

# 2020 Plan Changes & Updates

Effective January 1, 2020, through December 31, 2020

## IMPORTANT INFORMATION FOR ALL MEMBERS

### CTPF Plan Rates for 2020

Overall rates for CTPF plans will increase an average of 5.3% for 2020. Refer to the premium charts on *page 21* (Non-Medicare) and *page 37* (Medicare) for specific plan costs.

**2020 Health Insurance Subsidy** CTPF Trustees voted to subsidize the 2020 CTPF health insurance premiums at 50% (*certain limitations may apply*), effective January 1, 2020. The subsidy is set annually and is subject to change. (*See page 15 for more information*)

### Opt-In Policy Change

The CTPF Board of Trustees voted to allow eligible members to re-enroll in a CTPF health insurance plan one time without a qualified change in status. Previously, enrollment was only allowed once in a lifetime, unless the member experienced a qualifying event (*marriage, birth, death, etc.*). Individuals who want to rejoin a CTPF plan must do so during an open enrollment period. A member applying to re-enroll must have proof of insurance coverage (*medical and prescription drug*) as of the beginning of the open enrollment period (October 1), and maintain coverage through December 31 of that year. CTPF insurance coverage becomes effective the following January 1.



## Medicare Plan Changes

**All health plans for Medicare eligible members offered in 2019 will be offered in 2020.** Members currently enrolled in the plans listed below **DO NOT** need to take any action to stay enrolled:

- AARP Medicare Supplement Plan F (UnitedHealthcare) with Express Scripts Medicare® PDP
- Humana Group Medicare HMO with Part D Pharmacy
- UnitedHealthcare Group Medicare Advantage PPO with Express Scripts Medicare® PDP

### Changes to the AARP Medicare Supplement Plan F (UnitedHealthcare)

Due to a change in federal legislation, the AARP Plan F will not be open to individuals who are turning age 65 on or after January 1, 2020. Members who are age 65 or older prior to January 1, 2020, may continue to choose coverage in Plan F.

Starting in 2020, men and women may be charged different rates. On average, males will be charged higher rates. In most states this change will only apply to new enrollees. Contact UnitedHealthcare directly for a quote.

The AARP Plan F will now include access to the “At Your Best” wellness program which includes a free membership at any gym participating in the network. This Plan will also offer new discounts on hearing and vision through HearUSA and EyeMed as well as free access to the AARP Staying Sharp online health assessment and brain exercises/games program.

### Plan Enhancements for the UnitedHealthcare Group Medicare Advantage PPO

The UnitedHealthcare Medicare Advantage PPO plan has been enhanced with a reduced deductible of \$175 and the elimination of all coinsurance. A copayment of \$50 has been added for emergency room visits (*waived if admitted*).

### Possible Mid-Year Formulary Changes for Express Scripts Medicare® PDP

During the year, Express Scripts might make mid-year changes to the formulary that are allowed by Medicare rules. For example, they may remove a brand-name drug and replace it with a new generic drug on the same or lower cost-sharing tier, and with the same or fewer restrictions. You will receive a 30-day notice, or you will receive a one-month supply, rather than a 60-day refill of your brand-name drug at a network pharmacy. Please refer to your Express Scripts 2020 Annual Notice of Changes documents already mailed to you or call Express Scripts customer service at 1-800-864-1416.

### Medicare Part D Plan Update

Part D plan out-of-pocket costs are changing for 2020. Once your true out-of-pocket cost reaches \$6,350, your copay may be reduced (*in 2019, your out-of-pocket threshold was \$5,100*).

Once you meet this cost threshold, you pay:

- the greater of 5% coinsurance or \$3.60 for generics/multi-source drugs (*in 2019, your coinsurance was the greater of 5% or \$3.40*),
- \$8.95 for brand name drugs (*in 2019, your coinsurance was \$8.50*),

However, you will never pay more than the normal copay for a drug tier, based on the number of days prescribed (*e.g., 30-days*). Please refer to *pages 37-43* for more information.

For help in understanding how Part D drug plans work, please visit the Medicare website under Costs for Medicare drug coverage: [www.medicare.gov/part-d/](http://www.medicare.gov/part-d/)



## HEALTH INSURANCE MEDICARE UPDATE

### Plan F Enrollment Limited in 2020

#### ***Enrollment Limited***

Due to a change in federal legislation, the AARP Medicare Supplement Plan F (UnitedHealthcare) will not be an option for individuals who are turning age 65 on or after January 1, 2020. Members who are age 65 or Medicare eligible prior to January 1, 2020, may continue to choose coverage in Plan F. All other offered Medicare plans are available to all Medicare-eligible members.

