



STATE OF RHODE ISLAND RETIREE HEALTH CARE

OPEN ENROLLMENT 2009

INFORMATIONAL SESSIONS on Medicare Supplemental Plans

November 17, 2008

Madeira Restaurant
288 Warren Ave.
East Providence

November 18, 2008

Jacky's Galaxie
383 Metacom Ave.
Bristol

November 19, 2008

Crowne Plaza
801 Greenwich Ave.
Warwick

November 20, 2008

Holiday Inn Express
194 Fortin St.
Woonsocket

November 21, 2008

Ivy Garden / Formerly
Evelyn's Villa Restaurant
272 Cowesett Ave.
West Warwick

November 24, 2008

Holiday Inn
3009 Tower Hill Rd.
South Kingstown

Presentations will be at 9:30 a.m. at each location.

**Representatives, enrollment forms, and plan information available
from 9 a.m. – 11:30 a.m.**

Reasonable accommodations are provided for individuals with disabilities, upon request, by calling (401) 222-3160 or TYY via 711, *at least 72 hours prior to the event.*

NOTE: If you and/or your spouse currently have a state retiree health plan and do not want to change plans, you do not need to do anything. Your current coverage will continue without interruption.

IMPORTANT ENROLLMENT INFORMATION:

- Enroll at any of the meetings. If you have questions after reading the enclosed information, attend a meeting and ask the UnitedHealthcare representatives your questions regarding medical benefit coverage.
- You may call 222-3160 and leave your name, address, phone number, and request that an “Open Enrollment” form be mailed to you. Please specify whether you are interested in Plan 65 or AARP Medicare Complete provided through SecureHorizons or would like information on both plans. Each person enrolled (for example, you and your spouse) must complete a separate form, and family enrollment requires a family form. Please leave your phone number so we can call you if we have questions. We will promptly mail you the appropriate enrollment forms.
- Health plan changes will NOT be accepted over the telephone.

IMPORTANT DATES:

- You may choose a plan for 2009 only during this Open Enrollment period from 11/17/08 to 12/15/08. This is the only time to change or enroll in a health plan for 2009. Coverage will be effective January 1, 2009.
- Enrollment forms must be received at the Office of Employee Benefits by December 15, 2008:

Department of Administration
Office of Employee Benefits
One Capitol Hill
Providence, RI 02908-5864
- Your pension benefit for the month ending December 31, 2008, will reflect the deduction for your health plan’s January premium.

ADDITIONAL INFORMATION:

For Medical Plan Information: (Tell the plan representative you are a State of Rhode Island Retiree)

UnitedHealthcare Plan 65:

Toll free: 1-866-202-0434

AARP Medicare Complete provided through Secure Horizons:

Toll free: 1-800-962-3753

For Enrollment Forms:

401-222-3160

For additional information on the State’s Retiree Health coverage go to www.ersri.org.

STATE SUBSIDIES FOR RETIREE MEDICAL:

Some state retirees - and only state retirees - are eligible for state-paid medical coverage based on their date of retirement and their age.

Subsidy for Retirees with a Date of Retirement on or after 10/01/08

State pays 80% of the cost of the selected plan for those state retirees with 20+ years of creditable service provided the retiree is at least 59 years old.

<u>Service</u>	<u>Age</u>	<u>State</u>	<u>Retiree</u>
20+	59	80%	20%

Retirement Dates 7/1/89-09/30/08

<u>Service</u>	<u>Age</u>	<u>State</u>	<u>Retiree</u>
10-15	60	50%	50%
16-22	60	70%	30%
23-27	60	80%	20%
28+	<60	90%	10%
28+	60	100%	0%
35+	Any	100%	0%

At Age 65

<u>Service</u>	<u>Age</u>	<u>State</u>	<u>Retiree</u>
10-15	65	50%	50%
16-19	65	70%	30%
20-27	65	90%	10%
28+	65	100%	0%

Retirement Dates 1/1/89-6/30/89

<u>Service</u>	<u>Age</u>	<u>State</u>	<u>Retiree</u>
10-15	60	50%	50%
16-22	60	70%	30%
23-29	60	80%	20%
30+	<60	90%	10%
30+	60	100%	0%
35	Any	100%	0%

At Age 65

<u>Service</u>	<u>Age</u>	<u>State</u>	<u>Retiree</u>
10-15	65	50%	50%
16-19	65	70%	30%
20-29	65	90%	10%
30+	65	100%	0%

Retirement Dates 1/1/87-12/31/88 (applicable only to members of certain unions)

State pays 50% of plan until age 65 and 50% of Medigap plan at age 65

Retirement Dates 7/6/86 - 12/31/86

State pays 100% of plan until age 65 and 100% of Medigap plan at age 65

2009 MONTHLY PREMIUMS

Cost Per Month — Individual Plans Available for Retirees with Medicare A & B (Usually Retirees Over Age 65)

COST 1/1/09 - 6/30/09*

United Plan 65.....\$201.16

*Rate will change 7/1/09

COST 1/1/09 - 12/31/09

**AARP Medicare Complete /
SecureHorizons \$115.00**

How much of the plan cost will the State pay? See the back of this page for information on subsidies for retired State employees. Teachers do not receive a subsidy.

What if I live out of state? If you are over 65 and live out of state, you may only enroll in United Plan 65. However, if your primary residence is the State of Rhode Island, but you travel or have a seasonal residence, you may benefit from the AARP Medicare Complete passport program. Please contact United Healthcare for more information.

Can my spouse and I have different coverage? Yes. A Retiree and his/her spouse who are both on Medicare may select different “over 65” plans. Or, if one is Medicare eligible and the other is not, one person may be in an “over 65” plan and the other in the “under 65” plan. A spouse may be covered individually even if the retiree does not opt for coverage.

I have medical coverage elsewhere. If you are receiving medical coverage elsewhere (not a state retiree plan) and do not wish to change that coverage, please do not enroll with us. If you are covered with your spouse or with a municipality and wish to maintain that coverage, do NOT enroll with us. Only fill out an enrollment form if you wish to start deductions from your pension check.

Can retired teachers join the state retiree health plan during Open Enrollment?

Yes. Teachers are eligible for state-*sponsored* medical coverage, but are not eligible for state-*paid* coverage. Teachers pay 100% of the plan premium.

State of Rhode Island 2009 Retiree Medicare Plans

Medicare Part A&B eligible retirees may elect one of two plans described below: UnitedHealthcare Plan 65 (which has no prescription coverage), or AARP Medicare Complete provided through SecureHorizons (which includes Part D prescription coverage).

Plans Options	<u>AARP Medicare Complete provided through SecureHorizons</u>	<u>UnitedHealthcare Plan 65</u>
Monthly Premium	\$115.00 (from 1/1/2009-12/31/2009)	\$201.16 (from 7/1/2008 - 6/30/2009)
Service Area	You must reside in Rhode Island	You can reside nationwide
Doctor Choice	You must use In-Network Doctors NO Referrals Required Approx. 94% of RI Doctors Participate	You can receive services from any Doctor who accepts original Medicare
Physician Services	\$10 Copay for Primary Care \$20 Copay for Specialist	\$0 Copay
Inpatient Hospital Co-payment	\$100 per admit (\$400 Annual Combined Out of Pocket Maximum) All Hospitals in RI are In-Network	\$0 Copay You can receive services from any Hospital that accepts original Medicare
Skilled Nursing Facility	\$0 Copay per day	\$0 Copay per day
Vision Services	\$20 Copay for annual eye exam/ \$70 eyewear credit per calendar year	Routine Eye examinations & eyewear not covered
Hearing Services	\$0 Copay for annual hearing exam/ \$500 Hearing Aid Allowance every three years	Hearing examinations & hearing aids not covered
Dental	One exam/cleaning every six months \$500 Calendar Year Maximum	No Coverage
Emergency Room	\$35 Copay/waived if admitted Emergencies Covered Worldwide	\$0 Copay Emergencies Covered Worldwide

Plans Options	<u>AARP Medicare Complete provided through SecureHorizons Continued</u>	<u>UnitedHealthcare Plan 65 Continued</u>
Part D Rx Benefit	Medicare Part D Prescription Drug Plan Included: Tier 1: Generic Copay: \$3 (30 day) / \$6 (90 day) Tier 2: Preferred Brand Copay: \$28 (30 day) / \$56 (90 day) Tier 3: Non-Preferred Brand \$58 (30 day)/ \$116 (90 day) Tier 4: Specialty Brand Copay: 25% (30 day & 90 day) No Initial Rx Deductible Standard Coverage Gap - \$2,700 to \$4,350	NO Rx COVERAGE
Additional Services	<ul style="list-style-type: none"> ▪ YMCA Gym membership \$10 monthly member fee ▪ Nurse Line Available – 24 Hours/7days a week ▪ Passport Program Available for Routine Services outside Rhode Island while traveling. (for up to 9 Months) – Contact United Healthcare for Details. 	<ul style="list-style-type: none"> ▪ Discounts on non-covered services, including Fitness Centers, through UnitedHealth Wellness ▪ Nurse Line Available – 24 Hours/7days a week

If you have more detailed questions about the coverage outlined above, call:

**UnitedHealthcare United Plan 65
SecureHorizons
Toll free 1-866-202-0434**

**AARP Medicare Complete provided by
Toll free 1-800-962-3753**

Tell the plan representative you are a State of RI retiree