



INDIANA UNIVERSITY HUMAN RESOURCES

To: Anthem IU Blue Retiree Plan Participants (Age 65 or Older)
From: Indiana University Human Resources
Date: October 16, 2023
Subject: Your healthcare coverage effective January 1, 2024

This is your annual opportunity to review your medical plan coverage for 2024 and to provide the university with any changes to your mailing address. Please take a moment to review the enclosed benefit plan information carefully.

2024 IU Blue Retiree Premium Rates

Monthly premiums for the IU Blue Retiree Plan **will remain the same** for 2024.

Coverage Level	Monthly Rate
One participant	\$201.39
Participant and spouse	\$401.49

What's Changing in 2024

- No plan changes.

Actions You Need to Take

- **If you wish to continue your coverage in this plan**, you do not need to take any action.
- **If you wish to cancel your coverage under this plan**, please complete the enclosed change form and return it to IU Human Resources by November 3, 2023. Remember, if you cancel coverage, **you will not be able to re-enroll** in this plan again.

Prescription Drug Coverage

Prescription drug coverage isn't part of the IU Blue Retiree Plan. Instead, you can opt for prescription drug coverage through Medicare, known as Medicare Part D. Medicare recommends reviewing your current coverage and comparing it to their 2024 coverage options. If you want to sign up for or change prescription plans, you can only do so during Medicare's annual open enrollment period from October 15 to December 7 each year.

Questions & More Information

If you're exploring your medical and prescription coverage options for 2024, you can also consider a Medicare Advantage or Medicare PPO plan if they're available in your area. These plans typically include both medical and prescription coverage under one plan, but cannot be used in conjunction with the IU Blue Retiree Plan or other commercial Medigap plans. Also keep in mind that **if you cancel your IU Blue Retiree coverage, you won't be able to re-enroll** in this plan later.

For additional information about Medicare prescription drug coverage and tools for helping you determine which plan best meets your needs please visit www.medicare.gov or contact Medicare by calling (800) MEDICARE (800-633-4227). TTY users should call (877) 486-2048.

For additional information on the Anthem IU Blue Retiree plan, please contact the Retiree Benefits Specialist at (812) 856-1234 or askhr@iu.edu, or visit the IU Benefits website at hr.iu.edu/benefits/retirees.html.

Important Reminder—All information about the IU Blue Retiree Plan will be sent to you from Anthem or Indiana University. Mailings from IU Health Plans refer to a plan offered by IU Health (the hospital system), which is not a plan sponsored or offered by Indiana University.

Anthem IU Blue Retiree Plan Summary

This is a summary description of Medicare and IU Anthem Blue Retiree Plan coverage. For additional details and the most up-to-date information regarding Medicare coverage, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227).

2024 Monthly Premiums

One Participant (Retiree or surviving spouse)	\$201.39
Participant and spouse	\$401.49

Medicare Complement Benefits

When Medicare pays a portion of the cost of a medical service, the Blue Retiree plan coordinates with Medicare to pay all or most of what Medicare does not pay, up to the Medicare-approved amount. Providers who participate with Medicare accept assignment, meaning they agree to accept the Medicare-approved amount as full payment for Medicare-covered services. When other providers are used, the Medicare recipient may have additional costs.

Covered Services	Medicare Pays	Blue Retiree Pays	Member Pays
Medicare Part A			
Inpatient Hospital Facility			
First 60 days	All but the \$1,632 deductible	\$1,632 deductible	\$0
61 st to 90 th day	All but \$408 daily coinsurance	\$408 daily coinsurance	\$0
60 day lifetime reserve days	All but \$816 daily coinsurance	\$816 daily coinsurance	\$0
Continuous inpatient care after the Medicare lifetime reserve has been exhausted up to an additional 365 days	\$0	90%	10%
Skilled Nursing Facility			
First 20 days of skilled care	100%	\$0	\$0
21 st to 100 th day of continued skilled care	Pays all but coinsurance	The daily coinsurance	\$0
Home Health			
Non-custodial medical and nursing care	Pays 100%	\$0	\$0
Hospice care (room and board is not covered)	Pays 100%	\$0	\$0
Medicare Part B			
Medicare Part B annual deductible	All but \$240 deductible	\$240 deductible	\$0
Doctors' care including visits in the office or while inpatient	80%	20%	\$0
Outpatient services (includes surgeries, diagnostic services, physical therapy, x-rays)	80%	20%	\$0
Clinical laboratory services	100%	\$0	\$0
Durable medical equipment such as wheelchairs, walkers, and hospital beds	80%	20%	\$0
Mental health counseling	80%	20%	\$0
Ambulance	80%	20%	\$0
Medicare designated preventive services* received from providers who accept Medicare assignment	100%	\$0	\$0

*Medicare-covered preventive services are based on your age, gender, and risk factors. Examples include bone mass measurements, breast cancer screening (mammograms), cervical and vaginal cancer screening, colorectal cancer screening, PSA prostate cancer screening, preventive shots (flu, pneumococcal, Hepatitis B), tobacco cessation counseling, and yearly well visits. See Medicare's [Your Guide to Medicare's Preventive Services](#).

Major Medical Benefits

Medicare does not cover some medical services. The Major Medical Benefit pays some of the costs not covered by Medicare. Also, when services are provided by doctors, facilities, or suppliers that do not accept Medicare assignment (non-participating providers), the provider can bill for excess charges above what Medicare allows. The Major Medical Benefit covers some of those costs.

There is a \$1,000,000 lifetime limit on Major Medical benefits. Since these are not Medicare benefits, Anthem will use its own standards for determining medical necessity and allowed amounts, not Medicare's.

Covered Services	Medicare Pays	Blue Retiree Pays	Member Pays
Continuous inpatient days beyond an additional 365	\$0	80%	20%
Skilled nursing facility after the 100th day	\$0	80%	20%
Services outside the U.S.	\$0	100%	0%
Excess charges for providers that don't accept Medicare assignment ¹	\$0	Up to the limiting charge ² of 115% of the Medicare-allowable Amount	\$0 for services with a limiting charge ²
Out-of-hospital skilled private duty nursing, and visiting nurse's association	\$0	80% up to \$5,000 maximum per year	20% and all costs above the maximum benefit
Accidental dental	\$0	80%	20%
Morbid obesity	\$0	80%	20%
Doctors' care including visits in the office or while inpatient	80%	20%	\$0

¹ Providers who haven't signed a contract with Medicare to accept assignment can charge you for amounts in excess of Medicare's Allowed Amount. Most doctors, providers, and suppliers accept assignment, but you should always check to make sure.

² There is a limiting charge on what non-participating providers can bill Medicare enrollees—15 percent over what Medicare pays the nonparticipating provider. The limiting charge does not apply to all Medicare-covered services, like some durable medical equipment.

Wellness Benefits

Covered Services	Medicare Pays	Blue Retiree Pays	Member Pays
Dental services	\$0	\$125	Amounts above \$125
Routine hearing exam	\$0	\$50	Amounts above \$50

Vision Benefits (Anthem Blue View Vision) [Visit \[hr.iu.edu/benefits/retireeblue.html\]\(http://hr.iu.edu/benefits/retireeblue.html\) for a full summary of vision benefits.](http://hr.iu.edu/benefits/retireeblue.html)

Services	In-Network Provider—Member Pays	Out-of-Network Provider—Member Pays
Annual comprehensive eye exam and refraction ¹	\$5 copayment, no deductible	Costs above a \$42 allowance
Vision Wear (Contacts, frames, and lenses ¹)	Optional savings available from Blue View Vision In-Network Providers only.	

¹ Medicare does not generally cover routine eye exams for eyeglasses or contact lenses. However, Medicare Part B will cover an annual eye exam if you have diabetes or are at high risk for glaucoma.

Silver Sneakers

IU Blue Retiree benefits include SilverSneakers for all plan participants. SilverSneakers is a no-cost fitness benefit with access to 15,000+ fitness locations nationwide.¹ The program also includes online resources, guidance from fitness staff, signature classes², social connections, and more. 88% of participants say SilverSneakers has improved their quality of life! To get started visit silversneakers.com/starthere to get your SilverSneakers member ID.



¹ Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

² Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.



IU BLUE RETIREE PLAN

2024 Address Change/Coverage Termination Form

Submit this form only if:

- you have an address change to report; or
- you wish to cancel your IU-sponsored medical coverage.

Complete only the sections that apply.

You can disregard this form if:

- your address remains the same; and
- you wish to continue enrollment in IU-sponsored medical coverage.

PARTICIPANT INFORMATION		
Last Name:	First Name:	Middle Initial:
Anthem ID Number:		

ADDRESS CHANGE		
Complete this section only if you have an address change to report.		
Street:		
City:	State:	Zip:
Phone:	Email:	
Signature:		Date:

CANCEL COVERAGE	
Complete this section only if you wish to cancel medical coverage for yourself.	
<p><i>You will receive monthly billing statements for 2024 unless you indicate that you wish to cancel this coverage. You may cancel your coverage at any time during the year by contacting the IU Retiree Benefits Specialist at askhr@iu.edu or (812) 856-1234. NOTE: If you cancel your IU-sponsored coverage, you will not be able to enroll in IU-sponsored retiree coverage at a later time.</i></p>	
<input type="checkbox"/> Cancel my IU-sponsored medical plan coverage effective December 31, 2023.	
Signature:	Date:

To sign this form digitally you must first save it to your device.

Email to askhr@iu.edu; or mail to IU Human Resources, ATTN: Retiree Specialist, 2709 E 10th Street, Ste 321, Bloomington, IN 47408.



NON-CREDITABLE COVERAGE NOTICE

Important Notice from Indiana University about Prescription Drug Coverage and Medicare

IMPORTANT: READ THIS NOTICE CAREFULLY AND KEEP IT WHERE YOU CAN FIND IT.

This notice has information about prescription drug coverage available for people with Medicare Part D. If you are not already enrolled in Medicare D prescription drug coverage, it can help you decide whether or not you want to enroll. If you are enrolled in Medicare D, it will give you information about when you can change your Medicare D plan. The end of this notice provides resources where you can get assistance to make decisions about your prescription drug coverage.

There are three important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare Part D and Medicare Advantage Plan that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The Anthem IU Blue Retiree Plan sponsored by Indiana University does not provide prescription drug coverage. This allows you to take advantage of a Medicare prescription plan.
3. Most Indiana University retirees covered under the Anthem IU Blue Retiree Plan have already enrolled in Medicare prescription coverage. If you are not enrolled, you have decisions to make that may affect how much you pay for that coverage, depending on if and when you enroll. Read this notice carefully - it explains your options.

Because the Anthem IU Blue Retiree Plan does not include prescription drug coverage, you should consider enrolling in a Medicare drug plan if you have not already done so. Individuals can join a Medicare drug plan when they first become eligible for Medicare and each year from October 15th through December 7th. Dependents leaving employer/union coverage may be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

If you decide not to join a Medicare drug plan when you are first eligible you may pay a higher premium (a penalty) if you join a plan later and you may pay that higher premium as long as you have Medicare prescription drug coverage.

If you go 63 continuous days or longer without prescription drug coverage, your premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

If you are not already enrolled in Medicare D Prescription Coverage, you need to make a decision.

When you make your decision, you should also compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

If you are already enrolled in Medicare D Prescription Coverage, you may want to take this opportunity to evaluate your current coverage.

You may want to review the prescription plans that will be available for 2024 and their cost so you can decide if you want to keep your current Medicare prescription coverage or change to another prescription plan. If you wish to change plans, you can only do so during Medicare's annual enrollment period each year between October 15 and December 7.

For more information about this notice or your current medical plan coverage:

Please call IU Human Resources 1-812-856-1234.

NOTE: You will receive this notice annually and at other times in the future such as before the next period you can enroll or change Medicare prescription drug coverage. You also may request a copy.

For more information about your options under Medicare prescription drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook from Medicare. This handbook is typically mailed every year from Medicare. You may also be contacted directly by Medicare-approved prescription drug plans. For more information about Medicare prescription drug plans:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA) online at www.socialsecurity.gov, or you may call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember to keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

Date: October 1, 2023

Name of Entity/Sender: Indiana University

Contact: IU Human Resources

Address: 2709 E. 10th Street, Suite 321, Bloomington, IN 47408

Phone Number: (812) 856-1234

Email: askhr@iu.edu