

## 2019 Retiree Open Enrollment Guide

During the Open Enrollment period as a retiree, you have the opportunity to evaluate your insurance needs and make changes in your benefits for the following plan year. The **2019 Open Enrollment period will be October 23<sup>rd</sup>, 2018 through November 6<sup>th</sup>, 2018.**

### What's new for 2019?

- Modest increase to retiree monthly dental contributions. No changes in rates for Health or Vision.
- **New Prescription Provider** – CVS Caremark
- Anthem will mail **new cards to all participants** around the beginning of the year

### What do I need to do during Open Enrollment?

- **If you are keeping your same medical and dental coverage, you don't have to do anything.** Your current medical and dental coverage will be continued.
- **If you are making a change**, either dropping a dependent or changing coverage from the Buy-Up PPO to the Core PPO plan, you must **return a completed change form to Human Resources no later than November 6, 2018 to make your change effective January 1, 2019.**
- Read this guide and/or attend a meeting if you wish to learn about benefits.

### HUMAN RESOURCES BENEFITS TEAM

Retirees should contact the benefits team with any questions concerning the **2019 Open Enrollment. The Human Resources Department is in the Wright Administration Building, Room FA166.**

Connie Schnarre	812-461-5466	<a href="mailto:csschnarre@usi.edu">csschnarre@usi.edu</a>
Amy Miller	812-464-1781	<a href="mailto:ajmiller3@usi.edu">ajmiller3@usi.edu</a>
Wendy Seitz	812-464-1790	<a href="mailto:wrseitz@usi.edu">wrseitz@usi.edu</a>

For additional information go to [www.usi.edu/hr/benefits](http://www.usi.edu/hr/benefits), come to the Benefits Bash on October 23<sup>rd</sup>, attend the Retiree Meeting at 10 a.m. on October 23, 2018 or call one of the benefits team members.



# 2019 Open Enrollment Period

October 23, 2018 through November 6, 2018

## Benefits Bash

Tuesday, October 23, 2018

9:00 am to 3:30 pm

University Center East –

Rooms 2217/2218

## Retiree Session

Tuesday, October 23, 2018

10 a.m.

University Center East –

Room 2220

The **Open Enrollment period** will kick-off with the **Benefits Bash**. Bring your **Employee ID** to register and enjoy **handouts, door prizes and light refreshments!** Representatives from the following providers will be available to discuss benefit options and decisions with you.

**Anthem** – medical

**CVS Caremark** - Rx

**VSP** – vision insurance

**The Standard** – life insurance

**Senior Connections** – Additional coverage

**HRI** – dental insurance

**TIAA** – retirement savings

**PERF** – retirement savings

**Deaconess CONCERN** – Employee Assistance Program (EAP) with Work-Life Resources

## MEDICAL AND RX

The University offers two medical plans for retirees: Anthem Blue Access Buy-Up PPO Plan and Anthem Blue Access Core PPO Plan. Both plans' coverage for prescription drugs is certified as Creditable Coverage compared to Medicare Part D coverage. Please note that the Buy-Up Plan is only available to those retirees already enrolled in that plan.

**Great news for 2019:** the retiree contributions for Anthem Blue Access Buy-up PPO and Anthem Blue Access Core will have no increase in 2019!! There are also **NO PLAN DESIGN CHANGES for retirees!** Anthem introduced a new benefit in 2016, **Live Health Online!** With the low cost of a \$15 co-pay for Core and Buy-up plans, it's a great option for late night illnesses or for when you just don't feel like sitting in the waiting room!

## DENTAL

There are no changes to the dental plan design for 2019, but there will be a modest increase to the premium. HRI has announced a partnership with a national network that will increase access to over 50,000 providers nationwide.

## FLU SHOTS

The University Health Center will conduct a flu shot clinic from 1:30PM to 3:30PM. To receive a free flu shot, bring a copy of your medical insurance card!

*IMPORTANT NOTE: This guide is to help you thoughtfully prepare for Open Enrollment. Although every effort has been made to ensure the information in this guide is accurate, in the case of any discrepancy between this guide (and attachments) and the University handbook, Summary Plan Description (SPD), or other official plan document, insurance contract or law, the official plan documents and applicable laws and contracts will govern. Of course, nothing in this guide constitutes an offer of or guarantee of employment or benefits; and, as with all benefits, these benefits and programs may be amended. All benefits described in this guide are effective only if you are and remain covered in accordance with applicable plan provisions.*

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October 23, 2018 through November 6, 2018

## 2019 RATES for RETIREES

Retiree Cost Share	Coverage Level	Blue Access Buy-Up PPO	Blue Access Core PPO	HRI Dental
<b>25%</b>  For those who were hired <u>before 7/1/1993</u> OR after 7/1/1993 and retired <u>with 20+ years</u> of service.	Retiree under age 65	\$185.85	\$170.50	\$6.52
	Retiree over age 65	\$117.12	\$105.80	\$6.52
	Retiree & spouse 1 over/ 1 under 65	\$340.54	\$310.90	\$13.04
	Retiree & spouse both under age 65	\$409.30	\$375.62	\$13.04
	Retiree & spouse both over age 65	\$234.24	\$211.60	\$13.04
	Retiree & child, 1 over/ 1 under 65	\$239.58	\$218.22	\$16.25
	Retiree & child, both under age 65	\$308.32	\$282.92	\$16.25
	Retiree & family, all under age 65	\$509.80	\$467.86	\$23.64
	Retiree & family, 1 over/ 2 under 65	\$441.06	\$403.14	\$23.64
	Retiree & family, 2 over/ 1 under 65	\$356.70	\$324.00	\$23.64
Retiree & family, All on Medicare	\$351.36	N/A	\$23.64	
<b>50%</b>  For those who were hired <u>after 7/1/1993</u> and retired <u>with 15 to 19 years</u> of service.	Retiree under age 65	\$371.70	\$341.02	\$13.03
	Retiree over age 65	\$254.22	\$231.58	\$13.03
	Retiree & spouse 1 over/ 1 under 65	\$701.10	\$641.82	\$26.06
	Retiree & spouse both under age 65	\$818.60	\$751.24	\$26.06
	Retiree & spouse both over age 65	\$508.44	\$463.16	\$26.06
	Retiree & child, 1 over/ 1 under 65	\$499.16	\$456.44	\$32.50
	Retiree & child, both under age 65	\$616.64	\$565.86	\$32.50
	Retiree & family, all under age 65	\$1,019.60	\$935.74	\$47.28
	Retiree & family, 1 over/ 2 under 65	\$902.12	\$826.30	\$47.28
	Retiree & family, 2 over/ 1 under 65	\$753.38	\$688.02	\$47.28
<b>75%</b>  For those who were hired <u>after 7/1/1993</u> and retired <u>with 10 to 14 years</u> of service.	Retiree under age 65	\$557.54	\$511.52	\$19.54
	Retiree over age 65	\$391.34	\$357.36	\$19.54
	Retiree & spouse 1 over/ 1 under 65	\$1,061.66	\$972.74	\$39.08
	Retiree & spouse both under age 65	\$1,227.90	\$1,126.86	\$39.08
	Retiree & spouse both over age 65	\$782.68	\$714.72	\$39.08
	Retiree & child, 1 over/ 1 under 65	\$758.74	\$694.66	\$48.74
	Retiree & child, both under age 65	\$924.98	\$848.80	\$48.74
	Retiree & family, all under age 65	\$1,529.40	\$1,403.62	\$70.91
	Retiree & family, 1 over/ 2 under 65	\$1,363.18	\$1,249.44	\$70.91
	Retiree & family, 2 over/ 1 under 65	\$1,150.06	\$1,052.02	\$70.91