September 28, 2021

Dear Non-Medicare Eligible Retiree Medical Plan Participant:

As we prepare for the 2022 Open Enrollment, I wanted to reach out to you directly to inform you of a change that is coming to the medical coverage for the Non-Medicare eligible Retirees and their dependents.

As a result of several requests from the Non-Medicare eligible Retirees who wanted to keep the medical plan that they had as an active employee, in April 2021, we put a working group together to review the impact of changing the medical coverage for the Non-Medicare eligible Retirees from the current BCBS Retiree PPO to a choice of plans using the active medical plan options. The group reviewed data on the current plan enrollments, Ivy plus practices, premium costs, and plan design to determine if this change makes sense. After reviewing the information, **the group recommended that effective January 1, 2022, the University offer Non-Medicare eligible Retirees and their dependents a choice of coverage in one of the four medical plans available to active employees.** The reasons for the recommendation are as follows:

✔ **Choice** - This change gives under 65 Retirees and dependents a choice of plans.

✔ **Cost savings** – It provides an opportunity to switch to a lower cost plan with monthly savings in some cases. The chart below shows the single monthly premium and the cost change to the 2021 rate.

<table>
<thead>
<tr>
<th>Current Retiree PPO (2021)</th>
<th>Maroon PPO</th>
<th>Maroon Savings</th>
<th>HMO</th>
<th>UCHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>$665</td>
<td>$704</td>
<td>$610</td>
<td>$392</td>
<td>$551</td>
</tr>
<tr>
<td><strong>Cost Change</strong></td>
<td>$39</td>
<td>-$55</td>
<td>-$273</td>
<td>-$114</td>
</tr>
</tbody>
</table>

✔ **Alignment with Ivy Plus Universities** – The majority of other Ivy League Universities use active medical plans for non-Medicare Retirees.

✔ **Plan Design Consistency** - This change gives under 65 Retirees and dependents consistency as they transition from active employee to Retiree since they can remain in the active plan with which they are familiar.

**2022 Open Enrollment**
You will receive the 2022 Open Enrollment kit soon. The kit will include information on the Medical Plans. You will automatically be enrolled in the Maroon PPO plan since this plan is the most similar to the current BCBS Retiree PPO. If you would like to elect one of the other plans, you will need to complete the enrollment form included in the kit. The form can be returned via fax to 773.834.0996 or emailed to retiree@uchicago.edu.

Your prescription drug coverage will remain with CVS unless you enroll in the BCBS HMO. The HMO uses embedded pharmacy coverage, so the pharmacy is covered as part of the BCBS HMO plan.
Split Families
You and your dependents may be eligible for different medical plans based on each individual’s Medicare eligibility. The family member who is eligible for Medicare will be covered by one of the Aetna plans. The family member who is not eligible for Medicare will be covered by one of the medical plans available to active employees.

Non-Medicare Eligible Medical Change Information Sessions
Please join us at one of the Information Sessions below to learn about the medical plans now offered to the non-Medicare Retirees. All sessions will be held on the Zoom meeting platform. At the end of each session, you will be able to ask questions. You can also send questions via the chat feature during the meeting.

To join, visit the University Zoom page at https://uchicago.zoom.us and select join to enter the meeting using the Meeting ID and Password below. Direct links to all Zoom meetings are available on the Open Enrollment website https://humanresources.uchicago.edu/benefits/retireemedicalplanopenenrollment.shtml.

Monday, November 8, 2021 at 1pm CST
Meeting ID: 958 8022 7973
Password: 849210

Tuesday, November 9, 2021 at 10am CST
Meeting ID: 935 9022 5521
Password: 151622

If you have any questions, please contact our Benefits Specialists at 855.822.8901 or retiree@uchicago.edu, Monday through Friday from 8:30 a.m. to 4:30 p.m.

Sincerely,

Elizabeth Walls
Executive Director of Health, Welfare and Retirement