UNIVERSITY OF SOUTHERN INDIANA®

Retiree Benefits Guide



2027

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Welcome to Your 2027 Benefits

Your guide to making informed benefit choices for the year ahead.

At the University of Southern Indiana, we value our retirees. This benefits guide summarizes our program to help you understand your benefits. Please take the time to carefully review the details to learn about your options.

Open Enrollment: October 27 - November 11, 2026
Make your 2027 benefit elections during this once-a-year enrollment period.

To be eligible for USI Retiree benefits, an employee must have retired as an official retiree under one of the University's retirement plans and have been eligible for medical, dental and/or life.

While employees hired after 7/1/2014 are not eligible for medical, dental or life, they may still be eligible for some benefits under the University's retirement plans once they have met the eligibility requirements of those plans.

Important: If you do not submit your Open Enrollment elections, you will be re-enrolled in all your benefits effective January 1, 2027. Any new elections or changes you make during this open enrollment period will take effect **January 1, 2027**.



What's New for 2027

New rates are listed in this guide for Medicare eligible and non-Medicare eligible retirees.

Medicare Eligible Retirees

- **New ID Cards:** Effective January 1, 2027, there will be separate medical and prescription drug plan ID cards. While benefits are not changing, you must use your new ID cards when obtaining services and prescription drugs.

- **2027 CMS Cost-Sharing Thresholds:** For 2027, Medicare Part D cost-sharing thresholds will increase.
  - Members will pay 100% of covered prescription drug costs until reaching the $700 deductible, compared with $615 in 2026.

  - After the deductible, members will generally pay 25% of covered costs until reaching $2,400 in true out-of-pocket costs (TrOOP), up from $2,100 in 2026. Once this amount is reached, the catastrophic coverage phase begins, and members pay $0 for covered Part D drugs.

  - Please refer to the UHC benefit summary for details about your plan's specific Part D coverage.

Non-Medicare Eligible Retirees

- **Pre-Medicare UMR Core PPO Plan**: There will be increases to the deductible, out-of-pocket limit, as well as the primary care, specialist, and urgent care copays.

- **Pre-Medicare Surest PPO Plan:** There will be increases to the out-of-pocket limit, hospital copays, as well as outpatient copays for most services, and prescription drug copays.

- **Express Scripts Prescription Drug Plan:** The University of Southern Indiana will be partnering with Express Scripts as the prescription drug plan administrator for the UMR PPO and Surest PPO plan.



Medicare Eligible Medical Plan

The University of Southern Indiana offers a robust medical insurance program to retirees. We partner with UnitedHealthcare (UHC) to offer this coverage that has a Preferred Provider Organization (PPO) network of doctors and medical facilities. The wide range of in-network providers offers you access to quality care with the least amount of out-of-pocket expenses when you receive services from in-network providers.

UnitedHealthcare is committed to helping retirees live healthy, fulfilling lives. Visit https://retiree.uhc.com/ to find a doctor, review plan information and claim details, and access your member ID card.

Plan Features

UnitedHealthcare Healthy at Home

Supports members for up to 30 days after discharge from an inpatient hospital or skilled nursing facility. The program combines home-delivered meals, transportation to medical appointments and pharmacies, and in-home personal care—such as grocery shopping, meal preparation, personal care, and medication reminders—to help members recover safely at home. Plan referral may be required.

Optum® HouseCalls

Provides eligible members with a no-cost annual in-home visit from a licensed clinician. The visit includes a comprehensive health assessment to identify care gaps, coordinate with existing providers, and connect members with helpful resources.

Let's Move by UnitedHealthcare

A no-cost wellness program that offers self-service, virtual, and in-person resources to support healthy eating, social connection, financial well-being, and physical and mental fitness, along with a self-paced tobacco cessation program.

Calm Health

A no-cost, personalized mental health app offering meditation, sleep resources, and psychologist-developed clinical programs. It provides support based on members' individual needs and connects them to relevant plan benefits and UnitedHealthcare resources

Member Rewards and Incentives

Encourages members to complete healthy activities by offering rewards for milestones such as an annual physical, wellness visit, or UnitedHealthcare® HouseCalls visit. The program promotes engagement and supports healthier lifestyle choices.

Virtual Medical and Behavioral Health Visits

Provides members with safe, convenient access to care, including behavioral health specialists, follow-up after emergency department visits, and virtual house calls when in-person care is not preferred. UnitedHealthcare also offers support with member education and registration.

Medicare Eligible Medical Benefits and Contributions

This plan summary is intended to be a brief outline of your in-network coverage. All the provisions and out-of-network benefits are contained in the group contract and can be found on the benefits website: www.usi.edu/hr/benefits. Coinsurance percent reflects the retiree share.

Member Cost Shares	
Annual Deductible	
Per member	$500
Out-of-Pocket Limit (Includes Deductible)	
Medical	$2,250
Rx	$2,400
Hospital	
Inpatient	20% after deductible
Outpatient	20% after deductible
Emergency Room	$120 copay
Physician Visits and Ancillary Services	
Preventive Care	0%
Office Visits	$30 copay
Chiropractic Care	$30 copay
Urgent Care	$65 copay
Lab/X-ray/Radiology	20% after deductible
Prescription Drugs (Retail 30-supply)	
Tier 1	$10
Tier 2	$40
Tier 3	$60
Tier 4-Specialty	$100
Prescription Drugs (Mail 90-supply)	
Tier 1	$20
Tier 2	$80
Tier 3	$120
Tier 4-Specialty (30-day supply only)	$100

Premium Contribution Based on Years of Service at Retirement	
20+ Years of Service	
25%	
Retiree Only	$45.22
15-19 Years of Service	
50%	
Retiree Only	$90.44
10-14 Years of Service	
75%	
Retiree Only	$135.65



Non-Medicare Eligible Medical Plans

The University of Southern Indiana offers a robust medical insurance program to retirees. The plans are administered by UMR and Surest with the UHC Preferred Provider Organization (PPO) Choice Plus network of doctors and medical facilities. The wide range of in-network providers offers you access to quality care with the least amount of out-of-pocket expenses to you when you receive services from in-network providers.

UMR CORE PLAN

The UMR Core Plan allows you to receive care from any provider. Using an in-network PPO provider gives you access to discounted rates. Office visits, emergency room care, and prescription drugs are generally covered through copays, while other services may be subject to the deductible and coinsurance.

SUREST PLAN

The Surest Plan gives you access to providers within the PPO network and allows you to view costs before receiving care. The plan has no deductible or coinsurance – you pay copays for covered services until you reach the out-of-pocket maximum. Use the Surest app to compare providers, locations, and copays so you can choose care that fits your health needs and budget.

Finding In-Network Providers

You can find in-network providers on the United Health Care website. On **UHC.com**, go to Find a Doctor and follow this path: Search as a Guest → Medical Directory → Employer and Individual Plans → Choice Plus → Enter provider name.

View benefits and claims

Visit UMR.com and Benefits.Surest.com to find care and see costs before receiving services. You can also download the UMR app or Surest app to access your digital ID card, view claims, and more.

Google play

Download on the App Store

Download the UMR app

Available on the App Store

GET IT ON Google Play

Download Surest app



Surest Medical Plan

Access to care and cost of care are among the biggest obstacles to managing your health. The **Surest plan** is built on the idea that if people know more about their healthcare options, they will be more inclined to seek the care they need.

The Surest approach to health insurance leads with information, like cost and care options and removes things that can get in the way of care like deductibles, referrals, and complicated math.

The Surest plan is designed for the way we engage with other services – where we can see options and costs in advance. Using the United Healthcare (UHC) Choice Plus network, it puts you in the driver's seat so you can search for and find the care you need, at prices you can see.

How the Surest plan works

Surest is designed to give members power over their health experience. There is no deductible or no coinsurance. Instead, members search on the app or website to compare providers in the national UHC network, see your cost before receiving care, and choose the option that works best for you.

Clinical Advocates

If you need help navigating care and support, the Surest Clinical Advocacy team can help. Our clinical advocates can offer guidance on providers, locations, and treatment options to support all types of care needs – from family planning to physical therapy to cancer treatment. Contact a clinical advocate at 866-683-6440.

Language Support

Surest Member Services offers support to members in English and Spanish, as well as 240 other languages via an interpretation service. Call 866-683-6440 for language support.



Upfront pricing
No deductibles. No coinsurance. Copay only plan.



Find care quickly
Find the care you need on the Surest app or website.



Compare and save
Check costs and compare options before making an appointment.

Tips to avoid copay confusion:

- Use the Surest app or go to **Benefits.surest.com** to find the copay for the provider and location you're visiting. **Tip: Take a screenshot of the provider price on your device and save it for reference.**
- At check-in, confirm the provider copay matches what's displayed on your Surest app or website. If the copay matches your plan, then pay it at the visit or ask to be billed.
- If the amount doesn't match your plan, ask the office to bill you for the visit. This will allow the claim to be submitted, processed and then charged back to you at the correct copay.

If payment is required at time of your visit, ask the office staff to call Surest Provider Services at 844-368-6661. They can confirm the correct copay amount before you make a payment.

Does your provider know the Surest plan? Surest is a UnitedHealthcare company. However, some providers may not recognize the surest name at first glance.

Give your doctor's office your Member ID card at your visit, it will have all the information they need to process your claims.

Need more information?
Visit **join.surest.com/Indiana**
Use code: **Indiana2027**

Non-Medicare Eligible Medical and Prescription Drug Benefits Comparison

This plan summary is intended to be a brief outline of your in-network coverage. All the provisions and out-of-network benefits are contained in the group contract and can be found at www.usi.edu/hr/benefits. Coinsurance percent reflects the retiree share.

	Core Plan	Surest Plan
Medical Benefits		
Annual Deductible		
Individual/Family	$1,250/$2,500	$0/$0
Deductible Type	Embedded	Not Applicable
Out-of-Pocket Limit		
Individual/Family	$5,000/$10,000	$5,000/$10,000
Hospital Services		
Inpatient	20% after deductible	$1,600
Outpatient	20% after deductible	$15 -$2,500 copay
Emergency Room	$250	$450
Physician Visits and other Medical Services		
Preventive Care	0%	0%
Virtual Visit	$15	Primary Care: $0 Specialist: $0 - $65 copay
Primary Care	$35	$10 - $65 copay
Specialist Visits	$45	$10 - $65 copay
Chiropractic Care	$35	$35 copay
Urgent Care	$75	$35 copay
Diagnostic Tests	20% after deductible	No cost
Complex Imaging	20% after deductible	$75 - $950 copay
Advanced Tests	20% after deductible	$5 - $1,000 copay
Express Scripts Prescription Drug Benefits		
Retail (30-day supply)		
Tier 1	$10	$10
Tier 2	$40	$40
Tier 3	$60	$60
Tier 4—Specialty	$150	$150
Mail Order (90-day supply)		
Tier 1	$20	$20
Tier 2	$80	$80
Tier 3	$120	$120
Tier 4—Specialty	Not covered	Not covered

2027 Non-Medicare Eligible Medical Contributions

Below are the **monthly contributions** for each plan. The number of years of service a retiree had at the time of retirement determines the premium contribution percentage:

Retiree Contribution	25%	
	Core Plan	Surest Plan
Retiree Only	282.50	$272.36
Retiree and Spouse	$622.04	$599.60
Retiree and Child(ren)	$468.60	$451.72
Retiree and Family	$774.74	$746.78
Retiree Contribution	**50%**	
	Core Plan	Surest Plan
Retiree Only	$565.02	$544.70
Retiree and Spouse	$1,244.08	$1,199.20
Retiree and Child(ren)	$937.20	$903.42
Retiree and Family	$1,549.46	$1,493.54
Retiree Contribution	**75%**	
	Core Plan	Surest Plan
Retiree Only	$847.52	$817.06
Retiree and Spouse	$1,866.10	$1,798.78
Retiree and Child(ren)	$1,405.80	$1,355.14
Retiree and Family	$2,324.20	$2,240.32

Premium Contribution Based on Years of Service at Retirement	
Years of Service	Retiree Contribution
20+ Years	25%
15-19 Years	50%
10-14 Years	75%



Prescription Drug Benefits for Non-Medicare Eligible

New for 2027: The University of Southern Indiana will be partnering with Express Scripts as the prescription plan administrator.

Using your new coverage

- You will present your new combined medical/pharmacy ID card when you fill a prescription at the pharmacy counter or online.
- Use the "Check Coverage" tools on express-scripts.com to find an in-network pharmacy covered by your prescription drug plan.

Medication Coverage

To price a medication, choose Price a Medication from the Prescriptions menu, enter your medication name, and click Search. After you find your medication, you will be able to view cost and coverage.

Stress-free prescription delivery

If you have remaining refills with your current home delivery pharmacy, in most cases you do not need to get a new prescription. Your refills will automatically transfer to **Express Scripts® Pharmacy.**

If your refills do not automatically transfer:

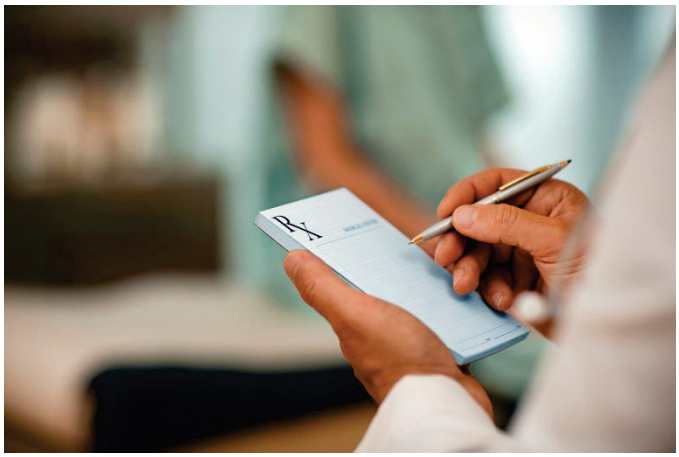
- Ask your doctor to fax or e-prescribe a new 3-month supply to Express Scripts Pharmacy.
- Log in to your Express Scripts account and go to Forms under Benefits in the main menu. Select the home delivery order form and submit online or print and follow the mailing instructions.
- Call Member Services toll free for help with transferring prescriptions from a retail pharmacy or your current home delivery pharmacy. You may be asked to verify your benefit details.

Get personalized care from our specialty pharmacy

If you take any specialty medications, which treat complex conditions such as cancer, bleeding disorders, inflammatory conditions, and hepatitis C, they should be filled through Accredo® Specialty Pharmacy. At Accredo, you will have 24/7 access to specialty-trained pharmacists and nurses who understand your condition. Call 800-803-2523 to get started.

Manage your prescriptions anytime, anywhere. Get started in three simple steps:

	Register Online	**Visit express-scripts.com**
	Download the App	Search for the **Express Scripts® app** in your app store
	Sign Up for Texts	Text **JOIN** to **69717**



WellBridge Surgical

Surgical Services from WellBridge Surgical – **zero cost share for UMR Core and Surest members** and **reduced cost for UMR HSA members**

Indiana ranks among the most expensive states for surgery. WellBridge Surgical was created to offer a better option – high-quality surgical care with clear, upfront pricing. These services are benefits available to UnitedHealthcare members:

TRANSPARENT, UPFRONT PRICING

WellBridge lets you know the cost of your procedure in advance, with pricing designed to be more affordable for both patients and employers.

QUALITY SURGICAL SERVICES

WellBridge offers over 3,500 procedures within 16 surgical specialties.

WELLBRIDGE SURGEONS

WellBridge hand-picked its Surgical Team from quality surgeons in the area, many performing the same procedures at nearby Indiana hospitals. One of the main differences is that WellBridge may be a more affordable location.

The WellBridge Process

WellBridge puts you in control throughout the process. Here is how it works:

1. **PATIENT IS CONSIDERING SURGERY**

   Whether you are referred by your doctor, or you simply think you might need surgery, call WellBridge and schedule a consultation.

2. **CONSULT WITH A WELLBRIDGE SURGEON**

   The surgeon performs an examination and discusses your options with you.

3. **YOUR PROCEDURE IS SCHEDULED**

   The WellBridge team will take it from there!

If the time comes when you need surgery, you will be glad you have UnitedHealthcare and WellBridge Surgical on your side. Contact WellBridge today for more information or visit their website.

Phone: 317.480.4200
Email: info@wellbridgesurgical.com
Website: wellbridgesurgical.com

WellBridge Surgical provider is a great **option** for employees enrolled in UMR or Surest plans.

wellbridge surgical



Dental

Dental coverage is administered by HRI Dental/Vision (formerly known as Paramount)

Finding in-network providers
This dental plan offers deeper discounts when you visit a provider that is in-network. in-network providers can be found on **Insuringsmiles.com** **and click "Already a member?"** then “Find a Dentist”. Search by ZIP code or specialty.

If you receive dental care outside of HRI Dental/Vision in-network dentists, you will pay a greater amount for dental care, and the provider may balance bill you.

Plan Features

	In-Network	Out-of-Network
Network Details	PPO Dentists	Non-network Dentist
Benefit Period	Calendar Year	Calendar Year
Deductible		
Single	None	None
Two Person	None	None
Family	None	None
Covered Services		
CLASS I: Preventive Services Routine oral exams and cleanings, x-rays (bitewing), sealants, and fluoride treatments	Covered at 100%	Covered at 100% with possible balance billing
CLASS II: Basic Services Periodontics (surgical and non-surgical), endodontics (root canals), oral surgery, fillings, prosthetic maintenance, and x-rays (full mouth)	Covered at 50%	Covered at 50% with possible balance billing
CLASS III: Major Services Prosthodontics, crowns, inlays/onlays, Dentures, and bridges	Covered at 50%	Covered at 50% with possible balance billing
Annual Maximum Per Covered Individual		
Maximum Benefit Allowed per Benefit Period	$1,350	$1,350
Orthodontia (adults and children)	Covered 50%	Lifetime Maximum $1,200

Prevention first! Your dental health is an important part of your overall health. Make sure you take advantage of your preventive dental visits. Preventive care services are covered at 100% if you visit an in-network provider. They are also not subject to the annual deductible.

Monthly Dental Contributions

Premium Contribution Based on Years of Service at Retirement	
Years of Service	Retiree Contribution
20+ Years	25%
15-19 Years	50%
10-14 Years	75%

Retiree Contribution	25%
Retiree Only	$7.74
Retiree and Spouse	$16.34
Retiree and Child(ren)	$19.30
Retiree and Family	$28.08
Retiree Contribution	**50%**
Retiree Only	$15.47
Retiree and Spouse	$32.67
Retiree and Child(ren)	$38.60
Retiree and Family	$56.15
Retiree Contribution	**75%**
Retiree Only	$23.21
Retiree and Spouse	$49.01
Retiree and Child(ren)	$57.90
Retiree and Family	$84.23





On Campus Benefits

Athletic Events
Employees are eligible for a reduced price on season tickets for men's and women's basketball tickets. For all other Screaming Eagles athletic teams' home events, employees get in free.

Campus Dining
USI offers a variety of dining and snack locations throughout the University. From Chick-fil-A at the UC to The Hive in the Health Professions building, there are delicious options.

USI Aquatic Center
The Aquatic Center, located between the Screaming Eagles Arena and the Recreation, Fitness and Wellness Center, is available at no cost to employees. Outside of competition, the Aquatic Center will be available for open swim to the USI community during the week.

Recreation, Fitness and Wellness Center
The RFWC provides quality programs, services, and facilities to the diverse campus community by offering many recreational, fitness, and wellness activities. USI employees receive free access to the facility resources. Guest Passes are available for limited facility use.

Campus Emergency Information
USI SCREAGLE WATCH gives immediate notification via email, text message, and voice message about emergencies, severe weather, and other incidents impacting the University community. Everyone with a USI email address is automatically enrolled in the SCREAGLE WATCH system, but you must register your mobile phone number(s) to receive text and voice alerts.

David L. Rice Library
The library supports the mission of the University of Southern Indiana by assisting the instruction and research efforts of the university's students and faculty through the provision of appropriate collections and services. Many resources are available for faculty research and teaching. USI employees enjoy many library privileges.

Dental Clinic
The Dental Hygiene Clinic offers affordable dental hygiene services to adults and children of all ages. All services are performed by students and are supervised and evaluated by dental hygiene faculty.

Pedestrian, Bike and Nature Trails
USI boasts many miles of multi-use trails on its scenic 1,400-acre campus. The most popular trail is the USI-Burdette Trail connecting with Vanderburgh County's trail to Burdette Park.

The USI Website
The University has a very robust website with information regarding benefits, the latest version of the handbook, academic schedules, board of trustees meeting minutes and much more!

Employee Discount Program
The University's Procurement department maintains a list of current discounts and offers for USI employees.

Athletics and Theater Tickets
The University offers discounted tickets for USI employees

For more information visit: USI.edu/hr/benefits/on-campus-benefits

USI Retirees

Stay Informed! Stay Involved! Stay Connected!

USI Retirees played an active role in helping USI become the university it is today. As a retiree, you are invited to join the USI Retirees group to stay in touch with friends and former colleagues. USI Retirees is a social organization that allows us to stay connected to the University and its larger communities. Retired USI employees, partners, spouses, and surviving spouses, as well as employees who separated from the university in good standing with 10 or more years of service may join as active members for only $20 per year (per person). Dues are used to underwrite scholarships each fall and spring semester and to help defray the cost of our activities. We invite you to review our by-laws and to read past issues of our newsletter and to consider events on our schedule.

Joining is easy! Just go to **USI.edu/retirees** and then click on the online payment button to fill in your information and pay with a credit card. Or you can complete the membership form, include your check (made payable to USI Retirees), and send to:

University of Southern
Indiana USI Retirees, c/o
USI Foundation 8600
University Boulevard
Evansville, IN 47712

For questions, email usi.retirees@usi.edu



Activities

Each Year the Coordinating Council plans

activities for retirees. Some recent activities include:

- Screaming Eagles Athletic Events
- NOT Back to School lunch at the beginning of each semester
- Cooking class
- Tour the Evansville Wartime Museum
- Special showing at an Art Gallery
- Floral arranging class
- So much more

Student - Employee Awards

Each fall and spring semester USI Retirees give awards to USI employees who are completing their first undergraduate or first advanced degree. The dues collected by USI Retirees fund these awards!

Structure

The Coordinating Council governs the USI Retirees group. The Council plans events, manages finances and connects with the University for retiree related activities. At the annual meeting active/voting members elect eight members to the coordinating council to serve on staggered two-year terms.

Contact Information

Medical Plan	
UMR Non-Medicare Eligible	833-639-1637 UMR.com
Surest/United Healthcare Non-Medicare Eligible	866-683-6440 benefits.surest.com
United Healthcare Medicare Eligible	877-714-0178, TTY 711 retiree.uhc.com/
Retiree Billing and Plan Inquiries	
AmWins	855-345-7788
Prescription Drug Plan	
Express Scripts Non-Medicare Eligible	877-239-1046 express-scripts.com
OptumRx Medicare Eligible	OptumRx retiree.uhc.com/
Dental - Non-Medicare and Medicare Eligible	
HRI Dental and Vision	800-727-1444 Insuringsmiles.com
Basic Life - Non-Medicare and Medicare Eligible	
SunLife	800-247-6875 sunlife.com/us
Retirement Plans - Non-Medicare and Medicare Eligible	
TIAA	800-842-2252 tiaa.org
INPRS	844-464-6777 in.gov/inprs/
Human Resources	
AmWins	855-345-7788
University of Southern Indiana	812-464-1815 USI.edu/hr