

October 2015

Re: Columbia University Retiree Healthcare Benefits for 2016
Retiree Medical Plan Coverage

Dear Colleague,

According to our records, you and your eligible dependent(s) are currently enrolled in one of the Columbia University Retiree Medical Plan options.

We are pleased to inform you that there will be no plan changes to your 2016 Retiree Medical Plan benefits, so no action is required on your part. **If you would like to select a new health plan for 2016, please complete the enclosed *Health Plan Election Form* by November 20, 2015.**

Reminders for 2016

- To maintain accurate records and to ensure your continued coverage, please contact the Columbia Benefits Service Center at (212) 851-7000 if there are any changes to your address or if you have a "Qualified Life Status Change." Examples of a Qualified Life Status Change include marriage, divorce, death of a covered dependent, Medicare eligibility or a dependent under age 26 who is no longer a full-time student.
- If you attain age 65 anytime during the remainder of 2015 or in 2016, please be aware that the health plans offered by the University will not pay for Medicare-eligible expenses. You must enroll in Medicare Part A and Medicare Part B at least three months prior to the first day of your birth month, or as soon as possible. If you continue coverage in a Columbia University Retiree Plan through Unitedhealthcare (UHC) after enrolling in Medicare, for ease of claims processing, we highly recommend that you enroll in Medicare Crossover by calling UHC Member Services at 800-232-9357.

Enclosed Materials

- **2016 Retiree Health Premiums** – Monthly premiums for medical and prescription drug coverage for retirees and eligible dependents.
- **2016 Retiree Health Plan Comparison Charts** – A high-level summary of your retiree health plan choices.
- **2016 Health Plan Election Forms** – Complete this form if you wish to change plans, opt out of the Retiree Medical Plan or if you have become eligible for Medicare.
- **Premium Coupons** (Provided by EBPA for January 2016 through December 2016) – If you have automatic payments set up to pay for your retiree health premiums, you can disregard these coupons. Also, you will notice a change to your deduction amount if you have automatic payments.
- **ACH Form** – Used to authorize automatic payments directly from your bank account to EBPA. We strongly recommend using this payment method to avoid cancellation and/or disruption of your retiree benefits coverage.
- **Creditable Coverage Disclosure Notice for Retirees of Columbia University** – Please keep this Notice for your records as confirmation that you have prescription drug coverage through Columbia University that is comparable to Medicare Part D.

Changing Your Health Plan

If you would like to change your health plan for 2016, you must do so by **November 20, 2015**.

Please return or fax your completed benefits election forms to:

EBPA
37 Industrial Drive
Exeter NH 03833-4593
EBPA FAX #: (603) 773-4410

Medicare Advantage Plan Information

If you select either the Aetna or UHC Medicare Advantage Plan for yourself and/or your spouse, you must complete a *Columbia University Medical Plan Election form for Retirees Age 65 and older* and a *Medicare Advantage Plan Enrollment form*.

Note: If you and your spouse decide to elect this Plan, you must complete **two** enrollment forms.

The forms must be submitted directly to UHC or Aetna Medicare Advantage PPO Plan at least 30 days prior to the effective date of your actual enrollment date.

If you are already enrolled and decide to terminate your coverage from one of the Medicare Advantage Plans, you **must** contact your selected carrier (Aetna or UHC) 30 days prior to the date you wish to terminate your enrollment. This will help ensure a smooth transition when using your traditional Medicare card.

Medicare Advantage Plans do not cover a spouse under age 65 and/or dependent children unless you are enrolled in Medicare Part A and Medicare Part B. You will need to make a separate election using the *Columbia University Medical Plan Election form for Retirees under age 65* for your spouse and/or your dependent children.

For additional information about the Aetna or UHC Medicare Advantage plans or to print these forms, please visit our website at www.hr.columbia.edu/benefits/retirees.

If you are not changing plans, no action is required—your retiree medical plan benefits will remain the same. Simply use the enclosed coupons to make your payments. We recommend you complete the ACH form to facilitate automatic deductions from your bank account.

Please be aware that you can make a change at any time during the year if you have a “Qualified Life Status Change.” Examples of a Qualified Life Status Change include marriage, divorce, death of a covered dependent, Medicare eligibility or a dependent under 26 who is no longer a full-time student. You must, however, contact the Columbia Benefits Service Center within 31 days of the event if you need to make a change to your benefits coverage.

Please note that increasing healthcare costs are a concern for both the University and for you and we cannot guarantee that the retiree medical plan benefits will remain the same in the future. If you have any questions, please contact the Columbia Benefits Service Center at (212) 851-7000 or send an email to hrbenefits@columbia.edu.

Sincerely,



Michael Bloom
Executive Director, Benefits
Columbia University HR Benefits

Enclosures