



Talent Development & Human Resources  
Office of Benefits Administration  
Akron, OH 44325-0602  
t: 330-972-7090 | f: 330-972-2336  
e: [UnivofAkron\\_Benefits@uakron.edu](mailto:UnivofAkron_Benefits@uakron.edu)  
<http://www.uakron.edu/hr/benefits/>

November 7, 2016

Name

Address

Dear Retiree Dependent(s):

Open Enrollment is your opportunity to review, renew, and make changes to your retiree dependent benefit plan election. Enclosed you will find benefit information, election form, and a working spouse form. **The Dependent Enrollment Form and Working Spouse Form need to be completed and returned to Benefits Administration by November 30, 2016.** All changes are effective January 1, 2017.

The University is pleased to announce that comprehensive medical coverage for retiree dependents will be offered through Anthem in 2017. Under the Anthem plan, you will see little disruption to in-network providers and services, as the network provides a 99% match to our current utilization. The network includes local hospitals in Akron (Summa, Akron General, Children's) as well as the Cleveland Clinic and University Hospitals. To determine if your physician will continue to be in the network, you should search the Anthem website at [www.anthem.com](http://www.anthem.com) or call Anthem customer service at 844-653-7397.

The prescription plan remains available with the medical plan. For calendar year 2017, The University continues to contract with CareMark to provide prescription benefit coverage. You will continue to have access to a large network of local pharmacies and mail order services with the added option of obtaining a 90 day supply of medications at a local CVS pharmacy or by mail order. If you have prescription benefit questions, please contact CareMark at 1-888-202-1654.

You will receive new identification cards in the mail from Anthem that will be effective beginning January 1, 2017. You will only receive a new CareMark card if you make changes.

The Working Spouse Rule remains in place. This policy requires spouses of University retirees who have access to employer subsidized (at least 50%) medical and prescription insurance to enroll in that insurance for primary coverage. These spouses will be permitted to have only secondary access to University benefits. If you are covering a spouse, the **enclosed 2017**



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**Working Spouse – Primary Coverage Certification form must be completed and returned to Benefits Administration by November 30, 2016.**

Retiree dependents will pay 16% of the premium for their medical and prescription coverage in 2017. The monthly premium rates are listed on the enrollment form. Monthly premium invoices will be mailed to your address of record by Chard Snyder. For January 2017, the invoice may be received closer to the end of the month. We will provide you with more updated billing information shortly.

If you have specific questions about your medical benefits please contact Anthem customer service at 844-653-7397. For pharmacy questions, please contact CareMark at 888-202-1654. Any other questions can be directed to Benefits Administration at 330-972-7090.

Sincerely,

Benefits Administration  
Talent Development and Human Resources

**Notices**



Talent Development & Human Resources  
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**Women’s Health and Cancer Rights Act (WHCRA):** In 1998, the Women’s Health and Cancer Rights Act was signed into law. Group health plans offering mastectomy coverage must also provide coverage for reconstructive surgery in a manner determined in consultation with the attending physician and the patient. This coverage includes reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to present a symmetrical appearance, prostheses and treatment of physical complications at all stages of the mastectomy procedure, including lymphedemas (swelling of the hand and arm on the operated side).

The University of Akron is required to notify employees and retirees of these provisions annually. Despite the name of the act, nothing in the law limits WHCRA entitlements to women only. If you have any questions about this or other healthcare benefits, please contact your healthcare provider by calling the Customer Service number listed on your insurance identification card.

**Summary of Benefits and Coverage (SBC) and Uniform Glossary:** Under the Affordable Care Act, group health plans and insurance companies must provide participants with SBCs and a uniform glossary of terms commonly used in health insurance coverage. All group health plans and insurance companies use the same standard SBC and glossary. The University’s SBC and uniform glossary documents are enclosed in this communication.

**Health Insurance Marketplace Coverage Options and Your Health Coverage:** In 2014, there was a new way to buy health insurance: the Health Insurance Marketplace. The enclosed notice provides basic information about the Marketplace and the health coverage offered to employees and retiree dependents of the University.

**Notice of Creditable Coverage for:** The Medicare Modernization Act (MMA) requires entities (whose policies include prescription drug coverage) to notify Medicare eligible policyholders whether their prescription drug coverage is creditable coverage, which means that the coverage is expected to pay on average as much as the standard Medicare prescription drug coverage. The annual Important Notice from The University of Akron About Your Prescription Drug Coverage and Medicare was previously mailed to you under separate cover.