

Medicare-Eligible Retiree Guide

for changes effective January 1, 2021



University of Maine System Retiree Health Plan



Important

IMPORTANT:

Your current health plan ends on December 31, 2020.

This guide helps you to prepare to enroll in new individual Medicare coverage, which will replace your current health care plan. Aon Retiree Health Exchange™ will help you understand your plan options, provide consulting support, and guide you through the process — from comparing coverage to enrolling in a plan that's right for your needs.



Already enrolled?

If you're already enrolled in an individual Medicare plan and would like to make changes, you can do so during the annual Medicare Open Enrollment Period, October 15 – December 7.

You can also make changes to your Medicare Advantage and Medicare Prescription Drug coverage when certain events happen in your life, like if you move or you lose other insurance coverage. These opportunities to make changes are called Special Enrollment Periods (SEPs). Rules about when you can make changes and the type of changes you can make are different for each SEP. Ask a licensed Aon Benefits Advisor for more information or visit [medicare.gov](https://www.medicare.gov).

A look ahead

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You don't have to face Medicare decisions alone

Aon Retiree Health Exchange helps you make decisions and gives you access to a variety of health care plans that offer you more than Medicare Parts A and B. This service is provided to you to help make enrolling in a supplemental Medicare plan easy and worry-free. There is no extra cost to you to use this service. You only pay for the coverage you enroll in.





When it comes to your health, change can be good.

For most Medicare-eligible retirees in a group health plan, the cost of coverage keeps climbing¹ and plan options are becoming limited. Fortunately, there's a wide range of Medicare plans available outside of group coverage in what's called the "individual market" — to fit your needs and budget.

Among U.S. employers, the idea of moving retirees from group health coverage to individual coverage is gaining in popularity. Today, a growing number of employers have replaced, or plan to replace, a traditional group health plan with individual coverage options for their retirees.

As part of our commitment to providing retirees with access to quality health care that's affordable, University of Maine System (UMS) is taking advantage of this private exchange opportunity. Now, retirees will have more choice, more flexibility and a greater plan selection that may work with your budget. **Beginning January 1, 2021, UMS will transition its Medicare retiree group sponsored plan to individual plans offered through Aon Retiree Health Exchange.**

Introducing Aon Retiree Health Exchange

Changing health insurance isn't something you do every day, so you may need help evaluating your new options. That's why UMS is partnering with Aon Retiree Health Exchange — to make understanding Medicare easier for you. Aon will provide educational resources, help you compare plan options suited to your needs and budget, and assist with enrollment — now and in the future.

As a national private health exchange that specializes in helping retirees navigate and understand Medicare, Aon Retiree Health Exchange provides guidance you'll appreciate. Through Aon, you have access to a variety of insurance companies who offer Medicare Advantage, Medicare Supplement and Prescription Drug plans, along with dental, vision and hearing plans to complete your coverage.*

Whether you prefer to research your options on your own, through online tools and resources, or with professional assistance from Aon Benefits Advisors, Aon Retiree Health Exchange offers you the convenience of choice, personalized service and ongoing support.

- Choice of national and regional insurance companies you know and trust
- Choice of many Medicare Advantage, Medicare Supplement and Prescription Drug plans
- Choice of informational webinars
- Choice of enrollment preference: online or over the phone
- Choice of other coverage including dental, vision and hearing

*Plans may not be available in all geographic areas.

The advantages you get from working with Aon start before you enroll in coverage and extend through future plan years as your coverage needs change. You're entitled to advisory services, online decision tools and educational information, online webinars and enrollment assistance at no cost to you. Aon also serves as an advocate to help you with billing issues, claims processing, solving access-to-care problems, and much more.

Since Aon Retiree Health Exchange is not an insurance company, you can count on objective guidance — giving you confidence knowing the Medicare benefits you choose are right for you. With a selection of individual health plan options available in your area, you identify your coverage needs and Aon will help you pinpoint insurance companies and their plans that align with your health care needs and budget.

Rest assured: an individual plan purchased through Aon Retiree Health Exchange cannot cost more than if you buy that same plan on your own. And, **all Aon benefits and services are provided at no cost to you.** You only pay for the coverage you enroll in.



By your side: Benefits Advisors

Aon Retiree Health Exchange has Benefits Advisors who are licensed insurance agents with expertise to help you understand and compare Medicare benefits, coverage options and costs. Benefits Advisors play an integral part in ensuring your health insurance needs are met and your expectations are exceeded.

Benefits Advisors do not receive special compensation to enroll you in a specific Medicare Advantage, Medicare Supplement or Prescription Drug plan or with a certain insurance company. It's important to understand that Aon guidance is supporting *your* interests, needs and budget.



Aon Retiree Health Exchange is an official partner of the National Council on Aging (NCOA). For 6 years, we have met NCOA's stringent Standards of Excellence for Medicare Brokerage Services. Aon Retiree Health Exchange and NCOA partner to provide comprehensive education and decision support services to help Medicare beneficiaries make informed and confident choices about their health care coverage.



The Better Business Bureau gives Aon an A+ rating* for quality and competency in assisting seniors through guidance, resources and enrollment expertise in Medicare health insurance plans.

*Accredited since July 10, 2017.

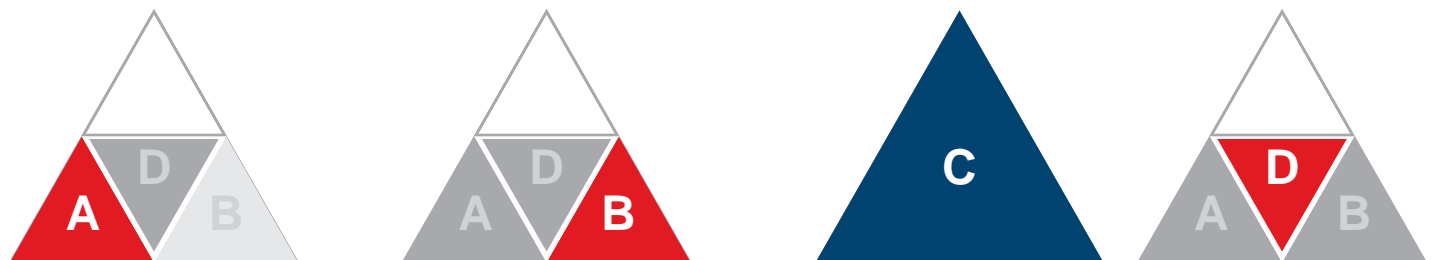


Let's get started

You may or may not be familiar with Medicare. Or maybe you have a general understanding but aren't sure of the particulars necessary to make decisions that will best protect your health and finances. Aon Retiree Health Exchange provides all the help you need.

Medicare Parts A and B, which are required and government issued, provide coverage for specific services such as some hospital and medical care, medical supplies and preventive services. But there's no limit to how much you could pay out of your own pocket each year. That's why insurance companies offer individual Medicare Advantage, Medicare Supplement and Prescription Drug (Part D) plans. If you keep Medicare Parts A and B, you can add Medicare Supplement (Medigap) coverage along with Part D coverage for prescription drugs. Medicare Advantage plans (Part C) replace Medicare Parts A and B, and often include Part D, dental and vision coverage.

In the illustration below, each of the triangles represents a different part of Medicare. Medicare Part C shows a full triangle because it includes Medicare Parts A, B and D under one plan with one ID card.



Part A Original Medicare	Part B Original Medicare	Part C Medicare Advantage	Part D Prescription
Hospital insurance that covers: <ul style="list-style-type: none">• Inpatient hospital care• Skilled nursing facility care• Nursing home care• Hospice care• Home health care	Medical insurance that covers: <ul style="list-style-type: none">• Medically-necessary services• Preventive services• Clinical research• Ambulance services• Durable medical equipment (DME)• Mental health• Limited outpatient prescription drugs	Covers: <ul style="list-style-type: none">• Everything parts A and B cover• Many plans cover prescription drugs• Many plans cover dental and vision	Covers: <ul style="list-style-type: none">• Prescription drugs



Beginning October 2020, you can enroll in an individual Medicare Advantage, Medicare Supplement and/or Prescription Drug plan for 2021 through the Aon Retiree Health Exchange website or by speaking with a Benefits Advisor.

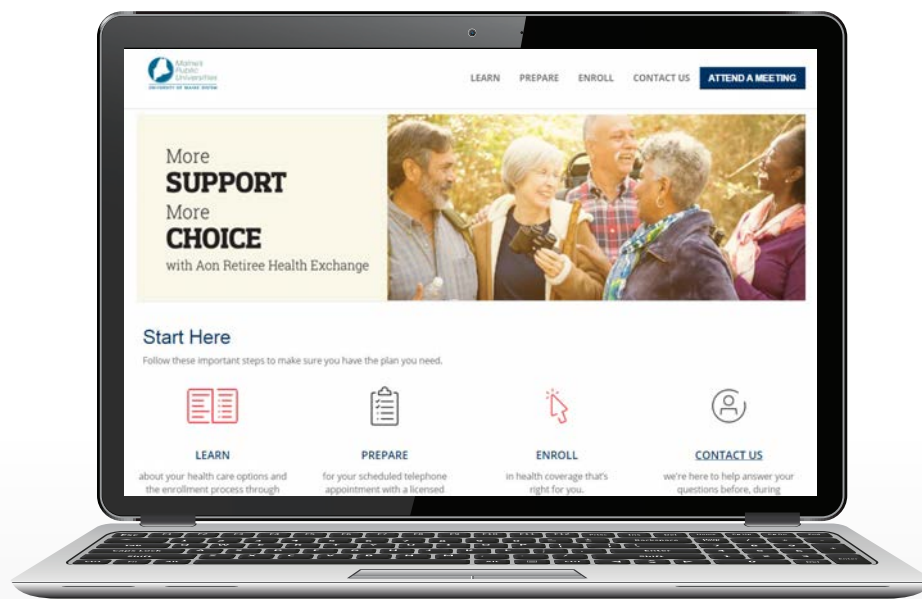
You should be automatically enrolled in Original Medicare if you are receiving Social Security or Railroad Retirement Board benefits when you become eligible. If you're not receiving benefits, it's up to you to sign up.

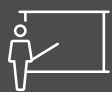
You must have Medicare Parts A and B before enrolling in supplemental coverage. You can enroll by visiting your local Social Security Office, online at ssa.gov or by calling 1-800-772-1213 (TTY 1-800-325-0778).

Being prepared and having a solid understanding of what you'll need to do ahead of time will make it easier to review your options, select a plan and enroll in coverage.

Start by visiting the UMS website at myexchangeconnection.com/universityofmainesystem. Here, you can:

- Learn about Medicare and various types of Medicare Advantage, Medicare Supplement and Prescription Drug plans; how to activate your Aon Retiree Health Exchange account; and what you'll need to do before enrolling in a plan.
- Watch online videos, review frequently asked questions, information about Health Reimbursement Accounts (HRA), and prepare for your personal appointment with a Benefits Advisor.
- Register to attend a Medicare webinar, where you can get more in-depth details and answers to any questions you may have.





Learn what's new for 2021



To understand the ins and outs of all of your options, join UMS and Aon Retiree Health Exchange to:

- Meet the professionals who can help make getting health care coverage easier
- Learn about the latest updates and changes in Medicare
- Understand the decisions you'll need to make and the associated out-of-pocket costs
- Get answers to your questions

Please see the enclosed insert for webinar dates and times.



What's next?

Starting in October, you'll be able to talk one-on-one with an Aon Retiree Health Exchange Benefits Advisor. You'll receive a notice of this pre-scheduled telephone appointment* by mail. You'll need to **confirm your appointment online or by phone**, or reschedule for a more convenient time. Please allow 30-60 minutes for the call.

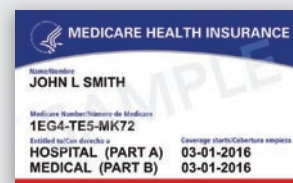
If you'd like a spouse, caregiver, trusted friend, or family member to join your appointment, they are welcome. If you have assigned someone with power of attorney to help select your health care plan and enroll for you, please let the Benefits Advisor know in advance.



You'll also receive *Making Sense of Medicare*, an educational guide with more details about your plan options. Keep this booklet handy, so as you review information online or attend a webinar, you can take notes or write down questions you'd like to ask about your particular situation.

*The Centers for Medicare & Medicaid Services (CMS) requires Aon to obtain your permission before calling you.

Before your appointment, be sure you have your Medicare card available to verify you have coverage through Medicare Parts A and B. You'll need your Medicare Number and your effective dates.





A look ahead

To make the best use of your time during your appointment with a Benefits Advisor, it's important to be prepared.

In late September, you'll receive a personal log in and ID number to the Aon website, which has tools and information you'll need to help you narrow down your plan options. The innovative **plan recommendation tool** systematically ranks plans that align with your health care needs and personal preferences when you customize your account.

- Use the plan recommendation tool to help compare plans. It instantly sorts through all the plan options and insurance companies available in your area, and ranks plans to best match the criteria you provide.
- Input personal and health details, such as contact information, doctors and medications, then choose plans you like.
- Once you see your plan recommendations, compare and save those you'd like to consider.
- If you have questions or need help deciding which plan is better for you, you can ask a Benefits Advisor during your appointment.

The website keeps all your insurance-related information securely in one place. It will access your details when recommending plans that meet your preferences and health needs, so it's important to always keep your information up to date.

After you receive your appointment letter, please call us to confirm your pre-scheduled appointment if you prefer to not use the online confirmation option. During the call, we can also add your doctors and medications to your account for you.

Appointment checklist



Before your telephone appointment with one of our Benefits Advisors, you'll want to fly around the website with Birdie, who will help guide you through the ins and outs of Medicare. Please also be sure to:



Confirm your account online and complete your personal profile. In late September, you'll receive an Aon Retiree Health Exchange personal ID, which will give you secure access to retiree.aon.com/universityofmainesystem and the online plan recommendation tool.



Enter the names of your preferred doctors, clinics and hospitals, including phone numbers and addresses.



Enter your prescription details, including the name of each medication, dosage and how often you take it.



Check out personalized plan comparisons and recommendations based on your health care needs and budget.



As you explore your health plan options, here are some things to keep in mind:

- We recommend you find an individual health plan to supplement your Medicare benefits since Medicare alone does not limit your annual out-of-pocket expenses. If you're not already enrolled in Original Medicare, keep in mind you could face penalties if you don't enroll during specific annual open enrollment periods. Visit [medicare.gov](https://www.medicare.gov) for more enrollment details.
- While it's not required that you purchase additional health care coverage beyond Original Medicare Parts A and/or B, if you choose not to enroll in either a comprehensive plan to replace Medicare Parts A and B, such as an individual Medicare Advantage Plan with prescription drug coverage, or a Medicare Supplement Plan and Prescription Drug (Part D) coverage, there is no cap to your annual out-of-pocket expenses.
- When you choose a plan through Aon Retiree Health Exchange, you'll have more flexibility and more coverage options to meet your personal needs and those of your Medicare-eligible dependents. For example, your spouse may need a higher level of benefits or a more robust prescription drug plan than you do, or vice versa.
- If your spouse is not yet eligible for Medicare and is enrolled in the UMS Pre-Medicare health plan, you must enroll in coverage through Aon in order for their coverage (and eligible children) to continue in 2021.

Please note: If you want your Pre-Medicare dependents to remain eligible for coverage under the UMS group plan, you must enroll in medical coverage through Aon Retiree Health Exchange. When your spouse becomes Medicare-eligible, they may also be eligible for the Aon Retiree Health Exchange program and an HRA contribution.

- As the UMS retiree, if you are not yet Medicare-eligible, but your spouse is Medicare-eligible, you must be enrolled in the UMS group plan in order for your spouse to participate in Aon Retiree Health Exchange and receive the HRA.
- If you're a veteran and have TRICARE® insurance, you may want to contact your TRICARE representative to ask if a Medicare Advantage or Medicare Supplement plan would compromise your TRICARE coverage or eligibility. When you speak with a Benefits Advisor during your pre-scheduled appointment, be sure to ask for help in determining whether your TRICARE plan alone meets your needs.
- If you worked for a railroad, call your local Railroad Retirement Board office or call 1-877-772-5772 (TTY 1-312-751-4701).



Frequently asked questions



Q. Do I have to pay to use Aon Retiree Health Exchange services?

- A. No, these services are offered at no additional cost to you. You only pay the cost of the coverage you choose.

Q. If the service provided by Aon does not cost anything additional, how are they paid?

- A. Aon Retiree Health Exchange is paid by the insurance companies once an enrollment is complete. Benefits Advisors are salaried employees of Aon Retiree Health Exchange and do not work on commissions from insurance companies. Their responsibility is to provide you with impartial, fair and honest advice so you get the most appropriate coverage for your needs.

Q. What if I have a pre-existing condition?

- A. When you enroll through Aon Retiree Health Exchange during the Special Enrollment Period, you can't be charged more or denied coverage or treatment based on health status. If you don't enroll during the Special Enrollment Period, you may only have Original Medicare coverage, and you may be subject to underwriting should you decide to enroll in supplemental coverage in the future.

Q. Can I get the same health care plan I have today?

- A. **No, your company-sponsored group health plan is ending.** Consult a Benefits Advisor about your current coverage and they may be able to help you find a plan that fits your needs and budget.

Q. If I'm Medicare-eligible and have coverage as an active employee or as a dependent of an active employee from another employer (not retiree coverage), can I enroll through Aon Retiree Health Exchange?

- A. No. Because you're employed or have coverage as an active employee or a dependent of an active employee through another employer, Medicare is not your primary coverage. Without Original Medicare (Parts A and B) as your primary coverage, you are not eligible to enroll in individual health insurance through Aon Retiree Health Exchange.

Q. Does a Benefits Advisor need to know which medications I take?

- A. Your prescription drug details, including dosage and how often you take them, play an important part in allowing the online plan recommendation tool to rate coverage options that most closely match your needs. If you need assistance, a Benefits Advisor can help you add your medications to your online account profile.

Q. If I have a power of attorney, what information is needed?

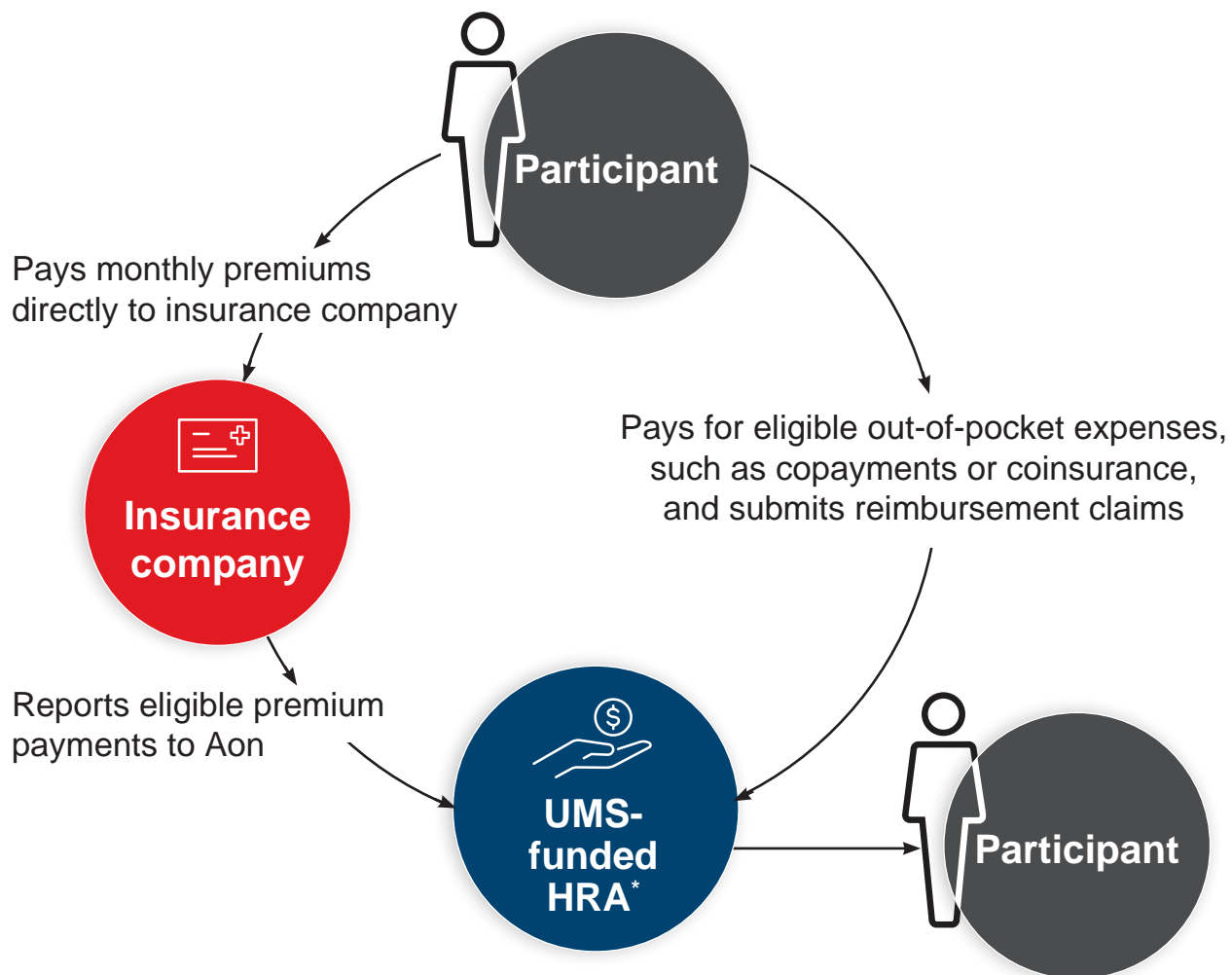
- A. Your power of attorney (POA) should be prepared to provide contact information, and proof of authorization upon request by the insurance company and/or CMS.



Your Health Reimbursement Account (HRA)

Get help paying for your coverage with tax-free money. **Starting January 1, 2021**, UMS will make an annual contribution into an HRA. You can use these funds to help pay for medical, prescription drug, dental, vision, hearing, Medicare Part B, income-related monthly adjustment amounts (IRMAA) for Part B and D, long-term care plan premiums, and other eligible health care expenses only if you enroll in medical and prescription drug coverage through Aon Retiree Health Exchange. **IMPORTANT:** This is a one-time limited opportunity to enroll and receive an HRA. If you decide not to enroll in coverage through Aon, you forfeit the UMS-funded HRA for 2021 and beyond.

How your HRA works:



*HRA annual contribution starts Jan. 1, 2021

To help you fully understand how your HRA works, you'll receive a Welcome Kit from Your Spending Account™ (YSA), a service from Alight Solutions™, the administrator of your account, once enrollment is complete. It will explain how to access your account online, the reimbursement process and support services throughout the year. Your Welcome Kit will be mailed around the same time as your coverage effective date.



As you evaluate your health plan options, keep in mind:

- You can start using your HRA funds as soon as your health care plan goes into effect.
- Once your HRA has been established, you can find a full description of eligible expenses on the Aon Retiree Health Exchange website.
- For tax reasons, your HRA cannot be used to reimburse any before-tax **group** health plan premium or related health care expenses.
- You must pay your expenses out of pocket first and then be reimbursed.
- YSA offers an optional “premium auto-reimbursement” feature for those who pay premiums on a monthly basis. Once this feature is established, you'll be automatically repaid for your premiums each month, up to your HRA amount. Review your Welcome Kit for details.
- You may use your HRA funds to pay for your medical, prescription drug, dental, vision, hearing, Medicare Part B, Medicare IRMAA for Part B and D, and long-term care insurance premiums.
- You may also use your HRA funds to pay for eligible expenses such as copayments, deductibles and other health-related services.
- You will be reimbursed for eligible expenses up to the amount of your HRA. At the end of the year, any balance you have in your account will be rolled over and available in the next calendar year. If you receive additional funding the following year, it will be added to the remaining balance. Contact the HRA administrator for details on filing claims.

In order to be eligible for the UMS HRA, you must be enrolled in individual Medicare and prescription drug coverage through Aon Retiree Health Exchange.

UMS will provide a Catastrophic HRA if you hit the catastrophic threshold as defined by CMS. This coverage assists eligible retirees once \$6,550 out of pocket is spent in 2021 for prescription drugs for the year (amount subject to change annually). Once you've reached this catastrophic level of coverage, you will pay a coinsurance or copayment for covered drugs for the rest of the year. This is an annual benefit and you must qualify each plan year beginning January 1. Talk with a Benefits Advisor to learn more or refer to details in your Welcome Kit.



Important dates to keep in mind

Add these important milestones to your calendar so you have an idea of what's ahead. Please look for communications from Aon that contain your pre-scheduled telephone appointment and your *Making Sense of Medicare* guide that will be mailed to you in late September.

August 2020	Attend an online retiree informational webinar. Remember to have your materials with you.
September 2020	Watch your mail for a pre-scheduled appointment time to consult with an Aon Retiree Health Exchange Benefits Advisor along with details about your HRA allocation. Be sure to confirm your appointment online or over the phone at least five days in advance so a Benefits Advisor has permission to call you.
October 2020	Get prepared for your telephone appointment (details on page 9).
January 1, 2021	Effective date for coverage enrolled through Aon Retiree Health Exchange.



For general questions, please call Aon Retiree Health Exchange at 1-833-704-1028 (TTY 711), Monday – Friday, 9 a.m. – 9 p.m. EST.



Language assistance services are available to you free of charge. Call Aon Retiree Health Exchange 1-833-704-1028 (TTY 711).



Notes

As you review this guide and future materials, write down any questions so we can provide answers along the way.



Remember to have this guide at your retiree webinar so you can follow along and take notes.

About **Aon**

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance. For further information on our capabilities and to learn how we empower results for clients, please visit **aon.com**.

¹ Source: cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/NationalHealthAccountsHistorical

Medicare has neither approved nor endorsed this information.

Aon Retiree Health Exchange is available through Aon Hewitt Health Market Insurance Solutions Inc., a third party marketing organization (TMO), retained to promote or sell a plan sponsor's Medicare products on the plan sponsor's behalf who holds the contract with the Federal government.

Aon Hewitt Health Market Insurance Solution Inc. is contracted to represent insurance plans in your state. California Agency License Number: OE97576, Arkansas Agency License Number: 100102657, DBA in North Dakota: Aon Hewitt Health Insurance Agency Solutions Inc., Fictitious Name in New York: Aon Hewitt Health Insurance Agency Solutions.

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