

Buckle Up... It's Decision Time!



Open Enrollment Period for 2019 Retiree Benefits New and Noteworthy

1. **Do we have your email?** Are your address and contact information up-to-date? Let us know! Send your updates or questions to retireebenefits@ur.rochester.edu. Be sure to include your full name and six-digit University employee ID number so that we respond accordingly.
2. **Did you know?** The University of Rochester Retiree open enrollment period does NOT match the Medicare or commercial MVP open enrollment timeframes. Any changes to University of Rochester plans must be completed in the November 1–15 timeframe.
3. **Good News!** Rates for MVP Medicare Advantage plans decreased this year. Please see the enclosed rate sheet for your 2019 costs.
4. **Did you know?** Retirees have continuous access to YOUR Benefits Extras. Additional coverages such as Vision, Legal, and Auto and Home insurance are available to you. Visit www.YOURBenefitsExtras.com.

Premiums

Health Plan Premiums

There may have been changes to your premiums for 2019. Please review the enclosed health care plan rate sheet for details before making your 2019 benefit elections. For more information pertaining to your Retiree level, please see the reverse side.

Dental Plan Premiums

Your share of dental premiums will remain the same for 2019. Please visit the Total Rewards website to view your 2019 rates. Eligibility rules apply—contact retireebenefits@ur.rochester.edu for more information.

We're Here to Remind You

The annual open enrollment period for the 2019 calendar year is almost here! From **November 1 through November 15, 2018**, you will have the opportunity to:

- Change your current health and/or dental plan
- Elect health and/or dental coverage
- Add or remove eligible dependents from your coverage
- Change your Third Party Administrator (Aetna or Excellus) for your health coverage

Happy with your current health and/or dental plan?

No action is required! Your benefits will continue uninterrupted.

We understand that picking the right benefit plans can be a challenge.

Explore our frequently asked questions, take a look at the helpful tips, visit our website, and consider attending one of our Q&A sessions to help navigate your 2019 benefit options and deadlines.

Questions?

Need more information or want to learn more about your benefit options for 2019? In addition to the enclosed documents, please visit our updated website at www.rochester.edu/totalrewards or call (585) 275-2084.

Still have some questions for us? Consider attending one of our Q&A sessions to meet with a representative individually.

- **Thursday, November 1** – Join us from 11 a.m. to 2 p.m. at 60 Corporate Woods, Suite 310, Rochester, NY 14623. *MVP representatives will be available in addition to University of Rochester representatives.*
- **Wednesday, November 7** – Join us from 10 a.m. to 2 p.m. in the Sarah Flaum Atrium at the Medical Center. *Aetna and Excellus representatives will be available in addition to University of Rochester representatives.*
- **Friday, November 9** – Join us from 11 a.m. to 2 p.m. at 60 Corporate Woods, Suite 310, Rochester, NY 14623. *Aetna, Excellus, and MVP representatives will be available in addition to University of Rochester representatives.*

FAQs

I don't want to make a change to my plan(s). Do I need to take any action?

No action will be required from those who do not wish to make a change. Your health and dental coverage will continue uninterrupted.

I want to make a change to my health care and/or dental plan. What should I do?

Please contact the Office of Total Rewards via email at retireebenefits@ur.rochester.edu or phone at (585) 275-2084 to request an enrollment form.

When are enrollment forms due?

In order for your plan change to be processed for 2019, all forms must be received by close of business, November 15, 2018.

What health plans are available to me as a Medicare-eligible Retiree?

The plans have remained the same since last year. There are five Health Care plans available to you that you may choose from, which you can compare by reviewing the enclosed benefit charts:

- Preferred Gold Standard HMO-POS (with MVP Part D Prescription Drug)
- GoldAnywhere PPO (with MVP Part D Prescription Drug)
- USACare PPO (with MVP Part D Prescription Drug)
- Preferred Gold HMO-POS with University Major Medical
- University Complementary Care Plan with Major Medical

What health plans are available to me as a non-Medicare-eligible Retiree?

The plans have remained the same since last year. There are two Health Care plans available to you that you may choose from, which you can compare by reviewing the enclosed comparison chart:

- YOUR HSA-Eligible Plan
- YOUR PPO Plan

What happens if I am not Medicare-eligible, but my dependent is?

Referred to as a Split Plan, Retirees will have the option to remain on coverage through the University. You or your dependent, whoever is Medicare-eligible, will select one of the five Medicare-eligible plans offered, while the other will select a non-Medicare-eligible plan. Please see enclosed rate sheet for more information or contact Retiree Benefits.

What dental plans are available to me?

There are two dental plans available to eligible Retirees:

- Traditional Dental Plan
- Medallion Dental Plan

When will my new election(s) go into effect?

Your new elections will be effective January 1, 2019,



My Information
