ANNUAL OPEN ENROLLMENT
FOR NON-MEDICARE ELIGIBLE RETIREES, WIDOWS/WIDowers, AND FORMER EMPLOYEES ON LONG TERM DISABILITY
NOVEMBER 1 – NOVEMBER 19, 2017

The University of Maine System’s non-Medicare eligible retiree group health plan administrator will continue to be CIGNA.

If you do not wish to make any changes during open enrollment, you do not need to take any action.

CIGNA Copay Plan

- The CIGNA Copay plan is a “PPO” plan with access to national networks. This means that you do not have to live within the service area in order to enroll and take advantage of the “Copay” plan.

- The plan offers retirees living inside of Maine a higher level of benefits if you use “UMS Preferred” Tier 1 providers. “UMS Preferred” providers have achieved standards of providing high quality health care and we want to encourage employees to receive the highest quality care when possible.

- The plan requires all covered persons to have selected a “Primary Care Physician”. UMS believes that all retirees should have a strong primary physician relationship in order to ensure that they are receiving preventive screenings and coordinated care.

- The plan offers retirees the chance to save money by using “Preferred Generics”.

CIGNA Choice Fund Plan

- The CIGNA Choice Fund Plan is an Internal Revenue Service (IRS) qualified high deductible health plan (HDHP).

- The HDHP covers the same array of medical and pharmacy services as the Copay Plan and uses the same broad preferred provider (PPO) national network of providers.

- The CIGNA Choice Fund Plan is different in that it is a high deductible health plan (HDHP) – and the way you pay for services is different. There are no copays – all plan coverage is subject to an annual deductible, then a 10% co-insurance (except for preventive care, which continues to be covered at 100% with no deductibles or copays).
• The deductible is a flat dollar amount you must pay each year before coverage starts and is $1,500 for an individual - $3,000 for a family. Once you have met the deductible, you pay 10% of covered expenses and the plan pays 90% to the out-of-pocket annual maximum of $2,500 for an individual - $5,000 for a family. The plan then pays 100% of covered services the remainder of the calendar year.

• If you or a covered family member is covered by Government Medicare A (hospital) and B (physician/out-patient), you are not eligible to elect the CIGNA Choice Fund Plan since it is prohibited by Medicare.

CIGNA also continues to be the University’s administrator for the retiree dental coverage as well.

Open enrollment allows you to make changes to your group health or dental* insurance coverage by adding or removing eligible dependents.

*NOTE: Dental coverage is a one-time offering at the time of retirement – if you did not continue dental coverage when you retired, or cancelled it after retirement, you cannot elect it now. If, however, you elected dental coverage at the time of your retirement, you can add or remove eligible dependents during the open enrollment.

• If a Medicare eligible retiree cancels his or her own health or dental coverage, it may never be reinstated in the future.
• There is a one-time exception to this rule for non-Medicare eligible retirees for health coverage only.
• The non-Medicare eligible retiree may opt out of the retiree medical program once and opt back in once, but no later than within 90 days of becoming eligible for Medicare. In addition, at the time the retiree chooses to opt back in, they must prove that there was uninterrupted health coverage during the time they opted out of the University retiree medical program.

Once you become eligible for Government Medicare A (hospitalization) and B (physician/out-patient), the University of Maine System requires that you enroll in both if you wish to retain your group health coverage through the University. At that time, your CIGNA coverage would end and you must enroll in the Aetna Medicare Advantage Preferred Provider Organization (PPO) Plan, the only plan offered to Medicare eligible University of Maine System retirees.

If you add or remove eligible dependents from your health or dental coverage, it may result in premium changes. Please contact EBPA (Employee Benefit Plan Administration) at 1-888-232-3203 to request the appropriate form if you are contemplating making any changes during this open enrollment.

Completed change forms must be received by EBPA by November 19, 2017. All changes are effective January 1, 2018.
Following are very important items relating to this year’s open enrollment:

1. **Retiree Health and/or Dental Premium Payments** - You continue to have the option of having the monthly premium withheld from a checking or savings account. Enclosed is an ACH form to accomplish this – if you already have your health and/or dental premiums withheld from a checking or savings account, no additional action on your part is necessary. If not, the enclosed ACH form containing instructions for completion and directions to return directly to EBPA is provided for your convenience and use.

2. **Dental Premium Change** – Good news - CIGNA Dental premiums for UMS retirees with dental coverage will remain the same for calendar 2018. The single monthly premium will be $55.67; two-person monthly premium will be $102.00; and family monthly premium will be $174.20.

3. **Health Premium and Plan Changes** – Non-Medicare eligible retiree health premiums will increase, effective January 1, 2018 – the amount will vary depending on your years of University service, when you retired, and whether you elected dependent coverage, but the average will be approximately 6%.

The following health plan changes to the CIGNA Copay Plan will be effective January 1, 2018:

- **Primary Care Physician (PCP) Copays** will be $15.
- **Therapist Copays** (physical, occupational, speech, chiropractic, acupuncture, out-patient mental health and substance abuse will be $15.
- **Specialist Office Visit Copays** will be $35 if the specialist participates in the CIGNA Care Network (CNN) or $40 if they do not participate in the CCN.

CIGNA providers can be found at [www.cigna.com](http://www.cigna.com) or call 800-244-6224.

4. **Prescription Mail Order Option:** As a non-Medicare eligible retiree, you will have the option to use CIGNA’s mail order program or obtain the 3 month supply for 2 copays from your local participating pharmacy.

5. **Notice of Privacy Practices** – Federal law requires that the University of Maine System annually send you the enclosed copy of its Notice of Privacy Practices. Because the Notice is written to cover a number of groups (employee, student, and retiree) and situations, much of it may not pertain specifically to you. Also, please note that the Notice date of January, 2017 is correct, since that is the last revision date. If you have any questions, please contact the System Office.

**NOTE:** UMS policies, premiums, and health plan provisions are subject to change in the future.