

Date: Nov. 9, 2020

BCC: IBEW Retirees, spouses, surviving dependents (and mailed to retirees with no email)

## IBEW Retiree 2021 Open Enrollment

NYPA's annual Retiree Open Enrollment period begins **Monday, Nov. 16 and ends on Nov. 30**. This is your opportunity to review your medical plan for 2021. As previously announced, the new benefits webpage at [www.nypa.gov/benefits/retirees](http://www.nypa.gov/benefits/retirees) has resources to support you during Open Enrollment, and is available year-round. In addition to the documents referenced in this notice, you can also find information about the Employee Assistance Program, Medicare, a Retiree Life Insurance Beneficiary Form, retiree vendor contacts and more.

### Your Action Needed:

- Read the Enhancements & Changes for 2021 below, and the Summary of Benefits and Coverage (SBCs) on the IBEW Section on [www.nypa.gov/benefits/retirees](http://www.nypa.gov/benefits/retirees).
- No action is required if you don't want to change your medical plan.
- If you are making a change to your medical plan or are dropping a dependent, complete the Retiree Change Form on the Forms section of [www.nypa.gov/benefits/retirees](http://www.nypa.gov/benefits/retirees). If you are enrolling in an HMO, you will also need to complete an HMO Application, available in the Forms section of the webpage. Email the completed form(s) to [Retirees@nypa.gov](mailto:Retirees@nypa.gov) or mail to NYPA, 123 Main Street, White Plains, NY 10601, Attn: Benefits Dept. by **Nov. 30, 2020**.

### Reminders:

- The medical plan election you make during open enrollment will remain in effect from Jan. 1, 2021, through Dec. 31, 2021. You may not change your election during the year unless you experience a qualifying event and notify HR Services within 30 days of the event.
- If you are eligible for a Medicare Part B Reimbursement, we will email you information on the reimbursement process by mid-December.
- If you haven't already, please send your email address to: [Retirees@nypa.gov](mailto:Retirees@nypa.gov).

### Questions:

Email us at [Retirees@nypa.gov](mailto:Retirees@nypa.gov) or call HR Services at 914-287-3114.

## Enhancements and Changes for 2021

Health care costs continue to increase at NYPA and across the country. Several changes have been made to help you manage your care, and some may save you money. Keeping health care costs under control is something you can help with by getting preventive care, using in-network providers, taking advantage of virtual doctor visits, avoiding unnecessary emergency room trips and leveraging the new programs we're introducing in 2021.

### UnitedHealthcare (UHC) Medical Plan Changes

- **Virtual Visits:** In response to COVID-19, virtual visits were added to the UnitedHealthcare (UHC) NYPA Plan for IBEW Retirees at \$0 copay through Dec. 31, 2020. Virtual visits allow you to talk with a health care provider 24/7 from the comfort of your home. The UHC virtual visit benefit is available through the following apps: Teladoc, American Well and Doctor on Demand. We will continue to offer virtual visits at a copay lower than a doctor's office, ER or urgent care visit, at \$15 per visit.
- **SaveonSP:** A new program, *for those retired after Jan. 1, 2019*, to help you save on the high cost of certain specialty medications through Express Scripts. This program allows you to take advantage of manufacturer discounts for medications covering conditions such as multiple sclerosis, psoriasis, rheumatoid arthritis, cancer and hepatitis C. Enrollment only takes about 10 minutes.
  - Prescriptions purchased under the program will have \$0 copay
  - Enroll by calling SaveonSP customer service at 800-683-1074
  - If you choose not to enroll and need one of these specialty drugs, you'll pay a higher cost for the medication, as determined by the manufacturer

### HMO Changes:

- **CDPHP:** Mail order prescription drug copays will be reduced to two copayments for a 90-day supply; out-of-pocket maximum will increase to \$8,550 (single) / \$17,100 (family); network has expanded to cover St. Lawrence, Lewis, and Jefferson counties.
- **Independent Health – Active and Family Plans:** Copays will apply to certain telemedicine services; routine vision exam (through EyeMed) will be \$0 copay.
- **Independent Health Medicare Advantage Plan:** Retirees enrolled in Medicare who **reside in the Buffalo, Niagara area** have the option of enrolling in the Independent Health Medicare Advantage Plan. The plan coordinates with Medicare and may save you money, as many of the copays are lower than the Independent Health Active and Family plans. The Medicare Advantage Plan also provides additional wellness benefits, such as the SilverSneakers fitness program, hearing aid benefits, and preventive dental benefits. The Independent Health Medicare Advantage Benefit Summary 2021 is available on the Management Section on [www.nypa.gov/benefits/retirees](http://www.nypa.gov/benefits/retirees).

If you have questions on an HMO plan, contact the provider directly as listed on the Retiree Vendor Contact List on the Contact Section of [www.nypa.gov/benefits/retirees](http://www.nypa.gov/benefits/retirees). HMOs may have additional changes that are pending approval by New York State.

## Medical Plans

The following medical plans are available to retirees based on geography and the year you retired. **IMPORTANT:** *If you are enrolled in an HMO plan and move out of the HMO service area during the calendar year, you must notify HR Services within 30 days to change medical plans.* If you retired after Jan. 1, 2019, the monthly retiree cost is listed below.

Medical Plan (Based on Year Retired)	Network Area	2021 Monthly Retiree Cost if retired by 1/1/2019	2021 Monthly Retiree Cost If Retired After 1/1/2019
UHC NYPA Plan IBEW Retirees Pre 2007	Nationwide	Not Applicable	Plan Not Available
UHC NYPA Plan IBEW Retirees 2007 to 06/30/2015			
UHC NYPA Plan IBEW Retirees 07/01/2015 – 12/31/2015			
UHC NYPA Plan IBEW Retirees 2016			
UHC NYPA Plan IBEW Retirees 2017			
UHC NYPA Plan IBEW Retirees 2018			
UHC NYPA Plan IBEW Retirees Post 2018			\$0
CDPHP Plan	Capital Area; Central NY; Dutchess, Jefferson, Lewis, and St. Lawrence counties	Not Applicable	\$44.24 single \$137.67 family
Independent Health – Active and Family Plans	Buffalo, Niagara area		\$0
Independent Health – Medicare Advantage Plan	Buffalo, Niagara area		\$0