2019 University of Utah Retiree Health Care Open Enrollment

Open Enrollment will run through Friday, December 7, 2018

Changes made during Open Enrollment will be effective January 1, 2019

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 UnitedHealthcare. Representatives from these companies will present a brief overview of their plan and will be available after the presentations to answer questions. If you have questions about the Humana plan, contact a representative by phone (see page 4).

<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 5, 2018</td>
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<tr>
<td>200 Central Campus Drive – Saltair Room (Main Floor)</td>
<td>10:00 am to Noon</td>
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</table>

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 “RETIREE201”. If you are unable to attend the open enrollment meeting, you can call the providers’ customer service departments. Contact information for each company is included on page 4.

HEALTH CARE OPTIONS FOR 2019

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 Medicare supplement plans available through Regence and UnitedHealthcare. Individuals who are eligible for Medicare must enroll in Medicare Parts A and B and pay Part B premiums, even if you choose to enroll in a Medicare Advantage or Medicare Supplement plan.

Plan coverage and costs can change each year. If you are currently enrolled in a Medicare Advantage plan, look at your plan’s coverage for 2019 and compare it with other plans. You will automatically continue enrollment in your current plan (as revised for 2019), unless you choose another option during open enrollment.

Individuals who are not yet eligible for Medicare may wish to compare this plan to health plan options available through the Health Insurance Marketplace. 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. Because of efficient use of plan benefits this year, the University will be able to keep the rates the same for 2019. However, as membership in this plan decreases, 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 2019. Health plan members with Medicare will generally not have many out-of-pocket expenses for Medicare-eligible services after payment by Medicare and the University’s Retiree Plan.

If you are enrolled in Medicare, you may want to consider retaining the medical portion of the University’s plan but choose a different less costly Medicare D plan to help keep your monthly premium cost lower.

Refer to the Summary of University of Utah Retiree Health Care Plan Coverage for information and rates for the University’s Retiree Health Care Plan.

**MEDICARE PART D PRESCRIPTION DRUG PLANS**

Medicare is working to close the “coverage gap” (or donut hole) in Medicare Part D Plans. Once a member’s total drug cost (member and plan payments) reaches $3,820, the member is in the gap. The member will pay a percentage of the cost of each brand name drug and the amount the member pays, plus the 50% discount offered on brand name drugs by the manufacturer is applied to the member’s out-of-pocket amount. Once the member has an out-of-pocket amount (including manufacturer discounts), of $5,100, they reach the catastrophic level and pay the greater of $3.35 (generic)/$8.35 (brand) or 5% of the cost. Because of this change in the Medicare rules, employees should shop for a drug plan that best meets their needs. For more information on the coverage gap, go to www.medicare.gov/Pubs/pdf/11493.pdf.

During the coverage gap in 2019, members of other Part D Plans will generally pay:

- 25% for brand-name medications and 75% of the total cost (includes manufacturer discount) will be applied to their true out-of-pocket maximum; and
- 37% on generic medications and the 37% will be applied to their true out-of-pocket maximum.

Retirees should analyze whether paying a lower premium and utilizing the manufacturer discounts during the coverage gap in a different Medicare Part D Plan would outweigh the premiums and coinsurance amounts in the University’s Part D Plan. Medicare’s website at www.medicare.gov/find-a-plan/questions/home.aspx provides information regarding Medicare Part D Plans available in your area and will help you analyze costs you could experience in those plans.

**UNIVERSITY’S RETIREE HEALTH CARE PLAN – Prescription Drug Coverage**

**Not Eligible for Medicare:** Prescription drug 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 of $2,000 for each individual.

**Eligible for Medicare:** The University plan’s prescription drug coverage is a Part D plan and is an optional benefit. Members eligible for Medicare may choose to (1) enroll in the prescription drug (Part D Plan) Regence created for University retirees or (2) enroll in a separate Part D Plan that may cost less.

The cost for the University Part D Plan will remain the same for 2019. This Part D plan has the same coverage during the initial period and coverage gap. You are encouraged to look closely at options for prescription drug coverage. Other individual Medicare Part D plans will generally cost you less in premiums each month.

**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. Contact Regence at (888) 370-6159 for information and enrollment forms.

Dental coverage will be included in the Regence Medicare Advantage Plan beginning this year. You will not need to have separate coverage if you are enrolled in that plan.

Other Medicare Advantage Plans may also include some limited dental coverage. If you enroll in a Medicare Advantage plan, review the detailed plan content for dental coverage.
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 2019. 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 for 2019.** See the Medicare Advantage Summary Comparison to compare the different options available for 2019. This summary does not contain all coverage information for each plan. Contact the provider for specific information. The Summary Comparison lists the counties in which each 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 and Intermountain Health Care facilities and providers, among others.

Beginning this year, the Regence Medicare Advantage plan will include comprehensive dental coverage. In addition to the two cleanings covered at 100% each year, the plan will include coverage for basic and major dental services at 50% up to $1,000 per member per year. Individuals who are enrolled in both this plan and the individual Regence dental coverage should cancel their individual dental coverage.

This group plan includes prescription drug coverage that has the same coverage through the coverage gap. Regence has other individual plans available that cost less and have a coverage gap in the prescription drug coverage.

**University of Utah Health Plan**

The UUHP Healthy Advantage Plus HMO option has a $0 premium. Its network includes University of Utah Health, HCA, and Steward (formerly Iasis), facilities and providers. For 2019, the plan will also be available if you live in Summit and Tooele counties. **This plan covers out-of-network services only in the event of an emergency or with prior authorization from the plan.**

**Humana**

Humana will continue to offer its Medicare Advantage Plan. Its network includes Steward (formerly Iasis), MountainStar, Tanner Clinic, Ogden Clinic and Granger Medical. Humana's network does not include University of Utah Health providers. Humana representatives will not attend the open enrollment meeting. For questions about Humana plans, please call their customer service department.

**UnitedHealthcare**

UnitedHealthcare will continue to offer the AARP MedicareComplete Plan and will be moving to a zero premium for 2019. The UnitedHealthcare network includes both University of Utah Health, Intermountain Health Care, MountainStar, and Steward (formerly Iasis) facilities and providers.

**MEDICARE SUPPLEMENT PLANS**

Regence and UnitedHealthcare also offer several Medicare supplement (or “Medigap”) plans. These plans are available if you live anywhere within the United States. Medicare supplement plans do not include prescription drug (Part D) coverage.

Individuals who are eligible for Medicare and are enrolled in the University’s Retiree Health Care Plan may want to consider one of these plans instead of the University’s plan. Coverage in some plans is similar to that of the University’s plan and the supplemental plans offered may have a lower premium. Contact Regence or UnitedHealthcare for additional information.
## CONTACT INFORMATION

<table>
<thead>
<tr>
<th>Contacts</th>
<th>Hours of Operation</th>
<th>Customer Service</th>
<th>Web Address</th>
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<tbody>
<tr>
<td><strong>University of Utah Human Resources</strong>&lt;br&gt;250 E 200 S, Suite 125&lt;br&gt;Salt Lake City, UT 84111</td>
<td>Monday – Friday 8:00 am – 5:00 pm</td>
<td>(801) 581-7447 Fax: (801) 585-7375</td>
<td><a href="http://www.hr.utah.edu/retirees">www.hr.utah.edu/retirees</a></td>
</tr>
<tr>
<td><strong>Humana</strong>&lt;br&gt;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>&lt;br&gt;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 Script&lt;br&gt;(Prescription drug coverage for Medicare-eligible individuals)</td>
<td>Monday – Friday 8:00 am – 8:00 pm</td>
<td>(888) 319-8904</td>
<td><a href="https://www.regence.com/web/regence_medicare/medadvantage-2019">https://www.regence.com/web/regence_medicare/medadvantage-2019</a></td>
</tr>
<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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<tr>
<td><strong>UnitedHealthcare</strong>&lt;br&gt;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>
</tr>
<tr>
<td>AARP Medicare Supplement Plan</td>
<td>Weekdays: 5:00 am – 9:00 pm Saturdays: 7:00 am – 3:00 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</strong>&lt;br&gt;University of Utah Health Plans (Healthy Advantage Plus HMO)</td>
<td>Monday – Sunday 8:00 am – 8:00 pm</td>
<td>(877) 644-0344</td>
<td><a href="http://www.healthyadvantageplus.org">www.healthyadvantageplus.org</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.*

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**University Human Resource Management**
250 East 200 South, Suite 125, Salt Lake City, Utah 84111 / Hours: 8:00 am - 5:00 pm, Monday-Friday
Phone: (801) 581-7447 / Fax: (801) 585-7375 / Email: benefits@utah.edu / Web: www.hr.utah.edu/benefits