



# STATE OF RHODE ISLAND RETIREE HEALTH CARE

## OPEN ENROLLMENT 2013

### INFORMATIONAL SESSIONS for Retirees Eligible for Medicare:

November 13, 2012

Crowne Plaza  
801 Greenwich Ave.  
Warwick

November 14, 2012

Ivy Garden  
272 Cowesett Ave.  
West Warwick

November 15, 2012

Riviera Inn  
580 N. Broadway  
East Providence

November 16, 2012

Jacky's Galaxie  
383 Metacom Ave.  
Bristol

November 19, 2012

Holiday Inn Express  
194 Fortin St.  
Woonsocket

November 20, 2012

Holiday Inn  
3009 Tower Hill Rd.  
South Kingstown

***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.)

## **IMPORTANT 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.
- You may only enroll in a plan for 2013 during this Open Enrollment period from 11/13/2012 to 12/10/2012. Coverage will be effective January 1, 2013.
- Enrollment forms must be received at the Office of Employee Benefits by December 10, 2012:  
State of Rhode Island  
Office of Employee Benefits  
One Capitol Hill  
Providence, RI 02908-5864
- Your pension benefit for the month ending December 31, 2012, will reflect the deduction for the January 2013 premium.

### **COVERAGE CHANGES – MEDICARE ADVANTAGE PLAN:**

On January 1, 2013, the following coverage changes will be effective for all participants in the UHC Medicare Advantage HMO Plan:

- The inpatient hospital co-payment will change from \$100 per admission to \$100 per day for days 1-3.
- Skilled Nursing Facility stays will incur a \$50 co-payment per day for days 1-10.
- The annual out-of-pocket maximum will increase from \$1,000 to \$1,500.

### **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 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](http://www.employeebenefits.ri.gov) and select Retiree Health.**

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

**UHC Supplemental 65 Plan:**

**Toll free: 1-866-202-0434**

**UHC Medicare Advantage HMO:**

**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.**

(Please see additional information on other side.)

## State of Rhode Island Medicare-Eligible Retiree Plans

Plan Options	<u>UHC Medicare Advantage HMO</u>	<u>UHC Supplemental 65</u>
<b>Monthly Premium</b>	<b>\$192.00</b> (from 1/1/2013-12/31/2013)	<b>\$225.41</b> (from 7/1/2012 - 6/30/2013)
<b>Service Area</b>	You must reside in Rhode Island	You can reside nationwide
<b>Doctor Choice</b>	You must use In-Network Doctors NO Referrals Required <b>Approx. 94% of RI Doctors Participate</b>	You can receive services from any Doctor who accepts original Medicare
<b>Physician Services</b>	\$10 Copay for Primary Care \$20 Copay for Specialist Co-pays apply to Annual \$1,500 Out-of-Pocket Maximum	\$0 Copay
<b>Inpatient Hospital Co-pay</b>	\$100 per day for days 1-3 (Applies to \$1,500 Annual Out-of-Pocket Maximum) You must use In-Network Hospitals <b>All Hospitals in RI are In-Network</b>	\$0 Copay You can receive services from any Hospital that accepts original Medicare
<b>Skilled Nursing Facility</b>	\$50 copay per day, days 1-10 (Applies to \$1,500 Annual Out-of-Pocket Maximum)	\$0 Copay
<b>Vision Services</b>	\$20 Copay for annual eye examination \$70 eyewear credit per calendar year	Routine Eye examinations & eyewear <u>not</u> covered
<b>Hearing Services</b>	\$0 Copay for annual hearing examination \$500 Hearing Aid allowance every three years	Hearing examinations & hearing aids <u>not</u> covered
<b>Dental</b>	One exam/cleaning every six months \$500 Calendar Year Maximum	No Coverage
<b>Emergency Room</b>	\$35 Copay/waived if admitted <b>Emergencies Covered Worldwide when traveling</b>	\$0 Copay <b>Emergencies Covered Worldwide when traveling</b>
<b>Part D Rx Benefit</b>	<b>Medicare Part D Prescription Drug Plan Included:</b> <b>Tier 1:</b> Generic Copay: \$3 (30 day) / \$6 (90 day) <b>Tier 2:</b> Preferred Brand Copay: \$28 (30 day) / \$56 (90 day) <b>Tier 3:</b> Non-Preferred Brand: \$58 (30 day) / \$116 (90 day) <b>Tier 4:</b> Specialty Brand Copay: 25% (30 day & 90 day) <b>No Initial Rx Deductible</b> <b>Standard Coverage Gap</b> - \$2,970 to \$4,750 While in the coverage gap, you will pay 47.5 % for brand name drugs and 79% for generic name drugs.	<b>NO Rx COVERAGE</b>
<b>Additional Services</b>	<ul style="list-style-type: none"> <li>▪ Silver Sneakers Membership – Free membership program at select locations including most YMCAs in Rhode Island. To find a participating location near you, go to: <a href="http://www.silversneakers.com">www.silversneakers.com</a></li> <li>▪ Nurseline Available – 24 Hours/7 days a week</li> <li>▪ 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.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Discounts on non-covered services, including Fitness Centers, through UnitedHealth Allies. Log onto <a href="http://www.myuhc.com">www.myuhc.com</a>.</li> <li>▪ Nurse line Available – 24 Hours/7 days a week</li> </ul>

**More detailed information available at [www.employeebenefits.ri.gov](http://www.employeebenefits.ri.gov) (Retiree Health) or call:**

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

**UHC Supplemental 65**  
Toll free 1-866-202-0434

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