Open Enrollment will run through Tuesday, December 7, 2021

Changes made during Open Enrollment will be effective January 1, 2022

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.

This year, we are adding a new Medicare Advantage Plan created by University of Utah Health Plans, specifically for University retirees. This plan will be offered in addition to Medicare Advantage plans through Regence BlueCross BlueShield of Utah and UnitedHealthcare.

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>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Basics</td>
<td>Tuesday, November 2 10:00 am</td>
<td>Please register in advance at: <a href="https://zoom.us/webinar/register/WN_s9TCyJKJSqOfizwxs7_AQQ">https://zoom.us/webinar/register/WN_s9TCyJKJSqOfizwxs7_AQQ</a> after registering, you will receive a confirmation email containing information about joining the webinar</td>
</tr>
<tr>
<td>UofU Health Plans</td>
<td>Wednesday, November 3 10:00 am</td>
<td>Zoom Meeting: <a href="https://us02web.zoom.us/j/89140862638">https://us02web.zoom.us/j/89140862638</a> Meeting ID: 891 4086 2638</td>
</tr>
<tr>
<td>Regence BlueCross BlueShield of Utah</td>
<td>Thursday, November 4 10:00 am</td>
<td>Please register in advance at: <a href="https://zoom.us/webinar/register/WN_wJuHVGBzQvCshswJwZeBDQ">https://zoom.us/webinar/register/WN_wJuHVGBzQvCshswJwZeBDQ</a> after registering, you will receive a confirmation email containing information about joining the webinar</td>
</tr>
<tr>
<td>UnitedHealthcare</td>
<td>Friday, November 5 10:00 am</td>
<td>Webex Meeting: <a href="https://tinyurl.com/bk6h85x2">https://tinyurl.com/bk6h85x2</a> Event number: 2690 155 0666 Event password: UoUT2022a!</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.
Options for Individuals NOT YET ELIGIBLE FOR MEDICARE

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. Independent agents can assist with Marketplace plans and individual plans. The University has been advised that employees and retirees have received great customer service from the following agents:

- Tina Davis at Retiree Health Solutions (works with Regence plans, as well as Marketplace, individual plans, and Medicare plans). Contact her at (801) 499-9695 or tina@retireehealthsolutions.org.
- Steve Bithell (works with U of U Health Plans, as well as Marketplace, individual plans and other Medicare plans). Contact him at (801) 792-3268 or steve.bithell@utah.edu.
- Jason Neal at Neal Benefits (works with Marketplace, individual plans and Medicare plans). 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. 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 2022. 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 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 plans, 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 other coverage differences shown on the summary sheet.

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 was created specifically for U of U retirees and includes coverage for services provided by out-of-network providers.

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@utah.edu or (801) 792-3268.

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.

Generic Prescription Drug Changes. Effective January 1st, use of generic equivalent drugs will be mandatory for coverage under the health plan for participants not yet eligible for Medicare. Generic manufacturers are required to demonstrate pharmaceutical and bioequivalence to the brand drug. Health plan members who are currently taking a brand-name drug with a generic equivalent will receive a communication from Regence with options to consider with their health care provider. If no generic equivalent is available, the plan will continue to cover the brand-name drug.

Specialty Medication Purchases. Effective January 1st, participants not yet eligible for Medicare must purchase all specialty medications through the University of Utah Health Specialty Pharmacy. Health plan members living outside Utah will use Regence’s specialty pharmacy, Accredo.

The University’s Specialty Pharmacy utilizes FedEx next day delivery, their own employee drivers, or a local contracted courier service to deliver directly to members. For patients enrolled in their suite of specialty pharmacy services, they reach out on a monthly basis to coordinate the refill and delivery.

The premium for the University Part D Plan for those eligible for Medicare will remain $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 UHRM 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.

**CONTACT INFORMATION**

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<tr>
<th></th>
<th>Hours of Operation</th>
<th>Customer Service</th>
<th>Web Address</th>
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<tbody>
<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 6:00 am – 9:00pm</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>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicare Supplement Plans</td>
<td>Tina Davis - (801) 499-9695 or <a href="mailto:tina@retireehealthsolutions.org">tina@retireehealthsolutions.org</a></td>
<td></td>
<td><a href="http://www.regence.com/web/regence_medicare/">www.regence.com/web/regence_medicare/</a></td>
</tr>
<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/po/2022/formulary.pdf">https://www.regence.com/go/mrg/po/2022/formulary.pdf</a></td>
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<tr>
<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.uhcretriee.com">www.uhcretriee.com</a></td>
</tr>
<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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<tr>
<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>
</tr>
<tr>
<td>Steve Bithell (works with U of U Health Plans and other Medicare plans). You may contact him at (801) 792-3268 or <a href="mailto:steve.bithell@utah.edu">steve.bithell@utah.edu</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](http://www.hr.utah.edu/ben/privacy) or to obtain a copy by mail, contact Human Resources at (801) 581-7447.

*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.*