



ANNUAL OPEN ENROLLMENT  
**FOR NON-MEDICARE ELIGIBLE** RETIREES, WIDOWS/WIDOWERS,  
AND FORMER EMPLOYEES ON LONG TERM DISABILITY  
NOVEMBER 1 – NOVEMBER 30, 2011

**IMPORTANT: YOUR RETIREE HEALTH PLAN IS CHANGING TO CIGNA, EFFECTIVE JANUARY 1, 2012. IN ORDER TO CONTINUE COVERAGE THROUGH THE UNIVERSITY SYSTEM YOU MUST :**

- 1. PICK A PLAN**
- 2. NAME A PRIMARY CARE PHYSICIAN**
- 3. RETURN THE ENCLOSED ENROLLMENT FORM TO EBPA**

**The University of Maine System is changing its non-Medicare eligible retiree group health plan administrator to CIGNA, effective January 1, 2012.**

**Benefits under the CIGNA non-Medicare eligible health plans are essentially the same as those previously provided through Anthem. Benefits summaries are included with this Notice.**

- The CIGNA Open Access Plus “Co-pay” Plan is CIGNA’s name for the former Anthem POS Managed Care Plan
- The CIGNA Open Access Plus “Passive” Plan is CIGNA’s name for the former Anthem Comp-Care traditional indemnity plan.

**There are some key differences between the old Anthem plans and the new CIGNA plans. These key differences are :**

- Both plans are “PPO” based plans 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.
- Both plans offer employees living inside of Maine to have 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.

- Both plans require all covered persons to have selected a “Primary Care Physician”. UMS believes that all employees should have a strong primary physician relationship in order to ensure that employees are receiving preventive screenings and coordinated care.
- Both plans offer retirees the chance to save money by using “Preferred Generics”. There is a list enclosed of the medications that qualify for the new \$5 copayment.

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

- 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 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, you must enroll in the Medicare Advantage Preferred Provider Organization (PPO) Plan, the plan offered to Medicare eligible University of Maine System retirees.

If you add or remove eligible dependents from your coverage, it may result in premium changes. **Please contact EBPA at 1-888-232-3203** for details regarding premium rates or 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 December 15, 2011.** All changes are effective January 1, 2012.

**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. EBPA will mail premium coupons for calendar 2012 in December 2011 along with information that will enable you to have your health and/or dental premiums deducted from your checking or savings account if you wish. 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.

**2. Dental Premium Change** – As a result of the dental plan’s experience, CIGNA Dental premiums for UMS retirees with dental coverage will increase approximately 4.4%, effective

January 1, 2012. The new single monthly premium will be **\$50.78**; two-person monthly premium will be **\$93.04**; and family monthly premium will be **\$158.93**.

**3. Health Premium and Plan Changes** – Non-Medicare eligible retiree health premiums will increase approximately 5.5%, effective January 1, 2012.

**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 February, 2010 is correct, since that was the last revision date. If you have any questions, please contact the System Office.

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