



2024

## RETIREE BENEFITS GUIDE

This publication contains important information about your Retiree benefit program. Please read thoroughly.

# Introduction

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## Your 2024 Retiree Benefits Guide

At the University of Southern Indiana, we value our retirees. This retiree benefits guide summarizes retiree benefits to help you understand them.

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 also 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.

## What's new for 2024?

- Non-Medicare Eligible Retirees and dependents - will transfer to our new plans through UMR and Surest (Using United Healthcare's Choice Plus Network)
- Medicare Eligible Retirees and dependents will remain on the United Healthcare Medicare Advantage Plan.
  - No increase for 2024 Premiums!
  - UnitedHealthcare Hearing Aid Enhancements - New for 2024, members can utilize their hearing aid allowance to purchase non-prescription (over-the-counter) hearing aids through UHC Hearing only. Members can save thousands of dollars with UnitedHealthcare Hearing – making hearing aids more accessible and affordable.
  - Continuous Glucose Monitors (CGMs) - CGMs provide users with real-time information about their blood glucose levels around the clock, leading to better diabetes management and improved health outcomes. The coverage criteria for CGMs has been expanded to more members with diabetes who are not just dependent on insulin and now also includes those with certain hypoglycemia conditions (prior authorizations may apply). UnitedHealthcare continues to expand the access to CGMs for members in accordance with the CMS guidelines.
  - Let's Move by UnitedHealthcare - A wellness program coordinated and designed to integrate self-service, virtual and in-person wellness programming focused on nutrition, physical activity, mental health, social well-being, financial wellness and more.
  - Marriage and Family Therapy - UnitedHealthcare is committed to providing quality mental health services to members. Beginning 1/1/2024, members will be able to see Medicare eligible mental health counselors (MHCs) and marriage and family therapists (MFTs). Coverage for these providers will be under existing outpatient or virtual mental health benefits.
- Retiree and Dependent Dental – The University continues to Partner with Paramount Dental and will see a modest increase of 3% for 2024.
  - Paramount has a new website – [www.paramounthealthcare.com/plans/dental](http://www.paramounthealthcare.com/plans/dental)
  - Implementing member cards and new member numbers

# Medicare Eligible Medical

The University of Southern Indiana offers a robust medical insurance program to eligible retirees. We partner with **United Healthcare** to offer this coverage. You have the option of choosing one of two medical plans. The plans are administered by United Healthcare with 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 to you when you receive services from in-network providers.

## United Healthcare Program

United Healthcare is dedicated to helping retirees live a full and healthy life in retirement. Retiree's enjoy gym access through the **Renew Active** program and wellness resources through the **Let's Move** Program. Visit the United Healthcare retiree website for more information on these programs.

## Retiree Contributions

The number of years of service a retiree had at the time of retirement determines the premium:

20+ Years = 25%

15-19 Years = 50%

10-14 Years = 75%

	Core Plan	Buy-up Plan
<b>Retiree contribution</b>	<b>25%</b>	
Per member	\$34.64	\$42.81
<b>Retiree contribution</b>	<b>50%</b>	
Per member	\$69.28	\$85.62
<b>Retiree contribution</b>	<b>75%</b>	
Per member	\$103.92	\$128.43

### UHC's Member Site

The UHC member site, [uhc.retiree.com](http://uhc.retiree.com) offers many valuable services including the following:

- In-network provider searches
- Access to temporary ID cards and means to order another ID card
- Information regarding paid and pending claims

## 2024 Medical Benefits

This plan summary is intended to be a brief outline of your in-network coverage. The entire provisions and out-of-network benefits are contained in the group contract. Coinsurance percent reflects the employee share.

Services	Core Plan	Buy-up Plan
<b>Annual Deductible</b>		
Per member	\$500	\$250
<b>Out-of-Pocket Limit (Includes Deductible)</b>		
Medical	\$2,250	\$1,500
Rx	\$2,250	\$1,500
<b>Hospital</b>		
Inpatient	20% after Deductible	20% after deductible
Outpatient	20% after Deductible	20% after deductible
Emergency Room	\$120 copay	\$120 copay
<b>Physician Visits and Ancillary Services</b>		
Preventive Care	0%	0%
Office Visits	\$30 copay	\$20 copay
Chiropractic Care	\$30 copay	\$30 copay
Urgent Care	\$65 copay	\$50 copay
Lab/X-ray/Radiology	20% after deductible	20% after deductible
<b>Prescription Drugs (Retail 30-supply)</b>		
Tier 1	\$10	\$10
Tier 2	\$40	\$24
Tier 3	\$60	\$40
Tier 4—Specialty	\$100	\$100
<b>Prescription Drugs (Mail 90-supply)</b>		
Tier 1	\$20	\$20
Tier 2	\$80	\$48
Tier 3	\$120	\$120
Tier 4—Specialty (30 day only)	\$100	\$100

# Non-Medicare Eligible Medical

The University of Southern Indiana offers a robust medical insurance program to eligible retirees. We partner with **UMR** to offer this coverage. The plans are administered by UMR with 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 to you when you receive services from in-network providers. Retiree or dependents on these plans must remain on the plan they elected at the beginning of retirement.

## Retiree Contributions

The number of years of service a retiree had at the time of retirement determines the premium:

20+ Years = 25%

15-19 Years = 50%

10-14 Years = 75%

	Core Plan	Surest Plan
<b>Retiree contribution</b>	<b>25%</b>	
Employee Only	\$177.40	\$151.74
Employee and Spouse	\$390.80	\$334.26
Employee and Child(ren)	\$294.36	\$251.78
Employee and Family	\$486.76	\$416.35
<b>Retiree contribution</b>	<b>50%</b>	
Employee Only	\$354.79	\$303.47
Employee and Spouse	\$781.59	\$668.53
Employee and Child(ren)	\$588.72	\$503.56
Employee and Family	\$973.53	\$832.71
<b>Retiree contribution</b>	<b>75%</b>	
Employee Only	\$532.18	\$455.20
Employee and Spouse	\$1,172.38	\$1,002.80
Employee and Child(ren)	\$883.08	\$755.34
Employee and Family	\$1,460.30	\$1,249.07

## UMR's Member Site

The UMR member site, **UMR.com** offers many valuable services including the following:

- In-network provider searches
- Access to temporary ID cards and means to order another ID card
- Information regarding paid and pending claims

## 2024 Medical Benefits

This plan summary is intended to be a brief outline of your in-network coverage. The entire provisions and out-of-network benefits are contained in the group contract. Coinsurance percent reflects the employee share.

Services	Core Plan	Surest Plan
<b>Annual Deductible</b>	Embedded	Embedded
Single	\$750	\$0
Family	\$1,500	\$0
<b>Out-of-Pocket Limit (Includes Deductible)</b>		
Single	\$4,500	\$4,000
Family	\$9,000	\$8,000
Lifetime Maximum	Unlimited	
<b>Hospital</b>		
Inpatient	20% after Deductible	\$10-2,000 copay
Outpatient	20% after Deductible	\$10-2,000 copay
Emergency Room	\$250 copay	\$180 copay
<b>Physician Visits and Ancillary Services</b>		
Preventive Care	0%	0%
Office Visits	\$30 copay	\$5-40 copay
Chiropractic Visits	\$30 copay	\$10 copay
Urgent Care	\$75 copay	\$20 copay
Lab/X-Ray/Radiology	20% after deductible	\$0
<b>Prescription Drugs (Retail 30-supply)</b>		
Tier 1	\$10	\$10
Tier 2	\$40	\$40
Tier 3	\$60	\$60
Tier 4—Specialty	\$100	\$100

# Dental

We partner with **Paramount Dental** (formerly known as Health Resources) to offer eligible retirees and family members dental insurance. Visit [paramounthealthcare.com/plans/dental](http://paramounthealthcare.com/plans/dental) to find in-network providers and access a variety of online tools and programs.

**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.

## Plan Features

	In-network	Out-of-network
Network Details	PPO Dentists Paramount Dental network	Dentists who do not participate in either network.
Benefit Period	Calendar Year	
<b>Deductible</b>		
Single	\$0 in-network / \$0 out-of-network	
Two Person	\$0 in-network / \$0 out-of-network	
Family	\$0 in-network / \$0 out-of-network	
When does it apply?	When receiving Basic or Major services (Does not apply for Preventive services)	
<b>Covered Services</b>		
CLASS I: <b>Preventive Services</b> <i>Routine oral exams and cleanings, x-rays (bitewing), sealants and fluoride treatments</i>	Covered at 100%	Covered at 100% <i>With possible balance billing</i>
CLASS II: <b>Basic Services</b> <i>Periodontics (surgical and non-surgical), endodontics (root canals), oral surgery, fillings, prosthetic maintenance and x-rays (full mouth)</i>	Covered at 50%	Covered at 50% <i>With possible balance billing</i>
CLASS III: <b>Major Services</b> <i>Prosthodontics, crowns, inlays/onlays, Dentures, and bridges</i>	Covered at 50%	Covered at 50% <i>With possible balance billing</i>
<b>Annual Maximum</b>		
Maximum Benefit <i>Allowed per Benefit Period</i>	\$1,350 per covered individual	
Orthodontia (adults and children)	Coinsurance 50%	Lifetime Maximum \$1,200

## How do I find an In-network provider?

This dental plan offers deeper discounts when you visit a provider that is in-network. in-network providers can be found on [paramounthealthcare.com/plans/dental](http://paramounthealthcare.com/plans/dental) under "Find a Dentist". Search by ZIP code or specialty.

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

## Retiree Contributions

	25%	50%	75%
Retiree Only	\$6.91	\$13.82	\$20.73
Retiree and Spouse	\$14.59	\$29.18	\$43.77
Retiree and Child(ren)	\$17.23	\$34.47	\$51.71
Retiree and Family	\$25.07	\$50.15	\$75.23



# Other Benefits

## Tuition Fee Waivers

Retirees enjoy 100% fee waivers on tuition and some fees listed in the handbook.

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## Aquatic Center

The Aquatic Center houses an 8-lane, 25-meter by 25-yard pool and diving well and has open swim hours posted on the website.

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## 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.

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## 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.

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## Discount Programs

The University's Procurement department maintains a listing of current discounts and offers for USI employees.

## Basic Life Insurance

USI Retirees have a small life insurance policy through Sun Life. Retirees should update beneficiaries as needed.

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## 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.

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## 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. USI retirees enjoy many library privileges.

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## University Health Center

Located on the lower level of the Health Professions Center, the University Health Center is a full-service clinic offering medical services and health related information to retirees.

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# Contact Information



## Medical – Non-Medicare Eligible

UMR  
833-639-1637  
[UMR.com](http://UMR.com)



## Medical – Medicare Eligible

United Healthcare  
877-714-0178, TTY 711  
[retiree.uhc.com/](http://retiree.uhc.com/)



## Prescription Drug – Non-Medicare Eligible

CVS/Caremark  
844-259-1254  
[caremark.com](http://caremark.com)



## Prescription Drug – Medicare Eligible

OptumRx  
877-714-0178, TTY 711  
[retiree.uhc.com/](http://retiree.uhc.com/)



## Dental

Paramount Dental  
800-727-1444  
[paramounthealthcare.com/plans/dental](http://paramounthealthcare.com/plans/dental)



## Basic

Sun Life  
800-247-6875  
[sunlife.com/us](http://sunlife.com/us)



## Retiree Premium Billing

Amwins  
855-345-7788



## Human Resources

University of Southern Indiana  
812-464-1815  
[USI.edu/hr](http://USI.edu/hr)



## Retirement Plans

TIAA  
800-842-2252  
[tiaa.org](http://tiaa.org)



## Retirement Plans

INPRS  
844-464-6777  
[in.gov/inprs/](http://in.gov/inprs/)

As an Equal Opportunity/Affirmative Action Employer, the University of Southern Indiana considers all qualified applicants for employment without regard to race, color, religion, sex, pregnancy or marital status, national origin, age (40 or older), disability, genetic information, sexual orientation, gender identity, veteran status, or any other category protected by law or identified by the University as a protected class.

This Benefit Enrollment Guide is only intended to highlight some of the major benefit provisions of the University plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's Summary Plan Descriptions for further detail.

Should this guide differ from the Summary Plan Descriptions, the Summary Plan Descriptions prevail.

