



**QUESTION & ANSWER FACT SHEET
REGARDING RETIREE MEDICAL BENEFITS
EFFECTIVE FEBRUARY 1, 2009**

Q1. When will I receive my new member ID card from the insurance carrier?

A1. If you change your medical plan, you will receive a new member ID card. Your member ID card should be mailed to you from the insurance carrier by February 1, 2009. If you do not have your card by this time and you need a temporary member ID card or need to verify your coverage, you (or your provider) may contact the carrier directly.

Please see the contact information below for each insurance carrier:

Aetna Choice POS II – Group Number 619362

Website: www.aetna.com
Phone Number: (888) 444-3368

Aetna Medicare Open (Medicare Advantage) – Group Number AE380867

Website: www.aetna.com/members/group/medicare
Phone Number: 866-785-7337

CIGNA POS – Group Number 3205616

Website: www.myCIGNA.com
Phone Number: (800) 244-6224

CIGNA Plan B – Group Number 3205616

Website: www.myCIGNA.com
Phone Number: (800) 244-6224

UHC Choice Plus – Group Number 712790

Website: www.myuhc.com/groups/columbiauniversity
Click on "Print an ID Card"
Phone Number: (800) 232-9357

UHC SecureHorizons (Medicare Advantage) – Group Number CU2143

Website: www.securehorizons.com
Phone Number: (888) 867-5548

Medco (Prescription Drugs)

Website: www.medcohealth.com
Phone Number: (800) 230-0508



Q2. Do I need a new member ID card if I am not switching medical plans?

A2. No. You can use your existing member ID card.

Q3. If I continue with the same retiree medical coverage, why is the January rate different from the monthly rates for the remainder of 2009?

A3. New retiree medical rates are effective February 1, 2009.

Q4. Do my spouse and/or my eligible dependents receive separate member ID cards for the medical plan as well as the prescription drugs (Medco)?

A4. If you are under age 65 and enrolled in Aetna Choice POS II, CIGNA POS, CIGNA Plan B or UHC Choice Plus, Medco is your carrier for prescription drug coverage. You will receive one card from the medical insurance plan and one card from Medco. (Medco's member ID cards show the name of the primary member.)

If you are age 65 or older and enrolled in Aetna Medicare Open, Aetna is your carrier for prescription drug coverage. If you are age 65 or older and enrolled in CIGNA Plan B or UHC Choice Plus, Medco is your carrier for prescription drug coverage. You will receive one card from the medical insurance plan and one card from Medco. If you are age 65 or older and enrolled in UHC SecureHorizons, UHC is your carrier for prescription drug coverage.

Q5. Where are the billing coupons for the rest of 2009? I received billing coupons only for January through March 2009.

A5. As a reminder, you will have received or will receive the January, February and March 2009 coupons. Effective April 1, 2009, EBPA is updating its system. In March, you will receive a letter from EBPA and new billing coupons for the months of April 2009 through December 2009.



Q6. I would like to enroll in one of the Medicare Advantage Plans (either UnitedHealthcare SecureHorizons or Aetna Medicare Open Plan). How do I enroll?

A6. We have enclosed the ***UHC SecureHorizons Enrollment Application*** as well as the ***Aetna Group Enrollment Form*** for your convenience.

If you elect the ***UHC SecureHorizons Enrollment Application***, please complete and return your UHC enrollment application to the address on page 1, section 8 of the ***UHC Enrollment Application***.

If you elect the Aetna Medicare Open Plan, please complete and return your ***Aetna Group Enrollment Form*** to the address on the back of the Aetna application. ***Please send the Employer Copy to EBPA with your 2009 Columbia University Medical Plan Election Form.***

In order to ensure prompt coverage under either of these Medicare Advantage plans, please be sure the carrier form is signed and dated prior to the effective date of February 1, 2009.

Q7. How can I find out if my doctor's charges will exceed the Reasonable and Customary (R & C) limit?

A7. You can check with the insurance carrier to see if your doctor's fees fall within the R & C limits. Ask your doctor for the "procedure code" along with the fee that will be charged for that code. Then, call your insurance carrier and provide them with this information. (The phone number should be on your member ID card. It is also listed under Question 1.) Ask them if your doctor's fees fall under the R & C limit.

Q8. Is dental coverage provided to retirees?

A8. No, dental coverage is not available to retirees. However, you may contact the Columbia University College of Dental Medicine (CDM) directly for information regarding dental benefits. If you decide to use the CDM for your dental coverage, you pay for those services on your own.

Please contact the CDM at (212) 305-0763 or www.columbiadentalplan.com

The CDM provides dental services through a network of faculty and alumni from the University. Please know you must receive care from a



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dentist listed in the CDM provider directory or is part of a designated Columbia Dental facility.

If you decide to go to the CDM, here is a list of what is covered:

- One free preventive care visit per year for each individual covered
- Free fluoride treatment for children age 12 and under
- 25% off the discounted cost of all other services, including:
 - general dental care
 - orthodontics
 - prosthodontics
 - oral surgery (extractions)
 - endodontics (root canal)
 - periodontics (gum treatment)
 - pediatric dentistry
 - emergency dental care

Q9. Is Transition of Care available after December 31, 2008?

A9. No. Transition of Care ends for UnitedHealthcare (UHC) POS members. As of January 1, 2009, Transition of Care is no longer available under the UHC Choice Plus POS. Please contact your physician to see if they participate in the UHC Choice Plus POS network.

Q10. Who can I contact if I have questions regarding Columbia University's Retiree Medical Plans?

A10. Please contact the CU HR Benefits Service Center at (212) 851-7000 and select the "Retirement" option on the menu. You may also email us at hr-retirement@columbia.edu.