



## 2021 Retiree Open Enrollment FAQs

**Q. Do I have to take any action if I am not making any changes?**

**A. No.** If you are not making any changes no action is required of you. Your current coverages will remain in effect at the premium rate listed on the rate sheet included in your packet.

**Q. When will any changes I make go into effect?**

**A.** Changes will be effective January 1, 2021.

**Q. Can I add someone to my medical, dental, and/or vision coverage during Open Enrollment?**

**A:** No additional dependents may be added to your coverage.

**Q. Can I add coverages? For example, if I wasn't covered under the dental plan at the time of retirement can I add it now?**

**A.** No new coverages may be added.

**Q. Are there any changes in our benefit plans in 2021?**

**A.** TCU's medical plan for Non-Medicare retirees continues to be administered by Blue Cross Blue Shield of Texas. The PPO90 plan is closed to new enrollees. You may remain in the PPO90 if already enrolled. Rx Benefits is the new pharmacy benefit manager for TCU's medical plan for Non-Medicare retirees. Minimal disruption is expected as Rx Benefits utilizes the Express Scripts [network](#).

The dental plan continues with CIGNA and vision with United Healthcare Vision.

**Q. What is SurgeryPlus?**

**A.** SurgeryPlus is a supplemental benefit that helps you plan and pay for certain covered medical procedures. Procedures are covered at 100% after you meet your deductible. When you use SurgeryPlus, you will receive assistance in both planning and paying for covered medical expenses. To speak to a Care Advocate, call 1-855-715-1688.

**Q. What are the premiums for 2021?**

**A.** Premiums for 2021 are listed in the Rate Sheet in the information mailed to your home. 2020 rates can also be found [www.hr.tcu.edu](http://www.hr.tcu.edu) under Retiree Services. The PPO80, CDHP plans are increasing approximately 2%. The PPO90 is increasing 10%. The CIGNA Dental DPPO, Cigna Dental DHMO are increasing 3%. United Healthcare Vision rates are not changing.

**Q. Will I get a new ID card?**

**A.** You will receive a new Medical ID from Blue Cross Blue Shield of Texas for 2021.

If you are enrolling in the DHMO plan you will receive an ID card from CIGNA at your home address. The Dental PPO and the United Healthcare Vision plans do not require, nor do they issue ID cards.

**Q. If I decide to drop any coverage now, will I be able to add it back on in the future?**

**A.** Once you drop any coverage, it cannot be added back.