



**UNITED METHODISTS**  
OF GREATER NEW JERSEY

**ANNUAL ELECTION 2022**

# **Important Information regarding your Retiree Healthcare**



## **Benefits Effective January 1, 2023**

If you are already covered by UMCGNJ's Medical and Dental plans and wish to maintain your current coverage, no action is necessary on your part.

**Dear Participant:**

Enclosed please find important information regarding your 2023 Healthcare Coverage with United Methodists of Greater New Jersey. If you should have any questions, feel free to contact the insurance companies directly or our Advocacy Service, Direct Path at (800) 640-1898. Please note that Direct Path will be changing their name to Optavise in 2023.

**UMCGNJ’s Annual Enrollment Period (November 2 – November 17)**

If you wish to change your current coverage with the Conference, you must contact the Mission and Resource Center for an enrollment form at [insurance@gnjumc.org](mailto:insurance@gnjumc.org). During our open enrollment period, you may enroll or terminate your United Healthcare coverage or enroll, terminate or change your Delta Dental plan option. More information on the Medical or Dental plans can be found on our website at <https://www.gnjumc.org/2022-open-enrollment-healthcare/>



Informational sessions via Zoom will be held on October 25<sup>th</sup> at 10am and October 27<sup>th</sup> at 2pm. Please refer to the postcard mailed to all Retirees or the GNJ website for Zoom details. You may also access the QR code here with your Phone’s camera to join the Zoom meeting. For the best experience, please download the Zoom app before joining the information session.

Please note the below represents a summary of the 2023 changes. Later this Fall, you will receive a 2023 Plan Guide from United Healthcare which will outline our plan in more detail.

**United Healthcare – Medical**

**Conference-Driven Changes**

- Your Routine Eye Exam will be 100% covered (no copay will be applied)
- Your Vision Eyewear will be covered every 12 months (currently every 24 months)
- The Prescription Drug Catastrophic copays will change to the “lesser of” \$4.15 / \$10.35 or 5% (currently greater of)

**United Healthcare/CMS-Driven Changes**

- **\*New\*** Lifeline Personal Emergency Response Service (PERS) – A device that provides quick access to help in any emergency
- Catastrophic Limit for Pharmacy Expenses have increased from \$7,050 to \$7,400
- Catastrophic Copays for Pharmacy expenses have increased

Drug Type	Current Copay	2023 Copay
Generic	\$3.95 / 5%	\$4.15 / 5%
Brand Name	\$9.85 / 5%	\$10.35 / 5%

### Delta Dental - Dental

Delta Dental will continue with no plan design changes, however dental premiums have changed. Please see a summary of the benefits and premiums herein.

We will continue to offer our current three dental plans: 2 PPO's (Low & High) and a Dental HMO (DMO). You may check dentist participation online at [www.deltadentalnj.com](http://www.deltadentalnj.com) or by calling your dentist to ask if they participate in "Delta Dental PPO" (PPO) or "DeltaCare USA" (DMO).

If you are currently enrolled in any Delta Dental Plan option, your enrollment will continue unchanged. You will receive no further documentation from Delta Dental for 2023.

Below is the detailed comparison of your 2023 Dental Coverage Options:

Coverage Provision	Low PPO	High PPO	Dental HMO
Deductible	\$50/\$150	\$50/\$150	\$0
Annual Benefit Maximum	\$1,000	\$2,000	None
Preventive & Diagnostic	100%	100%	Copays Apply
Basic Services	90% Delta, 80% Non Delta	80%	Copays Apply
Major Services	50%	50%	Copays Apply

As mentioned, below are the quarterly premiums effective January 1, 2023:

Coverage Type	Effective 1/1/2023 - 12/31/2023 Quarterly Premium		
	Low PPO	High PPO	DMO
Retiree only	\$79.71	\$111.57	\$46.47
Retiree + Spouse	\$162.00	\$226.56	\$92.88
Retiree + Child(ren)	\$182.58	\$254.37	\$164.40
Retiree + Family	\$281.34	\$391.26	\$164.40

## **Healthcare Tax Form**

Consistent with prior years, CMS will be releasing 1095B Forms that confirm you were covered under United HealthCare's Medicare Advantage Plan in 2022. Please provide this form to your tax preparer to assist them with your 2022 tax filing. They should be issued to you early next year.

If you do not receive this form, you may refer to your 1099 Form from Social Security, which confirms your payment of Part B premiums.

## **Medicare's Annual Enrollment Period**

You may also be aware that the annual Medicare Open Enrollment for 2023 runs from October 15 - December 7. During this time, you may be receiving a significant amount of sales literature from other insurance plans offering coverage in their programs.

Please remember that you can only have one Medicare Advantage Plan (including Part D prescription drug plans) at a time. If you enroll in another Medicare Advantage or Part D Plan, you will automatically be removed from The Conference's United Healthcare/OptumRx Plan.

**If you wish to maintain your coverage with the Conference, do not sign up for another Medicare Advantage program. If you are currently enrolled in The Conference Medicare Advantage plan, there is nothing else that you need to do. Your enrollment will continue unchanged.**

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If you wish to change your current coverage with the Conference, you must contact the Mission and Resource Center for an enrollment form at [insurance@gnjumc.org](mailto:insurance@gnjumc.org). During our open enrollment period, you may enroll or terminate your United Healthcare coverage or enroll, terminate or change your Delta Dental plan option.

If you should you have any questions regarding your coverages, please utilize the chart below for applicable contact information.

Program	Phone Number	Email	Website
United HealthCare	1-877-714-0178	N/A	<a href="http://www.uhcretiree.com">www.uhcretiree.com</a>
Delta Dental	1-800-452-9310	N/A	<a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a>
Direct Path (Optavise)	1-800-640-1898	<a href="mailto:advocate@directpathhealth.com">advocate@directpathhealth.com</a>	<a href="http://www.directpathhealth.com">www.directpathhealth.com</a>
Doctor on Demand	1-800-997-6196	<a href="mailto:support@doctorondemand.com">support@doctorondemand.com</a>	<a href="http://www.doctorondemand.com">www.doctorondemand.com</a>
American Well	1-855-818-DOCS	<a href="mailto:support@americanwell.com">support@americanwell.com</a>	<a href="http://www.amwell.com">www.amwell.com</a>



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