

**Eastern Kentucky University Retiree Association Meeting
August 19, 2014**

Location: Gillum's

Time: 11:30

Guest Speaker: Jane Gilbert, Insurance Specialist, KTRS

Topic: Change in Health Insurance

Fawn Conley, past president of EKURA, opened the 2014-15 year by welcoming approximately 40 members to Gillum's. Krista Whitaker announced that our organization recommended to EKU Development three EKU students as possible recipients of our EKURA scholarship for 2014-15. The EKU Development office selected Cortney Abraham, a senior from Harlan, to receive our \$1,200 scholarship. We currently have \$48,385 in the endowment.

Pauletta King maintains our website and noted that the schedule for the upcoming year has been added. We are going to a paperless distribution of information, although today's minutes were distributed as information. Any information and updates regarding EKURA will be delivered electronically from the Office of Development (Krista Whitaker). We applaud Pauletta and Krista for all each has done to support EKURA.

Pat Ridgley, treasurer, reported that we have \$2,321.78 in the treasury and that annual \$10 dues are due. Members wishing to become lifetime members of EKURA should send \$110 to Pat as a one-time contribution.

Fawn called for an approval of the June minutes as they appear on the website. There being no corrections or additions, the minutes were approved as distributed.

There are two additions/corrections to the program listings. The April 21, 2015, meeting will be at the Noel Center for Creativity in the EKU library and led by Betina Gardner and Rusty Carpenter. Lunch will be in the library and an Historical Campus Tour, led by Charles Hay, will follow. The travel opportunity for July 21, 2015 has been organized by Charles Hay and will be to Dayton, Ohio; a tour and lunch at the Air Force Museum will be the program. All trips begin at the Peddler's Mall parking lot for those who wish to carpool. Times will be announced the week prior to the trip. The Food and Travel Group is planning a trip to Altech in Lexington with lunch at Smithtown Seafood at West 6th Brewery.

In other announcements, The Faculty Senate at EKU is looking for a parliamentarian. Anyone interested in hearing more, contact Richard Day, President of the Faculty Senate. His phone number is on the email sent out by Krista and on our website.

Fawn introduced our guest speaker, Jane Gilbert, insurance expert with KTRS. She announced that the system has changed vendors for our health insurance, effective January, 2015. She updated us on changes in place and will distribute written documents as they are published; she will begin distributing them Monday, August 25, at district

meetings. Following that district meeting, Fawn will respond to questions regarding our health insurance through email sent to fawn.conley@eku.edu.

The changes will be in two categories:

1. Plans to serve those under 65. The plan will be either a consumer driven health plan OR a PPO. The plans will have a Living Well component. There will be a MANDATORY reenrollment for the plans, which are a Promise Plan or a Standard Plan. If the reenrollment does not occur in the designated period, there is no default, so each retiree MUST reactivate a change. There will be announced Benefit Fairs in October and the OPEN ENROLLMENT will be from October 13, 2014 through October 30, 2014. The vendors will be Anthem and CVS CareMark. (Medications do not have to be gotten through a CVS pharmacy but any pharmacy which is full-service.) Also, mail order is not forced but participants may go to any retail house which will fill for 90 days when the participant copays a two month copay.
2. Medicare Eligible. A four page brochure was mailed on July 17, to those in this category with an explanation. The medicare advantage Humana Plan will be changed to United Health Care as the vendor. There will be no change in the pharmacy benefit manager; it will continue to be Expresscript. Jane noted that the participant can get a 30 day prescription, although there is no financial advantage in not using a 90 day mail order. Some benefits from United include:
 - a. \$500 annual hearing aid allowance and annual hearing assessment
 - b. 6 podiatry visits per year, without copay
 - c. \$125 outpatient surgery copay will “go away”
 - d. \$200 hospital copay instead of \$250
 - e. There will be a United Health Care professional on staff to answer questions
 - f. United Health Care will offer workshops – 25 across the state
 - g. Silversneakers will be part of the plan
 - h. The premium should go down, but at least will stay the same
 - i. Benefits ARE the same
 - j. This is a Passive PPO which will honor any provider which accepts Medicare – no penalty for going outside the network
 - k. United has a more robust national presence
 - l. Edumedics will be retained.
 - m. United “House Calls” will be retained and is voluntary – helps with correct coding of services so that reimbursement is more often complete. Call Jane Gilbert with questions about this. 1-800-618-1687

The meeting was adjourned at 12:45. The next meeting will be at Gillum’s at 11:30 on October 21, 2014.

Respectfully submitted,

Jackie Vance, Secretary