



**INDIANA UNIVERSITY**  
UNIVERSITY HUMAN RESOURCE SERVICES

To: IU Retirees Under Age 65 Enrolled in an IU-sponsored Health Care Plan  
From: University Human Resource Services  
Date: November 1, 2007  
Subject: Annual Open Enrollment Update

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The month of November is the University's Open Enrollment period for health care plans. During this time, individuals with IU Retiree Status may decide to either continue their current IU-sponsored health care plan or make changes by submitting the enclosed change form. For those IU retirees under age 65 (i.e., not eligible for Medicare), the following plans are available from the University:

- ◆ IU PPO \$900 Deductible plan
- ◆ IU PPO-Plus plan (*No new enrollments for 2008*)

Please review the enclosed plan comparison and rate sheet carefully. Note that the PPO \$900 Deductible plan is almost always the most cost effective plan.

### **What's New for 2008**

#### **IU PPO \$900 Deductible**

Separate out-of-pocket deductible and copay limits will be added, equal to the in-network deductible and copay limits.

#### **IU PPO-Plus**

No *new* enrollments will be accepted into this plan for 2008. This plan will be discontinued effective December 31, 2008. Although *current* participants can continue enrollment for 2008, they are encouraged to review this plan's costs compared to the IU PPO \$900 Deductible plan which is more cost effective.

#### **IU PPO Plus and IU PPO \$900 Deductible**

Mental health coverage will be enhanced for chronic and behavioral conditions with additional coverage for medically necessary services.

When you have made your coverage decision for 2008, indicate any changes you wish to make on the enclosed form. **You do not need to take any action if you are not making any plan changes.** If you do not reply by December 7<sup>th</sup>, you will receive premium coupons for your current plan at the 2008 rates. If you discontinue IU-sponsored coverage, you cannot enroll again later.

Federal law requires employers to provide information to Medicare-eligible individuals who have prescription drug coverage in their sponsored health plans. Although the IU retiree PPO plans do not cover Medicare-eligible individuals, the enclosed notice contains important information about Medicare prescription drug coverage and the IU medical coverage available when you reach age 65.

Please contact Karen Hill at 812-856-4459 or kashill@indiana.edu if you have any questions about the IU-sponsored retiree plans or to make changes from the IU PPO Plus plan. For questions about Medicare prescription drug coverage available to you when you reach age 65, please see the Medicare resources listed on the enclosed pages.