Re: 2015 Health Plans for Retirees of Columbia University

Dear Colleague,

According to our records, you and your eligible dependent(s) are currently enrolled in one of the Columbia University Retiree Medical Plan options.

Effective January 1, 2015, Columbia University has selected UnitedHealthcare (UHC) as the health plan vendor for most of Columbia’s Supplemental Medical Plans.

For those retirees who are over age 65 and are currently enrolled in the Cigna Plan B, you will automatically be defaulted to the Indemnity Plan offered by UHC. However no action is required on your part, and there will be no changes to the benefits provided by your medical plan. You also will continue to be able to enroll in the Aetna and UHC Medicare Advantage Plans.

For those retirees who are under age 65 and are currently enrolled in the Aetna 90 or the Cigna POS 90 or 100 Plans, you will automatically be defaulted to the comparable UnitedHealthcare Choice Plus Plan. However, a new plan, Choice Plus 80, is also available at lower monthly premiums, should you prefer to enroll in that plan.

Please note that any claims incurred in 2014 under the Aetna 90, Cigna 90 or Cigna 100 must be filed with Aetna or Cigna by December 31, 2015 in order to be eligible for reimbursement. After that, the Aetna and Cigna plans are not liable for claims.

UnitedHealthcare will be issuing new ID cards and you should receive your new ID card prior to January 1, 2015. When you first see your doctors in 2015, please show them your new UHC ID card to ensure that your claims are processed properly.

Express Scripts will continue to be the Prescription Drug Benefit Manager and will not issue new ID cards.

For those wishing to select a new health plan for 2015, you should do so by completing the enclosed Health Election Form by December 5, 2014.

What’s new for you in 2015:

If you are over age 65:

- Indemnity Plan (UHC) – The new medical plan vendor is UnitedHealthcare (UHC).
- Annual Out-of-Pocket Maximum (OOP) – Both the in-network and out-of-network OOPs have increased for the Choice Plus 100 Plan.

If you are under age 65:

- Choice Plus 80 – A new plan option has been added with 20% coinsurance and lower monthly premiums.
- Vision Benefits Are Being Enhanced – Please see comparison chart for details.
• **Coverage for Autism** – Effective January 1, 2015, Columbia’s medical plans will cover physical therapy, speech therapy and occupational therapy for dependents diagnosed with autism. Please refer to the Summary Plan Documents for plan limits.

• **Annual Out-of-Pocket Maximum (OOP)** – The in-network OOP for the Choice Plus 90 and 100 Plans have increased because prescription drug copays in addition to medical copays accumulate towards the annual maximum. Correspondingly, the out-of-network OOPs have increased.

**Reminders for 2015**

• In order to maintain accurate records and to ensure your continued coverage, please contact the Columbia Benefits Service Center at (212) 851-7000 if there are any changes in your address or if you have a “Qualified Life Status Change.” Examples of a Qualified Life Status Change include divorce, death of a covered dependent, or a dependent under 26 who is no longer a full-time student.

• If you are almost age 65, please be aware that the health plans offered by the University will not pay for Medicare-eligible expenses. You must enroll in Medicare Parts A and B at least 3 months prior to the first day of your birth month.

**Enclosed Materials**

• **2015 Retiree Health Premiums** – Monthly premiums for medical and prescription drug coverage for retirees and eligible dependents.

• **2015 Retiree Health Plan Comparison Charts** – A high-level summary of your retiree health plan choices.

• **2015 Health Plan Election Forms** – Complete this form only if you wish to change plans.

• **Premium Coupons** – Provided for January 2015 through December 2015. If you have automatic payments set up to pay for your retiree health premiums, you will notice the change to your deduction amount.

• **ACH Form** – Used to authorize automatic payment directly from your bank account to EBPA. If you already have this payment arrangement, please disregard this form. If not, we strongly recommend using this payment method to avoid cancellation and/or disruption of your retiree healthcare coverage.

• **Creditable Coverage Disclosure Notice for Retirees of Columbia University** – Please keep this Notice for your records as confirmation that you have prescription drug coverage through Columbia University that is comparable to Medicare Part D.

**Changing Your Health Plan**

If you would like to change your health plan for 2015, you must do so by **December 5, 2014**.

Please return or fax your completed benefit election forms to:

EBPA  
37 Industrial Drive  
Exeter NH 03833-4593  
EBPA FAX #: (603) 773-4410
**Medicare Advantage Plan Information**

If you select either the Aetna or UHC Medicare Advantage Plan for yourself and/or your spouse, you must complete a *Columbia University Medical Plan Election form for Retirees Age 65 and older* and a *Medicare Advantage Plan Enrollment form*.

If both you and your spouse decide to elect this Plan, be sure to complete **two** enrollment forms. The forms must be submitted directly to UnitedHealthcare or Aetna Medicare Advantage PPO Plan at least 30 days prior to the enrollment effective date.

If you are already enrolled and decide to terminate your coverage from one of the Medicare Advantage Plans, you must contact your selected carrier (Aetna or UHC) 30 days prior to the date you wish to terminate your enrollment. This will help ensure a smooth transition using your traditional Medicare card.

Medicare Advantage Plans do not cover a spouse under age 65 and/or dependent children unless enrolled in Medicare Part A & B. You will need to make a separate election using the *Columbia University Medical Plan Election form for Retirees under age 65* for your spouse and/or your dependent children.

For additional information about the Aetna or UHC Medicare Advantage plans or to print these forms, please visit our website at [www.hr.columbia.edu/benefits/retirees](http://www.hr.columbia.edu/benefits/retirees).

**If you are not changing plans, no action is required and your current health plan will continue.** Simply use the enclosed coupons to make your payments. We recommend you complete the ACH form to facilitate automatic deductions from your bank account.

Please be aware that you can make a change at any time during the year if you have a “Qualified Life Status Change.” Examples of a Qualified Life Status Change include marriage, divorce, death of a covered dependent, or a dependent under 26 who is no longer a full-time student. You must, however, contact the Columbia Benefits Service Center within 31 days of the event if you need to make a change to your benefit coverage.

Please note that increasing healthcare costs are a concern for both the University and for you and we cannot guarantee that the retiree medical plan benefits will remain the same in the future. If you have any questions, please contact the Columbia Benefits Service Center at (212) 851-7000 or send an email to hrbenefits@columbia.edu.

Sincerely,

Fiona McLennan  
Associate Vice President  
Columbia University Benefits

Enclosures