ASRS Health Insurance Update

Open enrollment for ASRS Health Insurance is now completed and any changes that were made will take effect as of January 1, 2012. All members participating in ASRS Medical Health Insurance programs, except the Medicare Senior Supplement coverage, should receive new cards before January 1. The back of the Open Enrollment booklet you received has important telephone numbers and websites for the different insurance services ASRS offers and you can call the appropriate number for your coverage if you don't receive your new card.

Anyone turning 65 this year and qualifying for Medicare should receive a letter 3 months in advance and should switch to a Medicare plan before the month your Medicare coverage begins. The premium benefit members receive is reduced for Medicare-eligible retirees and you should contact ASRS if you have questions about your options or need help. Your current medical plan will be terminated once you become Medicare-eligible. As you consider alternative Medicare Advantage and Supplement plans, besides the premium, also compare the coverage for hospitalization, skilled nursing, specialized scans, ambulance coverage, Part B, and part D coverage.

There is a new free prescription discount benefit, which includes pets. This is different than the previous plan and you will need to cut out the card (or print it if you're viewing an online version) found on page 36 of your booklet. This and other discount services offered by many drugstores and grocery stores will sometimes give you more inexpensive prescriptions than the UHC drug coverage. The WellCard can be used by all ASRS members, even if you don't have an ASRS medical plan.

The SilverSneakers Fitness program is continuing this year and is available to ASRS members enrolled in an ASRS medical plan. Members receive complimentary memberships to fitness clubs across the country. A list of participating clubs is found on pages 38-40 in the booklet. If you live more than 15 miles from a club you can receive a free pedometer by joining the SilverSneakers Fitness program.

United Healthcare also offers the Solutions for Caregivers (p. 41) and a Care Resource Center for members who need help caring for a relative or friend in need.

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