



## United HealthCare Annual Election

October 30 – November 14, 2019

**Elections you make during this period will take effect January 1, 2020**

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 Assistant for a *Retiree Enrollment Form* by email [insurance@gnjumc.org](mailto:insurance@gnjumc.org) or phone 732.359-1036.
- For general questions about United HealthCare benefits, call Direct Path – our participant advocacy service – **1-866-253-2273**

Monday-Friday 8:00 a.m. – 9:00 p.m., ET; Saturday 9:00 a.m. – 2:00 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, October 30, 2019 at 12:01 a.m., EDT**

Ends: **Thursday, November 14, 2019 at 4:00 p.m., EST**

***Retiree enrollment forms must be PROCESSED  
no later than 4 p.m. November 14!***

**After November 14, 2019 changes for 2020 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.