



Current Participants in the University of Pittsburgh-Sponsored Post-65 Retiree Health Care Programs Welcome to Your Annual Enrollment Period for Plan Year 2008

No Action Required for Keeping Current Elections

The annual open enrollment is underway for current participants in the University of Pittsburgh Post-65 Health Care Insurance Programs. Although *no action* is required if you wish to keep your current elections, please review the enclosed materials. We would like to take this opportunity to affirm several points:

- » The University continues to offer health care insurance benefit coverage that is both attractive and affordable. Each of the University-sponsored medical insurance plans coordinates with Medicare Parts A and B. Prescription drug coverage is included in each of the plans, using the standardized Medicare formulary for Pennsylvania and fulfilling the federal regulations and guidelines for creditable coverage. The provisions of the prescription drug coverage generally exceed the standardized plans offered directly by Medicare and insurance carriers.
- » The University has not initiated any changes in plan designs for either the medical coverage or the prescription drug coverage.
- » The Centers for Medicare and Medicaid Services have generally limited the changes in their regulations to enhancements in communication language and processes, along with some standard changes for the structure and administration of prescription drug plans. The enclosed summary grids from UPMC Health Plan and Highmark reflect the current plan designs and limited modifications.
- » While numerous plans have raised the co-payments for covered prescriptions, the University is retaining for 2008 the same cost share with minimal variation from what is in place for 2007.
- » Overall, the cost of post-65 medical insurance has risen by approximately 15 percent. However, as indicated by the schedule of Monthly Cost of Coverage for 2008 in the *Summary Guide*, the University is absorbing the entire increase for the HMO and PPO plans. The University also is absorbing a significant portion of the premium costs for the Signature 65 Plan and the National Complementary Plan by limiting the cost increase for the participant to less than 5 percent.

We are committed to providing information and customer services necessary to make certain that your retirement and continued association with the University of Pittsburgh are enjoyable. This packet includes:

- » 2008 *Summary Guide* prepared by the Office of Human Resources Benefits Department
- » Summary grids and service area maps supplied by the medical insurance carriers
- » United Concordia Access dental summary grids
- » Davis Vision summary grids

Only if you wish to make a change, complete and return the forms to EBDS using the enclosed reply envelope:

- » Enrollment form administered by the Benefits Service Center (EBDS)
- » Application of the medical insurance carrier
- » Direct Deposit Form (only if you are being reimbursed from your accrued DDB credits)
- » Automatic Premium Payment Authorization (APPA) form (only for debit of your checking account)

Important Date Information for Annual Enrollment Period

If You Wish to Make a Change...

FOR ENROLLMENT MATERIALS RECEIVED BY BENEFIT SERVICE CENTER (EBDS) BY FRIDAY, DECEMBER 7, 2007

- » The change will be effective January 1, 2008
- » Identification card(s) will be issued for your receipt before January 1, 2008

FOR ENROLLMENT MATERIALS RECEIVED BY BENEFIT SERVICE CENTER (EBDS) AFTER FRIDAY, DECEMBER 7, 2007, BUT BEFORE THE END OF DECEMBER 2007

- » The change will be effective January 1, 2008
- » Identification card(s) will be issued for your receipt as soon as possible

For questions about providers and covered services

- » Please contact the insurance carriers at the customer service numbers listed in the *Summary Guide Booklet*

For questions about the processing of a change,

- » Please contact the Benefit Service Center (EBDS) at
1-800-521-5561

For other questions or concerns,

- » Please contact the Office of Human Resources Benefits Department at
412-624-8160