



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
DEPARTMENT OF ADMINISTRATION

Richard A. Licht, Director
One Capitol Hill
Providence, RI 02908-5890

Office: (401) 222-2280
Fax: (401) 222-6436

June 27, 2014

Dear Medicare-eligible Retiree or Spouse:

We are writing to let you know about an important change to retiree medical coverage for State of Rhode Island Medicare eligible participants. Effective October 1, 2014, the State of Rhode Island will no longer offer group UHC Medicare Advantage or the UHC Supplemental 65 plans to Employees Retirement System of Rhode Island (ERSRI) retirees. Instead, pursuant to recently enacted legislation (2013 P.L. Chapter 144, Article 2) which created a Medicare Exchange, you will have more plan choices from multiple vendors for your retiree medical, dental, and vision needs.

About the New *OneExchange* Medicare Exchange

The State of Rhode Island will implement this new way for you to access health coverage through the *OneExchange* Medicare exchange. The *OneExchange* program will provide you with a selection of individual health care plans from multiple vendors, including Blue Cross Blue Shield, Humana, and UnitedHealthcare. Many of these plans are less expensive than existing group coverage under the State of Rhode Island plans.

OneExchange will support you through this transition. One of the several reasons we chose them is for their expertise in helping Medicare-eligible retirees find and enroll in the appropriate supplemental health care coverage in the individual market. As professionals in the Medicare market, *OneExchange's* licensed benefit advisors will provide you with detailed information to help you enroll in a plan that will best fit your budget and your medical, dental, vision and prescription drug needs.

We know that you will have many questions regarding this change. Within a few days, you will receive an informational packet from *OneExchange* with detailed enrollment instructions. The communications you will receive from *OneExchange* and the benefit advisors you will speak with will answer your questions and ensure that you continue to receive quality coverage at affordable pricing, without any interruption of coverage. You may call *OneExchange* on a dedicated State of Rhode Island retiree telephone line during the enrollment process or in the future if you have questions about your coverage or need to make any changes.

Informational Meetings

Attached is a schedule of informational meetings that will be conducted in Rhode Island during July and August. Please note that you will not be able to enroll at the meetings. These on-site meetings are provided to present an overview of the exchange and to answer questions in a group setting. You must enroll by telephone with a **OneExchange** benefit advisor or on-line at the **OneExchange** website.

Premium Payment Method

In addition to changing the plans that will be offered, your cost and payment method for the plan you select will also change. Instead of paying for your health care premiums with a deduction from your pension check, you will make your payments directly to the insurer you select. When you have selected and enrolled in your new coverage, your benefit advisor will be able to tell you how much to expect your monthly insurance premium to be, and can help you choose among payment options. After your application is processed, you will be billed directly by your new insurer.

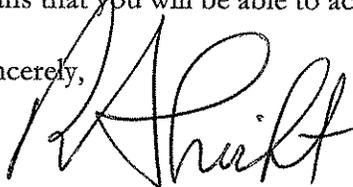
Retirees Who Receive State Subsidies

Those of you who are eligible to receive state subsidies will continue to be subsidized monthly via a state contribution to a tax-free Health Reimbursement Arrangement (HRA) in your name. To access the subsidy amount deposited in your HRA account for the payment of premiums and other health care expenses, you must enroll for your health coverage through **OneExchange** and make all changes in coverage through **OneExchange**. Specific information on the amount of your funding, its frequency, and the start date for accessing the account for your premiums, co-pays or other medical costs will be provided in the communications that will be mailed to you from **OneExchange**. **OneExchange** will be the administrative service provider for your HRA funding program which means that all claims for reimbursement will be administered by them.

For More Information

You must complete your enrollment process no later than **September 30, 2014**, to avoid any lapse in coverage. As soon as you receive your Enrollment Guide packet from **OneExchange** in the next few days, we encourage you to contact them at 1-844-448-7298 or on line at medicare.oneExchange.com/ri to begin your enrollment process immediately. We are confident you will be satisfied with the service, expertise and the broad choice of health care plans that you will be able to access through this new program.

Sincerely,



Richard A Licht, Director
Department of Administration

State of Rhode Island

2014 Medicare Exchange Meetings

Date	Meeting Times	Location	Address
Tues, 7/22/14	10:00 AM and 1:30 PM	CCRI Knight Campus – Hackett Theatre	Bobby Hackett Theatre - 2 nd FL - Round Building 400 East Avenue, Warwick, RI 02866
Wed, 7/23/14	10:00 AM and 1:30 PM	CCRI Knight Campus – Hackett Theatre	Bobby Hackett Theatre - 2 nd FL - Round Building 400 East Avenue, Warwick, RI 02866
Thurs, 7/24/14	10:00 AM and 1:30 PM	CCRI Knight Campus – Hackett Theatre	Bobby Hackett Theatre - 2 nd FL - Round Building 400 East Avenue, Warwick, RI 02866
Tues, 7/29/14	10:00 AM and 1:30 PM	CCRI Knight Campus – Hackett Theatre	Bobby Hackett Theatre - 2 nd FL - Round Building 400 East Avenue, Warwick, RI 02866
Wed, 7/30/14	10:00 AM and 1:30 PM	CCRI Knight Campus – Hackett Theatre	Bobby Hackett Theatre - 2 nd FL - Round Building 400 East Avenue, Warwick, RI 02866
Thurs, 7/31/14	10:00 AM and 1:30 PM	CCRI Knight Campus – Hackett Theatre	Bobby Hackett Theatre - 2 nd FL - Round Building 400 East Avenue, Warwick, RI 02866
Tues, 8/5/14	10:00 AM and 1:30 PM	CCRI Knight Campus – Hackett Theatre	Bobby Hackett Theatre - 2 nd FL - Round Building 400 East Avenue, Warwick, RI 02866
Wed, 8/6/14	10:00 AM and 1:30 PM	CCRI Knight Campus – Hackett Theatre	Bobby Hackett Theatre - 2 nd FL - Round Building 400 East Avenue, Warwick, RI 02866
Thurs, 8/7/14	10:00 AM and 1:30 PM	CCRI Knight Campus – Hackett Theatre	Bobby Hackett Theatre - 2 nd FL - Round Building 400 East Avenue, Warwick, RI 02866
Tues, 8/12/14	10:00 AM and 1:30 PM	CCRI Lincoln Campus – Room #1334	CCRI Flanagan Campus – Room #1334 1762 Louisquisset Pike, Lincoln, RI 02865
Wed, 8/13/14	10:00 AM and 1:30 PM	CCRI Newport Campus – Auditorium #134	CCRI Newport Campus – Auditorium #134 One John H. Chafee Blvd., Newport, RI 02840
Thurs, 8/14/14	10:00 AM and 1:30 PM	URI Kingston Campus – Memorial Union Ballroom	URI - Memorial Union Ballroom 50 Lower College Road, Kingston, RI 02881