University of Iowa Retiree Benefit Information

University Benefits
Retiree Annual Enrollment

- October 15, 2018 – December 7, 2018
- Annual opportunity to review benefits and make changes.
  - Can drop coverage or switch between the UI retiree health plan options
  - Cannot enroll for coverage or add dependents
- 2019 Plan information from Health Alliance and University Benefits will be mailed to current plan participants.
- No action is required if no changes are being requested.
- Notify University Benefits in writing to request changes.
Retiree Benefit Plan Options

Medical & Prescription Drug Coverage:
- UIChoice
- Health Alliance PPO (Medicare Eligible Retirees)
- Health Alliance HMO (Medicare Eligible Retirees)

Dental Coverage
- Dental II
UI Plans - Cost & Coverage Changes

**UIChoice**
- Increase in premiums
- UI Contribution – remaining at $288
- Specialty pharmacy – UIHC pharmacies required
- All members will receive new Wellmark ID cards

**Dental II**
- No dental plan coverage changes
- No change in premium cost
UIChoice – Plan Highlights

• Wellmark BC/BS
• Worldwide coverage
• Enrollment in Medicare Part A & B is required for those who are Medicare eligible
• Participant may choose any provider, the provider or facility used determines the plan benefit:
  • UIHC and UI Health Alliance Partners (Level 1)
  • All other Wellmark BlueChoice Network (Level 2)
  • Any provider not in Level 1 or 2 (Level 3)
• Out-of-Pocket Maximum
  • Levels 1 & 2 and Level 3 BlueCard Providers = $1,700 person/$3,400 family (combined)
  • Level 3 Non-Participating Providers = $2,000 person/$4,000 family (separate)

www.hr.uiowa.edu/uichoice
UIChoice – Prescription Coverage

• Tiered Plan
  • Tier 1: Generic drugs: 0% coinsurance
  • Tier 2: 30% coinsurance
  • Tier 3: 50% coinsurance

• Out-of-Pocket maximum: $1,100/$2,200

• Wellmark Formulary – Blue Rx Complete

• Participants should not enroll in a separate Part D plan. If enrolled in a Medicare Part D plan, retiree will not be able to enroll in UI Choice.
Dental II – Plan Highlights

• Participant may choose any provider
• $2,000 maximum annual benefit
• Carryover from one year to next if $2,000 max is not used & if covered the full year & submitted 1 claim
• Two cleanings/exams per year

https://hr.uiowa.edu/benefits/dental
University Contribution

UIChoice only: Individuals who retired at age 62 or older with 10 or more years of continuous benefit eligible service at the time of retirement will receive a University contribution toward the cost of UIChoice health insurance of $288 per month in 2019.

2015 Early Retirees: If you are a participant of the 2015 Early Retirement Incentive Program, you will continue to receive the same contribution to coverage as an active employee and your rates will be different than listed.
## 2019 Monthly Premium Rates

### 2019 UIChoice Retiree Premiums for those who are eligible for the University Contribution

<table>
<thead>
<tr>
<th>Type of Contract</th>
<th>Total Cost</th>
<th>UI Contribution</th>
<th>Your Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (Not Medicare Eligible)</td>
<td>$620</td>
<td>$288</td>
<td>$332</td>
</tr>
<tr>
<td>Single (Medicare Eligible)</td>
<td>$716</td>
<td>$288</td>
<td>$428</td>
</tr>
<tr>
<td>Retiree / Spouse (Neither Medicare Eligible)</td>
<td>$1,479</td>
<td>$288</td>
<td>$1,191</td>
</tr>
<tr>
<td>Retiree / Spouse (One Medicare Eligible)</td>
<td>$1,336</td>
<td>$288</td>
<td>$1,048</td>
</tr>
<tr>
<td>Retiree / Spouse (Both Medicare Eligible)</td>
<td>$1,432</td>
<td>$288</td>
<td>$1,144</td>
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<tr>
<td>Retiree / Children (Not Medicare Eligible)</td>
<td>$1,206</td>
<td>$288</td>
<td>$918</td>
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<tr>
<td>Family (Not Medicare Eligible)</td>
<td>$1,586</td>
<td>$288</td>
<td>$1,298</td>
</tr>
</tbody>
</table>

When a retiree or their spouse becomes eligible for Medicare, they are moved into separate policies and charged the appropriate premium based on Medicare eligibility and eligibility for the University’s retiree contribution.
2019 Monthly Rates - continued

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### 2019 Monthly Rates - continued

#### 2019 Health Alliance Plan Premiums

<table>
<thead>
<tr>
<th>Plan</th>
<th>Your Cost</th>
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</thead>
<tbody>
<tr>
<td>Medicare Advantage HMO Plus Rx Plan</td>
<td>$56</td>
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<tr>
<td>Medicare Advantage PPO Rx Plan</td>
<td>$300</td>
</tr>
</tbody>
</table>

#### 2019 Dental II Retiree Premiums

<table>
<thead>
<tr>
<th>Type of Contract</th>
<th>Your Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$45</td>
</tr>
<tr>
<td>Retiree/spouse</td>
<td>$93</td>
</tr>
<tr>
<td>Retiree/children</td>
<td>$100</td>
</tr>
<tr>
<td>Retiree/family</td>
<td>$133</td>
</tr>
</tbody>
</table>
Enrolling in a Health Alliance Plan

• Must apply directly with Health Alliance during Open Enrollment
• Applications are available online or apply over the phone during Open Enrollment
• Billed directly by Health Alliance, not UI
  • Dental coverage is billed by UI
• Phone: 1-877-917-8550 – specify you are a UI retiree
• Website: www.healthalliance.org/iaretiree
• E-mail: HealthAlliance.org/IA-Retiree
• If Health Alliance is elected, the retiree (or spouse) may switch to UIChoice during the next open enrollment period.
Next Steps

• Review information from today’s session as well as the information you received in the mail, consider your options and determine the best option for you.

• If you do not want to make any changes, no action is required.

• If you are dropping coverage or changing plans, please notify University Benefits in writing (email or written notice).
  • You may continue dental without health

• Reminder - Health Alliance has separate application process and separate billing.

• Watch your mailbox for your new Wellmark ID card prior to 1/1/19
Questions?

University Benefits
319.335.2676
benefits@uiowa.edu

https://hr.uiowa.edu/benefits/

Please visit the information fair following this session!