

*Date: Nov. 9, 2020*

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

## Management 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 Management 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:

- **SaveonSP:** A new program for retirees *not enrolled in Medicare*, 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
- **Center of Excellence (CoE):** If you will receive bariatric or infertility services in 2021, you **must** use a CoE:
  - For conditions in which protocols and technology are changing rapidly, UHC can identify facilities, doctors and surgeons to provide effective treatments with fewer complications and shorter recovery times
  - While required for bariatric and infertility services, many other procedures and services, such as organ transplants, have CoEs available and choosing one can result in:
    - More accurate diagnoses and fewer readmissions and complications
    - Reduced costs and a simplified billing and payment experience
    - Higher survival rates and better outcomes
  - To help support the member, and often their family, an on-site care coordinator or experienced nurse acts as a guide throughout the process
  - Contact UnitedHealthcare at 866-633-2446 to locate a CoE
- The PPO plan has out-of-network coverage, but you'll generally pay more for providers who are out of the network. As a further incentive to see in-network providers whenever possible, we're increasing the out-of-network out-of-pocket maximum to \$2,000 (single) / \$4,000 (family) for *retirees not enrolled in Medicare*. The out-of-network out-of-pocket maximum will remain at \$1,500 (single) / \$3,000 (family) for *retirees enrolled in Medicare*.

### 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. **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 on or after Jan. 1, 2019, a monthly retiree contribution may be required. For 2021, there is no Management Retiree medical contribution for any plan.

Medical Plan	Network Area	2021 Monthly Cost if Retired Before 2019	2021 Monthly Cost if Retired On/After 1/1/2019
UnitedHealthcare: PPO & Choice Plans	Nationwide	Not Applicable	\$0
CDPHP Plan	Capital Area; Central NY; Dutchess, Jefferson, Lewis, and St. Lawrence, counties.		\$0
Independent Health: Active & Family Plans	Buffalo, Niagara area		\$0
Independent Health Medicare Advantage Plan	Buffalo, Niagara area		\$0