FAQs: Medicare-Eligible Retiree Medical Coverage

June 2014

What is changing?

Effective September 1, 2014, current retirees of Emory University and Emory Healthcare who are age 65 or older and Medicare-eligible will transition from Emory’s medical plan with Aetna to a Medicare health insurance exchange. Any covered spouse or SSDP who is 65 or older and Medicare-eligible, will also transition to the new plan. A Health Reimbursement Arrangement (HRA) will be established for the retiree and spouse/SSDP with a contribution from Emory.

Emory has partnered with OneExchange to offer this new approach to our retirees.

What is OneExchange?

OneExchange is a company that is experienced in helping retirees evaluate and enroll in Medicare supplemental insurance. OneExchange is not an insurance company. OneExchange is a resource providing you access to a state-of-the-art Medicare exchange – sometimes called a marketplace – containing a wide assortment of plans from more than 100 of the largest and most popular national and regional health insurance companies. Emory has chosen OneExchange to support you through this transition specifically because of the OneExchange expertise in helping Medicare-eligible retirees find and enroll in supplemental health care coverage in the individual market.

Why is Emory making this change?

The primary reason for making this change is to better serve the needs of retirees who have continually asked that Emory provide a more affordable, flexible medical plan option. Currently, about 40% of Emory’s retirees opt out of Emory’s retiree medical coverage largely because of the cost of the current plan. This change is the result of more than three years of analysis and meetings with Emory retirees, current faculty and staff, and various committees and councils including the Fringe Benefit Committee, Emeritus College and the University Senate.

Who is impacted by the change?

Only current retirees and spouses/SSDPs covered by Emory’s medical plan who are age 65 or older and Medicare-eligible will be impacted by this change effective September 1, 2014.

Who is eligible to enroll in this new medical coverage through OneExchange?

Retirees, spouses/SSDPs and surviving spouses of retirees who are age 65 or older and Medicare-eligible and are currently enrolled in the Emory retiree medical plan are eligible to enroll through OneExchange.
What if I am a retiree under the age of 65?

Nothing is changing in the way that Emory provides pre-65 retiree medical coverage. You can remain on Emory’s medical plan with Aetna until you turn 65. OneExchange will contact you about transitioning to the new program sometime before you turn 65.

Can I choose to remain in the plan I currently have through Aetna?

No. Your current medical coverage through Aetna will end on August 31, 2014. If you wish to continue coverage, you will need to enroll in a plan through OneExchange.

Can I enroll my spouse/SSDP in the program if he/she isn't eligible for Medicare yet?

No. The plans available through OneExchange are for post-65 Medicare-eligible individuals only. If your spouse/SSDP is currently covered under the Emory retiree medical plan with Aetna, that coverage will continue. Once your spouse/SSDP reaches age 65, he or she will be offered coverage through OneExchange (assuming you remain enrolled).

I am Medicare-eligible due to disability, and not yet 65, can I enroll in the program?

No, you will continue to be covered under the Emory retiree medical plan until you reach age 65.

Can I add new dependents to my coverage?

OneExchange will assist your dependent in enrolling in a Medicare health insurance exchange, but consistent with the rules of our current retiree medical plan, Emory will not make a HRA contribution for your new dependent.

What if I’m a post-65 retiree who is covering a dependent child who is under age 26 or disabled?

There will be no changes to the dependent’s coverage. They will remain in the current plan and the premium will be reduced to the child only portion.

Can I choose not to enroll in a medical plan through OneExchange?

Yes. But you may be required to go through medical underwriting if you desire to enroll later. However, you will still be eligible for the monthly contributions to a Health Reimbursement Arrangement (HRA).

How do I enroll?

Instructions on how to prepare for your enrollment, evaluate your options, and complete your enrollment will be mailed to you directly by OneExchange in June. Watch your mail for them, and open and review them.
immediately. You may also wish to attend an in-person meeting held in June on Emory’s campus (see attached letter for dates, times, locations). If you cannot attend, you can watch it online at www.medicare.oneexchange.com/emory. **You must enroll by August 31, 2014.**

**What happens if I don’t enroll in coverage by August 31, 2014?**

If you do not enroll in coverage by August 31, 2014 through OneExchange, you may be penalized under Medicare rules. You may also have a gap in coverage. Once the Emory retiree coverage option ends, you’ll no longer have creditable coverage. You’ll have 63 days from the date the plan terminates on August 31, 2014 to obtain a Part D prescription drug plan or potentially pay a Medicare Part D penalty. This could result in higher premiums if you decide to enroll in Medicare Part D later.

**Are my options and rates affected by my current or past health?**

No. There are no health-based restrictions, nor are any “penalties” reflected in your premiums as long as you enroll by August 31, 2014.

**How long does enrollment take?**

Most people are able to complete their enrollment in one call. Call duration varies, but most calls average slightly more than an hour. Those who have completed their personal online profile in advance tend to have shorter calls. Look for more information about how to access the online tools in the Enrollment Guide you will receive from OneExchange in the coming weeks.

**How will I pay for the new coverage?**

It is important to understand that you will be responsible for paying your insurance premiums directly to your new insurance provider beginning September 1, 2014. When you have selected and enrolled in your new coverage, your benefit advisor will be able to tell you how much to expect your monthly insurance premium to be, and can help you select among payment options. After your application is processed, you will be billed directly by your new insurer. Because the price of coverage varies by plan in the individual market, you will not know how much you will pay until you have selected your new plan. You are able, however, to search for coverage by price either online or with the help of your OneExchange benefit advisor during your enrollment call.

Some insurers may require first month’s premium payment during the application process. In this case, expect to make a payment within a few days of your enrollment. To expedite your enrollment call, have your payment information ready when you contact OneExchange. Most insurance companies give you several billing options for ongoing payments: direct billing, Electronic Funds Transfer from your checking account, or automatic deduction from your Social Security check. You may use the funds in your HRA to get reimbursed for these costs.

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Does OneExchange offer dental insurance?

Yes. Dental insurance plans are available through OneExchange. These plans include a wide range of services. Learn more about dental plan features on the OneExchange website, or ask about them during your enrollment call. However, Emory will continue to offer the existing retiree dental plan. You should compare plans before making your final decision to enroll through OneExchange or keep your existing dental coverage. Should you elect to enroll through OneExchange, be sure to notify Emory benefits to cancel your Emory retiree dental plan.

Does OneExchange offer vision insurance?

Yes. The vision insurance option available through OneExchange offers immediate access to premium vision coverage—including annual eye exams, prescription eyewear, personalized care and more. Learn more about the vision plan features on the OneExchange website, or ask about it during your enrollment call.

If I don’t like the plan I enrolled in, when can I change?

Every year an Open Enrollment Period allows you to investigate other Medicare supplemental plans and enroll in a different plan. However, after your initial enrollment, your medical status may limit the plans available to you. You will be able to enroll in a Medicare Advantage plan without having to worry about pre-existing conditions, but if you switch to a Medigap plan at a later date medical underwriting may be considered when determining the rate you would pay. OneExchange will contact you during the Open Enrollment Period, and we encourage you to contact OneExchange should you have any questions.

If I need assistance can someone else contact OneExchange and speak with a benefit advisor on my behalf?

Yes, but this person can only complete your enrollment if they have your medical Power of Attorney. During your call, inform the Benefit Advisor that there will be a Power of Attorney on the account. You may also provide this information to OneExchange online in advance of your call to expedite your enrollment.

Once I have enrolled, who do I contact regarding any questions I have about my coverage?

If you have any questions, you can contact OneExchange at 1-855-241-5720. You can also visit online at: www.medicare.oneexchange.com/emory.

What is a Health Reimbursement Arrangement (HRA)?

It is tax-free account that allows reimbursement for qualified medical expenses that meet certain IRS requirements.

What is the amount of Emory’s contribution to my HRA?

Emory will contribute $100 per month to your HRA. If you cover a spouse/SSDP who is over 65 years of age and Medicare eligible, Emory will also contribute $100 per month to your HRA. The amount of the Emory

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contribution may increase by up to 4% each year, depending on the expected increase in cost in Medicare supplemental insurance.

How do I use my HRA?

You pay the premiums directly to the insurance company or pay cost-sharing directly to your provider. You then submit a claim to OneExchange for reimbursement of premiums and/or eligible out-of-pocket expenses from your HRA. Reimbursement can be submitted in one of four ways: mail, fax, online or automatic reimbursement if it is offered at the time of enrollment by your carrier.

What happens if I do not use the entire HRA amount by the end of the year?

If you do not use all of your HRA during the year, the balance remains in your account for future years. You can use that HRA balance to reimburse yourself for future premiums or eligible out-of-pocket expenses in later years. You cannot withdraw excess funds for other uses.

When is my HRA funded?

The HRA is funded with a $100 contribution each month and you will receive it on the 1st of each month. If you make your election by August 31, 2014, your first contribution will be in September. You will be reimbursed as you submit claims.

Who do I call if I have questions on the HRA?

You can call OneExchange at 1-855-241-5720.

How do I qualify for the Catastrophic Drug Coverage Reimbursement?

You must enroll in a prescription drug plan through OneExchange. Once the total out of pocket expense of your prescription drugs reaches $4750.00 you may receive additional reimbursement. More information will be provided in the HRA Funding and Reimbursement Guide you will receive once you enroll.

Can I continue to see my current doctor?

We understand the importance of continuing to see your current doctor(s). To make your enrollment call more efficient, we recommend talking to your health care providers prior to your call, asking which insurance plans they accept. To help you enroll, OneExchange may need your doctor’s name and address.
Do I need Internet access to learn about my options or to enroll?

No. Your OneExchange benefit advisor will walk you through your options and complete the enrollment process by phone. However, if you have Internet access, informational tools you may find helpful are available on the OneExchange website: www.medicare.oneexchange.com/emory.

Why can’t I see information about AARP plans online?

OneExchange, along with other insurance exchanges, is not allowed by the insurance carriers to show plan designs or pricing for these plans on its website. However, AARP/United Health Care plans are available to you and will be discussed with you during your appointment. You can get information, including premiums, on AARP plans by calling a OneExchange benefit advisor at 1-855-241-5720 (TTY: 711), Monday through Friday 8 a.m. – 9 p.m. Eastern Time.

Will OneExchange be available to assist me next year?

Yes. When you purchase a Medicare plan through OneExchange, they continue to be your advocate for the lifetime of your enrollment. If your medications or needs change, or you move, contact OneExchange to determine if your plan is still the right one for you. They are available to help you make changes if necessary.

Will my premium rates increase each year? If so, by how much?

In general, insurance premiums do increase every year. The increase in plan cost year-to-year can vary widely. We encourage you to contact OneExchange and compare other plans if you experience rate increases above the 10-15% range.

Will OneExchange contact me?

Yes, to ensure all Emory retirees have all the information they need to make their medical plan choice, OneExchange may contact you by phone in addition to sending out mailings, and reminders.

What if I am unable to attend one of the informational sessions? Will there be a webinar or other options to see a presentation?

If you are unable to attend an in-person meeting, you may access a recorded presentation online at: www.medicare.oneexchange.com/emory.