



2023 University of Utah Retiree Health Care Open Enrollment

Open Enrollment will run through Friday, December 16, 2022
Changes made during Open Enrollment will be effective January 1, 2023

During the past several years, the number of individuals enrolled in the University Retiree Health Care Plan has decreased significantly because of other quality and affordable health coverage options available for retirees. Enrollment is now at a point where there are not enough individuals enrolled to spread the risk effectively.

We anticipate that the University will only be able to continue the self-funded University Retiree Health Care Plan through December 31, 2023.

University HR and our health insurance agent partners will work with participants enrolled in the University’s self-funded Retiree Health Care Plan to find and enroll in alternative coverage during the next 14 months. This newsletter contains information to assist you.

Individuals who are NOT YET eligible for Medicare may wish to enroll in a Marketplace plan through www.healthcare.gov or look for other individual coverage. Open enrollment for Marketplace coverage runs from November 1, 2022 through January 15, 2023 and will open again in November 2023. See additional information later in this newsletter.

Individuals who ARE eligible for Medicare may wish to enroll in one of the group Medicare Advantage Plans or in a Medicare Supplement Plan. You may also wish to consider other individual Medicare plans that are available to anyone residing in your county.

To help you make informed decisions, view a virtual open enrollment meeting to hear company representatives 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 Open Enrollment web page (www.hr.utah.edu/benefits/retirees_OE.php) after the sessions.

Virtual Presentation	Date and Time	Login Information
Medicare Basics		View pre-recorded presentation online at https://tinyurl.com/2p97zwct
UofU Health Plans	Monday, Nov. 21 10:00 am	https://utah.zoom.us/j/93288362620
Regence BlueCross BlueShield of Utah	Tuesday, Nov. 22 10:00 am	Register at https://tinyurl.com/5ffxep8w ; you will receive a confirmation email with information to join the webinar
UnitedHealthcare		View pre-recorded presentation online at https://tinyurl.com/2pp2y88x

Premiums for Coverage During 2023

Because the health plan is self-funded, our health plan premium rates are directly related to the amount of medical and prescription drug claims.

Claims during 2020 and 2021 remained low because many people avoided getting medical and dental care unless their condition was critical. As a result, we were able to hold premiums for the past two years. However, claims have increased significantly during 2022.

Over the past 13 months, the plan paid claims in excess of \$2.7 million and premiums totaled less than \$2.4 million. During that time, health plan claims have increased over 26%. The University cannot supplement the Retiree Health Plan; however, administration has agreed to continue the plan through 2023 and to hold premium increases to 10% to allow participants time to find other coverage.

Options for Individuals NOT YET Eligible for Medicare

Individuals who are not yet eligible for Medicare may wish to look at health plan options available through the Health Insurance Marketplace available at www.healthcare.gov. Open enrollment for Marketplace plans runs from November 1, 2022, through January 15, 2023. You can only changes plans during an open enrollment period.

The independent agents listed in the “Who Can Help Me Find Other Coverage?” section can also help you look at Marketplace plans and individual plans.

Options for Individuals who ARE Eligible for Medicare

- Group Medicare Advantage Plans available through Regence, UUHP or UnitedHealthcare
- Group Medicare Supplement Plans available through Regence or UnitedHealthcare
- Other Individual Policies

The Summary Comparison of University of Utah Medicare Advantage Plan Options includes brief information on the available group Medicare Advantage Plans.

Members enrolled in the Medicare prescription drug plan who find other drug coverage must submit a signed request to drop coverage. If you obtain other drug coverage, use the enclosed enrollment form to drop coverage. If your spouse is also enrolled, both of you must sign the form.

Each plan includes a maximum out-of-pocket amount that is the most you will be required to pay during the year, regardless of the amount of your claims.

If you are already enrolled in one of these plans, you should have already received a packet with detailed information about changes to that plan’s coverage.

You can change your Medicare Advantage Plan enrollment during open enrollment. If you are interested in one of the other Medicare Advantage plans, view a 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.

Who Can Help Me Find Other Coverage?

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

- Tina Perini at Retiree Health Solutions (works with Regence plans, as well as Marketplace, individual plans, and Medicare plans). Contact her at (385) 489-1313 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 or you can work directly with a representative of a company.

Medicare Advantage and Supplement Plans for University Retirees

Individuals enrolled in Medicare and in the University's Retiree Health Care Plan can change plans during the calendar year. This will allow you additional time to look at your options and choose another plan that will work well for you.

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 Perini at Retiree Health Solutions. Tina is an independent agent who works with Regence plans, and other Medicare plans. Contact Tina at (385) 489-1313 or tina@retireehealthsolutions.org.

University of Utah Health Plans

The UUHP Advantage U Signature Plan was created specifically for U of U retirees. The plan includes coverage for services provided by both in- and out-of-network providers with a \$0 premium. This year,

the network includes Intermountain Healthcare facilities and providers in addition to 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 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 on the UnitedHealthcare plans, contact their customer service teams:
UnitedHealthcare Medicare Advantage: (877) 714-0178 TTY users call 711
AARP Medicare Supplement and Medicare Part D Plans: (800) 545-1797

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 your plan includes dental coverage and then decide if you want to enroll in additional dental coverage.

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

CONTACT INFORMATION

Contacts	Hours of Operation	Customer Service	Web Address
REGENCE BLUECROSS BLUESHIELD OF UTAH			
University Retiree Health Care Plan	Monday – Friday 6:00 am – 9:00pm	(800) 262-9712	www.regence.com or retiree@utah.edu
Regence Medicare Advantage and Medicare Supplement Plans	Tina Perini (works with U of U Health Plans and other Medicare plans). Contact her at (385) 489-1313 or tina@retireehealthsolutions.org		
Regence Part D Plan Covered Medications	Monday – Friday 8:00 am – 8:00 pm	(888) 319-8904	www.regence.com/mrg
UNITEDHEALTHCARE			
UnitedHealthcare Group Medicare Advantage	Monday – Sunday 8:00 am – 8:00 pm	(877) 714-0178 TTY users, call 711	retiree.uhc.com
AARP Medicare Supplement Plan	M - F: 5 am – 9 pm / Sat: 7 am – 3 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 – ADVANTAGE U SIGNATURE			
University of Utah Health Plans – Advantage U	Monday – Sunday 8:00 am – 8:00 pm	(801) 893-6645 TTY users, call 711	www.advantageumedicare.com
	Steve Bithell (works with U of U Health Plans and other Medicare plans). Contact him at (801) 792-3268 or steve.bithell@utah.edu .		

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.

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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