



# University of Pittsburgh

*Office of Human Resources  
Benefits Department*

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MEMO TO: University of Pittsburgh Retirees and Spouses Who  
Currently Participate in Post-65 Insurance Programs

FROM: Nancy S. Gilkes

DATE: November 3, 2006

SUBJECT: Post-65 Benefit Coverage – Annual Enrollment

It is time once again to provide you with an opportunity to make changes to your current benefit elections. In the event you do not wish to make any changes, no action is required.

You may find three significant changes as very positive:

- The co-payment for generic prescription drugs under the UPMC for Life HMO has been reduced from \$10 to \$5 for a 31-day supply.
- Highmark's Security Blue HMO is being converted to their Freedom Blue PPO. The benefits generally remain the same; however, the PPO includes out-of-area benefits and a much broader network throughout Pennsylvania.
- The Defined Dollar Benefits (DDB) funding option is now extended to all retirees who currently participate in the University's post-65 medical coverage. The most significant aspect involves the flexibility to have retiree medical insurance premiums reimbursed up to a set dollar amount for coverage options not offered by the University.

The enclosed material provides information about your retiree benefits as well as the administration of these benefits. Please review this material carefully. Benefit fairs are being offered in the Pittsburgh area during the month of November.

Providing affordable health care coverage continues to be one of the most challenging issues facing the University and the entire nation. The University is pleased to continue offering options that are both attractive and affordable.