



SYRACUSE UNIVERSITY RETIREE NEWS

FOR RETIREES WHO RETIRED BEFORE JANUARY 1, 2006

WELCOME TO THE 2016 EDITION OF RETIREE NEWS, YOUR SOURCE FOR INFORMATION ABOUT YOUR HEALTH PLAN COVERAGE THROUGH SYRACUSE UNIVERSITY FOR 2017.

RETIREE MEDICAL PLAN (SUBSIDIZED COVERAGE)

Retirees and dependents who retired before January 1, 2006, have subsidized coverage through the end of the five-year period that begins on the date the retiree or dependent becomes eligible for Medicare OR the date the retiree retires from Syracuse University, whichever is later. At age 65, you must be enrolled in Medicare Parts A and B in order to have coverage under the University's Retiree Medical Plan. Remember, if you or any of your covered dependents are not yet 65 but are Medicare-eligible, you and/or they must enroll in Medicare Parts A and B *immediately* and notify POMCO. Medicare integration applies to individuals eligible for Medicare whether or not they are enrolled in Medicare; if a Medicare-eligible individual decides not to enroll in Medicare, out-of-pocket costs for claims made under the plan are likely to be significantly higher. If you have questions about this, contact POMCO at 877.461.7844.



RETIREE CONTRIBUTIONS

Contributions are required for pre-65 coverage only. Below is the schedule of monthly contributions for subsidized coverage.

2017 MONTHLY HEALTH PLAN CONTRIBUTIONS FOR PRE-65 COVERAGE*				
	SUBBlue		SUOrange	
	Schedule A	Schedule B	Schedule A	Schedule B
Individual Only	\$142.15	\$124.53	\$138.02	\$120.90
Individual + Spouse/Domestic Partner	\$312.73	\$273.95	\$303.63	\$265.98
Individual + Child(ren)	\$274.35	\$240.33	\$266.37	\$233.34
Individual + Spouse/Domestic Partner + Child(ren)	\$444.93	\$389.76	\$431.98	\$378.42

*A monthly administrative fee will apply.

QUALIFYING FOR SCHEDULE B: A UNIQUE PROGRAM TO HELP LOWER MEDICAL CONTRIBUTIONS

Depending on your household income and size, you may be eligible for lower Schedule B contributions, according to the chart below.

EMPLOYEE ELIGIBILITY FOR SCHEDULE B CONTRIBUTIONS	
Household Size	Household Income
1	Less than \$36,000
2	Less than \$48,000
3	Less than \$60,000
4 and up	Less than \$73,000

You must apply each year to receive a reduced contribution rate. The deadline to apply for the Schedule B rate for 2017 is December 9, 2016. Eligibility decisions will be sent after this date. For more information, visit the [Schedule B website \(humanresources.syr.edu/scheduleb\)](http://humanresources.syr.edu/scheduleb).

RETIREE CONTRIBUTIONS (NON-SUBSIDIZED COVERAGE)

At the end of your five-year period (which began on the date on which you either became eligible for Medicare or you retired from SU, whichever is later), subsidized coverage will end. You may elect to continue SU retiree medical coverage on a non-subsidized basis, provided that you enroll in Medicare Parts A and B if eligible. Information will be mailed to you from our retiree billing administrator approximately two months before your coverage ends. Please keep in mind that because this option does not include prescription drug coverage, you should consider enrolling in a separate Medicare Part D prescription drug plan once you are eligible for Medicare.

We recommend that you make plans three months in advance to replace your SU prescription coverage.

The non-subsidized medical plan costs for 2017 are indicated in the table below.

	MONTHLY COST PER PERSON*
SUBlue	\$148.45
SUOrange	\$143.33

*A monthly administrative fee will apply.

MEDICAL PLAN

We are committed to providing suitable health plan options to protect both the physical and financial well-being of you and your family. As in the past, we offer those who retired before January 1, 2006 and their eligible dependents two health plans: SUBlue and SUOrange. There will be no copayment or coinsurance increases for the medical plans for 2017.

THE HEALTH PLANS AND THE MARKETPLACE

The University retiree health plans, including SUBlue and SUOrange, meet the coverage requirements of the Affordable Care Act. This means that if you or your dependents are enrolled in either of these plans, or public programs such as Medicare or Medicaid, you meet the individual mandate requiring everyone to have health insurance. However, given the variety of health insurance options available through the Marketplace of private insurers and the subsidies available, you may want to consider whether private insurance is a good option for you and your dependents.

More information on the Marketplace is available by phone at 800.318.2596 (Federal) and 855.355.5777 (New York State), and online at healthcare.gov (Federal) or nystateofhealth.ny.gov (New York State). You should also compare the coverage and cost of these plans with those available to you through a spouse or domestic partner.



COMPARISON MADE EASY

Choosing health coverage is an important decision. To help you make an informed choice, a Summary of Benefits and Coverage (SBC) is available to you. An SBC summarizes important information about health coverage in a standard format to help you compare features across coverage options available to you. Please keep in mind that the University's SBCs are not specific to our retiree medical plans and therefore some benefits, such as prescription drug coverage, may not be applicable. The SBCs for the SUBlue and SUOrange coverage options are posted on this website: humanresources.syr.edu/sbc. Paper copies of the SBCs also are available, and may be requested at any time free of charge by contacting HR Shared Services at 315.443.4042 or hrservic@syr.edu.

TIME TO REVIEW DEPENDENT ELIGIBILITY

Open Enrollment is your time to review and remove any dependents you have on your plans who no longer meet the definition of eligible dependent. To review the eligible dependent criteria, see the [Benefits Eligibility Policy \(openrollment.syr.edu/benefitseligibility\)](http://openrollment.syr.edu/benefitseligibility).

LEGAL NOTIFICATIONS

Notice Regarding the Syracuse University Group Health Plans Notice of Privacy Practices

The Syracuse University Group Health Plans Notice of Privacy Practices ("NPP") summarizes the privacy practices of these group health plans. You have the right to receive a copy of the NPP (either electronically or a paper copy) at any time. Even if you have previously agreed to receive the NPP electronically, you are entitled to a paper copy of the NPP. You may review or print out a copy of the NPP online at supolicies.syr.edu/emp_ben/hipaa.htm. You may also contact HR Shared Services at 315.443.4042 for a paper copy.

Notice Regarding the Women's Health and Cancer Rights Act of 1998

The medical plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Call POMCO at 877.461.7844 for more information.

Discrimination is Against the Law

Syracuse University Retiree Prescription Drug Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Syracuse University Retiree Prescription Drug Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Syracuse University Retiree Prescription Drug Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)

PROVIDER CONTACT INFORMATION

Medical Plan: POMCO

Member login: www.mypomco.com

Questions on Benefits: 877.461.7844

Find a Provider: pfinder.pomcogroup.com

For information on how to submit a claim that you have paid for outside of the United States, please contact POMCO.

- Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Sheila Johnson-Willis, Interim Chief, Equal Opportunity & Title IX Officer.

If you believe that Syracuse University Retiree Prescription Drug Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Sheila Johnson-Willis, Interim Chief, Equal Opportunity & Title IX Officer, 005 Steele Hall, Syracuse University, Syracuse, NY 13244, telephone 315.443.0211, fax 315.443.5021 or sjohnson@syr.edu. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Sheila Johnson-Willis is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1.800.368.1019, 800.537.7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.315.443.0211.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1.315.443.0211.



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Every effort has been made to ensure the information in this newsletter is accurate. However, the benefits are governed by legal documents (which, in certain circumstances, may include insurance contracts). If there is any difference between the information in this newsletter and the official documents, the official documents will control. The University reserves the right to modify or terminate these benefits at any time.

CONTACT US

Questions about your benefits?

You can get the answers by contacting HR Shared Services at 315.443.4042 or hrservic@syr.edu.