



# Explore Your 2020 Benefits

## Open Enrollment Period for 2020 Retiree Benefits

### New and Noteworthy

- 1. Do we have your email?**  
Are your address and contact information up-to-date? Let us know! Send your updates or questions to [retireebenefits@ur.rochester.edu](mailto:retireebenefits@ur.rochester.edu). Be sure to include your full name and six-digit University employee ID number so that we may respond accordingly.
- 2. Did you know?**  
The University of Rochester Retiree Open Enrollment period does NOT match the Medicare or commercial MVP Open Enrollment time frames. Any changes to University of Rochester plans must be completed between November 1 and 15.
- 3. Good News!**  
2020 wellness rewards have increased for MVP Medicare Advantage plans. Please see your plan details regarding wellness rewards.
- 4. Please Note:**  
Non-Medicare-eligible health care plans will no longer cover eye care services. Visit [YOURBenefitsExtras.com](http://YOURBenefitsExtras.com) for other vision care options.

## Premiums

### Health Plan Premiums

There may have been changes to your premiums for 2020. Please review the enclosed health care plan rate sheet for details before making your 2020 benefit elections. For more information pertaining to your retiree level, please see the reverse side.

### Dental Plan Premiums

Your share of dental premiums will remain the same for 2020. Please visit the Total Rewards website at [rochester.edu/totalrewards](http://rochester.edu/totalrewards) to view your 2020 rates. Eligibility rules apply – contact [retireebenefits@ur.rochester.edu](mailto:retireebenefits@ur.rochester.edu) for more information.

### We're Here to Remind You

The annual Open Enrollment period for the 2020 calendar year is almost here! From **November 1 through November 15, 2019**, you will have the opportunity to:

- Change your current health and/or dental plan
- Elect health and/or dental coverage
- Add or remove eligible dependents from your coverage
- Change your third-party administrator (Aetna or Excellus) for your health coverage
- Log into [YOURBenefitsExtras.com](http://YOURBenefitsExtras.com) for information regarding VSP Vision Care and Hyatt Legal Plan coverage

### Happy with Your Current Health and/or Dental Plan?

No action is required! Your benefits will continue uninterrupted.

**We understand that picking the right benefit plans can be a challenge.** Explore our frequently asked questions, take a look at the helpful tips, visit our website, and consider attending one of our Q&A sessions to help navigate your 2020 benefit options and deadlines.

## Questions?

**Need more information or want to learn more about your benefit options for 2020?** In addition to the enclosed documents, please visit our updated website at [rochester.edu/totalrewards](http://rochester.edu/totalrewards) or call (585) 275-2084.

Still have some questions for us? Consider attending one of our Q&A sessions to meet with a representative individually.

- **Monday, November 4**  
Join us from 11 a.m. – 2 p.m. at 60 Corporate Woods, suite 310, Rochester, NY 14623. *MVP representatives will be available in addition to University of Rochester representatives.*
- **Thursday, November 7**  
Join us from 10 a.m. – 2 p.m. at the Medical Center, Sarah Flaum Atrium. *MVP, Aetna, and Excellus representatives will be available in addition to University of Rochester representatives.*
- **Wednesday, November 13**  
Join us from 11 a.m. – 2 p.m. at 60 Corporate Woods, suite 310, Rochester, NY 14623. *MVP representatives will be available in addition to University of Rochester representatives.*

# FAQs

## ***I don't want to make any changes to my plan(s); what do I need to do?***

No action will be required from those who do not wish to make a change. Your health, dental, VSP Vision Care, and Hyatt Legal coverage will continue uninterrupted.

## ***What plans are available to me as a Medicare-eligible retiree?***

The plan options will remain the same as last year. There are five health care plans available to choose from:

- Preferred Gold Standard HMO-POS (with MVP Part D Prescription Drug)
- GoldAnywhere PPO (with MVP Part D Prescription Drug)
- USACare PPO (with MVP Part D Prescription Drug)
- Preferred Gold HMO-POS with University Major Medical
- University Complementary Care Plan with Major Medical

## ***What plans are available to me as a non-Medicare-eligible retiree?***

The plans options will remain the same as last year. There are two health care plans available to you:

- YOUR HSA-Eligible Plan
- YOUR PPO Plan

## ***What happens if I am not Medicare-eligible but my dependent is?***

Referred to as a Split Plan, retirees and their dependents will have the option to remain on coverage through the University. You or your dependent, whoever is Medicare-eligible, will select one of the five Medicare-eligible plans offered, while the other will select a non-Medicare-eligible plan. Please see the enclosed rate sheet for more information, or contact us at [retireebenefits@ur.rochester.edu](mailto:retireebenefits@ur.rochester.edu).

## ***How do I calculate my health care rate?***

Personalized, necessary information is available at the bottom of this page. If you are in a retiree level 4 or 5, subtract your UR contribution amount from the total health plan premium to calculate your total monthly cost.

## ***What dental plans are available to me?***

There are two dental plans available to eligible retirees:

- Traditional Dental Plan
- Medallion Dental Plan

## ***Who can I contact if I wish to make a change and need a form?***

You can call the Office of Total Rewards at (585) 275-2084 or email [retireebenefits@ur.rochester.edu](mailto:retireebenefits@ur.rochester.edu). Please leave your name, six-digit employee ID number and a brief message about your request.

## ***When are enrollment forms due?***

In order for your plan change to be processed for 2020, all forms must be received by close of business, November 15, 2019.

## ***How do I enroll or make a change to VSP Vision or Hyatt Legal Plan coverage?***

To enroll, make changes, or cancel VSP Vision or Hyatt Legal Plan coverage for 2020, go to [YOURBenefitsExtras.com](http://YOURBenefitsExtras.com) or call Corestream at 1-888-935-9595 by November 15, 2019. *Coverage cancellation must be completed by phone.*

## ***When will my new election(s) go into effect?***

Your new elections will be effective January 1, 2020. You will receive a bill for your elections in March of 2020.

# My Information
