Retiree Insurance Changes for January 1, 2027 – Frequently Asked Questions

Who will be the new insurance carrier?

All retirees ages 65 and older will be covered under **HealthPartners Medicare Group Solution** beginning January 1, 2027. The current plan with UnitedHealthcare (UHC) will end on December 31, 2026.
The HealthPartners Medicare Group Solution includes Journey Group (PPO) and Retiree National Choice (PDP). The two plans are designed to provide the same coverage, but they work differently. Your eligibility is based on where you live.
Review the Summary of Benefits at **healthpartners.com/SPPSRetirees** to learn more.

What paperwork do I need to complete to change my coverage?

None! HealthPartners and SPPS have a streamlined enrollment process, and you will not need to complete any paperwork to transition to the HealthPartners Medicare Group Solution. During Open Enrollment this fall, you will be able to change any dependent coverage, as well as drop your plan if desired, but you will not need to complete anything, and your coverage will roll over.

Which plan am I eligible for based on where I live?

If you live in the following Wisconsin counties, you are eligible for the **Retiree National Choice (PDP)** Plan.
Wisconsin counties: Barron, Burnette, Douglas, Dunn, Pierce, Polk, St. Croix, and Washburn

If you live in the following states, Wisconsin counties NOT included in the RNC service area (above), or Puerto Rico you are eligible for the **Journey Group (PPO)** Plan.
States: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wyoming

Why is St. Paul Public Schools (SPPS) switching carriers?

SPPS recently completed an RFP (Request for Proposals) for Post-65 insurance carriers. RFP's are conducted every few years to follow all city, state, and federal laws and regulations. The RFP is completed to ensure the maximum benefit and value for the school district and tax payer's dollar for the requested services. Upon completion of the most recent RFP, HealthPartners, was selected as the best carrier to meet the needs for SPPS.

Can I keep seeing my current doctor?

You can continue seeing your doctor if they participate in Medicare and accept your plan.

Will my plan include prescription drug coverage?

Both Journey Group and Retiree National Choice include Part D prescription drug coverage.

Can I keep using my current pharmacy?

HealthPartners has a broad network for retail pharmacy coverage with over 57,000 pharmacies nationwide. Check that your current pharmacy is in network **healthpartners.com/SPPSRetirees.**
You have one consistent level of cost-sharing for each Part D drug tier.

Will I get new insurance cards?

Yes. New cards will be issued and mailed to your home address on file with BRI mid-late December. You can update your address by emailing or sending the address change in writing.

- Email: continuationsupport@benefitresource.com Attn: Julie D.
- Mail: BRI, PO Box 3850, Omaha NE 68103-3850

What will my monthly premium be?

If you currently receive an SPPS contribution toward your medical premium, that contribution will continue. Go to the Member BRI poral to view premiums, payments, and related communications:
cobra.benefitresource.com

Where can I learn more?

There are numerous resources to support the transition to HealthPartners including communications sent by mail and planned in-person and virtual retiree open enrollment meetings. Communications mailed include the SPPS district letter mailed on Oct 21, HealthPartners plan transition letter with a Summary of Benefits mailed on Oct 28, and BRI communication mailed Nov. 2.
HealthPartners will host an open enrollment information session on November 16th at 12:30pm, Rooms D, E and F at 360 S. Colborne St, St. Paul, MN 55102. We encourage you to attend if you would like to learn more about the available plan options. If you are unable, the presentation will be posted on the district's website at **www.spps.org**. Navigate to **About SPPS>Departments>Human Resources>Benefits>Retiree Benefits** to access the presentation.

Who should I contact?
Enrollment questions, please contact BRI:
o Phone: 320-457-0058

- Email: continuationsupport@benefitresource.com Attn: Julie D.

Go to the Member BRI poral to view premiums, payments, and communications:
cobra.benefitresource.com

Benefit, formulary, provider and pharmacy network related questions contact HealthPartners Group Medicare Sales: **952-883-7428 or 866-993-7428 (TTY 711).**

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Will my dental coverage change?

No. Dental coverage will remain through MetLife.

Will my spouse/dependent still have coverage?

Yes.

- If your spouse is age 65+, they will also move to the HealthPartners plan.
- If your spouse/dependent is under age 65, they will stay on the HealthPartners/PEIP plan (as determined by your bargaining group at the time of retirement) until they turn age 65 or age off the plan.

What will I pay for care?

HealthPartners has aligned plan coverage and cost-sharing with the UHC Group Medicare Advantage plan. Review the Summary of Benefit document at **healthpartners.com/SPPSRetirees**.

How do I know if my provider is in-Network?

The Journey Group Plan has a network of providers and health systems in Minnesota and western Wisconsin. With the Journey Group Plan, the in-network benefits and cost-sharing are the same as the out-of-network benefits and cost-sharing. If your permanent address is outside of the Journey Group network, you can see any provider that accepts Medicare and your cost-sharing will be same as the in-network cost-sharing.

The Retiree National Choice medical plan does not have a network. Medicare is primary for medical services. Under the RNC Plan you can go to any provider that accepts Medicare.

You can search for an in-network provider or provider that accepts Medicare on the SPPS website. **healthpartners.com/SPPSRetirees**

What if I live outside the Journey Group Plan network?

The Journey Group Plan cost-sharing is the same in-network and out-of-network. Confirm your provider(s) accept Medicare.

What changes are happening with my current coverage?

HealthPartners aligned coverage with the UHC plan; you can continue seeing your provider if they are in-network, participate in Medicare, and accept your plan. You will want to provide your new insurance ID cards when you receive them at your first visit in 2027. Additionally, new benefits include:

- The coverage and cost-sharing under the UHC plan will continue under HealthPartners Journey Group and Retiree National Choice Plan. HealthPartners uses difference vendors to deliver certain benefits;
- New! SilverSneakers fitness program provides club and gym memberships at no cost to you. SilverSneakers members can also access live and on-demand online fitness classes.
- New! Hearing aids through TruHearing starting at $99 per aid. Purchase one aid per ear per year.

Are my medications going to be covered?

Review the HealthPartners Medicare Part D formulary (covered drug list) at **healthpartners.com/partd27** to confirm your current medications will be covered in 2027. If a medication you take is not on the formulary or has coverage restrictions, your HealthPartners plan will provide a temporary supply during your first 90 days of membership, giving you time to discuss covered alternatives with your provider.

- Call HealthPartners if you need help reviewing your prescriptions or have questions about covered medications. Toll-free: **866-993-7428 (TTY 711)** from Oct. 1 through March 31: 8 a.m. to 8 p.m. CT, seven days a week April 1 through Sept. 30: 8 a.m. to 8 p.m. CT, Monday through Friday.

I'm turning 65 later this year, what do I need to do?

When turning 65, you will receive a packet from BRI in the mail 3 months prior to your 65th birthday. For those turning 65 in 2027 you would transition to the HealthPartners Medicare Group Solution effective the 1st of the month (for most retirees) you turn 65.

Does HealthPartners offer a member account and how do I sign up?

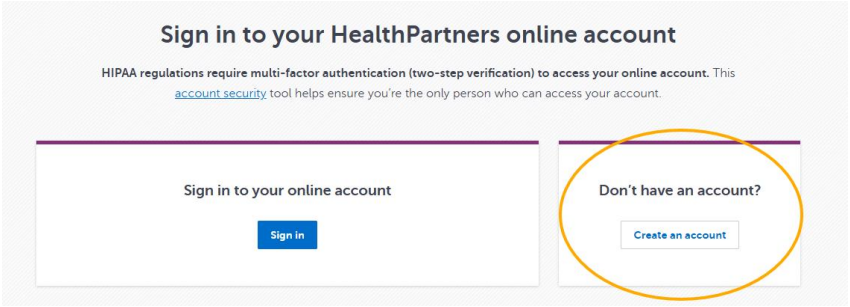
HealthPartners offers secure online member accounts. A member account hosts personalized information to help you manage your care and insurance plan. Access plan documents, resources, and digital ID cards.

Create an online account once you receive your new ID cards:

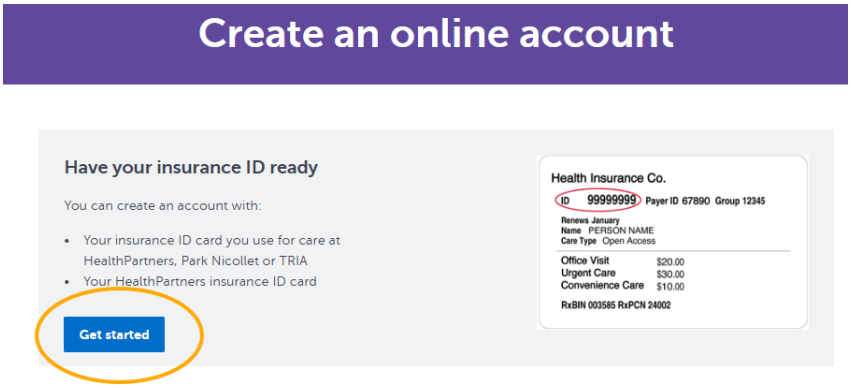
1. Use your HealthPartners Member ID on your insurance card
2. Click sign in at top of the webpage



3. Choose create an account



4. Choose ‘get started’



5. Enter the required fields and click continue to follow remaining steps

What additional benefits and support services are available with HealthPartners Medicare Group Solution?

HealthPartners Medicare group solution includes: SilverSneakers, TruHearing, and AssistAmerica. Resources include, navigator services for pharmacy, behavioral health and condition management. Find more information at **healthpartners.com/SPPSRetirees**

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