

Date: Nov. 9, 2020

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

UWUA 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 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 UWUA Section on 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. Email the completed form to 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.

Questions:

Email us at 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 – changes apply to plans noted in Medical Plans chart below.

- **Virtual Visits:** In response to COVID-19, virtual visits were added to the UnitedHealthcare (UHC) PPO Plan for UWUA 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 retirees in the *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

Medical Plans

The following medical plans are available to retirees based on geography. If you retired on or after Jan. 1, 2020, a monthly retiree contribution may be required. For 2021, there is no UWUA Retiree medical contribution for any plan.

Medical Plan (Based on Year Retired)	Benefit Changes that apply for 2021	Network Area	2021 Monthly Retiree Cost
UHC PPO UWUA Retirees Pre 2009	Virtual Visit \$15 copay	Nationwide	Not Applicable
UHC PPO UWUA Retirees 2009 to 2016			
UHC PPO UWUA Retirees 2017			
UHC PPO UWUA Retirees 2018			
UHC PPO UWUA Retirees 2019			
UHC PPO UWUA Retirees Post 2019	Virtual Visit \$15 copay; Mandatory Centers of Excellence program		\$0
*UHC Choice Plan – Retirees Post 2016	Mandatory SaveonSP and Centers of Excellence programs		\$0

*Virtual visits are already included in the UHC Choice Plan