

2023 Retiree Open Enrollment Guide

During the Open Enrollment period as a retiree, you have the opportunity to evaluate your insurance needs and make changes to your benefits for the following plan year. The **2023 Open Enrollment period will be October 20, 2022, through November 3, 2022.**

What's new for 2023?

- **Non-Medicare Eligible Retirees and dependents** will remain on Anthem Core or Buyup, with a modest increase (2.5%) in premium and no plan changes.
- **Medicare Eligible Retirees and dependents** will remain on the United Healthcare Medicare Advantage Plan.
 - 2023 Premiums have a modest increase (Core - 2.04% & Buyup 2.13%)
 - 2023 Benefit enhancement – Personal Emergency Response System through Lifelock
 - 2023 Benefit enhancement – Routine Vision Enhancements
 - New provider for Retiree Life Insurance – Sun Life
 - Same benefits as before, just a new provider
- Dental Premiums have a modest increase of 3.0%

What do I need to do during open enrollment?

- Inform the Benefits Team of any changes you wish to make
- If you do not need to make changes, no action is needed
- If a change is needed, complete the Amwins election form and mail using return envelope
- Remember to update Amwins with any billing changes
- Remember to update beneficiaries at TIAA and with USI

Questions?

Please refer to the contact information below to reach out to UnitedHealthcare or Amwins Group Benefits with any questions you may have.

PROVIDER CONTACT INFORMATION

Amwins Group Benefits	Learn about eligibility, billing and benefits	1- 855-345-7788 8:00 a.m. – 8:00 p.m. - 5 days a week
United Healthcare	Learn about plan benefits	1- 877-714-0178, TTY 711 8:00 a.m. – 8:00 p.m. - 7 days a week
Paramount Dental	Learn about plan benefits	1- 800-727-1444 7:00 a.m. – 5:00 p.m. - 5 days a week

HUMAN RESOURCES BENEFITS TEAM

Retirees should contact the benefits team with any questions concerning the **2023 Open Enrollment.**

Wendy Seitz	812-464-1790	wrseitz@usi.edu
Stephanie West	812-461-5466	slwest@usi.edu
Amy Miller	812-464-1781	ajmiller3@usi.edu

For additional information go to <http://www.usi.edu/hr/benefits/retiree> or call one of the benefits team members.



2023 Open Enrollment Period

October 20, 2022 through November 3, 2022

United Healthcare & Amwins Virtual Retiree Presentation

10/31/2022

1:00 p.m.

Dial: 877-336-4440
Access Code: 917621

or

Link to WebEx at:

www.USI.edu/hr/benefits/retiree

United Healthcare & Amwins Virtual Retiree Presentation

11/02/2022

11:30 a.m.

Dial: 877-336-4440
Access code: 6664333

or

Link to WebEx at:

www.USI.edu/hr/benefits/retiree

MEDICAL AND RX

The University offers two medical plans for **non-Medicare eligible** retirees and dependents: 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. The Anthem Core and Buy-up plans will have a modest increase in premium, but no changes in plan design for 2023.

**Please note that the Anthem Buy-Up Plan is only available to those retirees already enrolled in that plan.*

The University offers two plans for **Medicare eligible** retirees and dependents: The United Healthcare Buy-Up and Core Plans. Both plans are custom Medicare Advantage Plans created just for the University of Southern Indiana's retirees. The 2023 premiums will have a modest increase. As they did last year in 2023 retirees will be able to choose between the United Healthcare Buy-up and Core Medicare Advantage Plans. Retirees will receive a form from Amwins, the form has an option to switch plans, if the form is not returned to Amwins, the retiree will stay in their current plan.

The University has contracted with Amwins to administer the invoicing of premiums for retiree medical and dental plans. Should you have questions about your invoicing, please call Amwins at 1-855-345-7788.

****For families with members that are both Medicare and non-Medicare eligible the family will split. For example, Joe is 68 and his spouse Jane is 64, instead of Retiree and Spouse on Anthem Core, Joe will pay a single plan premium for United Healthcare Core and Jane would pay a single plan premium for Anthem Core.*

DENTAL

Great news for 2023: There are **no** changes to the dental plan design and only a modest increase in premiums.

FLU SHOTS

The University Health Center will conduct flu shot clinics on various dates this fall, including some during our open enrollment period. **On 11/03/2022 from 9:00 to 3:00 p.m.** in UC 226/227 for more information on flu shot clinics visit www.usi.edu/healthcenter. 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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United Health Care (Medicare Eligible)					
BUYUP			CORE		
Retiree	25%	42.81	Retiree	25%	34.64
Retiree	50%	85.62	Retiree	50%	69.28
Retiree	75%	128.43	Retiree	75%	103.92

*United Healthcare Medicare Advantage plans are for retirees and dependents that are eligible for Medicare

**The Medicare Advantage Plan is a single member plan, so the cost is per Medicare eligible person

Anthem (Non-Medicare Eligible)					
BUYUP			CORE		
Retiree	25%	193.36	Retiree	25%	177.40
Retiree & Spouse	25%	425.83	Retiree & Spouse	25%	390.80
Retiree & Child	25%	320.78	Retiree & Child	25%	294.36
Retiree & Family	25%	530.39	Retiree & Family	25%	486.76
Retiree	50%	386.70	Retiree	50%	354.79
Retiree & Spouse	50%	851.65	Retiree & Spouse	50%	781.59
Retiree & Child	50%	641.55	Retiree & Child	50%	588.72
Retiree & Family	50%	1,060.77	Retiree & Family	50%	973.53
Retiree	75%	580.04	Retiree	75%	532.18
Retiree & Spouse	75%	1,277.47	Retiree & Spouse	75%	1,172.38
Retiree & Child	75%	962.32	Retiree & Child	75%	883.08
Retiree & Family	75%	1,591.14	Retiree & Family	75%	1,460.30

*Anthem plans are for retirees and dependents that are not eligible for Medicare

Paramount Dental		
Retiree	25%	6.71
Retiree & Spouse	25%	14.16
Retiree & Child	25%	16.73
Retiree & Family	25%	24.35
Retiree	50%	13.42
Retiree & Spouse	50%	28.33
Retiree & Child	50%	33.47
Retiree & Family	50%	48.69
Retiree	75%	20.13
Retiree & Spouse	75%	42.50
Retiree & Child	75%	50.21
Retiree & Family	75%	73.03

*Percentages are based on eligible retiree's years of service (YOS) at retirement, for example: 20+ YOS the retiree pays 25%; 15-19 YOS the retiree pays 50%; and 10-14 YOS the retiree pays 75%