



UNITED METHODISTS
OF GREATER NEW JERSEY

ANNUAL ELECTION 2023

Important Information regarding your Retiree Healthcare



Benefits Effective January 1, 2024

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 2024 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 (November 1 – November 16)

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/2023-open-enrollment-healthcare/>



QR Code

Informational sessions via Zoom will be held on October 26th at 10am and 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 2024 changes. Later this Fall, you will receive a 2024 Plan Guide from United Healthcare which will outline our plan in more detail.

United Healthcare – Medical United Healthcare/CMS-Driven Changes

Hearing Aid Enhancement

- Members can utilize their hearing aid allowance to purchase non-prescription (over the counter) hearing aids through UHC Hearing only.

Continuous Glucose Monitors

- Program expanded to include members with diabetes who are not insulin dependent.

Let's Move by United Healthcare

- A new wellness program designed to integrate self-service, virtual and in-person wellness programming focused on nutrition, physical activity, mental health, social well-being, financial wellness and more.

Marriage & Family Therapy

- Members will be able to see Medicare eligible mental health counselors and marriage and family therapists. Coverage for these providers will be under you're the existing outpatient or virtual mental health benefits.

Optum/United Healthcare – Pharmacy (Catastrophic Stage Only)

- Catastrophic Limit for Pharmacy Expenses have increased from \$7,400 to \$8,000
- Catastrophic Copays for Pharmacy expenses have **decreased to \$0!**

Drug Type	Current Copay	2024 Copay
Generic	\$4.15 / 5%	\$0
Brand Name	\$10.35 / 5%	\$0

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 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 2024.

Below is the detailed comparison of your 2024 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, 2024:

	Effective 1/1/2024 - 12/31/2024 Quarterly Premium		
Coverage Type	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 2022. Please provide this form to your tax preparer to assist them with your 2023 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 2024 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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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.directpathhealth.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

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



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