



# SYRACUSE UNIVERSITY RETIREE NEWS

FOR RETIREES WHO RETIRED ON OR AFTER JANUARY 1, 2006

## OPEN ENROLLMENT AND BENEFITS NEWS

Welcome to the 2016 edition of Retiree News, created to inform you about your health plan coverage through Syracuse University for 2017. We encourage you to review your current benefits, consider your options and make the choices that best serve you and your family.

If you want to stay with the medical plan – SUBBlue, SUOrange, or SUPro – that you are currently enrolled in, you do not need to take any action; your coverage will continue unchanged for 2017.

However, if you want to switch health plans, you are eligible to do so during this year’s Open Enrollment period for retirees, which is December 1-16. To make changes, please contact POMCO at 877.461.7844 (press 5).

### 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 retirees and their eligible dependents the choice of three health plans: SUBBlue, SUOrange, and SUPro. There will be no copayment or coinsurance increases for the medical plans for 2017.

### RETIREE CONTRIBUTIONS

The following table summarizes the contributions required for individuals in the SUBBlue, SUOrange, and SUPro plans.

2017 MONTHLY HEALTH PLAN CONTRIBUTIONS FOR RETIREES WHO RETIRED ON OR AFTER 1/1/06*						
Years of Service After Age 45	SUBBlue		SUOrange		SUPro	
	Pre-65 Adult	Post-65 Adult	Pre-65 Adult	Post-65 Adult	Pre-65 Adult	Post-65 Adult
1-9 Years	\$952.65	\$148.45	\$924.92	\$143.33	\$938.19	\$136.27
10 Years	\$686.56	\$104.65	\$694.70	\$106.74	\$682.37	\$95.39
11 Years	\$655.52	\$99.54	\$667.84	\$102.47	\$652.53	\$90.62
12 Years	\$624.47	\$94.43	\$640.98	\$98.20	\$622.68	\$85.85
13 Years	\$593.43	\$89.32	\$614.12	\$93.93	\$592.83	\$81.08
14 Years	\$562.38	\$84.21	\$587.26	\$89.66	\$562.99	\$76.31
15 Years	\$531.34	\$79.10	\$560.40	\$85.39	\$533.14	\$71.54
16 Years	\$500.30	\$74.00	\$533.54	\$81.12	\$503.30	\$66.77
17 Years	\$469.25	\$68.89	\$506.68	\$76.85	\$473.45	\$62.00
18 Years	\$438.21	\$63.78	\$479.82	\$72.58	\$443.61	\$57.23
19 Years	\$407.16	\$58.67	\$452.96	\$68.31	\$413.76	\$52.46
20+ Years	\$376.12	\$53.56	\$426.10	\$64.04	\$383.92	\$47.69

\* A monthly administrative fee will apply.

Please keep in mind that the University’s plan does not include prescription drug coverage for those who are Medicare eligible. We recommend that you consider enrolling in a Medicare Part D prescription drug plan once you are eligible for Medicare, and that you make plans three months in advance to replace your SU prescription coverage when you lose it.

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.

## THE HEALTH PLANS AND THE MARKETPLACE

All three retiree health plans, SUBBlue, SUOrange, and SUPro, meet the coverage and affordability requirements of the Affordable Care Act. This means that if you or your dependents are enrolled in any 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 [www.healthcare.gov](http://www.healthcare.gov) (Federal) or [nystateofhealth.ny.gov/](http://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.



Remember, the University offers an Opt Out/Opt In provision to individuals who are eligible for subsidized retiree health care coverage through the University. This provision gives you the ability to waive out of the retiree health plans with the option to opt back in at a later date, as long as you have had continuous coverage or are Medicare eligible. For more information on the Opt Out/Opt In provision and the applicable eligibility rules, go online to [humanresources.syr.edu/retirees/optout\\_optin.html](http://humanresources.syr.edu/retirees/optout_optin.html). If you have any questions about opting out of an SU plan, you may contact Human Resources Shared Services at 315.443.4042 or [hrrservic@syr.edu](mailto:hrrservic@syr.edu).

## 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 SUBBlue, SUOrange, and SUPro coverage options are posted on this website: [humanresources.syr.edu/sbc](http://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 [hrrservic@syr.edu](mailto:hrrservic@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 \(openenrollment.syr.edu/benefitseligibility\)](http://openenrollment.syr.edu/benefitseligibility).

### PROVIDER CONTACT INFORMATION

**Medical Plan:** POMCO  
Member login: [www.mypomco.com](http://www.mypomco.com)

Questions on Benefits: 877.461.7844

**Find a Provider:** [pfinder.pomcogroup.com](http://pfinder.pomcogroup.com)

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

**Prescription Drug:** OPTUMRx  
1.866.854.2945  
[www.optumrx.com/myCatamaranRx](http://www.optumrx.com/myCatamaranRx)

## ADDITIONAL BENEFIT CONTACTS

### TIAA

To discuss your allocation mix or retirement income options, contact TIAA at 855.842.CUSE (2873) or visit [humanresources.syr.edu/tiaa](http://humanresources.syr.edu/tiaa).

### MetLife

Retirees may participate in SU's group home and auto insurance program. For a free quote, call MetLife's local agent, Tom Swanson, at 315.656.2982.

## 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 Syracuse University's 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](http://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)

- 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](mailto: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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**RETIREE NEWS**

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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 Open Enrollment or your benefit options?***

You can get the answers by contacting HR Shared Services at 315.443.4042 or [hrservic@syr.edu](mailto:hrservic@syr.edu).