

## **Retiree Medical, Prescription Drug and Dental Insurance Newsletter**

The University of Nebraska annual benefits enrollment period is currently underway. Several changes will be made to the Blue Cross Blue Shield of Nebraska medical insurance plan and the CVS Caremark prescription drug program in 2009. Please take some time to review this information since it may affect your insurance coverage for next year. Additional benefit information may be viewed on the University of Nebraska benefits Web page at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits).

At this time, you may request a different Blue Cross Blue Shield medical option or cancel your medical and/or dental insurance coverage. Dependents, however, may not be added to your coverage. **Once coverage has been canceled, you will not be allowed to re-enroll for coverage in the future.**

**If you wish to make any changes to your coverage for 2009, the attached Retiree Insurance Change Form should be completed and returned to your Campus Benefits Office by December 5, 2008.** All changes will take effect on January 1, 2009.

### **Blue Cross Blue Shield Medical**

- Blue Cross Blue Shield of Nebraska medical insurance premiums for the Low, Basic and High options will increase in response to increased medical plan costs. Increases will depend on the option and coverage category in which you are enrolled. **Attached is a schedule showing the retiree medical insurance premiums for all options and coverage categories.**
- Preadmission testing services for laboratory and x-ray performed within 72 hours of an inpatient hospital admission will be reimbursed at the deductible and coinsurance percentage rather than 100 percent.
- If you are currently enrolled in the High option, you may wish to seriously consider changing to the Low or Basic option. As you can see from the attached premium summary, the High option premium is significantly higher than the Low and Basic option premium. The only differences between these three options lie in the deductible, coinsurance and stop-loss limits. CVS Caremark prescription drug copays and the annual prescription drug deductible are the same for any Blue Cross Blue Shield of Nebraska medical option.
- Retirees currently enrolled in the Blue Cross Blue Shield of Nebraska medical plan will receive a Schedule of Benefits (confirming medical insurance coverage) sometime in January 2009. The 2009 Blue Cross Blue Shield of Nebraska Medical Certificate of Coverage (plan booklet) will be available on the University of Nebraska benefits Web page at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits) in January 2009.

## CVS Caremark Prescription Drug Program

- Prescription drug copay amounts will change to the following for each 30-day prescription. To promote the use of generic drugs, the generic copay will decrease in 2009. This is the first change and/or increase in copay amounts since 2005.

Generic	\$10 to \$9
Brand (on formulary/Primary Drug List)	\$28 to \$28 (no change)
Brand (not on formulary/Primary Drug List)	\$45 to \$47

\*An annual \$50 deductible is also required for brand-name drugs for each covered person.

- Included in this packet is a “certificate of creditable coverage” notice that the university is required to provide to you. This notice certifies that the university’s current prescription drug coverage is deemed “creditable” by Medicare. Creditable coverage means that the prescription drug benefits in the university’s health plan exceed the Medicare required minimum prescription drug benefit. Therefore, you may wait to enroll in a Medicare Prescription Drug Part D plan without incurring a late enrollment fee. The enrollment period for Medicare Part D prescription drug benefits for current Medicare-eligible retirees is November 15, 2008 to December 31, 2008. This means that if you keep your current university medical insurance coverage, but decide to change to a Medigap and Medicare Part D prescription drug plan next year at this time, you will not be charged a late enrollment fee.

## Blue Cross Blue Shield Dental Plan

- The Blue Cross Blue Shield of Nebraska dental plan premium will increase in 2009. If you are currently enrolled for dental insurance, you may wish to review your need for coverage by comparing your actual dental expenses versus the annual cost of premiums. Attached is a schedule showing dental premiums for all coverage categories. **As a reminder, the dental plan is closed to new enrollments.**
- Current insureds will receive a Schedule of Benefits (confirming dental insurance coverage) from Blue Cross Blue Shield of Nebraska in January 2009. The 2009 Blue Cross Blue Shield of Nebraska Dental Certificate of Coverage (plan booklet) will be available on the University of Nebraska benefits Web page at [www.nebraska.edu/benefits](http://www.nebraska.edu/benefits) in January 2009.

## Long Term Care

- The long term care plan offered through CNA contains a voluntary inflation protection feature called the Guaranteed Benefit Increase Option\*. This feature offers you the opportunity to increase your daily and lifetime maximum benefit amounts. CNA will send you (if eligible) additional communication including premium information and election form to your home address.

Premiums for increased coverage will be based on your current age at the time of the offer. Premiums for your existing benefits will continue to be based on your age at the time those benefits went into effect.

\*If you have chosen the optional Lifetime Automatic Benefit Increase, you will not receive this offer as your daily benefit amount automatically increases each year.

## How to Make Changes in Coverage

- If you wish to make a change in your medical insurance option or cancel your medical and/or dental insurance coverage, the attached Retiree Insurance Change Form must be completed and returned to your Campus Benefits Office no later than December 5, 2008.
- The new 2009 medical and dental insurance premium will be automatically changed for the January 5, 2009 electronic withdrawal. As a result, you do not need to contact your bank.
- Retirees electing to cancel retiree medical insurance coverage with the university must notify the Campus Benefits Office in writing by the 15th of the month prior to the effective month of cancellation (i.e. if cancellation notice is received December 10th, cancellation will be effective January 1st). Notice of cancellation received after the 15th of the month will not be effective until the 2nd month following thereafter (i.e. if cancellation notice is received December 21, cancellation will be effective February 1st.) No premium refunds will be made when medical insurance coverage is cancelled. This policy also applies to any change to an electronic banking arrangement (ACH), i.e. change in banks, accounts, etc.

If you have any questions or need additional information, please call or email your Campus Benefits Office.

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