



# University of Pittsburgh

## Current Participants in the University of Pittsburgh-sponsored Post-65 Retiree Health Care Programs Welcome to Your Annual Enrollment Period for Plan Year 2009

### 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 HMO and PPO plans provides coverage for the same medical services covered by Medicare Parts A and B. The University-sponsored national plans coordinate payment after Medicare Parts A and B have paid. Prescription drug coverage is included with each of the plans, using a Medicare-approved formulary and providing creditable prescription coverage that exceeds other Medicare prescription drug plans.
- » While numerous plans have raised the co-payments for covered prescriptions, the University is retaining for 2009 the same cost share with minimal variation from what is in place for 2008. The University has not initiated any changes in plan designs for the medical coverage, except for the increase from \$15 to \$20 in the co-payment for specialist visits in the UPMC for Life HMO and PPO, and Highmark Freedom Blue PPO.
- » The Centers for Medicare and Medicaid Services have again generally limited their changes to enhancement in communication. From the carriers, you will receive in one combined mailing both the Annual Notice of Change and the Evidence of Coverage. The enclosed summary grids from UPMC Health Plan and Highmark provide an overview of the benefit plan designs for 2009.
- » Negotiations by the University held the overall cost increase to approximately 5.5 percent. As indicated by the schedule of Monthly Cost of Coverage for 2009 in the enclosed *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 national plans.

**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:**

- » 2009 *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)

*For date information and customer service contacts, please refer to the reverse side* 

---

---

# Important Date Information for Annual Enrollment Period

## If You Wish to Make a Change...

**FOR ENROLLMENT MATERIALS WITH A POSTMARK NOT LATER THAN FRIDAY, DECEMBER 19, 2008, AND RECEIVED IN A TIMELY MANNER BY THE BENEFITS SERVICE CENTER (EBDS)**

- » The change will be effective January 1, 2009.
- » Carrier membership systems will be updated by January 1, 2009, and identification cards will be mailed for your receipt **as soon as possible**.

**FOR ENROLLMENT MATERIALS WITH A POSTMARK AFTER FRIDAY, DECEMBER 19, 2008, BUT BEFORE THE END OF DECEMBER 2008, AND RECEIVED IN A TIMELY MANNER BY THE BENEFITS SERVICE CENTER (EBDS)**

- » The change will be effective January 1, 2009.
- » Carrier membership systems will be updated **as soon as possible**, and identification cards will be mailed 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 and the back page of the *Retiree Times*

### **For questions about the processing of a change**

- » Please contact the Benefits 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**