ANNUAL OPEN ENROLLMENT
FOR NON-MEDICARE ELIGIBLE RETIREES, WIDOWS/WIDowers, AND FORMER EMPLOYEES ON LONG TERM DISABILITY
NOVEMBER 1 – NOVEMBER 23, 2014

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

- 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”.

- The CIGNA Passive Plan will no longer be offered – existing retirees will be moved to the CIGNA Copay Plan, which covers the same services, has no deductible or co-insurances and will result in a premium savings of approximately 10% to the retiree. Impacted retirees will receive a separate letter outlining this change.

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 dropping coverage, 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 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 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 23, 2014.** All changes are effective January 1, 2015.

**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 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 2015. 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, 2015 – 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 5.4%.

In addition, the following health plan changes to the CIGNA Copay Plan will be effective January 1, 2015:

- **PHS+** is a CIGNA program designed to ensure employees receive appropriate diagnostic services from participating providers. If you are using CIGNA in-network providers, they are responsible for ensuring that appropriate certifications are received before care is provided.
- **PCP Office Visit Copays** for Tier 1 Preferred Provider will be $15 and Tier 2 Non-preferred Providers will be $25.
- **Specialist Copays** will be $25.
- **In-patient Hospital Copays** will be initiated for Tier 1 hospitals at $100 per admission; Tier 2 hospitals will be $200.
- **High Cost Imaging Copays** will be $50 for MRI, PET or CAT scans.
• **Prescription Drug Copays** (per 30-day supply) will be $10 for preferred generic drugs, $15 for other generic drugs, $25 for preferred brand drugs, and $40 for non-preferred brand drugs.

Making these modest changes to the retiree health plan resulted in a significantly lower increase than would have been otherwise necessary.

**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 September, 2013 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.