



STATE OF RHODE ISLAND ERSRI RETIREE HEALTH CARE

OPEN ENROLLMENT 2012

INFORMATIONAL SESSIONS for Retirees Eligible for Medicare:

November 14, 2011

Crowne Plaza
801 Greenwich Ave.
Warwick

November 15, 2011

Holiday Inn
Liliana's Restaurant
3009 Tower Hill Rd.
South Kingstown

November 16, 2011

Riviera Inn
580 N. Broadway
East Providence

November 17, 2011

Jacky's Galaxie
383 Metacom Ave.
Bristol

November 18, 2011

Holiday Inn Express
194 Fortin St.
Woonsocket

November 21, 2011

Ivy Garden
272 Cowesett Ave.
West Warwick

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

Representatives from the Office of Employee Benefits and United Healthcare, enrollment forms, and plan information will be available before the presentation from 9:00 a.m. - 9:30 a.m., and after the presentation from 10:30 a.m. - 11:00 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.

(Please see additional information on other side.)

ENROLLMENT INFORMATION:

- If you are unable to attend a meeting and wish to enroll or change your current election, please call the Office of Employee Benefits at 401-222-3160 and we will send you the appropriate information and forms.
- Health plan changes will NOT be accepted over the telephone.

IMPORTANT DATES:

- You may only enroll in a plan for 2012 during this Open Enrollment period from 11/7/2011 to 12/7/2011. This is the only time to change or enroll in a health plan for 2012. Coverage will be effective January 1, 2012.
- Enrollment forms must be received at the Office of Employee Benefits by December 7, 2011:
State of Rhode Island
Office of Employee Benefits
One Capitol Hill
Providence, RI 02908-5864
- Your pension benefit for the month ending December 31, 2011, will reflect the deduction for the January premium.

ADDITIONAL INFORMATION:

- **How much of the plan cost will the State pay?** If you are currently receiving a subsidy, you will continue to do so at the same level. Teachers and spouses do not receive a subsidy.
- **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.
- **Can retired teachers join the State retiree health plan during Open Enrollment?** Yes, as long as you receive a pension from ERSRI. Teachers may enroll in state-*sponsored* medical coverage, and pay 100% of the plan premium.

For additional information on the State’s retiree health coverage or to view the subsidy chart, go to www.employeebenefits.ri.gov and select Retiree Health.

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

**UnitedHealthcare Plan 65:
Medicare Advantage HMO:**

**Toll free: 1-866-202-0434
Toll free: 1-800-962-3753**

If you or your spouse are NOT eligible for Medicare, please call our office at 401-222-3160 to request material on other available plans.

State of Rhode Island Medicare-Eligible Retiree Plans

Plans Options	<u>Medicare Advantage HMO</u>	<u>UnitedHealthcare Plan 65</u>
Monthly Premium	\$175.00 (from 1/1/2012-12/31/2012)	\$211.55 (from 7/1/2011 - 6/30/2012)
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 Co-pays apply to Annual \$1,000 Out-of-Pocket Maximum	\$0 Copay
Inpatient Hospital Co-payment	\$100 per admit (Applies to \$1,000 Annual Out-of-Pocket Maximum) You must use In-Network Hospitals 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	\$0 Copay
Vision Services	\$20 Copay for annual eye examination \$70 eyewear credit per calendar year	Routine Eye examinations & eyewear <u>not</u> covered
Hearing Services	\$0 Copay for annual hearing examination \$500 Hearing Aid allowance every three years	Hearing examinations & hearing aids <u>not</u> covered
Dental	One exam/cleaning every six months \$500 Calendar Year Maximum	No Coverage
Emergency Room	\$35 Copay/waived if admitted Emergencies Covered Worldwide when traveling	\$0 Copay Emergencies Covered Worldwide when traveling
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 - \$2,930 to \$4,700 While in the coverage gap, you will receive 14% coinsurance credit for generic name drugs and 50% coinsurance credit for brand name drugs.	NO Rx COVERAGE
Additional Services	<ul style="list-style-type: none"> ▪ Silver Sneakers Membership – Free membership program at select locations including most YMCAs in Rhode Island. To find a participating location near you, go to: www.silversneakers.com ▪ Nurseline Available – 24 Hours/7 days a week ▪ Passport Program Available for Routine Services outside Rhode Island while traveling in some areas (for up to 9 Months) – Contact Medicare Advantage HMO for details. 	<ul style="list-style-type: none"> ▪ Discounts on non-covered services, including Fitness Centers, through UnitedHealth Allies. Log onto www.myuhc.com. ▪ Nurse line Available – 24 Hours/7 days a week

More detailed information available at www.employeebenefits.ri.gov (Retiree Health) or call:

Medicare Advantage HMO
Toll free 1-800-962-3753

UnitedHealthcare Plan 65
Toll free 1-866-202-0434

Tell the plan representative you are a State of Rhode Island Retiree

(Please see additional information on other side.)