



2023 Retiree Plan benefits for The University of Vermont

You will have a new Cigna medical plan for 2023! Watch your mailbox for more information from Cigna.

October 2022

We are pleased to announce the University of Vermont has selected Cigna® to administer the group Medicare Advantage offered to Medicare eligible retirees and dependents.

This Cigna Group Medicare Advantage plan is exclusively customized for eligible University of Vermont retirees. This plan will replace your current medical and pharmacy coverage (Vermont Blue Advantage) effective January 1, 2023.

This plan aligns with the coverage provided under the current plan and adds new programs and services to support your health, well-being, and peace of mind. These include caregiver support, routine vision and hearing coverage with eyewear and hearing aid allowances, post hospital meals, fitness benefits, and more.

The Cigna Group Medicare Advantage plan, also known as Cigna True Choice Medicare (PPO), is a national Medicare Advantage plan available to retirees in Vermont and across the country. Retirees have nationwide access, even when traveling. The plan provides the freedom to see any provider who participates in Medicare and accepts the Cigna plan, in-network or out-of-network, at the same cost share with no referrals required.

More details on your coverage are coming soon, for now we want to provide you initial information on the new plan highlights.

What are the benefits of Cigna Group Medicare Advantage?

This new Cigna Group Medicare Advantage PPO plan is designed to fully support the specific needs of Medicare beneficiaries. This University of Vermont plan includes the following:

- **Approximately 60% lower monthly premiums** for you compared to your current plan.
- **Freedom to see any provider or facility** who participates in the Cigna Medicare Advantage PPO network or who accepts Original Medicare (99% of providers participate in Medicare nationally). The plan allows you to see any provider, in or out of network, at the same cost share, with no referrals required.
- **Yearly Health Check-ups** to review every aspect of your overall health and well-being. These check-ups go beyond a normal yearly Medicare wellness exam at no added cost to you.
- **Hearing aid and eyewear benefits** include \$3,000 hearing aid allowance every two years and \$250 vision eyewear allowance every year.

- **Cigna Medicare Advantage Incentives** can earn you up to \$200 in incentives for completing your Yearly Health Check-up and other healthy activities.
- **Retiree-focused care** coordination and disease management programs support the specific needs of Medicare beneficiaries.
- **Caregiver support services** are available to you and your family to help ease the impact of caregiving.
- **24/7 virtual care** allows you to connect with doctors by phone or video for non-emergency care from anywhere.
- **Health-related education, guidance, and support** is available 24-hours a day with Cigna's Health Information Line.
- **Silver&Fit** Healthy Aging and Exercise program includes a network of more than 16,000 fitness centers, home-based fitness programs, coaching, and more, at no cost to you.
- **Home Delivered Meals** can help make your transition home more comfortable and safe after an inpatient hospital stay.
- **myCigna.com** and the **myCigna** app provide online access to personalized tools and resources.

What's next?

In the next few weeks, you will receive more details on the plan change, including educational materials and access to a customer service help line. Be on the lookout for more information in the mail.

October: A Benefit Snapshot brochure featuring highlights of your new plan will be mailed to your home address by Cigna (look for a Cigna envelope).

Early November: A Cigna True Choice Medicare (PPO) Information Kit will be mailed to your home address. This will include the detailed benefit summary.

Early November: Cigna will present information sessions to be held in-person and virtually at four different times.

- Two virtual **Zoom meetings** are scheduled for Tuesday, Nov. 1, at 11 a.m. and 1 p.m. For log-in instructions and a link to the Zoom meetings, visit the UVM Retiree Benefits page online at: <https://www.uvm.edu/hrs/retirement> under the News & Updates section
- Two **in-person meetings** will be held on campus at Waterman Memorial Lounge (room 338) on Wednesday, Nov. 2 at 10 a.m. and 1 p.m.

Important: No action is required: The University of Vermont will have a passive enrollment process for this new plan. This means that you will not need to take any action. Your new Cigna Group Medicare Advantage PPO plan will be effective January 1, 2023.

Finally, enclosed are many questions, with answers, to provide you with important details.