

**QUESTION & ANSWER FACT SHEET
REGARDING RETIREE MEDICAL BENEFITS
EFFECTIVE January 1, 2016**

- Q1. Who should I contact if I have not received my new member ID card from the insurance carrier?
- A1. If you do not receive your card and need a temporary member ID card or need to verify your coverage, you or your health care provider may contact the carrier directly or visit the website shown below and print a temporary card.

Please see the contact information below for each insurance carrier:

Choice Plus (80, 90 or 100) & Indemnity Plan - Group Number 712790

Website: www.myuhc.com
Click on "Print an ID Card"

Phone Number: (800) 232-9357

UnitedHealthcare Group Medicare Advantage (HMO)

Group Number (NY) 66013 – H3307-802
(NJ) 40512 – H3107-801

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

Aetna Medicare Advantage Plan (PPO) – Group Number AE431415

- New York, New Jersey, Pennsylvania, California, Florida, Massachusetts, Maryland, Maine, and North Carolina

Aetna Medicare Advantage Plan (ESA-PPO) – Group Number AE431336

- Use this for all other locations – National

Website: www.aetna.com/members/group/medicare
Phone Number: (800) 307-4830

Express Scripts - (Prescription Drugs)

Website: www.express-scripts.com
Phone Number: 800) 230-0508

Columbia University Benefits Website

Website: <http://hr.columbia.edu/benefits>
Scroll down left margin to "Especially for Retirees"
Choose option for "Medical Benefits for Retired Officers"

Benefits Service Center: 212- 851-7000

- Q2. Do my spouse and/or my eligible dependent receive separate member ID cards for the medical plan as well as the prescription drugs (Express Scripts)?
- A2. If you are enrolled in the Choice Plus or Indemnity Plan, Express Scripts is your carrier for prescription coverage. You will each receive one card from the medical insurance plan and one card from Express Scripts.
- Q3. I would like to enroll in one of the Medicare Advantage Plans, UnitedHealthcare (HMO) or Aetna Medicare Advantage Plan (PPO or ESA). How do I enroll?
- A3. The Medicare Advantage Plan enrollment application forms can be found on the Columbia University Benefits Website <http://hr.columbia.edu/find-out-about/benefits/benefits-retirees/information-retired-officers> or by contacting the Benefits Service Center at (212) 851-7000.

In order to ensure that you are correctly enrolled with either of the Medicare Advantage plans, please be sure the carrier form is signed and dated prior to the effective date of your expected enrollment at least 30 days prior to the enrollment date. If you elect the UnitedHealthcare Medicare Advantage Plan, **you and any eligible dependent must** complete and return individual **UnitedHealthcare Medicare Advantage (HMO) or Aetna Medicare Advantage Plan (PPO or ESA-PPO)** enrollment applications directly to the address on the forms.

- Q4. I am enrolled in a Medicare Advantage Plan. What do I do if I no longer want to participate in this Plan?
- A4. When you enrolled in the Medicare Advantage Plan through Aetna or UHC, you authorized them to contact Medicare to coordinate your benefits. You must contact the appropriate carrier directly in order to terminate coverage so that they can release your Traditional Medicare.
- Q5. Is dental coverage provided to retirees?
- A5. If you participated in the Aetna Dental Plan as an active employee prior to retirement, you are eligible for up to 18 months of COBRA at the time of retirement.

The Columbia University School of Dental Medicine provides dental services to retirees and their dependents at discounted rates through a network of faculty and alumni from the University. To participate you must receive care from a dentist listed in the CU School of Dental Medicine provider directory or who is part of a designated Columbia Dental facility. If you are interested in this dental plan, visit the website at www.columbiadentalplan.com or contact them at (212) 305-0763.

- Q6. What is Medicare Crossover?
- A6. Medicare Cross-over is the process by which Medicare as your primary insurance coverage sends the information regarding claims they've processed for you directly to your secondary insurance coverage. Your secondary carrier then processes the remaining portion of your claim and sends you an Explanation of Benefits and any payments owed directly to you or your provider/facility. All members (retirees and their eligible dependents) covered by the **Columbia University Retiree Indemnity Medical Plan** and the **Post 65 UHC Choice Plus 100 Plan** who are over age 65, as well as disabled employees on LTD for 24 months, are eligible to receive Medicare Cross-over. If you would like more information about this, please, contact the Benefit Service Center at 212-851-7000.