



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

**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.

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.

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 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** – The following health plan changes will be made to the Aetna Medicare Advantage PPO plan, effective January 1, 2015:

- Annual out-of-pocket maximum will increase from \$1,100 to \$1,500
- Physician Specialist copay will increase from \$10 to \$15
- Aetna Retail Value Prescription Drug Network will be implemented. A list of the 2015 pharmacy network will be sent to you directly from Aetna by December 15, 2014. Please refer to the “Value Network” listed in the information from Aetna. An updated pharmacy network list is located on Aetna’s website at <http://www.aetnaretireplans.com> You can also call Aetna customer service for updated pharmacy network information or to request Aetna to send you the Pharmacy Directory. To ensure there is no disruption in obtaining your prescriptions, please locate a pharmacy within the Aetna “Value Network” prior to January 1, 2015.

As a result of these modest plan changes, **the premium increase, effective January 1, 2015, will be 1.2%**. Without these modest plan changes, the increase would have been much higher.

You will be receive more detailed information about these changes directly from Aetna in December, 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.**

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