

# UVA Retiree Health Benefits Program

## *Eligibility*

### **Who Is Eligible**

You may join the UVA Retiree Health Benefits Program if:

- You have worked for the University of Virginia Academic Division, Medical Center, or UVA at Wise for at least five (5) consecutive years directly prior to your retirement; and
- You are a retiring State employee either:
  - eligible for a monthly annuity from VRS and you start receiving (do not defer) your retirement benefit immediately upon retirement, or
  - participating in the MCRP or ORP programs and meet the age and service requirements for an immediate retirement benefit under the VRS plan that you would have been eligible for on your date of hire had you not elected ORP or MCRP; and
- You were eligible for enrollment in UVA's active employee health plan on your last day as an active state employee; and
- You enroll in an insurance plan prior to your retirement date; OR
- You are approved for long-term disability through VSDP, MCRP, or ORP **and have applied for Social Security disability**; and
- You enroll in an insurance plan prior to your LTD date.

You may join the UVA Retiree Health Benefits Program even if you were not enrolled in UVA's active employee health plan as long as you were eligible for enrollment in the health plan on your last day as an active state employee and were not terminated from the active employee health plan due to lack of payment. You must be eligible as stated above, contact the UVA HR Solution Center at least 3 months prior to your retirement date, and enroll in an insurance plan prior to your retirement date. If you have been approved for LTD through VSDP, you must have been enrolled in the UVA's active employee health plan on the day prior to the start of your LTD.

Your eligible dependents who are enrolled on your UVA's active employee health plan policy on your last day as an active state employee may enroll with you in the UVA Retiree Health Benefits Program.

The only exceptions which allow for enrollment after your retirement date are:

- You are a State retiree who is enrolled as a dependent in your spouse's active State employee health benefits membership. You may enroll in the UVA Retiree Health Benefits Program prior to the date the active employee ends State employment or retires. To maintain your eligibility for the retiree program, you must submit the waiver section of the Enrollment/Waiver form prior to your retirement date.

- You are a Virginia Sickness and Disability Program participant in long-term disability (VSDP-LTD) and leaving LTD for service retirement. You may enroll in the UVA Retiree Health Benefits Program, regardless of whether or not you have maintained health coverage in the State program while receiving LTD benefits, as long as there is no break in LTD benefits before retirement. You must enroll prior to your retirement date.

### Who Is Not Eligible

You or your enrolled dependents will not be eligible for the UVA Retiree Health Benefits Program at any time in the future if:

- You waive coverage when you retire;
- You fail to enroll in an insurance plan prior to your retirement date;
- You defer retirement when you leave state employment, except for certain involuntarily terminated employees with 20 years of creditable service;
- You are terminated from the LTD program and are not eligible for service retirement; or
- You cancel coverage in the UVA Retiree Health Benefits Program.

Deferring retirement means that you will receive your retirement annuity from the state at a later time, rather than directly after leaving State employment.

If you are not eligible for the UVA Retiree Health Benefits Program, your spouse and/or dependents are also not eligible.

### Enrollment

**Enrollment in the UVA Retiree Health Benefits Program is not automatic.** You must take action by contacting the UVA HR Solution Center at least three months before you retire. This allows plenty of time for the enrollment process and helps ensure that you have health insurance coverage beginning with the first day of your retirement.

If you decide to enroll, you may be eligible for the State Retiree Health Insurance Credit. This is a program that reimburses part of the premium for your health insurance plan if you have 15 or more years of creditable service with a State agency. Even if you decide not to enroll but are covered under another health insurance plan, you may be eligible for the Health Insurance Credit.

**Enrollment in the UVA Retiree Health Benefits Program is entirely your decision. If you do not enroll in retiree coverage prior to your separation for retirement, you will never be able to enroll in the future.**

### Available Retiree Health Benefits Plans

#### Medicare Supplement Plans

- Advantage 65 options through the Commonwealth of Virginia
- Advantage 65 Dental/Vision option through the Commonwealth of Virginia

- Medicare Supplement or Advantage or Prescription Drug Plans using Mercer Marketplace 365+ Retiree
- Dental or Vision Plans using Mercer Marketplace 365+ Retiree

### **Non-Medicare Eligible Plans**

- Pre-Medicare Medical Plans using Mercer Marketplace 365+ Retiree
- Dental or Vision Plans using Mercer Marketplace 365+ Retiree

### **Non-Medicare Eligible Retirees**

This category applies if you and/or covered family members are not yet eligible for Medicare. Retirees or covered family members who are in their first 30 months of Medicare coverage due to End Stage Renal Disease (ESRD) are treated as if they are not yet eligible for Medicare since Medicare must be their secondary insurance for the first 30 months.

Non-Medicare eligible retirees and/or covered family members may enroll in a variety of pre-Medicare medical or dental plans using Mercer Marketplace 365+ Retiree. You will receive enrollment and plan information from Mercer within three weeks of speaking with a UVA HR Benefits Counselor regarding your upcoming retirement. You must complete your enrollment using Mercer prior to your retirement date to be assured of continuous coverage.

When you or a family member enrolled in a Marketplace medical plan who was not Medicare eligible becomes eligible for Medicare, you can enroll in a Medicare Supplement through the Commonwealth of Virginia or the Mercer Marketplace 365+ Retiree Exchange. If you want to enroll in the state's Advantage65 plan, you must complete a Health Insurance Attestation Form confirming that you had continuous pre-Medicare health coverage through the UVA Retiree Health Benefits Program since your termination from UVA's active employee health plan.

This change does not occur automatically. You must take action by contacting either the HR Solution Center (if you want to enroll in Advantage65) or Mercer Marketplace 365+ (if you want to enroll in a Medicare Supplement using the Marketplace) at least two months before you or a family member becomes Medicare eligible. This allows plenty of time for the enrollment process and helps ensure that you or your family member has appropriate health insurance coverage beginning the first day of Medicare coverage. Enrollment must be completed prior to the date of Medicare eligibility.

### **Medicare Eligible Retirees**

This category applies if you and covered family members are eligible for Medicare.

Medicare benefits are an important part of your coverage. Make sure you are enrolled in Medicare Hospital Insurance (Part A) and Medical Insurance (Part B). You may apply by contacting any Social Security Administration office.

**Medicare Part A** helps pay for care in a hospital and skilled nursing facility, and for home health and hospice care. Medicare requires patients to pay a hospital benefit period deductible and coinsurance.

**Medicare Part B** covers 80% of Medicare approved participating physician charges and other health services, after you pay your calendar year deductible.

**Medicare Part D** is an outpatient prescription drug benefit.

### **Commonwealth of Virginia Medicare Supplements**

There are two Medicare supplement choices for enrollment through the Commonwealth of Virginia for retirees who are Medicare eligible: *Advantage 65* and *Advantage 65 – Medical Only*. The Dental/Vision Plan is also available as an option with Advantage 65 and Advantage 65 – Medical Only. For those retirees who enroll in Advantage 65 or Advantage 65 – Medical Only, Medicare will be the primary payor and Advantage 65 or Advantage 65 – Medical Only will serve as a supplement to Medicare's coverage. Descriptions of these plans follow.

**Advantage 65** is a Medicare supplement that pays secondary to Medicare and covers much of the cost of medical services for which Medicare does not pay 100%. Generally, with the exception of Out-of-Country Major Medical services specifically described in the Member Handbook, Advantage 65 will not pay for services that are denied by Medicare. Advantage 65 also includes an enhanced Medicare Part D benefit for outpatient prescription drug coverage. New Medicare eligible participants who elect Advantage 65 will be submitted for enrollment in the program's Part D coverage as part of this plan.

**Advantage 65 with Dental/Vision** adds coverage for certain basic dental and routine vision services to the Advantage 65 coverage described above. There is no coverage for prosthetic and complex restorative dental services.

**Advantage 65 – Medical Only** provides the same medical benefits as the Advantage 65 plan described above but does not include outpatient prescription drug coverage. If this plan is elected, outpatient prescription drug coverage should be obtained through a separate Medicare Part D Plan or other creditable coverage such as Tricare, Veterans Benefits or coverage through a spouse's active employment in order to avoid a higher Part D premium at a later date. If a Medicare eligible participant elects medical-only coverage upon initial enrollment in the UVA Retiree Health Benefits Program or upon initial eligibility for Medicare, or that person drops or is disenrolled from prescription drug coverage at any time, the Medicare eligible participant will not be able to elect Medicare-coordinating prescription drug coverage through the UVA Retiree Health Benefits Program at a later date.

**Advantage 65 – Medical Only with Dental/Vision** adds coverage for certain basic dental and routine vision services to the Advantage 65 – Medical Only coverage described above. There is no coverage for prosthetic and complex restorative dental services.

### **Mercer Marketplace 365+ Retiree Supplements**

Mercer offers a variety of Medicare supplement and Medicare Advantage and Prescription Drug Plans using its Retiree Marketplace for those who have Medicare as their primary insurance.

You will have multiple medical, prescription drug, dental, and vision insurance options to choose from so you can elect coverage that best meets your individual health needs. Mercer counselors will provide one-on-one help over the phone, answer any benefit questions year-round, and review your health insurance coverage annually.

If you are a UVA employee who is Medicare eligible upon retirement, you will receive enrollment and plan information from Mercer within three weeks of speaking with a UVA HR Benefits Counselor regarding your upcoming retirement.

### ***Payment of Retiree Health Insurance Premium***

Retirees will be billed directly for their health insurance premium. Retirees will pay premiums by check each month or authorize a monthly bank draft from their checking or savings account to pay the premium if this option is available by the carrier.

### ***Health Insurance Credit Program***

The health insurance credit program is a benefit that was designed to assist retirees with the cost of their benefits.

Retirees with at least 15 years of creditable State service when they retire are eligible for a health insurance credit of \$4 per month for each year of creditable service.

“Disability” retirees usually receive a health credit of \$120 per month. Retirees must also be enrolled in a UVA Retiree Health Benefits Program health insurance plan, a personal health insurance plan or Medicare Part B to be eligible for the health insurance credit.

If you are receiving a monthly annuity from VRS and are paying premiums directly to the insurance carrier, you must submit a Retiree Health Insurance Credit form (VRS-45) to VRS. The credit will be included in your monthly annuity check.

If you are not receiving a monthly annuity from VRS, UVA HR must submit a Retiree Health Insurance Credit form (VRS-75) to VRS to certify that you are eligible for a health credit. Your credit will be mailed to your home address the month after it is earned.

The retiree must notify VRS of future changes to their health insurance coverage by completing and submitting a Retiree Health Insurance Credit form (VRS-45) to VRS.

## Making Changes To Your Coverage

Retirees can reduce membership or cancel coverage prospectively (going forward) at any time, but retirees who cancel coverage may not re-enroll in the future. Approved changes are effective on the first day of the month following receipt of the form at the HR Solution Center if you are enrolled in Advantage65 or at your insurance carrier if you enrolled in a Marketplace medical plan.

### Both Medicare and Non-Medicare Retirees may make membership level changes due to qualified life events.

Qualified life events are usually important events in your life that affect your health insurance needs. They include:

- *Marriage*
- *Divorce*
- *Death of a spouse*
- *Birth, adoption, or placement for adoption of a child*
- *Death of a covered child*
- *Gain or loss of eligibility for Medicare or Medicaid*

Retirees can make coverage changes due to qualified life events that are consistent with the event. Change requests with appropriate documentation must be received within 60 days of the qualified life event at the HR Solution Center if you are enrolled in Advantage65 or at your insurance carrier if you enrolled in a Marketplace medical plan and are generally effective the first of the month following notification of the event. Consult with your insurance carrier for details.

In the event of the retiree’s death, a retiree’s spouse who is covered by the plan at the time of the death can continue coverage for the rest of his life unless he remarries. See the section titled “Survivor Benefits” for details.

## How To Obtain Assistance

### Enrollment, Address/Demographic Changes, Open Enrollment Changes, Qualified Life Event Changes, Plan Benefits, Claims, Claims Appeals, Premiums, Federal Subsidies

<p><b>All current Retirees enrolled in a medical plan using Mercer Marketplace 365+ Retiree</b></p>	<p>Mercer Marketplace 365+ Retiree            (855) 429-8822            P.O. Box 14401            Des Moines, IA 50306-3401  <a href="http://retiree.mercermarketplace.com/uva">http://retiree.mercermarketplace.com/uva</a></p>
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**Advantage65 Address/Demographic Changes, Open Enrollment Changes, Qualified Life Event Changes**

<p><b>Current VRS Retirees enrolled in Anthem Plans</b></p>	<p>Virginia Retirement System (VRS)              (804) 649-8059 in Richmond              (888) 827-3847 outside Richmond              P.O. Box 2500              Richmond, VA 23218-2500  <a href="http://www.varetire.org/retirees/insurance/index.asp">www.varetire.org/retirees/insurance/index.asp</a></p>
<p><b>Current ORP (Optional Retirement Plan) Retirees or ORP Survivors enrolled in Anthem Plans</b></p>	<p>HR Solution Center, University of Virginia              (434) 243-3344; <a href="mailto:AskHR@virginia.edu">AskHR@virginia.edu</a>              2420 Old Ivy Road              P.O. Box 400127              Charlottesville, VA 22904-4127  <a href="http://www.hr.virginia.edu">www.hr.virginia.edu</a></p>

**Questions about Advantage65 Plan Benefits, Claims, or Claims Appeals**

<p><b>Anthem Blue Cross/Blue Shield Plans</b>              (Advantage 65, Advantage 65 + Dental/Vision, Advantage 65 – Medical Only, Advantage 65 – Medical Only + Dental/Vision, Option I, Option II, Option II + Dental/Vision)</p>	<p>Anthem Blue Cross/Blue Shield              (804) 355-8506 in Richmond              (800) 552-2682 outside of Richmond              P.O. Box 27287              Richmond, VA 23261  <a href="http://www.anthem.com/COVA/">www.anthem.com/COVA/</a></p>
<p><b>Express Scripts Medicare</b>              (Advantage 65, Option I, Option II) – <i>Prescription Drug Benefit</i></p>	<p>Express Scripts Medicare              (800) 572-4098  <a href="http://www.Express-Scripts.com">www.Express-Scripts.com</a></p>
<p><b>Medicare</b></p>	<p>Local Social Security office or the Medicare Web site or 1-800-Medicare  <a href="http://www.medicare.gov">www.medicare.gov</a></p>

**Questions about Advantage65 Premium Payments**

<p><b>Premiums deducted from VRS check</b></p>	<p>Virginia Retirement System (VRS)              (804) 649-8059 in Richmond              (888) 827-3847 outside Richmond              P.O. Box 2500              Richmond, VA 23218-2500  <a href="http://www.varetire.org/retirees/insurance/index.asp">www.varetire.org/retirees/insurance/index.asp</a></p>
<p><b>Premiums paid directly to Anthem</b></p>	<p>Anthem Blue Cross/Blue Shield              (804) 355-8506 in Richmond              (800) 552-2682 outside of Richmond              P.O. Box 27287              Richmond, VA 23261  <a href="http://www.anthem.com">www.anthem.com</a></p>

**Questions about Health Insurance Credit**

<b>All UVA Retirees</b>	Virginia Retirement System (VRS) (804) 649-8059 in Richmond (888) 827-3847 outside Richmond P.O. Box 2500 Richmond, VA 23218-2500 <a href="http://www.varetire.org/retirees/insurance/index.asp">www.varetire.org/retirees/insurance/index.asp</a>
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***Survivor Benefits***

Survivors may continue coverage under the UVA Retiree Health Benefits Program if they were enrolled at the time of the retiree’s death. To continue coverage, a request for enrollment must be made within 30 days of the death of the retiree. A spouse may continue coverage unless he/she becomes covered under another health plan, remarries, or dies. Dependent children may be covered until the end of the month in which they turn 26.

<b>If You Are A:</b>	<b>Direct Questions To:</b>
<b>Current Survivor of an ORP Retiree</b>	HR Solution Center, University of Virginia (434) 243-3344; <a href="mailto:AskHR@virginia.edu">AskHR@virginia.edu</a> 2420 Old Ivy Road P.O. Box 400127 Charlottesville, VA 22904-4127 <a href="http://www.hr.virginia.edu">www.hr.virginia.edu</a>
<b>Current Survivor of a VRS Retiree</b>	Virginia Retirement System (VRS) (804) 649-8059 in Richmond (888) 827-3847 outside Richmond P.O. Box 2500 Richmond, Va 23218-2500 <a href="http://www.varetire.org/retirees/insurance/index.asp">www.varetire.org/retirees/insurance/index.asp</a>