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

Your group health coverage will continue to be provided through Aetna’s Medicare Advantage Preferred Provider Organization (PPO) Plan

This Annual Open Enrollment Notice applies only to Medicare eligible retirees, spouses, domestic partners, or dependent children (hereafter referred to as retirees). If you, your spouse, eligible domestic partner, or dependent child(ren) are NOT Medicare eligible, this notice does NOT apply to you.

It is time for the University of Maine System’s annual open enrollment for retirees who participate in the University’s Medicare Advantage PPO retiree group health plan through Aetna and/or the Cigna Dental Plan.

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

Please remember that:

- If a Medicare eligible retiree cancels his or her own health or dental coverage, it may never be reinstated in the future.

- 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 Part A and Part B if you wish to retain your group health coverage through the University.

- If you have questions regarding the Aetna Medicare Advantage PPO program, please contact Aetna at 1-888-267-2637 (TDD: 711); 8:00 a.m. to 6:00 p.m. Monday through Friday. You may use the customer service number on the back of your Aetna Medicare Advantage ID card.

- If you and your spouse are both Medicare eligible, you will each have your own Medicare Advantage PPO Plan and separate ID card.
NOTE THAT RETIREES WHO ARE NOT MEDICARE ELIGIBLE will receive separate information about their medical plan and dental plan options through CIGNA.

Dental coverage is a one-time offering at the time of retirement – if you did not continue dental coverage when you retired, 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 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 – The following health plan changes will be made to the Aetna Medicare Advantage PPO plan, effective January 1, 2018:

Changes:
- Annual out-of-pocket maximum will change from $2,500 to $2,750
- Emergency Room Copay will increase from $75 to $100
- **Change prescription drug (PD) formulary from Open 2 to B2+
- Add a 4th prescription drug tier for specialty medications. The three (3) original tiers remain the same as noted – Tier 1 ($10); Tier 2 ($25); Tier 3 ($40). The new Tier 4 copay for specialty medications will be ($55).

**The current prescription drug formulary (PD) is Open 2 and effective January 1, 2018, the new prescription drug formulary will be B2+. With this change, some drugs will move up a tier (from tier 2 to tier 3) resulting in a slightly higher copay or vice versa with a lower copay. There may also be some drugs that are now excluded from coverage. It is important to note that 93.59% of plan participants will not have a change in covered drugs or tier change from preferred brand or non-preferred brand.
Please note that per Centers for Medicare Services (CMS), UMS formularies must cover at least two drugs in every disease state, and one must be preferred. For any part D eligible drug class there will always be an alternative, even if it isn’t listed on the report. In other words, there will always be other options for any medication no longer covered. AND, a plan participant may continue to be covered on an excluded drug if it is deemed medically necessary by their physician. Questions regarding the Aetna Medicare Advantage PPO program should be directed to Aetna at 1-888-267-2637 (TDD: 711); 8:00 a.m. to 6:00 p.m. Monday through Friday.

As a result of these modest plan changes, **there will be NO premium increase, effective January 1, 2018**. Without these modest plan changes, the increase would have been 6.4%.

**New Medicare ID Numbers are Coming** - In addition to the above, the Medicare Access and CHIP Reauthorization Act (MACRA) of 2015 mandates the removal of the social security number (SSN) based Health Insurance Claim Number (HICN) from Medicare ID cards to address current risk of beneficiary medical identify theft. This legislative requirement means that Medicare will begin to mail out Medicare ID cards with a new, non-SSN based Medicare Beneficiary Identifier (MBI) in April, 2018 and must complete this activity by April, 2019. Your Aetna ID cards will not change. You will be receiving more detailed information about these changes directly from Aetna during December, 2017.

**4. Prescription Mail Order Option:** Medicare eligible retirees may still use their local Maine pharmacy to purchase their maintenance medications or may utilize Aetna’s mail order program. In either case, you are eligible to receive a 3 month supply for only 2 copays from participating pharmacies.

**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.

**6. Select Care Generic Medications** – Medications on the former SelectCare generics will continue to be included in the Tier 1 (Generic) level of your plan with nominal cost share. If your covered drug costs are less than the copayment amount, you will pay the lesser amount. So you will pay either the full price of the drug or the copayment amount, whichever is less. Generic medications provide cost effective options to treat high blood pressure, high cholesterol and diabetes.

**7. Online Tools and Features** – When you are an Aetna member, you get tools and resources to help you easily manage your health and your benefits. All of your health benefits and health insurance plan information and cost-savings tools are in one place – your Aetna Navigator member website. Once you have registered for Aetna Navigator, you can easily locate in-network doctors who accept your plan, look up claims to see how much the plan paid and what
you may have to pay, take a health assessment to learn about your health, and much more. Go to www.aetna.com to see a preview of what Aetna Navigator has to offer once you are an Aetna member.

The University of Maine System REQUIRES all retirees, spouses of retirees, former employees receiving Long Term Disability benefits, and widows/widowers who are eligible for Government Medicare A (hospitalization) & B (physician/out-patient) to enroll in both parts of Medicare if they wish to participate in the University’s Medicare Advantage PPO retiree group health plan through Aetna.

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