



September 25, 2020

TO: Retiree Health Plan Members

FROM: Dayna Fico, Benefits Administrator

A handwritten signature in black ink that reads 'Dayna M. Fico'.

RE: Health Insurance Open Enrollment

Effective January 1, 2021, there will be several changes to Bradley University's health insurance. Please carefully review all of the enclosed information before reaching out to the Human Resources Department.

Open enrollment will be October 12, 2020, through October 23, 2020.

Enrollment Process – New for 2021

This year all of your open enrollment information will be available online through a secure website provided by Bradley University at www.bernieportal.com. Please see the enclosed instructions for setting up your access to Bernie Portal and completing your 2021 benefit enrollment during the October 12 -23 Open Enrollment period.

Each BU Retiree must log in to Bernie Portal to view the 2021 new plan details and select the desired benefit options that will begin on January 1. You will also be able to make changes such as adding a dependent, canceling a dependent, or waiving medical, dental, and/or vision coverage.

Your access to Bernie Portal is available any time throughout the year, should you wish to refer to the benefit information. Bradley University may also send you an email notification from Bernie Portal from time to time, letting you know that new information is available to view in your portal.

Please be sure to log in and make your benefit elections before the October 23rd deadline to ensure that you are enrolled as you would like and have no disruption in coverage. If you do not complete enrollment in Bernie Portal by October 23rd, Bradley University will automatically enroll you and your currently-covered dependents in medical, dental, and vision coverage.

Medical and Pharmacy Benefits

- **Medicare-Eligible Members**

All retirees that are Medicare-eligible will be enrolled in the Bradley University Humana Medicare Advantage Plan for medical and pharmacy coverage, unless you decline this coverage in Bernie Portal by selecting “Waive”.

You will receive a Welcome Packet from Humana within the next few days that will provide detailed information about your 2021 medical and pharmacy benefits. If you have questions about the Humana Medicare Advantage plan, please contact Humana at 1-866-396-8810.

We have scheduled two webinar sessions hosted by Humana.

- Thursday, October 8, 2020, 9 a.m. - 11 a.m., Central time Dial-In: 562-247-8422
Access Code: 806-786-588 Link: <https://huma.na/BradleyUniversity1>
- Thursday, October 8, 2020, 2 p.m. - 4 p.m., Central time Dial-In: 415-655-0052
Access Code: 152-206-686 Link: <https://huma.na/BradleyUniversity2>

The webinar information will also be provided in your Humana Welcome Packet.

During the webinar Humana will cover plan information and special Humana perks. This is an opportunity to ask any questions you may have at this time. You can also invite those close to you that assist in your decision making to participate in the webinar.

- **Non-Medicare Eligible Members**

There will be no change in our Third Party Administrator (TPA), Blue Cross Blue Shield of IL (BCBSIL). Our continued relationship with BCBSIL allows our members to utilize OSF St. Francis Medical Center (OSF), Unity Point Health Pekin or Unity Point Health – Peoria (Methodist & Proctor) hospitals in the immediate area for services and access the National Blue Cross Blue Shield PPO Network across the country, of which most physicians and ancillary facilities are members. There are also Blue Cross Blue Shield providers in over 200 countries throughout the world available to Bradley members when traveling abroad.

Due to the rising cost of health care, some changes were necessary to the Bradley University medical and pharmacy benefits for 2021. Please be sure to log in to www.bernieportal.com to review these changes that will go into effect on January 1, 2021.

Medical and pharmacy changes for non-Medicare eligible members–

- Member copay of a virtual visit will drop to \$0.00.
- A new tier has been added - “employee + child (ren)” - This would cover the employee plus one child or multiple children.

If you were previously under the employee + family tier and your members all consist of children we will automatically move you to the employee + child (ren) tier with the correlating premium.

- Copay of some preferred and non-preferred pharmaceuticals will increase by \$10 - \$20
- Deductibles will increase to \$500 for single coverage and \$1000 for the other tiers under the PPO plan.
- Coinsurance will be set at 20% for Hospital Services (after a deductible is met)
- Emergency Service copay will remain at \$175 with the addition of 20% coinsurance after the deductible is met.
- Out-of-pocket maximums (which would include the deductible and copays) will be \$3000 for the single plan and \$6000 for the other tiers.

Vision Benefits for all members regardless of age

Effective January 1, 2021, Bradley University is pleased to add an EyeMed vision insurance plan in the benefits offered. Please refer to the enclosed sheet for a summary of this enhanced vision benefit. The current vision exam/material benefit that is part of the BCBS medical plan will no longer be available as of January 1.

Dental Benefits for all members regardless of age

Bradley University will continue to offer the same dental coverage without any benefit changes for 2021. Please visit www.bernieportal.com for plan details.

Premiums

We are requiring all retirees to establish an automatic payment method. When you visit the Bernie portal you will be asked to enter in your debit/credit card or a banking institution that will submit your premiums in a timely manner. Please refer to the rate sheet online for your new premiums that will be effective on January 1, 2021. If you are a retiree that was born on or before October 1, 1955, then your cost-share percentage of the premium is 43.5%. If you are a retiree that was born on or after October 2, 1955, then you are at a 50% premium share with Bradley University.

Action Required

- Please read all the information that is provided through Bradley University, the retiree portal, and the Humana Welcome Packet.
- Participate in the Humana webinar.
- Log in to www.bernieportal.com during Open Enrollment (October 12-23) to select your 2021 benefits and add/delete dependents.
- Save your Bernie Portal username and password for future use throughout the year.

What to Expect After Enrollment

- Humana Medicare Advantage Plan enrollees will receive a Humana ID card in the mail prior to January 1. Please be sure to update this information with your medical providers and pharmacy.
- BCBS Dental enrollees should continue using the current Dental ID card.
- BCBS Medical enrollees who change medical plan options (PPO to HDHP or HDHP to PPO) will receive new ID cards in the mail. Please be sure to update this information with your medical providers and pharmacy.
- Vision plan enrollees will receive a Welcome Packet from EyeMed. This envelope will contain a punch-out vision ID card for your convenience; however, the ID card is not required in order to use your vision benefit. Replacement ID cards will only be available to you through the EyeMed website or mobile app.

Technical Difficulties

If you are having problems with www.bernieportal.com, please contact Stephanie Jackson of First Mid Insurance Group at 309.687.4736 or email sjackson@firstmid.com.

Questions

- Humana Medicare Advantage Plan questions call Humana at 1-866-396-8810.
- Dental and vision benefits you can email the Human Resource Department at buhr@fsmail.bradley.edu or call 309.677 3223.

Thank you.