

University of Hartford

United Retiree Solutions
A UnitedHealth Group Business



| **Welcome Retirees!!**



Overview of 2008 Changes

- Effective January 1, 2008, the University of Hartford is introducing new retiree medical and prescription drug coverage plans
 - AARP Medicare Supplement Plan coverage will be offered to supplement Traditional Medicare for hospital and medical coverage
 - UnitedHealth Medicare Rx Plan coverage will be offered for prescription drug coverage

Traditional Medicare Programs





Medicare Programs

- Medicare is a federal program that provides hospital, medical and (starting in 2006) prescription drug coverage to individuals age 65 and over and certain people with disabilities who are under age 65
- Medicare Programs include:
 - Part A – Hospital
 - Part B – Doctors and Outpatient services
 - Part C – Medicare Advantage (formerly Medicare + Choice)
 - Part D – Outpatient Prescription Drug



Medicare Part A

- Who is eligible?
 - All individuals not actively employed are automatically covered for Part A on the 1st day of the month in which you attain age 65
- Disabled individuals under 65
 - 24 months on Social Security disability
 - 24 months waived for individuals with ALS (amyotrophic lateral sclerosis)
 - Individuals with End Stage Renal Disease (ESRD)



Medicare Part A

- What is the premium?
 - Part A premium is funded by payroll taxes – paid by both workers and employers
- What is the annual deductible?
 - In 2008, the annual deductible will be \$1,024
- What is covered?
 - In-patient room and board (semi-private)
 - General nursing & misc. services and supplies
 - Skilled Nursing facility charges – after a prior 3 day hospital stay
 - Hospice – usually provided in patient's home
 - Limitation of 190 days lifetime coverage for mental health care in a psychiatric facility



Medicare Part B

- Who is eligible?
 - Each individual not actively employed at age 65
 - Disabled individuals (same rules as for Part A)
 - Individuals with End Stage Renal Disease (ESRD)
- How to enroll?
 - Individual must apply for Part B coverage
 - Apply at same time as for Social Security
 - 10% penalty for not signing up on time



Medicare Part B

- What is the premium?
 - Part B premium will be \$96.40 per person, per month in 2008 if income is \$82,000/yr or less.
 - Can be deducted from Social Security check
- What is the annual deductible?
 - In 2008, the annual deductible will be \$135
 - In addition to the Part B Deductible, members are responsible for paying 20% of the amount Medicare approves for your medical bills



Medicare Part B

- What is covered?
 - Doctors' services
 - Outpatient medical and surgical services and supplies
 - Diagnostic tests
 - Ambulatory surgical center fees
 - Durable medical equipment
 - Physical Therapy, Occupational Therapy, some speech therapy
 - 2nd or 3rd surgical opinion
 - Outpatient mental health care
 - Ambulance
 - Certain preventive services



Medicare Part B

- Preventive Services include:
 - Bone mass measurement every 24 months
 - Cardiovascular screening blood tests, e.g. cholesterol levels, triglyceride levels
 - Fecal occult blood
 - Colonoscopy
 - Diabetes screening
 - Glaucoma testing
 - Pap test, pelvic exam, mammogram
 - Prostate cancer screening, including prostate specific antigen (PSA)
 - Flu shot, pneumonia shot
 - 1 Welcome to Medicare exam: ht, wt, BP, EKG, and education

AARP Medicare Supplement Plan F



AARP Medicare Supplement Plan F

- Plan F supplements Medicare by covering specific eligible expenses that Medicare does not cover, such as deductibles and co-payments
- Your acceptance is guaranteed. As a University of Hartford participant, you will not be required to answer any medical questions when you enroll, and the pre-existing condition exclusion does not apply
- Your coverage can never be cancelled due to your age, your health, or the number of claims paid on your plan. Cancellation will only occur upon your request, or due to non-payment of premium
- You'll never have to worry about filling out confusing claim forms! Claims are filed automatically



AARP Medicare Supplement Plan F

- Personalized enrollment kits have been created for each individual. Completion of the required enrollment application will be done as a group following this presentation
- After enrollment, members will receive:
 - Welcome Package w/ Benefit Summary
 - ID Card

Medicare Supplement Plan F Benefits

Covered Service	Medicare Pays	Plan Pays	You Pay
Hospitalization – Semi-private room and board, general nursing and miscellaneous services and supplies			
Part A Hospital – first 60 days	All but Medicare Part A deductible (in 2008 is \$1,024)	Medicare Part A deductible (\$1,024 in 2008)	\$0
Days 61 – 90	All but \$256 per day (2008)	\$256 per day	\$0
Days 91 and after: While using 60 lifetime reserve days	All but \$512 per day (2008)	\$512 per day	\$0
After 60 lifetime reserve days are used (365 additional days)	\$0	100% of Medicare Eligible Expenses	\$0
Beyond 365 lifetime additional days	\$0	\$0	All costs

Medicare Supplement Plan F Benefits

Covered Service	Medicare Pays	Plan Pays	You Pay
Blood			
First 3 pints	\$0	100%	\$0
Additional amounts	100%	\$0	\$0
Skilled Nursing Facility			
Days 1 – 20	All approved amts.	\$0	\$0
Days 21 – 100	All but \$128/day	Up to \$128/day	\$0
Days 101 and after	\$0	\$0	All Costs
Hospice – available if your doctor determines you are terminally ill	All but very limited coinsurance for outpatient drugs and inpatient respite care	\$0	\$0

Medicare Supplement Plan F Benefits

Covered Service	Medicare Pays	Plan Pays	You Pay
Medical Services –Physician services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy and diagnostic tests			
First \$135 of Medicare Approved Amounts (2008)	\$0	\$135 Part B Deductible (2008)	\$0
Remainder of Medicare Approved Amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare Approved Amounts)	\$0	100%	\$0
Home Health Care – Parts A and B			
-Medically necessary skilled care services and medical supplies	100%	\$0	\$0
-Durable Medical Equipment First \$135 of Medicare app amt	\$0	\$135 (Part B deductible)	\$0
Remainder of Medicare amt	80%	20%	\$0
Foreign Travel – Medically necessary emergency care			
First \$250 each calendar year	\$0	\$0	\$250
Remainder of Charges	\$0	80% to a lifetime max of \$50,000	20% and amounts over \$50,000



AARP Medicare Supplement Plan F Member Services

- AARP Health Care Options is committed to providing excellent customer service to our members.

Customer Service

- Toll-free member services line at **1-800-392-7537**
- Available Monday through Friday from 7:00 a.m. to 11:00 p.m. and Saturday from 9:00 a.m. to 5:00 p.m. (Eastern Standard Time)

Group Part D Plans by UnitedMedicare Rx





UnitedHealth Medicare Rx Plan

- Plan benefits include no deductible and full coverage in the coverage gap (donut hole)
- Individuals are automatically enrolled in the plan unless you elect to decline coverage.
- After enrollment, members will receive:
 - Acknowledgement letter
 - ID Card
 - Welcome Package, including drug formulary and list of pharmacies
- Final approval from The Centers for Medicare and Medicaid Services (CMS) will be completed within 30 days of initial receipt of application. Once approved, member will receive a Final CMS approval letter

UnitedHealth Rx for Groups Plan Design

Tier	Member Copay
Deductible	None
Generic (Tier 1)	\$10 Co-Payment
Preferred Brand (Tier 2)	\$20 Co-Payment
Non-Preferred Brand (Tier 3)	\$30 Co-Payment
Specialty (Tier 4)	\$30 Co-Payment
Mail-Away for 90-day Supply	2x Mail Order

- Our Part D formulary is one of the broadest available
- Members will have access to a large pharmacy network
 - More than 90% of the nation's retail pharmacies (more than 60,000) are included in the network, including major chains such as Wal-Mart, Walgreens, Rite Aid, Brooks-Eckerd and Target
 - Prescriptions may also be filled using the mail order pharmacy at discounted copay amounts



UnitedHealth Rx for Groups Member Services

Customer Service

- Toll-free member services line at **1-888-556-6648**
- Available 24 hours a day, 7 days a week
- Representatives are trained to answer your prescription drug coverage questions and make requested changes to member accounts

Website

- www.unitedhealthrxforgroups.com
- Available to obtain account information 24 hours a day



Monthly Billing for Retiree Coverage

- The University of Hartford will be billed for your Medicare Supplement coverage as well as your Medicare Rx coverage
- You will be billed directly from the University of Hartford for the portion of the premium you are responsible for paying
- Monthly billing will continue to be coordinated by the University of Hartford's Bursar's Office