



Aon Retiree Health Exchange™








Medicare Eligible Retirees/Spouses

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Agenda

-  **Updates for 2022**
-  **Annual Open Enrollment Communications**
-  **Enrollment Periods and Medicare Options**
-  **Annual Open Enrollment Timeline**
-  **Retirees/Spouses currently enrolled in UMS group plan options**
-  **Part D Benefit**
-  **Plan Comparison**

My main goal today is to make sure you leave this presentation with a better understanding of the options that are available to you on the exchange and the actions you need to take if you do decide to change. Here is the agenda for today:

- Updates for 2022
- Annual Open Enrollment Communications
- Enrollment Periods and Medicare Options
- Annual Open Enrollment Timeline
- Retirees/Spouses currently enrolled in UMS group plan options
- Part D Benefit
- Plan Comparison

Updates for 2022

- Medicare Prescription Drug plan maximum out of pocket is \$1500/year
- Must be enrolled in a medical and drug plan through the Exchange for 2022 to receive the HRA allocation
- Aon pre-scheduled initial appointments – (10/18 – 11/19)
 - Retirees/Spouses currently enrolled in UMS group plan
 - Enrollment window – (10/15 – 12/7)
- Recording of the webinar will be posted on this website - myexchangeconnection.com/universityofmainesystem

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Annual Open Enrollment Communications

- **You will receive the “Medicare & You” handbook directly from Medicare**
- **If you have enrolled in a Medicare Advantage plan or a Medicare Prescription Drug “Part D” plan:**
 - You will receive information from your insurance carrier related to any updates or premium changes in September or early October
- **If you have enrolled in a Medicare Supplement plan (Medigap):**
 - You will receive a notice from your insurance carrier related to any updates or premium changes prior to January 1, 2022
- **Annual Renewal Letter from Aon Retiree Health Exchange:**
 - Is Your Current Coverage Meeting Your Needs?
 - HRA annual details
 - Mailed in mid-September

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- Everyone that is Medicare eligible receives a Medicare and you handbook directly from Medicare in September
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Enrollment Periods

- **Annual Open Enrollment Period (OEP)**
 - October 15th through December 7th (annually)
 - View plans online starting October 1
 - Compare and change Medicare Advantage and Part D plans
 - If you enroll in a new plan, and are replacing an old plan, the old plan will be cancelled automatically once new plan is approved
- **Medicare Supplement plans do not have an enrollment period**
 - Can change plans any month of the year
 - Cancel old plan once new plan is approved
 - New plan premium may be taken out upon approval
 - May be subject to underwriting before approval
- **Medicare Advantage Open Enrollment Period**
 - January 1 – March 31
 - Able to switch Medicare Advantage plans
 - Go back to Original Medicare and, if needed, join a Prescription Drug Plan

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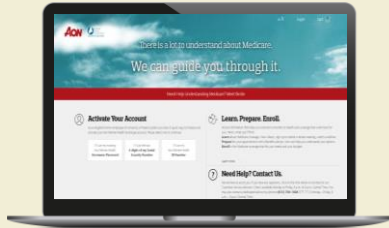
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Aon Website – Managing your plan selection

Your personal Aon ID and website details are included in the renewal letter you will receive in mid-September



Your personal Aon ID and website information is included in the renewal letter you will receive in mid-September or by calling the Exchange at 1-833-704-1028 (TTY 711)

Go online to: retiree.aon.com/universityofmainesystem

- Update your contact information
- Starting October 1 - review plans and get recommendations based on your needs and preferences

Note: You will not see AARP UnitedHealthcare Medigap plans on our website, but they are available through your Benefits Advisor.



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Aon's website to review and enroll in plans is retiree.aon.com/universityofmainesystem. If you have not activated your account on the website, you will need to use your Aon personal ID number to do this. This can be found in your communications or by calling Aon. Both the retiree and spouse need to activate their accounts separately on the website. The new plans for 2022 will be available to view started on 10/1/2021. Please make sure to add in all your current prescription drugs and providers to the website in order to get accurate plan recommendations.

Plan comparison slide

The screenshot displays the Aon Medicare Plan Comparison interface. The header includes the Aon logo, navigation links for Individual Medicare, Dental, Vision, More Coverage, FICA, and Get Help. The main title is "My Medicare Plan Comparison Your Current Plan". A note advises users to click "Keep My Current Plan" to remain in their current plan or "Update your profile" if information has changed. A prominent banner states "Save \$725 Per Year" and notes that the plan below provides better value, benefits, and/or risk protection, with a link to "Show Differences".

The comparison is presented in two columns:

- Current Plan (Score: 41):** Blue Cross MedicareRx Value (PDP). ID: 55715-001-0. Status: Enrolled. Monthly Premium: \$73.60. Total Estimated Out of Pocket: \$226 (1/1/2021 - 12/31/2021). 2020 CMS Star Rating: 4 stars. Medications Covered: 3/3. Deductibles: \$435. CO-PAY / CO-INSURANCE: See Details.
- Recommended Plan (Score: 97):** WellCare Wellness Rx (PDP). ID: 54802-186-0. Status: Recommended. Monthly Premium: \$13.20. Total Estimated Out of Pocket: \$44 (1/1/2021 - 12/31/2021). 2020 CMS Star Rating: 5 stars. Medications Covered: 3/3. Deductibles: \$435. CO-PAY / CO-INSURANCE: See Details.

Buttons at the bottom of each plan card include "View Plan Details" and "Compare These Plans" (for the current plan) or "Switch To This Plan" (for the recommended plan).

The footer contains the Aon logo, the text "Proprietary & Confidential", and a red box with the number "7".

For individuals who are currently enrolled in plans through the exchange, you will be able to compare your current plan, with 2022 information, with all the other plans for 2022. This will allow you to quickly assess if the plan you are currently in will be the right plan for you for next year, or if another plan would give you a better value. If you determine that another plan is a better value for next year, you can add the plan to your cart and enroll in the plan online, or with the help of a Benefits Advisor

Accessing your HRA online



To access your HRA online:

- Go to retiree.aon.com/universityofmainesystem
- Log into your account using your username and password
- Click the HRA tab on the right-hand side of your screen
- Click on "Manage My University of Maine System HRA"
- Educational videos are available on the microsite
 - myexchangeconnection.com/universityofmainesystem

What if my premium changes for the next year and I have auto-reimbursement?



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You can also get information on your HRA account by clicking on the HRA tab on the website. For detailed information about your HRA, please scroll down on the HRA tab and click on "Manage My University of Maine System HRA". This will take you to YSA (Your Spending Account) website and you'll land on the account summary page. This is the website where you can get much more detailed information about your HRA, including filling out forms. If you ever have any questions about the HRA, please call Aon.

Ongoing Webinars

Please visit myexchangeconnection.com/universityofmainesystem for educational videos



HRA Webinar:

- 1/11/2022 @2pm ET
- Email invitations for the webinars will go out a few weeks before the webinars

Monthly Age-Ins Webinars:

- Will receive a postcard invitation around 7 months before turning age 65
- The postcard will have instructions for the upcoming 3 monthly webinars
- RSVP's not needed. Just log into the webinar at the specific date/time

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There is an upcoming HRA webinar for anyone interested in attending. The date is 1/11/2022. Email invitations for the webinars will go out a few weeks before the webinars. The webinar will go into detail about the HRA account and answer any questions you may have

Annual Enrollment Timeline

Annual Open Enrollment Period is October 15 – December 7

- Plans available to compare online **October 1**

Able to compare Medicare Advantage and Part D plans

- Enroll in new plans online or over the phone

Communication will be mailed out mid-September

- Instructions to visit our website to view plans starting on October 1
- Schedule phone appointment with a Benefits Advisor

If you like the plans you are enrolled in, and the plan is available in 2022, no action needed

- The plans will rollover automatically to the next year, unless your carrier notifies you of any disruptions to your plan

Medicare Advantage Open Enrollment Period

- January 1 – March 31
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Retirees/Spouses currently enrolled in UMS group plan option's Timeline

Aon Retiree Health Exchange Open Enrollment Window – (10/15 – 12/7)

- Pre-scheduled initial appointments 10/17 – 11/20

Communication will be mailed out mid-September

- Instructions to visit our website to view plans starting on October 1
- Pre-scheduled phone appointment with a Benefits Advisor
 - Confirmation of appointment is required. Need to call the Exchange to confirm/reschedule appointment or do this online
- HRA annual details



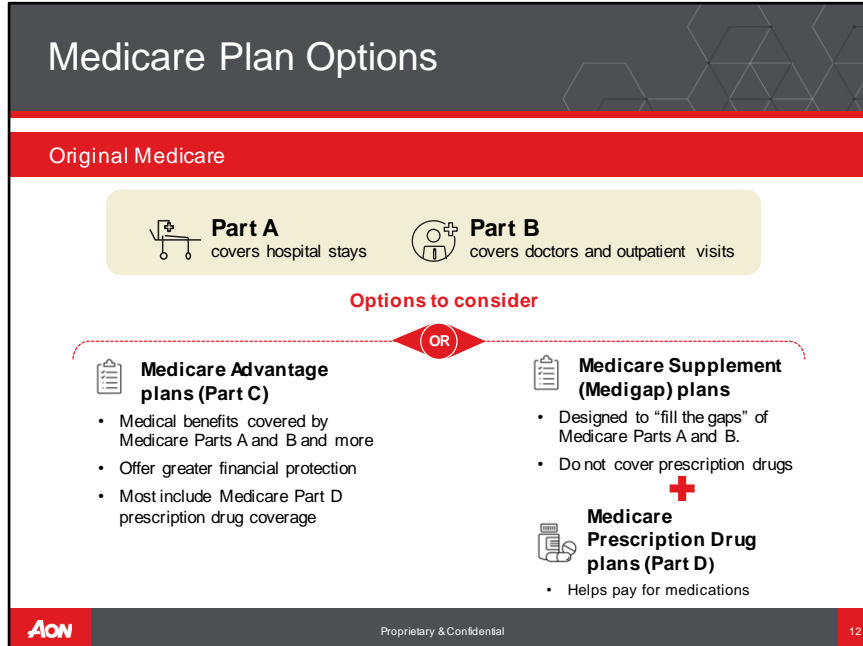
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For retirees/spouses that are currently enrolled in the UMS group plan, you have the option of enrolling in plans through the Exchange between 10/15/2021 – 12/7/2021.

Communication will be mailed out in early -October

- Instructions to visit our website to view plans starting on October 1
- Pre-scheduled phone appointment with a Benefits Advisor
 - Confirmation of appointment is required. Need to call the Exchange to confirm/reschedule appointment or do this online
- HRA annual details are included in the communication



There are two different types of plans to choose from in addition to Medicare A and B.

Aon Retiree Health Exchange works with over 90+ Insurance Carriers and over 3000 plans nationwide. Our Carriers offer different types of plans in a variety of benefit structures. Keep in mind not all carriers and plans will be available in your area. By viewing our website or during your appointment, you will be able to see which Carriers and plans are available to you.

The 1st type of plan to choose from is called a Medicare Advantage plan.

Medicare Advantage Plans that include prescription drug coverage

There is low to no premium –pay as you go

They have Out-Of-Pocket maximums. This means there is a limit on how much money you could potentially spend on doctor and hospital care in a calendar year.

These are Network base plans like HMOs and PPOs

Most include drug coverage

They have co-pays, co-insurance and possibly deductibles

A lot of plans offer extra coverage for vision, dental, and hearing, but the benefits are limited

There is coordinated care within the plan's network – This means that all the doctor's within the network are always communicating with each other about your healthcare needs and services
Guaranteed acceptance into the plans

The 2nd type of plan is called a Medicare Supplement plan...also known as a Medigap plan

Work side by side with Medicare parts A & B

You typically pay much higher premiums than you would for a Medicare Advantage Plan that includes prescription drugs, but you have little to no cost when Medicare services are provided

There are several Medicare Supplement plans that will provide a range of possible out-of-pocket costs; you can choose the level of coverage that works for your needs

There are no networks – You can use any medical facility or physician that accepts Medicare nation wide

It does not include drug coverage – you will need to purchase a stand alone prescription drug plan

Medicare Supplement rules for the state of Maine

- Can change Supplement plans as long as you change to a plan with the same benefits or lesser benefits from the same or different insurance company
- If you enrolled in a Medicare Supplement plan and you terminate that enrollment to enroll in a Medicare Advantage plan for the **first time**, you have a 3-year window to enroll back into a Supplement plan of equal or lesser value
- If you enroll in Medicare Advantage during your six-month open enrollment period, beginning when you first enroll in Medicare Part B, and then switch to original Medicare Part A and Part B within three years, you have the right to buy any Medicare supplement plan of your choice as long as you buy it within 90 days after your Medicare Advantage coverage ends. (Age-Ins to Medicare)
- Medicare Supplement plans are community rated. This means the premiums are the same, for the same plan, for any one that is Medicare eligible

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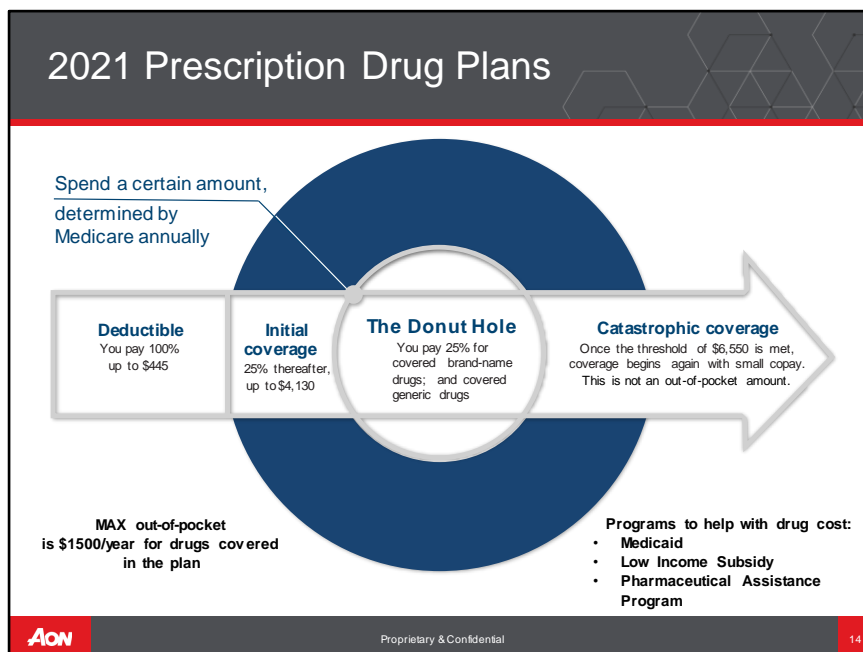
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Below are the Medicare Supplement plan rules for the state of Maine:

- Can change Supplement plans as long as you change to a plan with the same benefits or lesser benefits from the same or different insurance company
- If you enrolled in a Medicare Supplement plan and you terminate that enrollment to enroll in a Medicare Advantage plan for the **first time**, you have a 3-year window to enroll back into a Supplement plan of equal or lesser value
- If you enroll in Medicare Advantage during your six-month open enrollment period, beginning when you first enroll in Medicare Part B, and then switch to original Medicare Part A and Part B within three years, you have the right to buy any Medicare supplement plan of your choice as long as you buy it within 90 days after your Medicare Advantage coverage ends. (Age-Ins to Medicare)

- Medicare Supplement plans are community rated. This means the premiums are the same, for the same plan, for anyone that is Medicare eligible



UMS is providing a great drug benefit. If you pay out of your pocket more than \$1500 in the calendar year for any drug covered in your drug plan, you will be able to get reimbursed for any additional out of pocket cost for the remainder of the year, up to 1 million dollars. Your Benefits advisor will be able to go over the details of how a drug plan works and your drug benefit. Keep in mind, if you enter the Donut Hole within the calendar year, you will be approaching your \$1,500 out of pocket max.

There are programs to help out with drug cost. The three main ones are:

- **Medicaid** – this is for very low-income individuals. The program helps with both medical and drug coverage
- **Low Income Subsidy (LIS)** – this program is for low-income individuals that don't meet the income levels for Medicaid, but are still low income. This program helps out with drug cost
- **Pharmaceutical Assistance Program** – This program is offered through the pharmaceutical companies that offer expensive brand name drugs. The program allows individuals to receive their brand name drugs at reduced or no cost at all if they fall below a certain income level. The doctor that prescribes your drugs should be able to provide you with details of these

programs, if that drug participates in the program

Drug HRA Benefit step by step process

- Retiree monitors their EOB (Explanation of Benefits from Drug plan) each month to determine if/when they've paid \$1,500 out of pocket for their drugs covered in the plan.
- Once a Retiree has paid \$1,500 out of pocket for their covered drugs, they can go online to YSA's website, by way of Aon's website, to request the activation form or call Aon
 - Within Aon's website, under the HRA tab, click "Manage My University Of Maine System HRA" to get to YSA's website
- Retiree receives the activation form
 - Fill out the form and send back along with the EOB that shows they've paid \$1,500 out of pocket, to YSA
 - Once YSA receives the proper documentation, the Drug HRA Benefit will be set up
- Retiree will submit out of pocket covered drug cost (EOB or proof of purchase) to YSA, for the remainder of the year, for reimbursement, up to 1 million dollars



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Below is the Drug Benefit step by step process:

- Retiree monitors their EOB (Explanation of Benefits from Drug plan) each month to determine if/when they've paid \$1,500 out of pocket for their drugs covered in the plan.
- Once a Retiree has paid \$1,500 out of pocket for their covered drugs, they can go online to YSA's website, by way of Aon's website, to request the activation form or call Aon
 - Within Aon's website, under the HRA tab, click "Manage My University Of Maine System HRA" to get to YSA's website
- Retiree receives the activation form
 - Fill out the form and send back along with the EOB that shows they've paid \$1,500 out of pocket, to YSA
 - Once YSA receives the proper documentation, the Drug HRA Benefit will be set up

- Retiree will submit out of pocket covered drug cost (EOB or proof of purchase) to YSA, for the remainder of the year, for reimbursement, up to 1 million dollars

Health Reimbursement Account (HRA)

HRA details:

- UMS will contribute annually to a tax-free HRA
- Use funds to get reimbursed for your plan premiums and eligible out-of-pocket health care expenses
- HRA funds are available ONLY if you enroll in a medical and drug coverage through the Aon Retiree Health Exchange

Maximum reimbursements:

- You'll be reimbursed for insurance premiums and eligible out-of-pocket expenses until the HRA amount is depleted

Rollover:

- Any remaining balance in your HRA at the end of the year will roll over to the following year



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UMS will contribute annually to a tax-free HRA. You can use the funds to get reimbursed for your plan premiums and eligible out-of-pocket health care expenses. HRA funds are available ONLY if you enroll in a medical and drug coverage through the Aon Retiree Health Exchange

You'll be reimbursed for insurance premiums and eligible out-of-pocket expenses until the HRA amount is depleted

Any remaining balance in your HRA at the end of the year will roll over to the following year

2021 UMS Plan vs. Exchange Plan

Benefits	UMS Group PPO Plan Retiree/Spouse	Medicare Advantage PPO Plan	Medigap Plan G
Premium/month – Retiree/Spouse	(\$0-\$55)/\$137	\$0	\$195
Deductible (annually)	\$300	\$0	\$203
Inpatient Hospital Care	\$200/per stay	\$300 copay per days 1-6	\$0
Primary Care/Specialist	\$20/\$35 copay	\$10/\$35 copay	\$0
Emergency Room	\$100 copay	\$90 copay	\$0
Preventative Care	\$0 copay	\$0 copay	\$0
Vision/Dental/Hearing	Yearly eye exam/Yearly hearing exam	Yearly eye exam and \$100 glasses- contacts/\$500 yearly dental services/\$1500 yearly for two hearing aids	
Prescription Drugs	\$10/\$25/\$40/\$55	\$2/\$37/\$90/33% (\$1500 Max)	
Medical Max out of pocket	\$2,750	\$4000	Premium + Deductible
HRA Dollars – Retiree/Spouse	\$0/\$0	\$2100/\$800 (unused amount rolls over to next year)	\$2100/\$800

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This slide was created to show the cost of the UMS group plan versus the two types of medical plans offered through the Exchange. In this example, I chose plans that are available in the Portland, Maine area. The UMS group plan works just like a Medicare Advantage plan. If you compare the two plans side by side, the main highlights are:

- The UMS group plan has between a \$0 - \$55/month premium for the retiree and \$137/month for the spouse. The Exchange Medicare Advantage plan has a zero-dollar premium.
- As you look over the benefits and cost of the benefits, the cost are very similar.
- The two main factors to take into consideration are the difference in premiums and the HRA dollars. With the group plan, between the retiree and spouse, they would pay around \$1900/year in premium and would not receive any HRA dollars. If a retiree and spouse both enrolled in a Medicare Advantage plan, they would not have any premium payment, and would receive \$2900/year in the HRA. This means between the premium and HRA dollars, a retiree and spouse could save approximately \$4800/year by simply enrolling in a Medicare Advantage Plan through the Exchange. Keep in mind, if they have any HRA dollars left over at the end of the year,

that money is roll-overed to the next year and added to the annual allocation they will receive on January 1st of the next year. This means one can build up a nest egg in the HRA account. There is no limit on the amount you can have in the HRA account. You also have the option of choosing a Medigap plan. The most popular Medigap plan in ME is plan G. The premium is 195/month for any age. If you choose this plan your only cost for hospital and doctor cost for the year would be your monthly premium and the part B annual deductible, which is \$203. No additional out of pocket cost for any hospital or doctor care throughout the year



THANK YOU!



If you have other questions, call Aon Retiree Health Exchange
1.833.704.1028 (TTY 711)

- Monday – Friday, 9 a.m. – 9 p.m. ET
- Closed on holidays
- Extended hours during the Medicare Open Enrollment Period

retiree.aon.com/universityofmainesystem (Plans Website)

**myexchangeconnection.com/universityofmainesystem
(Recording of webinar)**

**benefits@maine.edu and Toll-Free: 1-(866) 269-9635 or local
(207) 973-3373**

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If you have any question please contact Aon at 1-833-704-1028

To view plans on the Exchange, please go to
retiree.aon.com/universityofmainesystem

To view a recording of the presentation and to view educational videos. Please
go to myexchangeconnection.com/universityofmainesystem

If you have any questions for UMS, please go to benefits@maine.edu or call
Toll-Free: 1-(866) 269-9635 or local (207) 973-3373

Disclaimer

* As of 2017, aon.com/about-aon

** Aon Retiree Health Exchange is the only exchange recommended by the National Council on Aging (NCOA) for continually meeting rigorous standards of excellence. For more than 60 years, NCOA has been a leading nonprofit organization committed to improving the health and economic security of older adults.

*** We comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Our carrier partners do not discriminate, exclude people or treat them differently on the basis of race, color, national origin, sex, age or disability. It's important that you are treated fairly. That's why our carrier partners follow federal civil rights laws in our health programs and activities. People with disabilities are offered free aids and services. If you are interested in these services, call your insurance carrier's toll-free number.

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Please read the disclaimer