2017 UVM Benefits Fair

Meet our vendors, UVM benefits staff, and community partners.

Wednesday, November 1
Memorial Lounge, Waterman Building
7:30am to 4pm
Raffles & Giveaways
Refreshments courtesy of HRDMA

Flu Clinics & Biometric Screening

Available at the Davis Center on
October 30, 8am – 1:30pm and
November 8, 1pm – 8pm.
If enrolled in the UVM medical plan,
there is no cost. Please present your
BCBSVT card and a photo ID.
Otherwise, there is a $25 cost.

Questions?

For specific health insurance
questions, contact:

- Blue Cross Blue Shield of Vermont (BCBSVT) at 888-222-7886.
- Northeast Delta Dental at 888-832-5700.

2017 UVM OPEN ENROLLMENT

For calendar year 2018

Retiree Benefits

Rate increases on premium cost-shares will become effective on
January 1, 2018. Open Enrollment is
October 30 – November 22, 2017.
Changes that you can make:

- Elect coverage (medical, Part D
drug coverage, and/or dental)
- Change dental plan options
(base or high-option plans)
- Add an eligible dependent
- Add dependent child(ren), up to
age 26, on medical, dental
and/or life insurance for January
1, 2018.

Open Enrollment Changes Effective January 1, 2018

Medical and Dental Insurance
UVM Blue Cross Blue Shield (BCBS)
medical premiums will increase for
calendar year 2018.

Medical Premium rate increases:

- VHP ....................... 5.8%
- J Carve-Out .......... 5.8%
- MediComp III ........ 5.8%

UVM Northeast Delta Dental Base
Option dental premium will not
increase for calendar year 2018.

High-Option Dental monthly rates will
increase 3%

- Retiree ..................... $7.21
- Retiree and Spouse ...... $14.42
- Retiree and Child(ren) .. $14.94
- Family .................... $22.15

Retired UA faculty pay 10% of base dental
and a high-option premium, if applicable.
**Medicare Part D Drug Coverage**

Effective January 1, 2015, UVM began providing Medicare Part D prescription drug coverage for retirees covered by Medicare; this plan is BCBS MedicareRx. Retirees must be enrolled in BCBS JCarveout and Medcomp III to qualify for this federal pharmacy program. There is no additional cost for enrollment in this plan.

Enrollment in the UVM plan will automatically cancel enrollment in another Medicare prescription drug (Part D) plan. If you wish to discontinue your coverage in the UVM plan, you must inform UVM in writing or call HRS if you have questions.

**Drug Coverage for Non-Medicare Retiree remains with Express Scripts**

Retirees under age 65 (and dependents under age 65) enrolled in the BCBS Vermont Health Partnership (VHP) Plan have the same prescription drug coverage provided to active employees and their dependents through Express Scripts.

**Pharmacy Deductibles**

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

VHP prescription drug coverage provides a maximum out-of-pocket expense of $1,250 per individual and $2,500 per family. Retirees with J Carve-Out or Medcomp III coverage have a $750 out-of-pocket maximum.

**Pharmacy Guidance**

Most US pharmacies participate in the BCBS Express Scripts and MedicareRx network. Please confirm this coverage with your pharmacist to ensure coverage.

**Home Delivery Service Option**

A voluntary mail order prescription drug plan is available for maintenance drugs through Express Scripts (www.express-scripts.com or call 888-222-7886). You may purchase a 90-day supply at a cost equal to two copays (i.e., $10/$40/$80), and you will pay no deductible on mail-order prescriptions.

See the complete BCBS preferred prescription drug list: www.bcbsvt.com/member/Rx/index.html

**Eleanor M. Luse Center Audiology Services Clinic for Hearing Support**

Retirees and their dependents may qualify for cost savings on hearing aids and associated fittings provided through this on-campus clinical service. Standard professional fees (hearing evaluation, hearing aid selection, ear molds, fitting, and follow-up care) will still apply. To learn more, contact the clinic at 802.656.3150.

---

**Turning 65? Time to enroll in Medicare Parts A and B.**

When you turn 65, you must enroll in Medicare Parts A (hospitalization), B (medical insurance), and D (prescription drug insurance.) UVM BCBS JCarveout serves as supplemental insurance to Part B. Included with this insurance is the UVM BCBS MedicareRx Part D program; this fulfills your obligation to Medicare to enroll in Part D.

Prior to your 65th birthday, we will remind you of your option to enroll in the UVM BCBS supplemental insurance to Part B and the Part D drug plan.

Please note that your enrollment in any Part D plan may require a premium payable to Medicare for those who are high-income earners. Contact the Social Security Administration to learn more as you approach age 65.

---

**Adjusting Your Coverage:**

Enrollment/change forms available at www.uvm.edu/hrs.

Forms must be received no later than November 22, 2017.

Email HRSInfo@uvm.edu or mail to: UVM Human Resource Services Benefits & Employee Operations 228 Waterman Building 85 South Prospect Street Burlington, VT 05405

Questions? Please call the HRS Information Center at 802.656.3150.