

IMPORTANT PLAN INFORMATION

Dear Retiree,

You count on your health care coverage to give you access to the services you need and the providers you prefer. To ensure that we are offering the best possible plan and rates to our retirees, Drexel reviews all of our plan offerings annually against what is available on the market, and in these changing times, needed to work to ensure that we can continue to offer quality health insurance at affordable rates. Given this, effective January 1st, 2024, Drexel University will transition our Medicare-eligible retirees from the Personal Choice PPO plan to the Secure Preferred (PPO) with Senior Rx Plus plan.

This plan is being offered with:

- Significant premium reductions - single coverage is being reduced monthly from \$355.95 to \$278.52 with Secure Preferred PPO which is a reduction of 21.8%
- Expanded network of providers
- Hearing aid benefits that include an exam, hearing aid allowance and a fitting evaluation

The Secure Preferred PPO will also allow you to visit any doctor that accepts Medicare. The vast majority of providers are the same, however, there may be some that were in the Personal Choice 65 PPO network but are not currently in the Secure Preferred PPO network. This new plan is a national plan and has more in-network providers throughout the US than the previous plan. Participants questioning if their provider is still in network can reach out to the Secure Preferred (PPO) plan First Impressions Welcome Center at 1-844-451-2069.

The decision to transition our Medicare Advantage plan to Secure Preferred PPO is a move that will allow us to keep the relationship with Independence Blue Cross (through Blue Medicare Advantage) and still offer a great plan to our retiree population. Enclosed with this letter is a comparison sheet that will allow you to review the Personal Choice PPO plan next to the new Secure Preferred PPO plan and see how the plans match up.

In a few weeks, Blue Medicare Advantage will mail a Medicare Advantage Enrollment Guide to all Drexel University Medicare-eligible retirees. This guide will describe in detail the new medical and prescription drug plan. Please review this information carefully. The current Drexel University medical and prescription drug plan for Medicare-eligible retirees will not be offered after December 31st, 2023.

An informational Webinar will be held as listed below:



Date: Monday, November 6, 2023

Time: 11:00 am EST

Virtual Meeting, via Teams Conference Call. Scan the QR code to join the meeting, or call in (audio only)

The webinar will be placed on our website for those who may not be able to attend.

What is the Secure Preferred (PPO) with Senior Rx Plus plan?

The Secure Preferred (PPO) plan is a Medicare Advantage plan. It provides Medicare-eligible individuals with an alternative to the traditional Medicare program. **To be enrolled in the Secure Preferred (PPO) plan, you must be entitled to Medicare Part A and enrolled in Medicare Part B. You also must continue to pay your Medicare premiums.** Through a contract with Medicare, the Secure Preferred (PPO) Medical and Prescription Drug plan provides health care benefits and services covered by original Medicare. Drexel University will continue to include prescription drug coverage with the medical plan, so you should not purchase a separate Medicare Part D plan. Please note you cannot be enrolled in more than one Medicare Advantage plan. Enrolling in this plan will disenroll you from an individual Medicare Part D prescription drug plan or Medicare Advantage plan of which you may currently be a member.

The Secure Preferred (PPO) plan uses a network of health care providers but gives you the freedom to see providers outside of the network. No referrals are required. However, some benefits or services may need prior authorization. Prior authorization is approval that providers and Pharmacies request and receive from your plan to provide you with certain services, drugs treatments or therapies.

Higher costs may apply for out-of-network services. Using Blue Medicare advantage network of providers can help keep your medical costs lower. This plan provides reimbursement for all covered services regardless of whether they are received in-network or out-of-network, as long as it is a Medicare covered benefit, and the doctor is a Medicare participating provider.

Coverage you can count on:

The Secure Preferred (PPO) plan coverage includes:

- Doctor office visits
- Video provider visits
- Prescription Drug Coverage
- Vision and Hearing benefits
- Inpatient and outpatient hospital services
- Emergency care services
- Ambulance services
- Diagnostic tests such as X-rays and laboratory services

- Large Network of Pharmacies - More than 65,000 pharmacies in the network, including most national chains, and many local pharmacies
- Dedicated customer service unit specially trained to handle the needs of our retirees
- NurseLine – Registered nurses answer your call 24 hours a day, 7 days a week
- Voluntary House Calls – Personalized visit to your home once a year that can lead to a care plan tailored just for you
- SilverSneakers® – Fitness and lifestyle benefit, with access to thousands of participating locations
- Medicare Community Resource Support – a social worker will get you in touch with community services such as getting nutritious food, non-emergency transportation, assistance with pharmacy copayments and utility bills, and much more

Added benefits without additional cost:

The Secure Preferred (PPO) Drug plan also offers wellness programs at no extra cost. These programs include access to discounts on fitness club memberships, weight loss programs, nutritional supplements and more. You will also enjoy the flexibility of using just one card whenever you seek medical or prescription benefits.

WHAT YOU NEED TO DO

If you are currently enrolled in the Personal Choice 65 PPO, you will be automatically enrolled in the Secure Preferred (PPO). So please be sure to review the Medicare Advantage Enrollment Guide you receive from Blue Medicare Advantage for additional information on your medical and prescription drug plan.

If you **do not** want to be enrolled in the Secure Preferred (PPO) plan for January 1, 2024, please contact the Drexel University Benefits Center at 844-690-3992 **between October 23 and November 22, 2023 to make the change to your coverage.**

Once your enrollment is complete, a Membership Card and Welcome Guide will be mailed mid-December, prior to January 1st, 2024. Upon receiving your Membership Card, please register with the QR code on the sticker, or online at the website on the back of the card. This will ensure you receive updates on claims status, urgent notifications, information on new programs and benefit reminders. Additionally, you can view details of your plan, manage prescriptions, chat with customer service, search for providers and much more.

Please review the Welcome Guide for information regarding what you need to do to ensure your prescription refills occur in a timely manner.

If you have questions or concerns, please contact the Secure Preferred (PPO) plan First Impressions Welcome Center at 1-844-451-2069 Monday through Friday, 8:00 AM to 9:00 PM ET, except holidays. TTY users should call 711.

Important information for retirees who choose not to take this coverage

If you choose not to enroll, you will lose your medical and prescription coverage through Drexel University and any subsidy that you were receiving. However, you may be eligible to enroll in an individual Medicare Advantage plan in your service area. You can also get information about the Medicare Program and Medicare health plans by visiting www.medicare.gov on the web or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Medicare customer service representatives are available, 24 hours a day, seven days a week, to answer questions about Medicare.

We appreciate all the years of service you've given us. Making sure you have access to the medical and prescription drug coverage you want is one of the ways we can show that appreciation.

Sincerely,
Drexel University Human Resources