



November 3, 2014

Name
Address
City, State Zip

Below you will find changes to your Retiree Insurance. Please review this document carefully. Your current coverage is:

Health insurance: Retiree with Medicare Advantage, Spouse with UMR

Dental Insurance: Retiree & Spouse

Life Insurance: Enrolled - \$10,000 Coverage

The following changes for the Medicare Advantage Plan will be effective 1/1/2015. This plan is for retirees and retiree spouses who are Medicare eligible:

- The current UnitedHealthcare Medicare Advantage monthly premium will increase from \$198.20 to \$207.97.
- The plan medical copayments and out-of-pocket maximums do not change for the 2015 plan year.
- The pharmacy copayments for Tier 2 prescriptions will increase by \$5 & the Tier 3 copayments will increase by \$10.
- The plan will continue to include the Bonus Drug list for 2015.
- To continue in the UnitedHealthcare Group Medicare Advantage plan, there is no need to re-enroll or notify United. Simply continue to pay your premiums.
- Contact UnitedHealthcare at 1-800-457-8506 TTY 711 from 8am to 8pm Monday through Friday with any questions about the UnitedHealthcare Group Medicare Advantage plan.
- You will receive more detailed information from UnitedHealthcare. Please watch for the document in your mail.

The following changes for the UA Health Plan administered by UMR will be effective 1/1/2015. This plan is for retirees and retiree spouses not yet eligible for Medicare:

- Premiums increase. See next page for the new premiums.
- Out of pocket maximum increases to \$3,250 (individual) & \$6,500 (family).
- Advanced Imaging Services (CT, PET, MRI & Nuclear Medicine) will have a \$100 copayment in addition to deductible & coinsurance.
- Speech Therapy, Occupational Therapy & Chiropractic coverage will have a \$25 copayment for the office visit in addition to deductible & coinsurance for services provided.
- Infusion Therapy Services will apply to deductible & coinsurance regardless of place of service.
- Prescription Change: Co-pays increase to \$15 (generic), \$40 (preferred name brand), & \$80 (non-preferred name brand).
- Prescription Change: Prescription copayments will have a separate \$1,600 individual & \$3,200 family out-of-pocket maximum. Does not apply to Referenced Based Pricing, 100% member paid or non-covered medications.
- Prescription Change: All Proton Pump Inhibitors (PPI) will move to 100% member copay. Examples include omeprazole (Prilosec®), pantoprazole (Protonix®), lansoprazole (Prevacid®), Dexilant®, Nexium®. (most are available over-the-counter) Certain pediatric solutions may be covered.
- Prescription Change: All topical or buccal testosterone products will move to 100% member copay. Examples include Androgel®, Androderm® and Testim®. Generic injectable testosterone will continue to be covered with prior authorization.

- **Prescription Change:** All prescription H2 blockers used for stomach acid control will move to 100% copay. Examples include famotidine (Pepcid), ranitidine (Zantac) and cimetidine (Tagamet) (most are available over-the-counter). Solutions and syrups will continue to be covered for pediatric patients 7 years and younger.
- **Prescription Change:** All brand drugs that have a generic equivalent will move to 100% copay regardless of Dispense As Written (DAW) logic used by the prescriber. Multi-source brands considered to be Narrow Therapeutic Index (NTI) drugs will continue at the applicable Tier copay.

The following changes for the Delta Dental Plan will be effective 1/1/2015:

- Dental Premiums increase. See table below.
- No changes to dental coverage.
- Note, the UA does not have Open Enrollment for retiree insurance plans. If you are not currently participating in dental insurance you will not be able to enroll.

The following changes for the Retiree Life Insurance effective 1/1/2015:

You may have already received a letter from UMR informing you that there will be changes in the life insurance program for January 1, 2015. At that time Standard Insurance Company (The Standard) will begin to administer the life insurance programs for the University. Between now and January 1st you will receive additional details from The Standard. Below is information addressing the most common questions about this change:

- There is no need to enroll or apply for coverage to continue in the Retiree Life Insurance plan. If you are a current participant, your enrollment will transfer to The Standard.
- The plan coverage will not change. You currently have a \$10,000 life insurance policy which does not decline in value. The Standard Life Insurance plan provides for the same benefits.
- Your monthly premium amount will not change. The current rate is \$8.33 per month and that same rate will apply in 2015.
- The way you pay for the insurance will change. Currently you pay for your life insurance through UMR. Beginning in January, you will pay directly to The Standard, not to UMR. The Standard will offer several payment options including quarterly, semi-annual or annual payment by check or money order and by arranging for automated payment through your financial institution. You will receive additional information on the payment options.
- Note, the UA does not have Open Enrollment for retiree insurance plans. If you are not currently participating in retiree life insurance you will not be able to enroll.

Important Reminder: Retiree health insurance will convert to the University of Arkansas United Healthcare Medicare Advantage plan the month retirees and/or retiree spouses turn age 65 (or when approved for Medicare early due to disability).

Contact Human Resources at 479-575-5351 or hrbenf@uark.edu if you have any questions.

Retiree Monthly Health Premiums - January 1, 2015		Classic Plan	POS Plan
Retiree Only (Individual Coverage)		\$379.00	\$420.00
Retiree & Spouse		\$861.00	\$953.00
Retiree + Child(ren)		\$710.00	\$784.00
Retiree + Spouse + Child(ren)		\$1,200.00	\$1,329.00
Retiree Monthly Dental Premiums – January 1, 2015			
Retiree Only (Individual Coverage)			\$32.00
Retiree & Spouse			\$66.00
Retiree + Child(ren)			\$55.70
Retiree – Spouse + Child(ren)			\$89.70
Retiree Monthly Life Insurance (\$10,000 Coverage)			
Retiree			\$8.33