



**UNITED METHODISTS**  
OF GREATER NEW JERSEY

**ANNUAL ELECTION**

# **Important Information regarding your Retiree Healthcare Programs**



## **Benefits Effective January 1, 2022**

If you are already covered by UMCNJ's Medical and Dental plans and wish to transition to our 2022 plans, no action is necessary on your part.

**Dear Participant:**

Enclosed please find important information regarding your 2022 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.

**UMCGNJ’s Annual Enrollment Period (November 3 – November 18)**

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 dental plan option. More information on the Medical or Dental plans can be found on our website at [gnjumc.org](http://gnjumc.org).

**United Healthcare - Medical**

There are important changes to our United Healthcare Plan effective January 1, 2022 that you should be aware of. Below is a summary of those changes, as well as a detailed plan comparison within this brochure.

- Medical Copays and Out of Pocket Maximums have increased
- Moving from Pharmacy Formulary G to Formulary H – You will be notified by Optum if your drug is affected
- Catastrophic Limit for Pharmacy Expenses has increased from \$6,550 to \$7,050
- Catastrophic Copays for Pharmacy expenses has increased

Drug Type	Current Copay	2022 Copay
Generic	\$3.70	\$3.95 or 5%
Brand Name	\$9.20	\$9.85 or 5%

If you are currently enrolled in the United Healthcare Plan, you will automatically transition to our 2022 plan. Please note that you will receive a 2022 Plan Guide from United Healthcare noting the above changes later this Fall.

**Delta Dental - Dental**

Delta Dental will continue with no changes to plan design or premiums effective January 1, 2022. We will continue to offer three dental plans, 2 PPO’s (Low & High) and a DMO. Quarterly premiums are illustrated herein. 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” or “DeltaCare USA (DMO).

If you are currently enrolled in the Delta Dental Plan, your enrollment will continue unchanged. You will receive no further documentation from Delta Dental for 2022.

As mentioned, below is the detailed comparison of your 2022 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, 2022:

Coverage Type	Effective 1/1/2022 - 12/31/2022 Quarterly Premium
High PPO Single	\$95.37
High PPO Husband/Wife	\$193.65
High PPO Parent/Child(ren)	\$217.41
High PPO Family	\$334.41
Low PPO Single	\$68.13
Low PPO Husband/Wife	\$138.45
Low PPO Parent/Child(ren)	\$156.06
Low PPO Family	\$240.05
Dental HMO Single	\$45.12
Dental HMO Single + One Dependent	\$90.18
Dental HMO Family	\$159.60

As mentioned, below is the detailed comparison of your 2022 Medical Coverage:

<b>UNITED HEALTHCARE MEDICARE ADVANTAGE PLAN</b>	<b>2021 Plan</b>	<b>2022 Plan</b>
Annual Deductible	\$0	\$0
Annual Out-of-Pocket Maximum Combined In and Out of Network	\$1,250	\$2,500
<b>PHYSICIAN SERVICES</b>		
Primary Care Physician Office Visit (includes Non-MD office visits)	\$5	\$20
Specialist Office Visit	\$10	\$40
Virtual Visit Preferred Provider Cost Share (AmWell and Doctor on Demand)	\$0	\$0
Telemedicine	\$0	\$20
<b>INPATIENT SERVICES</b>		
<b>Inpatient Hospital Stay - Facility Cost Share Per Admit (includes Inpatient Substance Abuse)</b>	<b>\$0</b>	<b>\$250</b>
Skilled Nursing Facility Care Day Range 2 - Cost Share	NA	\$75
<b>Inpatient Mental Health in a Psychiatric Hospital - Facility Cost Share Per Admit</b>	<b>\$0</b>	<b>\$250</b>
<b>OUTPATIENT SERVICES</b>		
Outpatient Surgery - Facility Component	\$0	\$200
Outpatient Hospital Services	\$0	\$200
Physical, Occupational Therapy and Speech/Language Therapy	\$0	\$40
Cardiac/Pulmonary Rehabilitation	\$0	\$30
Kidney Dialysis	\$0	10%
<b>SPECIALIST VISITS</b>		
Chiropractic Visit	\$10	\$20
Podiatry Visit	\$10	\$40
Eye Exam	\$10	\$40
Hearing Exam	\$10	\$40
<b>AMBULANCE/ EMERGENCY ROOM/ URGENT CARE</b>		
Ambulance Services	\$0	\$150
Emergency Room (includes Worldwide coverage)	\$0	\$90
Urgently Needed Care (Contracted Providers) Cost Share	\$0	\$40
<b>PART B DRUGS AND BLOOD</b>		
Part B Drugs - Immunosuppressives, Anti-nausea, Inhalation Solutions, Hemophilia Clotting Factors, Antigens, Outpatient Injectable Medications Administered in a Physician's Office Cost Share	\$0	10%
<b>DURABLE MEDICAL EQUIPMENT (DME) AND SUPPLIES</b>		
Durable Medical Equipment	\$0	10%
Prosthetics & Orthotics Cost Share	\$0	10%
Diabetic Shoes and Inserts	\$0	10%
Medical Supplies	\$0	10%
Diabetes Monitoring Supplies	\$0	\$0
Insulin Pumps and Supplies	\$0	10%
<b>LABORATORY / X-RAY / RADIOLOGY</b>		
	\$0	\$20
<b>ADDITIONAL BENEFITS / PROGRAMS</b>		
Routine Podiatry, 6 additional visits	\$10	\$40
Routine Eye Exam Refraction every 12 months	\$10	\$40
Eyeglasses allowance	\$130	\$130
Contact Lenses allowance	\$175	\$175
Wigs Annual Allowance (after Chemotherapy Treatment)	\$300	Not Covered
Private Duty Nursing	20% to \$5,000	Not Covered

## **Healthcare Tax Form**

Consistent with last year, CMS will be releasing 1095B Forms that confirm you were covered under United HealthCare's Medicare Advantage Plan in 2020. Please provide this form to your tax preparer to assist them with your 2021 tax filing.

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 2021 runs from October 15 - December 7, 2021. 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 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.

### Contact Information

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	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>