



*UNIVERSITY OF DAYTON MEDICARE
SUPPLEMENT PLAN*
OPEN ENROLLMENT

**HEALTH CARE
DENTAL CARE**

2015

Office of Human Resources
300 College Park
Dayton, OH 45469-1614
Phone 937-229-2541
Fax 937-229-2009



Health Care and Dental Benefits Brochure

Retiree Medicare Supplement Program

Enrolling in Health Care and Dental Benefits for 2015

This brochure contains important information about your University of Dayton health care plan and dental benefits for 2015. We have enclosed a premium rate chart for your review. For information about the plan benefits please see the HR website under Benefits and then Retiree Benefits.

If you have questions after reading this newsletter, please call the Office of Human Resources at 937-229-2541.

Please be sure to read this brochure carefully. It describes:

- Information about your healthcare and dental plans, and
- Instructions on how to enroll in coverage for 2015.

If you are currently enrolled in the UD health care and/or dental coverage and wish to continue your coverage, you don't need to re-enroll. **NO ACTION IS REQUIRED.**

In This Issue ...

ENROLLING IN YOUR 2015 BENEFITS
2015 HEALTHCARE AND RX COVERAGE
YOUR MEDICARE SUPPLEMENT PLAN BENEFITS
YOUR SUPERIOR DENTAL CARE PLAN AND PREMIUM RATES
WHAT YOU NEED TO DO

Anthem will not be issuing new ID cards for either the Rx or medical plans for 2015. Certificates of coverage will continue to be available on Anthem's website at www.anthem.com or by calling Anthem at 1-800-223-9717.

This brochure includes only highlights of retiree benefits available through the University of Dayton benefits program. If any inconsistency exists between this brochure and the plan documents, the provisions of the plan document will prevail. While the University intends to continue offering the benefits program, the University reserves the right to change, amend, or terminate any of its plans at any time.

2015 HEALTHCARE AND RX COVERAGE

Quality health care coverage for our retirees is a priority at the University of Dayton. This commitment to providing quality coverage is balanced by our concern for maintaining costs at a reasonable level. We have worked hard to ensure that both of these priorities are met.

There will be **no changes to the medical coverage** provided under your Medicare Supplement plan and no changes to your prescription drug plan copays. Anthem has told us that there will be minimal changes to the prescription drug formulary list. You will be receiving information about any changes that may occur directly from Anthem.

The prescription drug coverage provided under your Anthem health care plan offered through the University of Dayton will continue to be a Medicare Part D drug plan called Anthem Blue Medicare Rx.

If you choose to continue to be covered under the University of Dayton group plan with Anthem, you will not need to enroll in a Medicare Part D drug plan on your own. By remaining in the UD Anthem Medicare supplement plan, you have effectively signed up for Medicare

Part D and Anthem will notify Medicare for you.

Due to continued low claims experience for Medicare retirees during 2014, the monthly premium for the UD plan will have only a slight increase for in 2015 for those paying a premium.

As you may remember, the University sent you a letter in 2005 outlining changes to be made to the University's portion of the premium beginning with the 2009 plan year. These changes were made in order to cap the University's future liability for retiree healthcare expenses. As stated in the letter, beginning with the 2009 plan year and continuing forward, the University's contribution to the premium will increase by a maximum of 5% in any given year. If costs increase by more than 5%, the difference will be absorbed by the retiree.

For the 2015 plan year, due to the good claims experience in both the medical and prescription plans for Medicare retirees, we were able to hold costs down resulting in only a small increase in premiums. The enclosed rate chart reflects the University's contribution to the premium in dollars based on your years of benefit eligible service at the time of retirement.

2015 MEDICARE SUPPLEMENT PLAN BENEFITS

| COVERED BENEFIT | PLAN COVERAGE |
|--|---|
| DEDUCTIBLE (APPLIES ONLY TO PERCENT COINSURANCE) | \$250 |
| OUT-OF-POCKET MAXIMUM* | \$1,000 |
| PHYSICIAN OFFICE SERVICES | |
| OFFICE VISIT | 80% |
| SURGERY | 80% |
| PHYSICAL MEDICINE THERAPIES | 80% |
| OTHER THERAPIES | 80% |
| DIAGNOSTIC | 80% |
| PREVENTIVE CARE (\$500 ANNUAL MAXIMUM) | |
| MAMMOGRAPHY, PELVIC EXAMS, PAP TESTING, PSA TESTS AND COLON CANCER SCREENING | COVERED IN FULL |
| IMMUNIZATIONS | COVERED IN FULL |
| ANNUAL VISION AND HEARING EXAMS (INCLUDING DIABETIC EYE EXAM) | COVERED IN FULL |
| OUTPATIENT PHYSICAL MEDICINE THERAPIES | |
| PHYSICAL/OCCUPATIONAL THERAPY (30 VISITS PER YEAR FOR EACH) | 80% |
| SPINAL MANIPULATION (12 PER YEAR) | 80% |
| SPEECH THERAPY (20 VISITS PER YEAR) | 80% |
| INPATIENT SERVICES (60 DAYS/YR FOR PHYSICAL MEDICINE & REHAB AND 90 DAYS/YR FOR SKILLED NURSING FACILITY) | 80% |
| OUTPATIENT SURGERY AND SERVICES (HOSPITAL OR ALTERNATIVE FACILITY) | 80% |
| INPATIENT & OUTPATIENT PROFESSIONAL CHARGES | 80% |
| HOME CARE SERVICES | 80% |
| HOSPICE SERVICES | 80% |
| EMERGENCY AND URGENT CARE | 80% |
| AMBULANCE SERVICES | 80% |
| MENTAL HEALTH/SUBSTANCE ABUSE | |
| INPATIENT | 80% |
| OUTPATIENT | 80% |
| LIFETIME MAXIMUM | Unlimited |
| HUMAN ORGAN & TISSUE TRANSPLANTS | COVERED IN FULL AT PARTICIPATING FACILITIES. 50% CO-INSURANCE AT NON-PARTICIPATING FACILITIES. |
| MEDICAL SUPPLIES & EQUIPMENT | 80% |
| PRESCRIPTION DRUG COVERAGE (INCLUDES DIABETIC SUPPLIES) | |
| NETWORK RETAIL PHARMACIES (30 DAY SUPPLY) | \$10 GENERIC, \$25 FORMULARY BRAND, \$40 NON-FORMULARY BRAND; NON-NETWORK PHARMACIES: AMOUNT OVER NEGOTIATED COST |
| MAIL ORDER SERVICE (90 DAY SUPPLY) | \$15 GENERIC, \$65 FORMULARY BRAND, \$100 NON-FORMULARY BRAND |

* All deductibles, co-insurance and mental health copayments count toward the Out-of-Pocket maximum. Rx drug copayments do not apply to the out of pocket maximum.

YOUR SUPERIOR DENTAL CARE PLAN

You will continue to receive your dental coverage through Superior Dental Care, a local dental plan company. Your benefits for 2015 will not change. The plan continues to provide coverage for a wide range of services – from oral examinations to x-rays and extractions. The premium rates for 2015 will increase slightly.

2015 Monthly Premium Rates

Single \$31.58

Family \$91.47

How the Plan Works

- **No deductible** – the plan pays first dollar on claims.
- **No claim forms** – simply present your membership card at the time of service.
- **No balance billing** – you are only responsible for your coinsurance based on a percentage of the dentist's charge.
- **Orthodontic maximum** – lifetime maximum is \$1,000 and is not offset by benefits paid by any previous plan.
- **SMILERIDER™** is a supplemental cosmetic rider that provides a 15% discount for elective cosmetic services such as teeth whitening, veneers, bonding, and porcelain facings. SMILERIDER™ dentists are identified by a (☺) in the enclosed directory.
- **EyeMed Vision Care** provides discounts on examinations and materials at unlimited frequencies. Available at Lenscrafters® and Optique® locations as well as many optician offices (for more information please call (877) 226-1115).

Choosing Your Dentist

You must seek care from a participating dentist if you reside in Ohio or Kentucky in order to receive benefits at the highest level. Check the website at www.superiordental.com to verify the participation of your dentist. You may switch dentists or self-refer to a specialist at any time.

If you live outside of Ohio or Kentucky or your dentist is not participating in the network, you may seek care from the dentist of your choice. You will be reimbursed directly by Superior Dental Care, and you will be responsible for payment of any remaining balance.

Your Dental Plan At-A-Glance

Here's a look at the percentage the plan pays for covered services:

Preventive & Diagnostic Services – 100%

- Exams
- Cleanings
- X-rays

Basic Services – 80%

- Fillings
- Extractions
- Root Canals
- Periodontal services

Major Services – 50%

- Crowns
- Bridges
- Dentures
- Occlusal guards (1 per lifetime)

Annual Maximum - \$1,000 per person
(Preventive care does not count toward the annual maximum)

Orthodontia – Lifetime Maximum of \$1,000
(For eligible dependents to age 20)

Deductibles - None

What You Need to Do

Here's a quick overview of what you need to do:

- ✓ ***Review your Anthem Benefits Summary on Page 4, the information about the Superior Dental Care plan on Page 5, and the enclosed Premium Rate Chart.*** This information is included in this packet and describes the services provided by your health care and dental plans and your monthly premium contributions for each plan.
- ✓ ***If you want to enroll your adult child(ren) under the age of 26 in the medical and/or dental plan(s), you must complete a retiree enrollment/change form by the enrollment deadline of November 14, 2014.***
- ✓ ***IF YOU ARE ALREADY ENROLLED IN HEALTH CARE AND DENTAL COVERAGE, YOU DON'T NEED TO RE-ENROLL*** – you will continue to be enrolled in the same plan/s in 2015.
- ✓ ***If you are not already enrolled in dental coverage and want to enroll for next year, you must complete a retiree enrollment/change form and return it to the Office of Human Resources no later than November 14, 2014.*** Forms will be on the Human Resources website at www.udayton.edu/hr, or by calling the Office of Human Resources at 937-229-2541.
- ✓ ***If you want to waive your health care and/or dental coverage, you'll need to complete the waiver section of the retiree enrollment/change form and return it to the Office of Human Resources no later than November 14, 2014.*** The forms will be available on the Human Resources website listed above, or by calling the Office of Human Resources.
- ✓ ***No forms will be accepted after the November 14, 2014 deadline due to tight time frames for entering the data.***

If you are interested in researching other options for coverage through Medicare for either yourself or your spouse, please contact McGohan Brabender's Senior Solutions group at 937-293-1600.