



University of Dayton Medicare Retirees Health Care and Dental Benefits

Enrolling in Health Care and Dental Benefits for 2021

This brochure contains important information about your University of Dayton health care plan and dental benefits for 2021. We have enclosed a premium rate chart for your review. For information about the plan benefits please see the HR website under Benefits and then Retiree Benefits.

If you have questions after reading this newsletter, please call the Office of Human Resources at 937-229-2541.

Please be sure to read this brochure carefully. It describes:

- Information about your healthcare and dental plans, and
- Instructions on how to enroll in coverage for 2021.

If you are currently enrolled in the UD health care and/or dental coverage and wish to continue your coverage, you don't need to re-enroll. NO ACTION IS REQUIRED. All enrolled retirees and spouses will receive a new ID card for 2021.

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Certificates of coverage will continue to be available on Anthem's website at www.anthem.com or by calling Anthem at 1-833-848-8730.

This brochure includes only highlights of retiree benefits available through the University of Dayton benefits program. If any inconsistency exists between this brochure and the plan documents, the provisions of the plan document will prevail. While the University intends to continue offering the benefits program, the University reserves the right to change, amend, or terminate any of its plans at any time.

2021 HEALTHCARE AND RX COVERAGE

Quality health care coverage for our retirees is a priority at the University of Dayton. This commitment to providing quality coverage is balanced by our need to maintain costs at a reasonable level. We have worked hard to ensure that both of these priorities are met.

For the 2021 plan year, the University of Dayton will continue to offer the Anthem Medicare Preferred (PPO) with Senior Rx Plus Medical and Prescription Drug Plan. This plan is a fully insured plan which provides you with some additional benefits such as access to the Silver Sneakers program, providing you with free access to gyms and fitness classes. In addition, we project that the plan will continue to provide some cost savings to the University, which will help us to continue providing you with high quality coverage at an affordable cost. The prescription drug coverage provided under your Anthem health care plan included with this new plan will continue to be a qualified Medicare Part D drug plan. You should have received a letter from Anthem that provides information about the plan and any changes for 2021. Please carefully read the materials provided in the packet and if you have questions, please contact Anthem at 833-848-8730.

If you choose to continue to be covered under the University of Dayton group plan with Anthem, you will not need to enroll in a Medicare Part D drug plan on your own. By remaining in the UD plan, you have effectively signed up for Medicare Part D and Anthem will notify Medicare for you.

Due to continued low claims experience for Medicare retirees during 2020, the monthly premium for the UD plan will decrease slightly in 2021.

As you may remember, the University sent you a letter in 2005 outlining changes to be made to the University's portion of the premium beginning with the 2009 plan year. These changes were made in order to cap the University's future liability for retiree healthcare expenses. As stated in the letter, beginning with the 2009 plan year and continuing forward, the University's contribution to the premium will increase by a maximum of 5% in any given year. If costs increase by more than 5%, the difference will be absorbed by the retiree.

The enclosed rate chart reflects the University's contribution to the premium in dollars based on your years of benefit eligible service at the time of retirement.

YOUR SUPERIOR DENTAL CARE PLAN

You will continue to receive your dental coverage through Superior Dental Care. Your benefits for 2021 will not change. The plan continues to provide coverage for a wide range of services – from oral examinations to x-rays and extractions. The premium rates for 2021 will remain the same.

2021 Monthly Premium Rates

Single \$31.58

Family \$91.47

How the Plan Works

- **No deductible** – the plan pays first dollar on claims.
- **No claim forms** – simply present your membership card at the time of service.
- **No balance billing** – you are only responsible for your coinsurance based on a percentage of the dentist's charge.
- **Orthodontic maximum** – lifetime maximum is \$1,000 and is not offset by benefits paid by any previous plan.
- **SMILERIDER™** is a supplemental cosmetic rider that provides a 15% discount for elective cosmetic services such as teeth whitening, veneers, bonding, and porcelain facings. SMILERIDER™ dentists are identified by a (☺) in the enclosed directory.
- **EyeMed Vision Care** provides discounts on examinations and materials at unlimited frequencies. Available at Lenscrafters® and Optique® locations as well as many optician offices (for more information please call (877) 226-1115).

Choosing Your Dentist

You must seek care from a participating dentist if you reside in Ohio or Kentucky in order to receive benefits at the highest level. Check the website at www.superiordental.com to verify the participation of your dentist. You may switch dentists or self-refer to a specialist at any time.

If you live outside of Ohio or Kentucky or your dentist is not participating in the network, you may seek care from the dentist of your choice. You will be reimbursed directly by Superior Dental Care, and you will be responsible for payment of any remaining balance.

Your Dental Plan At-A-Glance

Here's a look at the percentage the plan pays for covered services:

Preventive & Diagnostic Services – 100%

- Exams
- Cleanings
- X-rays

Basic Services – 80%

- Fillings
- Extractions
- Root Canals
- Periodontal services

Major Services – 50%

- Crowns
- Bridges
- Dentures
- Occlusal guards (1 per lifetime)

Annual Maximum - \$1,000 per person
(Preventive care does not count toward the annual maximum)

Orthodontia – Lifetime Maximum of \$1,000
(For eligible dependents to age 20)

Deductibles - None

What You Need to Do

Here's a quick overview of what you need to do:

- ✓ ***Review the information that you have received from Anthem, the information about the Superior Dental Care plan on Page 3, and the enclosed Premium Rate Chart. If you want to enroll your adult child(ren) under the age of 26 in the medical and/or dental plan(s) for the first time, you must complete a retiree enrollment/change form by the enrollment deadline of November 9, 2020.***
- ✓ ***IF YOU ARE ALREADY ENROLLED IN HEALTH CARE AND DENTAL COVERAGE, YOU DON'T NEED TO RE-ENROLL*** – you will continue to be enrolled in the plan/s in 2021.
- ✓ ***If you are not already enrolled in dental coverage and want to enroll for next year, you must complete a retiree enrollment/change form and return it to the Office of Human Resources no later than November 9, 2020.*** Forms will be on the Human Resources website at www.udayton.edu/hr, or by calling the Office of Human Resources at 937-229-2541.
- ✓ ***If you want to waive your dental coverage, you'll need to complete the waiver section of the retiree enrollment/change form and return it to the Office of Human Resources no later than November 9, 2020.*** The form is available on the Human Resources website listed above, or by calling the Office of Human Resources.
- ✓ ***If you do not wish to be enrolled in the new Medicare PPO plan, please complete the waiver section of the retiree enrollment/changeform and return to the Office of Human Resources no later than November 9, 2020.***
- ✓ ***No forms will be accepted after the November 9, 2020 deadline.***

Due to the pandemic there will be no meetings on campus this year. A pre-recorded video presentation is available on the HR website at https://udayton.edu/hr/benefits/retiree_insurance.php

If you are interested in researching other options for coverage through Medicare for either yourself or your spouse, please contact McGohan Brabender's RetireMedIQ group at 866-600-4266.

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