

# **Oklahoma Higher Education Employees Insurance Group (OKHEEI Group)**

**FAQ (Frequently Asked Questions)**

**Updated 10-30-09**

## **1. What are the UHC (UnitedHealthcare) enrollment plans for the Medicare retirees?**

There will be a “passive enrollment,” which means members of OSEEGIB’s health supplement to Medicare will automatically be enrolled 1-1-10 in the new OKHEEI Secure Horizons senior medical supplement plan with UHC. In order to drop coverage, they will have to sign and return an Opt Out form. The same is true of retirees’ 65-or-older spouses currently enrolled as dependents on the OSEEGIB health supplement to Medicare.

This new OKHEEI plan is a customized “senior supplement plan” similar to a “Medigap Plan F.”

## **2. What will be the UHC process for responding to questions from Medicare retirees?**

We will compile all the questions into one document and create a list of FAQs. UHC will provide the OKHEEI Group with answers to the FAQs to have on hand, to post on each school’s website, or to provide to their Medicare retirees.

## **3. Will there be a UHC website for viewing such things as the FAQs, premium rates, UHC benefit summary? If so, will it be a custom website for our OKHEEI Group?**

At this time a UHC custom OKHEEI Group website is not available, but is slated as a future enhancement for 2011. For now, please check your individual school website for information such as this FAQ, rate charts, etc.

## **4. Some Medicare retirees have concerns that the rate comparison sheet does not identify what the 4 Rx (prescription) tiers mean? What pill amount for 90-day Rx? Can we order a 90-day supply from our local pharmacy rather than having to use mail order?**

The four tiers are:

Tier 1 = Generic drugs

Tier 2 = Preferred Brand drugs

Tier 3 = Non Preferred Brand

Tier 4 = Specialty drugs

The 90-day supply is a 3-month supply of medication. Some of the retail pharmacies in the UHC Plan’s network have agreed to offer a 90-day supply of medications, which will result in no out-of-pocket difference. In other words, retirees will only be responsible for the three copayments at the time of dispensing.

Not all pharmacies, however, offer the 90-day supply. If you prefer a 90-day supply and your local pharmacy does not provide this service, then you will need to order by mail.

Retirees can contact UHC Customer Service for a listing of the participating locations. We can also provide a listing for the schools to have on hand and share as appropriate.

The SecureHorizons UnitedHealthcare Medicare Rx phone number is: ( 888 ) 556 - 6648.

## **5. Can retirees get their Rx filled at their pharmacy (as well as by mail order)?**

Yes. Retirees can fill their prescriptions at any participating pharmacy or through mail order. Mail order is just an additional option that is available and retirees are not required to use it.

## **6. Will the 3-month supply be 90 pills?**

Yes, typically, it is a 90-pill supply unless there are more than 30 days in the month.

**7. Would United Healthcare have any representatives available to speak to the Medicare retirees in our area?**

Michele R. Carter is the Sr. Client Manager for this account. She is available to the group to assist in any way possible to make this a smooth transition. In addition, during the enrollment phase, retirees will have access to enrollment specialists who can answer any questions they may have. Once enrolled, Medicare retirees will have access to our Customer Service team to assist with any questions or issues ongoing.

This toll-free number for the SecureHorizons Sr. medical supplement (commonly referred to as "Sr. Supp") is: ( 800 ) 698 – 0822.

**8. How quickly will we have access to forms for Medicare retirees who want to change their option from the low Part D to the high option, etc.?**

No enrollment forms are needed as we are doing a passive enrollment. An *Opt Out* form will be included with the upcoming announcement letter that will be mailed to you in early November. Only those Medicare retirees who want to change Rx Plans (from High to Low or from Low to High) or opt out of the insurance will be required to complete the form. Enrollment kits with complete plan information will be mailed from UHC to your home on or around 11/5/2009.

**9. When am I, or my spouse, eligible for Medicare?**

It would be the first of the month in which a retiree or spouse turns 65 unless their birthday is on the first day of the month. If the birthday is actually on the first day of the month the retiree or spouse would become effective in Medicare the first day of the previous month.

For example, if your 65th birthday is February 20, 2010, your Medicare effective date would be February 1, 2010. (Note: if your birthday is on the 1st day of any month, Medicare Part A and Part B will be effective the 1st day of the prior month. For example, if your 65th birthday is February 1, 2010, your Medicare effective date would be January 1, 2010.)

Contact Medicare for more information. . . 1 – 800 – MEDICARE

**10. What will I receive in the mail and when?**

The following items are scheduled to be mailed to your home address:  
11/3/2009 announcement letter from your school.  
11/6/2009 kit (plan information) from UHC.  
12/16/2009 ID Card and post-enrollment kit from UHC.

**11. Will I be able to cover my 3 granddaughters I have adopted?**

In order for a dependent to be covered under this plan they would have to be over the age of 65 and on Medicare Parts A & B. Disabled dependents who are not yet 65, but have Medicare Parts A & B, would also be eligible for the plan.

If you have dependents that are not Medicare eligible, then BCBSOK will be the carrier for their health and dental insurance, if certain legal conditions are met. Contact your school HR office for more information about the necessary documents.

**13. Will dental coverage be with UHC and have a \$25.00 deductible?**

Dental coverage will be with Blue Cross Blue Shield of Oklahoma (BCBSOK). Your deductible amounts will remain the same as what they are for 2009 with OSEEGIB, which is \$25 per person per year, and zero deductible for preventive care.

**14. Will we still have the option to change from Rx low to Rx high on an annual basis? (I understand that there is only one health (medicare) supplement plan.)**

Yes, you can change from Rx low to Rx high during the annual open enrollment period.

**15. Will this insurance be acceptable (payable) if we live in another state?**

Yes, you can see any provider within the U.S. as long as the provider accepts Medicare.

**16. I realize that if an employer's active employees leave OSEEGIB then their retirees must leave OSEEGIB too. Now the retirees are split off from the active employees (actives are BCBSOK). I fear that UHC may decide we (Medicare retirees) are too risky in the future. Now OSEEGIB, UHC in January, etc.....don't want us and we will have NO supplement. (AARP maybe)?**

UHC is looking forward to a long partnership with OKHEEI Group Medicare retirees. We specialize in plans that are tailored and geared towards post-65 retirees.

**17. How will pre-existing conditions be taken care of?**

Pre-existing will be waived.

**18. I do not carry insurance on my wife in 2009 through OSEEGIB, but could I pick her up on my vision insurance after 12-31-09?**

Yes, you can add your spouse to your VSP vision insurance, 1-1-10 with this new group plan.

**19. Will there be a chance to get life insurance through the new company?**

At this time, only medical (health) coverage and prescription drug coverage are being offered through UHC. Contact your previous employer for life insurance information.

**20. Will the SilverSneakers program be offered through UHC?**

SilverSneakers fitness benefit is included in the OKHEEI plan.

**21. What would happen with the spouse that is below 65 if we choose a different carrier for Medicare retirees?**

To continue coverage, your spouse will need to enroll in the 1/1/2010 OKHEEI group insurance plans for Pre-65 retirees, faculty and staff. The carriers will be BCBSOK for health, BCBSOK for dental, and VSP for vision.

**22. What plan will the post-65 spouse have if the retiree is pre-65?**

Medicare eligible spouses and any other eligible dependents currently covered through the OSEEGIB program (age 65 and over, or at that have certain disabilities which qualify for Medicare) will be covered under the UHC plan while the Pre-65 retirees or spouses, below the age of 65 and not qualified for Medicare, will be covered under BCBSOK.

**23. Will my prescription (Rx) coverage be the same as HealthChoice?**

Due to the fact that HealthChoice is a different company, the UHC formulary will more than likely be different. Please refer to the formulary that will be included in your UHC packet of information that you'll receive in the upcoming mailing.

**24. How much will my prescriptions cost?**

Please refer to the formulary for drug tier information and applicable copays. The formulary will be included in the upcoming packet of information that you will receive from UnitedHealthcare SecureHorizons or you can call the UnitedHealth Rx pre-enrollment toll free number at: 1-888-556-6648.

**25. Will the rates for my insurance with UHC increase annually?**

UHC rates are reviewed annually and are subject to change. Many variables are taken into consideration, including, but not limited to, actual or anticipated costs in a specific geographic location adjusted for additional characteristics such as benefit design, employer contributions, etc.

**26. What are my enrollment options?**

For post-65 retirees, or disabled dependents that are on Medicare Parts A & B, the enrollment option is the UnitedHealthcare SecureHorizons Sr. Supplement plan combined with either a high prescription plan or a low prescription plan. For complete plan details or to review the difference in the prescription high vs. low option please refer to the packet of information from UnitedHealthcare SecureHorizons in the upcoming mailing.

**27. Will the spouse premiums be the same as the retiree premiums?**

If the spouse of the Medicare retiree is age 65 or above (or eligible for Medicare due to a disability), the spouse will have the same health premium rate. If the spouse is below age 65, the spouse will be covered by BCBSOK for health with premium rate subject to that health plan.

**28. Will the retiree be eligible for vision through VSP?**

Yes. Remember that your doctor must be a network provider for the new network the new OKHEEI group will use, in order to maximize your benefit. Use the "VSP Signature Choice Network." If your favorite eye doctor is not a member of the network, ask him or her to contact VSP about joining.

**29. Will the premiums for dental and vision be the same as the current 2009 employee/pre-65 rate?**

No, the premiums for 2010 will be different. Also, vision coverage and rates will be the VSP Choice Plan for our OKHEEI Group. Dental coverage and rates will be with the BCBSOK "Blue Care Network" dental plan for our OKHEEI Group. This network was formerly referred to as the "Traditional" network.

**30. Can retirees add dental or vision if they do not currently have it?**

Retirees who are already retired will be able to add or drop VSP vision each January 1, which is currently allowed through OSEEGIB. Retirees will not be able to add the new BCBSOK dental if they do not already have this coverage in place as a retiree.

**31. I'm assuming that retirees who did not elect the medical supplement coverage upon retiring through OSEEGIB, or who have dropped it since that time, cannot add it now – is that correct?**

Yes, you are correct. If you are already retired, and do not currently (2009) have the HealthChoice medical supplement plan, or you had it and dropped it, you cannot enroll for 2010 in this OKHEEI group senior supplement plan sponsored by UnitedHealthcare.

