Re: Columbia University Retiree Healthcare Benefits for 2017
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.

Reminders For 2017
- 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 divorce, death of a covered dependent, Medicare eligibility, or a dependent under age 26 who is no longer a full-time student. You need to contact the Columbia Benefits Service Center within 31 days of the event.

- If you attain age 65 anytime during the remainder of 2016 or in 2017, 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.

Changes For 2017
Please note that increasing healthcare costs are a concern for both the University and for you. For 2017 there are new contribution rates, deductibles and out-of-pocket maximums. In-network preventive care remains covered at 100% with no deductible or copayment. Medical and prescription copayments count towards out-of-pocket (OOP) maximums, but not towards deductibles. Out-of-network deductibles and co-insurance count towards in-network deductibles and OOP maximums.

<table>
<thead>
<tr>
<th>In-Network</th>
<th>2016 Deductible</th>
<th>2017 Deductible</th>
<th>2016 Indiv/Family Out-of-Pocket Maximum</th>
<th>2017 Indiv/Family Out-of-Pocket Maximum</th>
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</thead>
<tbody>
<tr>
<td>Choice Plus 80</td>
<td>$400 per person</td>
<td>$600 per person</td>
<td>$3,000/$6,000</td>
<td>$3,750/$7,500</td>
</tr>
<tr>
<td>Choice Plus 90</td>
<td>$200 per person</td>
<td>$400 per person</td>
<td>$2,500/$5,000</td>
<td>$3,250/$6,500</td>
</tr>
<tr>
<td>Choice Plus 100</td>
<td>None</td>
<td>$200 per person</td>
<td>$4,000/$8,000</td>
<td>$4,750/$9,500</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice Plus 80, 90, 100</td>
<td>$600 per person</td>
<td>$850 per person</td>
<td>$4,500/$9,000</td>
<td>$5,250/$10,500</td>
</tr>
</tbody>
</table>

We are pleased to inform you that OptumRx will replace Express Scripts as Columbia's Pharmacy Benefit Manager (PBM) beginning January 1, 2017. United Healthcare and Optum Rx are affiliated, therefore you will receive one ID card for both your medical and prescription plans before January 1, 2017. In 2017, be sure to show your new United Healthcare/OptumRx card at your local pharmacy when you pick-up a retail prescription.
Home Delivery Program Transition:
- Active prescriptions with Express Scripts that have one or more refills will be transferred to OptumRx on January 3, 2017.
- While you still have at least 3 weeks of medication, place your refill order with Express Scripts.
- After January 1, 2017, go to www.myuhc.com to update your profile, and provide a shipping address and payment information.

Some Prescriptions Will Not Be Transferred:
- As of 12/31/2016, those with no refills remaining.
- Medications considered “controlled substances” as defined by law.
- Expired prescriptions – refer to your label for refills by a certain date.
- Prescriptions that are being held for a future date.

Specialty Pharmacy
After January 1, 2017, specialty prescriptions will be filled by BriovaRx.
- Specialty prescription refills will be transferred from Accredo to BriovaRx.
- Retirees with active specialty prescriptions will be sent a welcome kit from BriovaRx.
- In January 2017, a BriovaRx representative will contact you to discuss your specialty medication refill and delivery options.
- After January 3, 2017, you can contact BriovaRx at 855-427-4682.

Follow These Instructions to Ensure You Have Medication During Transition:
- In December 2016, ask your doctor for a NEW 90-day prescription (plus refills) for any medication that will not transfer.
- In January 2017, send your new, original prescription, with a completed Home Delivery Enrollment form for to OptumRx; OR
- In January 2017, have your doctor send an e-prescription to OptumRx
- Include payment with your order (credit card, personal check, money order, no cash).
- Allow at least 14 days, from the date OptumRx receives your order, for delivery. You can also choose express overnight delivery on the Home Delivery Enrollment form ($12.50 extra charge).

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 for your spouse and/or your dependent children using the Columbia University Medical Plan Election form for Retirees under age 65.

For additional information about the Aetna or UHC Medicare Advantage plans or to print these forms, please visit our website at http://hr.columbia.edu/find-out-about/benefits/benefits-retirees/retired-officers-medical-costs-plan-comparisons
Enclosed Materials

- **2017 Retiree Health Premiums** – Monthly premiums for medical and prescription drug coverage for retirees and eligible dependents.

- **2017 Retiree Health Plan Comparison Charts** – A high-level summary of your retiree health plan choices.

- **2017 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 2017 through December 2017) – 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 select a new health plan for 2017, please complete the enclosed *Health Plan Election Form* and mail/fax no later than November 25, 2016.

Please mail or fax your completed benefits election forms to:

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

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 have a 5-year window (from your date of retirement) during which you, and your eligible dependents, can dis-enroll and re-enroll in your retiree health benefits. After the 5-year window, if you cancel or are terminated for non-payment, you will forfeit your eligibility for health benefits.

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,

*Virginia Koenig*

Virginia Koenig  
Executive Director of Benefits  
Columbia University HR Benefits  
Enclosures