found in most Medicare Part D Plans. The plans have different coinsurance and copay amounts, as well as a different out-of-pocket maximum.

Regence also offers other individual Medicare Advantage and Medicare Supplement plans.

#### For information on Regence plans, contact Tina Davis at Retiree Health Solutions. Tina is an independent agent who works with Regence plans, as well as other Medicare plans. Contact Tina at (801) 499-9695 or tina@retireehealthsolutions.org.

### University of Utah Health Plans – Advantage U Signature (PPO)

The UUHP Advantage U Signature Plan is new this year. This plan is essentially an individual plan (not a group plan) and is the same plan that any Medicare-eligible individual could enroll in. The plan now includes coverage for out-of-network claims.

The plan has a $0 premium. Its network includes University of Utah Health, MountainStar, and Steward facilities and providers.

#### For information about the Advantage U Signature Plan, contact Steve Bithell. Steve is an independent agent who works with the UUHP Advantage U Signature Plan, as well as other Medicare plans. Contact Steve at steve.bithell@hsc.utah.edu or (801) 792-3268.
**HUMANA**

Humana will continue to offer its Medicare Advantage Plan. Its network includes Tanner Clinic, Ogden Clinic, and Granger Medical. **Humana’s network does not include University of Utah Health providers.**

For information about the Humana Plan, contact Humana’s Group Medicare Customer Care team at (866) 396-8810.

**UNITEDHEALTHCARE**

UnitedHealthcare will continue to offer their AARP Medicare Advantage plan with a $0 premium. UnitedHealthcare also offers Medicare Supplement Plans.

The UnitedHealthcare network includes University of Utah Health, Intermountain Health Care, MountainStar, and Steward facilities and providers.

For information about the UnitedHealthcare plans, contact their customer service teams:
- AARP MedicareComplete Medicare Advantage Plan: (877) 714-0178
- AARP Medicare Supplement and Medicare Part D Plans: (800) 545-1797

**UNIVERSITY RETIREE HEALTH CARE PLAN**

The University Retiree Health Care Plan is available to all retirees and their family members (regardless of Medicare-eligibility).

The University Retiree Health Care Plan is self-funded and, as a result, premiums are based on the cost of claims paid by the plan. Because the enrollment in this plan is relatively small, premium increases necessary to cover costs could be higher than other health plans.

If you are enrolled in Medicare, you may enroll in medical coverage through the University plan and choose a different, less costly Medicare Part D plan to help keep your monthly premium cost lower.

Refer to the enclosed Summary for information and rates for the University Retiree Health Care Plan.

The medical coverage in the University’s plan will not change this year.

Prescription drug costs for participants not yet eligible for Medicare have increased significantly over the past year. Following the changes made to the Employee plan last year, several high-cost medications with lower-cost equivalents will be excluded from coverage (this will not include lower-cost similar medications). If you are currently taking one of these medications, you will receive a notice from Regence giving you until April 1st to speak with your health care provider about appropriate alternatives.

The premium for the University Part D Plan for those eligible for Medicare will reduce to $173 per month. This Medicare Part D plan has the same coverage during the initial period and coverage gap. Members enrolled in this plan are encouraged to look closely at other options for prescription drug coverage. Other individual Medicare Part D plans that take advantage of manufacturer discounts during the coverage gap will generally cost you less in premiums each month. Search for available Medicare Part D plans in your area and analyze costs you could experience, on Medicare’s website at www.medicare.gov/find-a-plan.

For information about the University plan, contact Human Resources at (801) 581-7447 about enrollment or contact Regence at (800) 262-9712 about coverage information.

**DENTAL COVERAGE**

Retirees may remain enrolled in the University’s dental coverage during the first 18 months following retirement. After the 18-month period, you may choose to enroll in group dental coverage through Regence.

If you are enrolled in a Medicare Advantage Plan, review the detailed plan information from the provider to determine if you want to enroll in additional dental coverage.

For information about the Regence group dental plan, contact Regence at (888) 370-6159.
## CONTACT INFORMATION

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<thead>
<tr>
<th>Contacts</th>
<th>Hours of Operation</th>
<th>Customer Service</th>
<th>Web Address</th>
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<tr>
<td><strong>HUMANA</strong></td>
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<tr>
<td>Group Medicare Customer Care</td>
<td>Monday – Friday 6:00 am – 7:00 pm</td>
<td>(866) 396-8810, TTY: (800) 833-3301</td>
<td><a href="http://www.Humana.com">www.Humana.com</a></td>
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<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>Regence Medicare Advantage Plans</td>
<td>Tina Davis - (801) 499-9695 or <a href="mailto:tina@retireehealthsolutions.org">tina@retireehealthsolutions.org</a></td>
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<tr>
<td>Regence Part D Plan Covered Medications</td>
<td>Monday – Friday 8:00 am – 8:00 pm</td>
<td>(888) 319-8904</td>
<td><a href="https://www.regence.com/go/mrg/ppo/2021/formulary.pdf">https://www.regence.com/go/mrg/ppo/2021/formulary.pdf</a></td>
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<tr>
<td>Medicare Supplement Plans</td>
<td>Monday – Friday 8:00 am – 8:00 pm</td>
<td>(888) 319-4181</td>
<td><a href="http://www.regence.com/web/regence_medicare/">www.regence.com/web/regence_medicare/</a></td>
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<td><strong>UNITEDHEALTHCARE</strong></td>
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<tr>
<td>AARP MedicareComplete Plan</td>
<td>Monday – Sunday 8:00 am – 8:00 pm</td>
<td>(877) 714-0178, TTY users, call 711</td>
<td><a href="http://www.uhcretiree.com">www.uhcretiree.com</a></td>
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<tr>
<td>AARP Medicare Supplement Plan</td>
<td>M - F: 5 am – 9 pm / Sat: 7 am – 3 pm</td>
<td>(800) 545-1797, TTY users, call 711</td>
<td><a href="http://www.aarpmedicareplans.com">www.aarpmedicareplans.com</a></td>
</tr>
<tr>
<td>AARP Medicare Part D Plans</td>
<td>24 hours a day, 7 days a week</td>
<td>(800) 545-1797, TTY users, call 711</td>
<td><a href="http://www.aarpmedicarerx.com">www.aarpmedicarerx.com</a></td>
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<td><strong>UNIVERSITY OF UTAH HEALTH PLANS – ADVANTAGE U SIGNATURE</strong></td>
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<tr>
<td>University of Utah Health Plans – Advantage U</td>
<td>Monday – Sunday 8:00 am – 8:00 pm</td>
<td>(801) 893-6645, TTY users, call 711</td>
<td><a href="http://www.advantageumedicare.com">www.advantageumedicare.com</a></td>
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### Women’s Health and Cancer Rights Act Notice

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.

### 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 Human Resources at (801) 581-7447.

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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.

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University Human Resource Management

250 East 200 South, Suite 125, Salt Lake City, Utah 84111 **(Office open by appointment only)**

Phone: (801) 581-7447 / Fax: (801) 585-7375

Email: benefits@utah.edu / Web: www.hr.utah.edu/retirees