Questions?

For specific health insurance questions:
- Call Blue Cross and Blue Shield of VT at 888-222-7886.
- Create an online Express Scripts account at: www.express-scripts.com.
- Speak to a Northeast Delta Dental rep at 888-832-5700.

For general information about benefits:
- Visit www.uvm.edu/hrs
- e-Mail HRSInfo@uvm.edu, or
- Call 802-656-3150

Find Retiree Resources (including this flyer with clickable links) at:
www.uvm.edu/hrs/retired

November is the Time to Make Changes

To Your UVM Retiree Benefits

Please take a moment to review your UVM benefits. The information that follows may suggest adjustments for you to consider and it will inform you of coverage changes that will begin on January 1, 2015.

You can make the following adjustments in the month of November:
- Change between Base and High Option Dental coverage
- Add an eligible dependent
- Change a life insurance beneficiary
- Enroll in coverage if you’d opted out

Important Reminder

If you missed a 20-day deadline to add a dependent to your medical/dental plan during the year, take this moment now to make sure that you have included all the eligible people you wish to cover.

Effective January 1

Medical and Dental Insurance

Medical and high option dental insurance premiums will not increase for calendar year 2015.

Grandfathered Retirees

Grandfathered retirees (typically retired before January 1, 1993) and 1993/2000 Voluntary Separation Program retirees will see no change to the cost of their medical and high option dental insurance premiums.

Non-Grandfathered Retirees

Non-grandfathered retirees will see NO premium increases.

Medical Premium Rate Increases

January 1, 2015

VHP............................................ 0.0%
J Carve-Out.................................. 0.0%
Medicomp III.................................. 0.0%

High-Option Dental Monthly Rates

Retiree........................................ $7.92
Retiree and Spouse..................... $14.92
Retiree and Child(ren)................. $14.92
Family....................................... $21.92

Important Benefits Information from Human Resource Services at UVM.

Note: Changes to Coverage Can Only Be Made During the Month of November.
Effective January 1, 2015, UVM will provide prescription drug coverage for retirees covered by Medicare through a partnership with Blue Cross and Blue Shield of Vermont (BCBSVT) and the federal government’s Medicare Part D pharmacy program. This program, called UVM’s Blue Medicare Rx prescription drug plan, will provide retirees the same benefits they have been enjoying.

Coverage under this new plan is virtually identical to current coverage—including the same formulary, copay structure and out-of-pocket maximums. (See Pharmacy Deductibles for more information.)

This is an automatic transition and there is nothing that you need to do.

We will automatically enroll retirees in UVM’s Blue Medicare Rx prescription drug plan beginning on January 1, 2015, unless you tell UVM by November 14, 2014, that you do not want to join our plan.

Credit card information will not transfer to the new program, however you will receive instructions to update your new account.

Adjusting Your Dental Coverage
- To change dental coverage from high-option to base, or from base to high-option, you will need to complete a Delta Dental Enrollment form.
- All benefits forms are on the HRS website at www.uvm.edu/hrs. Click on “forms” and then on "benefits."

Changes to coverage must be received by November 26, 2014.

Mail changes to: The University of Vermont Human Resource Services 85 So. Prospect Street 228 Waterman Building Burlington, Vermont 05405

Prescription Drug Coverage for Medicare-Eligible Retirees

Non-Medicare eligible retirees covered under UVM’s VHP health plan will see no change to their prescription drug coverage and Express Scripts will continue to manage their prescription drug plan.

Pharmacy Deductibles

After a $100 deductible, prescriptions are $5 for generics, $20 for preferred brands or $40 for non-preferred brands.

Retirees with J, J Carve-Out or MediComp III coverage have a $750 maximum out-of-pocket expense.

Retirees with VHP coverage have a maximum out-of-pocket expense of $1,250/individual and $2,500/family.

Stay with Your Local Pharmacist

Virtually all US pharmacies participate in Express Scripts’ network, and thus your local pharmacist stands ready to serve you. Since the Express Scripts network covers the entire United States, there is typically no need to stock up on your prescriptions when you travel out of town.

Home Delivery Service Option

A voluntary mail order prescription drug plan is available for maintenance drugs through Express Scripts (www.expressscripts.com or call 888-222-7886).

You may purchase a 90-day supply at a cost equal to two co-pays (i.e., $10/$40 /$80), and you will pay no deductible on mail order prescriptions.

See the complete BCBSVT preferred prescription drug list online at:

www.bcbsvt.com/member/Rx/index.html

New ID Cards and Plan Booklets

ID prescription drug card(s) and booklets will arrive in mid- to late-November for Medicare-eligible retirees who stay on UVM’s Blue Medicare Rx prescription drug plan.

Materials for non-Medicare-eligible retirees on the BCBSVT VHP plan will arrive in mid to late December.

A Word About Step Therapy

Step Therapy encourages members to try lower cost generic medication before the newer, more expensive alternatives.

A complete list of drugs within each of five categories is available. Please visit the BCBSVT online prescription center for complete information:

www.bcbsvt.com/member/Rx/