

# United HealthCare Annual Election

November 1 – November 16, 2017

**Elections you make during this period will take effect January 1, 2018**

If you are retired from the UMC of Greater NJ and are age 65 or older, and are eligible for health insurance in retirement, now is the time to

- Enroll in the United HealthCare Medicare Advantage National PPO Plan if you waived coverage for yourself or for an eligible dependent in retirement, or have lost coverage in another plan.
- Requires active Medicare Parts A & B in place for enrollment. Part B premium is a participant expense.
- Contact the Benefits Specialist for a *Retiree Enrollment Form*. [insurance@gnjumc.org](mailto:insurance@gnjumc.org) or (732) 359-1055.
- For general questions about United HealthCare benefits, call Direct Path – our participant advocacy service – **1-800-640-1898**  
Monday-Friday 8 a.m. – 9-p.m., ET; Saturday 9 a.m. – 2 p.m., ET

Participants can view benefits online at [www.uhcretiree.com](http://www.uhcretiree.com).

## Annual Election for Retiree UHC Medicare Advantage Plan

Starts: **Wednesday, November 1, 2017 at 12:01 a.m., EDT**

Ends: **Thursday, November 16, 2017 at 4:00 p.m., EST**

**Retiree enrollment forms must be PROCESSED  
no later than 4 p.m. November 16!**

**After November 16, 2017 changes for 2018 HEALTH coverage can only be made if you experience certain qualifying events**, such as marriage\*, divorce, birth, adoption, death, or loss of a spouse's or eligible dependent's health coverage, or loss of coverage in another employer plan. Dependents losing eligibility, including divorced spouses, lose eligibility as a dependent in the plan at the end of month in which event occurs. *Continuation Coverage and Divorced Spouse coverage may be available.*

\*Coverage for a spouse acquired after retirement is available at the participant's expense.