DATE: November 13, 2014

TO: Non-Medicare eligible UMS Retirees in the CIGNA Passive Plan

FROM: System Office of Human Resources


Our records indicate that you are currently enrolled in the UMS retiree CIGNA Passive Plan. The purpose of this communication is to advise you that effective January 1, 2015, the CIGNA Passive Plan will no longer be available to non-Medicare eligible UMS retirees, widows, widowers, or former employees receiving Long Term Disability benefits (hereafter referred to as retirees).

Your coverage will be moved to the CIGNA Copay Plan. The CIGNA Copay Plan provides the exact same coverage you enjoy in the Passive Plan; however, you will no longer have to meet a $300 calendar year deductible and you will no longer have to pay a coinsurance. You simply pay a small copayment each time you go to the doctor.

Good news: For the same coverage, the monthly premium most retirees will pay for the CIGNA Copay Plan is approximately 10% less than what they would have paid for the CIGNA Passive Plan in 2015. The new reduced premium will be effective January 1, 2015.

You will receive new CIGNA ID cards during the month of December 2014. This office will also advise EBPA, the third party administrator that bills and collects UMS retiree health premiums, of your premium reduction amount as well. There is nothing you need to do as you transition to the CIGNA Copay Plan.

If you have any questions concerning this change, please visit http://www.maine.edu/about-the-system/system-office/human-resources/information-retirees/ or contact the UMS Employee Benefits Center at benefits@maine.edu, or phone them at (207) 973-3373 or toll-free at (866) 269-9635.

Thank you for your years of service to the University of Maine System.