



UNITED METHODISTS
OF GREATER NEW JERSEY

Important Information regarding your 2025 Retiree Healthcare Programs

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 2025 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, Optavise at (866) 253-2273.

UMCGNJ's Annual Enrollment Period (October 30 – November 14)

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. 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/annual-election-for-2025/retirees/>

Scan Here



Informational sessions via Zoom will be held on October 30th at 10am and at 2pm ET. 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 2025 changes. Later this Fall, you will receive a 2025 Plan Guide from United Healthcare which will outline our plan in more detail. A full plan summary can also be found on the GNJ website referenced above.

United Healthcare – Medical United Healthcare/CMS-Driven Changes

Deductible/Copay Changes

- The Plan will include a \$200 deductible for medical care and a \$200 deductible for pharmacy care
- The Plan will include a \$2,000 Out-of-Pocket Maximum for Pharmacy care (Medical Out-of-Pocket Maximum of \$2,500 will remain unchanged)
- The Plan will include a voluntary payment plan option for the cost of medications throughout the year
- Office visit copays will increase to \$30 Primary / \$50 Specialist
- Part B Drugs will increase to 20% coinsurance and Outpatient Surgery copay will increase to \$250

Additional Coverage Changes

- The Plan will cover compression stockings for lymphedema (swelling) under the Durable Medical Equipment (DME) benefit.
- SilverSneakers® will be the 2025 fitness program that will be included your plan. **This is a change from the current vendor, Renew Active.**

Delta Dental - Dental

Delta Dental will continue with no plan design changes and dental premiums have not 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 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 2025.

Below is the detailed comparison of your 2025 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, 2025:

Coverage Type	Effective 1/1/2025 - 12/31/2025 Quarterly Premium		
	Low PPO	High PPO	DMO
Retiree only	\$96.36	\$134.90	\$47.85
Retiree + Spouse	\$195.90	\$273.90	\$95.67
Retiree + Child(ren)	\$220.70	\$307.50	\$169.32
Retiree + Family	\$340.10	\$473.00	\$169.32

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 2024. Please provide this form to your tax preparer to assist them with your 2024 tax filing. The forms 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 2025 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 GNJ's United Healthcare/OptumRx Plan.

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

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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	www.uhcretiree.com
Delta Dental	1-800-452-9310	N/A	www.deltadentalnj.com
Optavise	1-866-253-2273	advocate@directpathhealth.com	www.optavise.com
Doctor on Demand	1-800-997-6196	support@doctorondemand.com	www.doctorondemand.com
American Well	1-855-818-DOCS	support@americanwell.com	www.amwell.com



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ANNUAL ELECTION 2024