Welcome
&
Thank You!

Overview and Discussion:

The UCC Medicare Supplement Plan w/Rx

2017 Plan Year Update

Agenda

- Health Plan Contribution Rates for 2017
- Plan Changes
  - Opposite Gender Domestic Partner
  - International Travel Coverage
- Preventive Dental Examinations
- Hearing Aid Benefit
- Medicare Part D Prescription Drug Plan
- Questions

2017 Health Plan Contribution Rates

❖ Medicare Supplement Plan: 9% Increase

❖ No change to Medical co-insurance or deductibles

❖ No change to Pharmacy co-pays

❖ 4% Increase to Dental Plan

❖ No change to Vision Plan

Pharmacy Plan Trend Components

- ✓ Comprises 3/4s of annual contribution rate
- ✓ Annual Inflation – app. 2%
- ✓ Claims costs increased 15% from '14 to '15
  - ✓ Increase of 14% is projected for 2017
- ✓ Specialty Drugs
  - ✓ 30% of overall Plan costs
  - ✓ 118 unique specialty members
- ✓ Cost Savers
  - ✓ Average Wholesale Price Discounts
  - ✓ Brand drugs losing patent protection
  - ✓ Church Benefit Association Coalitions

Eligibility for Opposite Gender Domestic Partners

- Coverage begins on January 1, 2017
- Applications accepted beginning November 1st, 2016
- Enrollment guidelines:
  - relationship has been in effect for at least 6 months
  - documentation of financial interdependence
- Relationships of less than 6 months: enroll upon completion of 6 month anniversary

International Travel Coverage

- As of January 1, 2017, the Medicare Supplemental Plan will no longer provide coverage for medical (physician and hospital) services obtained while travelling overseas, to include travel on cruise ships.
- Plan participants can choose to apply for travel insurance offered by:
  - a travel agency; AARP, AAA, the airline or cruise carrier
- Travelers may wish to consider Faith Ventures Travel Services, a travel services company, for optional travel coverage to include:
  - Medical coverage
  - Travel assistance
  - Discounted airfares through Fly For Good
  - For more information, benefits, and rates, visit *www.faithventures.com*

Preventive Dental Exams

- Dental Plan participants are eligible annually for two no-cost preventive exams and cleanings with a participating United Concordia Dentist

  - Approximately 25% of dental plan participants do not use this annual benefit

  - Schedule an appointment with your dental provider to take advantage of this no-cost benefit which is included in your dental coverage.

- Contact United Concordia for assistance locating a Network provider.

Hearing Aid Benefit

- Benefit provides a per person allowance of $3,000 every three (3) years (see brochure)
- No enrollment or application is needed; the benefit is included under your health plan coverage
- To maximize your benefit, use an in-network Blue Cross Blue Shield provider
- The provider's office will verify coverage with Highmark Blue Cross at 866.763.9471
- Cost of warranties is not covered
- Please contact the Pension Boards with any questions

Medicare Part D Prescription Drug Plan

- Our Pharmacy Plan follows Medicare coverage and formulary guidelines
- The benefit is administered by Express Scripts
- Coverage appeals are reviewed by Express Scripts
- Two Plans are offered (see brochure)
  - Standard
  - Value
- Medical & Pharmacy benefits are combined in Plan offering
  – Can only have one Part D Pharmacy Plan

2017 Vendor Contact Information

Highmark Blue Cross Blue Shield
Medical Services
www.highmarkbcbs.com
1.866.763.9471

United Concordia
Dental Services
www.ucci.com
1.866.851.7576

Express Scripts
Prescription Services
www.express-scripts.com
1.800.939.3781 (actively working)
1.866.544.6963 (retirees)

VSP
Vision Services
www.vsp.com
1.800.877.7195

Pension Boards Points of Contact

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Questions??