ANNUAL OPEN ENROLLMENT
FOR MEDICARE ELIGIBLE
RETIREES, WIDOWS/WIDOWERS,
AND FORMER EMPLOYEES ON LONG TERM DISABILITY
NOVEMBER 1 – NOVEMBER 24, 2013

IMPORTANT: Your group health coverage is changing from
Anthem Blue Cross and Blue Shield to Aetna’s Medicare Advantage
Preferred Provider Organization (PPO), effective January 1, 2014.

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.

You should have already received a letter from UMS advising you of the change from Anthem to
Aetna and also received communications directly from Aetna regarding the change in Medicare
Advantage plans. Hopefully, you were also able to attend one of the informational meetings or
participate in the telephone conference call conducted during the month of October.

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. There will also be a customer service number on the back of your
  Aetna Medicare Advantage ID card that you will receive around mid-December.
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.

If you add or remove eligible dependents from your dental coverage, it may result in premium changes. Please contact EBPA 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 24, 2013. All changes are effective January 1, 2014.

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 sending a check to EBPA or having the monthly premium withheld from a checking or savings account. Enclosed are your premium payment coupons for calendar 2014 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, enclosed is an ACH coupon cover sheet, and 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 5%, effective January 1, 2014. The new 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 – As a result of the UMS competitive bid process and change in Medicare Advantage carriers, we are pleased to advise you that the retiree Aetna Medicare Advantage PPO (Medicare eligible only) health premiums will DECREASE approximately 5.5%, effective January 1, 2014.

4. Prescription Mail Order Option: Medicare eligible retirees may still use their local Maine pharmacy to purchase their medications; however, the option to receive a 3 month supply for only 2 copays will be available only through Aetna’s mail order program.

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 September, 2013 is correct, since that is the last revision date. If you have any questions, please contact the System Office.

6. Select Care Generic Medications – Your Aetna plan includes a reduced copay on some generic drugs, called SelectCare generics. This means that your drug coverage includes a $0 (zero) copayment for prescription purchases that come under the category of “select generic” medications. These generic drugs provide cost-effective options to treat high blood pressure,
high cholesterol and diabetes. The list of SelectCare generic drugs can be found in the Medicare formulary guide that Aetna will be sending to all Medicare Advantage members.

**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](http://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.

Please note that if you do not wish to make any changes in your group health or dental coverage, you do not need to respond to this section of the notice.