

## 2005 >65 Retirees Open Enrollment Frequently Asked Questions

### CUSTOMER SERVICE

#### **I have left several messages. How come no one has called me back yet?**

We apologize. Both of our retiree advisors have been inundated with phone calls, emails, and walk-ins. Because the new UNM Business Center is opening, we have also had several issues with our building, i.e. no phones, no computers, compromised ventilation, and a hazardous fumes problem. We are returning calls as quickly as we can in the order that they are received.

#### **If no one is available to help me, how can I meet the December 9<sup>th</sup> deadline?**

We have told all of our retirees that the December 9<sup>th</sup> deadline is not etched in stone. We will take your enrollment materials until the University closes for Winter Break, **which is December 22<sup>nd</sup>**. We will do whatever necessary to ensure that you have coverage on January 1, 2006.

#### **How come the materials are coming out so late?**

The UNM materials were held until we had confirmation on the AARP plan. Unfortunately, this delay resulted in our materials not being mailed until the week of November 7<sup>th</sup>, which was the first week of Open Enrollment. We then gave our mailing lists to AARP and Lovelace so that they could send out materials to all of the retirees.

#### **I never received materials from UNM.**

Please call us and we will send out a set of materials to you. You can also come in to the Service Center and we can give them to you. They are available on the HR Web site at <http://www.unm.edu/~hr/benefits/openenroll/>.

### PLANS-GENERAL

#### **Am I going to be automatically enrolled in a plan?**

No. UNM cannot automatically enroll you in a Medicare Supplement Plan because the Federal Government requires us to get your signature. All of the current plans are going to end on December 31, 2006. However, the new plans are very similar to our current plans:

- AARP is comparable to the CIGNA plan;
- The Lovelace Zero Plan is comparable to the Lovelace Standard Plan;
- The Lovelace Premium Plan is comparable to the Lovelace Enhanced Plan;
- The Presbyterian Senior Plan and the Presbyterian J Plan are now the Presbyterian MediCare PPO plan.

You must enroll in one of these plans to continue to have insurance with the University.

#### **Why did UNM drop CIGNA?**

In addition to imposing a 15.7% increase in premiums, CIGNA wanted UNM to guarantee a minimum number of enrollees. If we did not reach this number, UNM would have had to pick up the cost. In addition, they wanted UNM to agree to carry some of the liability. We were being asked to place a large sum of money in a reserve account should usage be more than the

premiums collected. We were not made aware of these changes until mid-October. We asked for a one-year grace period to find another carrier but we were told no. We made several attempts to negotiate with CIGNA but we were unable to reach a favorable outcome.

**How come we can't enroll in the Presbyterian Plan?**

UNM has made it a practice to require that any of our health insurance vendors allow UNM providers to be part of their network. UNM and Presbyterian were unable to negotiate a mutually agreeable solution to this problem. Normally when this situation occurs, UNM cancels the vendor's contract but in consideration of our retirees, we continued to offer the plan but closed it to new enrollment. Our latest attempt to negotiate with Presbyterian was met with the comment, "We do not need any other networks at this time."

**I don't know how to fill out these forms.**

If you need assistance with filling out the forms, please come to the HR Service Center and we will be glad to help you. If you are not in Albuquerque, please call us at 277-MyHR and we will get back to you just as soon as we can to provide assistance.

**I am going to stay with the Lovelace/Presbyterian plan but my premiums are changing. Will my premium be automatically adjusted or will I need to handle this with the Bursars office?**

The change in your cost will happen automatically. You do not have to do anything. If you notice that there is a problem, please let us know and we will help you work it out.

**UNITED HEALTHCARE / AARP**

**Why did we choose to go with the United Healthcare/AARP plan?**

Because the problem with CIGNA occurred so late, time was of the essence. We asked our Benefits consultant to research some options. The University of New Mexico recently put out an RFP for our active employees plans. One of the vendors that we chose was United Healthcare (UHC). UHC is the nation's second largest health insurance carrier. Because we already had a contract in place with them and they underwrite the AARP medical plan, we were able to move quickly to put this plan in place.

**There are a lot of different plans in the United Healthcare/AARP book. Do I have to choose from one of these plans?**

No. UNM is only offering Plan F. Disregard the information about all of the other plans.

**How come we didn't get rates with our UHC/AARP and UNM mailings?**

The rates are part of the inquiry/enrollment kit. For Medicare Supplement there is a grid in the booklet with the rate for each plan. The rates are based on where they live, etc. You can call the 1-800 number and the customer service reps can provide you with a rate quote. For Medicare Part D the rate varies by state. You can obtain a rate quote by calling the 1-800 number in your kit. You can also look on-line at [www.aarpmedicarerx.com](http://www.aarpmedicarerx.com). There is a function where you can choose the state and it will give you the rate.

**Why is there a difference in premiums for individuals who are over 67 years of age?**

Insurance rates are based on the likelihood that you will use the insurance. Statistically, as we age we use more insurance.

**The Rx Plan offered by United Healthcare/AARP is not very good. Do we have any other options?**

UNM is working with our Benefits consultant to see if there is a better prescription drug plan. You will be notified if we find something that is better than the current offering.

**In the UHC/AARP Rx Plan, there are several instances where it says, "QL." What does this mean?**

QL means *quantity limit*. The quantities allowed are based on clinically sound and approved dosing guidelines established by the Food and Drug Administration (FDA) and are designed to help protect individuals from accidentally taking an overdose of a given drug. For certain drugs on the formulary, there are limitations to the amount of the drug that will be covered for each 30-day supply. The term Quantity Limit is used on our plan's formulary to indicate this restriction. For example, the drug Celebrex is a quantity-limited drug on our formulary. This means that the plan will allow for coverage of a certain quantity or dosage for a 30-day supply of this drug.

**I completed a United Healthcare/AARP application at the Retiree Health Fair. Now I received a packet from AARP. Do I have to complete these applications again?**

No. If you filled out applications on November 17<sup>th</sup>, you do not have to complete another application.

**How come we have to fill out two separate applications for the United Healthcare/AARP plan?**

One application is for the medical plan and one is for the prescription plan. Each plan is administered from different locations, therefore they are asking that we complete two separate applications.

**How do I send my application to United Healthcare/AARP?**

The AARP packets had envelopes enclosed. You can mail your applications in these envelopes. However, if you wish to bring your application to the UNM HR Service Center, we will send all of the applications in an itemized packet to United Healthcare/AARP by registered mail to ensure their delivery.

**There is a question on the application that says, "I understand that the plan will not pay benefits for stays beginning or medical expenses incurred during the first three months of coverage if they are due to conditions for which medical advice was given or treatment recommended by or received from a physician within 3 months prior to the insurance effective date." Doesn't this mean that we won't be covered for pre-existing conditions?**

This clause is being waived for all new UNM enrollees. You will be covered for pre-existing conditions.

**Is United Healthcare/AARP an indemnity plan?**

They don't call it that but it functions like one. You can see any doctor that is a Medicare provider.

**How will I know if my doctor will be covered under United Healthcare/AARP?**

AARP covers doctors who are Medicare providers. You can ask your doctor if they will accept the AARP plan or you can call the AARP customer service help line at 1-800-392-7537.

**I called the United Healthcare/AARP help line and I was on hold for over 30 minutes.**

This customer service line is very busy. They are receiving over 60,000 calls a day. We understand your frustration but we certainly appreciate your patience. They have recently hired 1,000 new customer service reps to work in the call center. Hopefully your wait time will minimize.

**When did United Healthcare/AARP send out materials?**

AARP mailed materials to all of our retirees around the 17<sup>th</sup> and 18<sup>th</sup> of November. If you have not received these materials, please let us know so that we can have them send you a set.

**How are we going to be billed for the United Healthcare/AARP plan?**

You will be billed for your share of the premium, which is 57%. You can elect EFT (electronic funds transfer) or use a coupon book. If UNM does not pay part of your premium, you can elect to have the entire amount deducted from social security check, EFT, or coupon book. You will receive additional information in your enrollment packages about payment options.

**Are we going to receive two bills from United Healthcare/AARP?**

Yes, you will be billed separately for your medical coverage and your prescription coverage.

**There is a question on the application that asks if we want our premium to be taken out of our Social Security check. Can we elect this?**

This option is only available to individuals who are paying the entire premiums themselves. Since UNM is paying 43% of the cost, you cannot elect to have the premium deducted from your Social Security check.

**LOVELACE****What is the difference between the Lovelace Standard Plan and the Lovelace Enhanced Plan?**

The difference is in how the prescription drug benefit is paid. Please see the Lovelace Plan Summary on page 7-9 in the UNM Open Enrollment Booklet.