



**North Dakota
Public Employees Retirement System**
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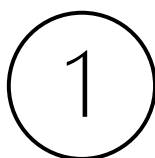
October 1, 2021

Member ID: «PERSON_ID»

«FIRST_NAME» «LAST_NAME»
«ADDRESS1» «ADDRESS2»
«CITY» «STATE» «ZIP»

Dear «FIRST_NAME»,

We have an exciting update for 2022! The update is informational only. **You do not need to take any action.**



NDPERS Medicare Part D Prescription Drug Plan coverage will be provided through Humana starting January 1, 2022.

What does this mean?

Humana will replace Express Scripts as your prescription drug administrator through your NDPERS Health Insurance Plan starting next year.

What do you need to do?

If staying with the NDPERS Health Insurance Plan, you do not need to take any action.

NDPERS will transition your coverage to Humana automatically. You will receive a new prescription drug coverage ID card from Humana prior to January 1, 2022. The NDPERS Medicare Part D premium effective January 1, 2022 will be \$66.72 per member per month, which is \$22.60 less than the current plan.

If you have questions about this transition, **contact the Humana Group Medicare Customer Care at 1-800-585-7417 (TTY: 711) Monday – Friday, 7 a.m. – 8 p.m. Central time.**

Learn more about Humana on pages 2 – 5 enclosed with this letter.



Annual Creditable Coverage Notice Enclosed

NDPERS is legally required to provide you the annual notice enclosed on pages 6 - 8. **Please reference it only if you are switching to a different Medicare Part D prescription drug coverage plan.** Otherwise, disregard it.

Remember, if you choose to enroll with another Medicare Part D Prescription Drug Plan, you will lose the health coverage too.



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Greetings from NDPERS and Humana!

We are writing to share exciting news about a benefit change that will bring savings to plan participants.

Effective January 1, 2022, your NDPERS Group Medicare Part D Prescription Drug Plan coverage will be provided through Humana as a part of your NDPERS retiree health benefits. Humana will replace Express Scripts as your prescription drug administrator.

Your medical benefits through Sanford Health Plan will remain the same and the NDPERS Medicare Part D prescription drug plan through Humana will continue to be bundled with the NDPERS Dakota Retiree Health Insurance Plan.

With this change to Humana for Part D prescription drug coverage, eligible retirees will see a reduction in monthly premium.

- The monthly Rx premium effective January 1, 2022 will be \$66.72 per member.

With Humana's Part D prescription drug coverage:

- Prescription drug cost-share (i.e. copays and coinsurance) will be similar to your current plan.
- The Humana plan is a 4 Tier drug plan that resembles the current 3 Tier offering you have today.
- You will have access to an extensive prescription drug formulary comparable to the one you have now.
- You can choose from greater than 63,000 in-network pharmacies nationwide.
- Dedicated to communities around the country for over 30 years, Humana has established a national presence with over 8.5 million Medicare members across all 50 states.



What's next?

Later in October

Receive Humana welcome packet.

Nov. 8th and 10th

Humana Webinars

Attend an optional webinar to learn more and ask your questions.

Enrollment

There is nothing you need to do. Enrollment into the Humana Part D is automatic if already enrolled with NDPERS.

December

Receive your Humana ID card.

January 1, 2022

New benefits take effect:

- Stop using your Express Scripts ID card
- Begin using your Humana ID card

- Humana provides highly rated and dependable prescription drug coverage. As a Part D service provider, Humana is experienced and knows how to make this transition go smoothly with minimal disruption for members.

Four opportunities to learn more about this change:

1. **Read the enclosed plan comparison overview** on pages 4 and 5.
2. **Watch for your Humana welcome packet** in the mail in late October and review it carefully.
3. **Attend an optional Humana webinar (online)**

Choose to join one of the informational meetings. The same content will be shared during each presentation. **Registration instructions will be provided in the Humana welcome packet.**

- Monday, November 8th at 10:00 a.m. CT
 - Monday, November 8th at 1:00 p.m. CT
 - Wednesday, November 10th at 10:00 a.m. CT
 - Wednesday, November 10th at 1:00 p.m. CT
4. **Call Humana Group Medicare Customer Care at 1-800-585-7417 (TTY: 711)** Monday – Friday, 7 a.m. – 8 p.m., Central time to discuss your specific medications and to ask if your pharmacy is in the Humana network. The Humana team is ready to help answer your questions and make the transition as smooth as possible for you.

Remember, you will be automatically enrolled in the Humana Group Medicare Part D Prescription Drug plan, effective January 1, 2022. You don't need to do anything for your coverage to continue.

Questions?

We are committed to providing a benefit plan for NDPERS Medicare retirees that takes into consideration offerings that meet your needs and provide strong value for your premium dollars. After receiving your Humana welcome packet, if you have questions about your plan, you can **call Humana Group Medicare Customer Care at 1-800-585-7417 (TTY: 711) Monday – Friday, 7 a.m. – 8 p.m., Central time.***

*If you call Humana prior to receiving your Humana ID card, please identify yourself as a Group retiree with NDPERS.

If you have additional questions, contact the NDPERS office for assistance. (Toll Free) 1-800-803-7377 or 701-328-3900, Monday – Friday, 8 a.m. – 5 p.m., Central time.

Sincerely,
NDPERS and Humana



Humana®

North Dakota Public Employees Retirement System

Medicare Retirees and Medicare Dependents



Comparison Summary of Medicare Part D Prescription Drug Benefits

2022 Humana Group Medicare Part D Prescription Drug Plan	
Initial Coverage 2022: \$0 to \$4,430*	
Total yearly drug costs are the total costs paid by both you and the Part D plan	
In-Network Retail Pharmacy	
Supply Limit (maximum supply per refill)	30 days Retail
Tier 1 – Generic/Preferred Generics	\$5 copay; 15% coinsurance of remaining cost
Tier 2 – Preferred Brand	\$15 copay; 25% coinsurance of remaining cost
Tier 3 – Non-Preferred Brand	\$25 copay; 50% coinsurance of remaining cost
Tier 4 – Specialty	\$25 copay; 50% coinsurance of remaining cost
Supply Limit (maximum supply per refill)	90 days Retail
Tier 1 – Generic/Preferred Generics	\$5 copay; 15% coinsurance of remaining cost
Tier 2 – Preferred Brand	\$15 copay; 25% coinsurance of remaining cost
Tier 3 – Non-Preferred	\$25 copay; 50% coinsurance of remaining cost
Tier 4 – Specialty	N/A (30 day only)

2021 Express Scripts Medicare Part D Prescription Drug Plan	
Initial Coverage 2021: \$0 to \$4,130*	
Total yearly drug costs are the total costs paid by both you and the Part D plan	
In-Network Retail Pharmacy	
Supply Limit (maximum supply per refill)	30 days Retail
Tier 1 – Generic Drugs	\$5 copay; 15% coinsurance of remaining cost
Tier 2 – Preferred Brand	\$15 copay; 25% coinsurance of remaining cost
Tier 3 – Non-Preferred Brand	\$25 copay; 50% coinsurance of remaining cost
Supply Limit (maximum supply per refill)	90 days Retail
Tier 1 – Generic/Preferred Generics	\$5 copay; 15% coinsurance of remaining cost
Tier 2 – Preferred Brand	\$15 copay; 25% coinsurance of remaining cost
Tier 3 – Non-Preferred Brand	\$25 copay; 50% coinsurance of remaining cost

This summary is for illustrative purposes only and is **NOT** intended to be construed as an all-inclusive description of Plan benefits or any limitations/exclusions that may apply. It is not to be used for general distribution purposes or in lieu of the Evidence of Coverage. Every effort has been made to ensure that the following information is accurate as of the date of issue. However, in all cases the applicable Evidence of Coverage (inclusive of all revisions or modifications made subsequent to the latest printed editions) shall govern the benefits payable under all programs.

*With each calendar year, the Part D Prescription Drug Stage Limits are updated by Medicare.

2022 Humana Group Medicare Part D Prescription Drug Plan	
Coverage Gap 2022 After total yearly drug costs reach \$4,430* and until your total costs reach \$7,050*	
<u>In-Network Retail Pharmacy</u>	
Supply Limit (maximum supply per refill)	<u>30 days Retail</u>
Tier 1 – Generic/Preferred Generics	\$5 copay; 15% coinsurance of remaining cost
Tier 2 – Preferred Brand	\$15 copay; 25% coinsurance of remaining cost
Tier 3 – Non-Preferred Brand	\$25 copay; 25% coinsurance of remaining cost
Tier 4 – Specialty	\$25 copay; 25% coinsurance of remaining cost
Supply Limit (maximum supply per refill)	<u>90 days Retail</u>
Tier 1 – Generic/Preferred Generics	\$5 copay; 15% coinsurance of remaining cost
Tier 2 – Preferred Brand	\$15 copay; 25% coinsurance of remaining cost
Tier 3 – Non-Preferred	\$25 copay; 25% coinsurance of remaining cost
Tier 4 – Specialty	N/A (30 day only)

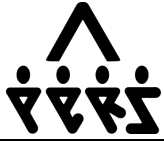
Catastrophic Coverage 2022
After your yearly drug costs reach \$7,050*, you pay the greater of:
\$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copay for all other drugs, or 5% coinsurance*

2021 Express Scripts Medicare Part D Prescription Drug Plan	
Coverage Gap 2021 After total yearly drug costs reach \$4,130* and until your total costs reach \$6,550*	
<u>In-Network Retail Pharmacy</u>	
Supply Limit (maximum supply per refill)	<u>30 days Retail</u>
Tier 1 – Generic Drugs	\$5 copay; 15% coinsurance of remaining cost
Tier 2 – Preferred Brand	\$15 copay; 25% coinsurance of remaining cost
Tier 3 – Non-Preferred Brand	\$25 copay; 50% coinsurance of remaining cost
Supply Limit (maximum supply per refill)	<u>90 days Retail</u>
Tier 1 – Generic/Preferred Generics	\$5 copay; 15% coinsurance of remaining cost
Tier 2 – Preferred Brand	\$15 copay; 25% coinsurance of remaining cost
Tier 3 – Non-Preferred Brand	\$25 copay; 50% coinsurance of remaining cost

Catastrophic Coverage 2022
After your yearly drug costs reach \$6,550*, you pay the greater of:
\$3.70 copay for generic (including brand drugs treated as generic) and a \$9.20 copay for all other drugs, or 5% coinsurance*

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*With each calendar year, the Part D Prescription Drug Stage Limits are updated by Medicare.



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October 1, 2021

**Important Notice from the North Dakota Public Employees Retirement System (NDPERS)
About Your Prescription Drug Coverage and Medicare.**

**Please read this notice carefully before making a decision to change your Medicare D
prescription drug coverage.**

This notice may or may not apply to you. It has important information about your current prescription drug coverage with NDPERS and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join another Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the private plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current prescription drug coverage through the NDPERS Dakota Retiree Plan and other available Medicare D prescription drug coverage.

1. Medicare D prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan (PDP) or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. NDPERS has determined that the prescription drug coverage offered through the Dakota Retiree Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is, therefore, considered Creditable Coverage. Because the NDPERS coverage is Creditable Coverage, you will not pay a higher premium (a penalty) if you later decide to join another Medicare drug plan.

When can you join a Medicare drug plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th. However, if you lose your current creditable prescription drug coverage through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What happens to your current coverage if you decide to join another Medicare drug plan?

If you decide to join another Medicare drug plan, your current NDPERS Dakota Retiree Plan coverage will be affected. The Dakota Retiree Plan provides both medical and prescription drug coverage to eligible members and dependents entitled to Medicare. However, Medicare prescription drug coverage is also available through private companies. As you think about whether you want to enroll with one of these prescription plans or a Medicare Advantage plan, you need to consider the following:

- NDPERS has determined that the Medicare prescription drug plan provided by NDPERS is on average at least as good as the standard Medicare prescription drug coverage. Therefore, you can keep the NDPERS coverage and not pay extra if you later decide to enroll in other Medicare D coverage.
- According to the Centers for Medicare and Medicaid Services (CMS) regulations, you cannot be enrolled in two prescription drug plans. Therefore, if you choose to enroll in another Medicare D prescription drug plan or a Medicare Advantage plan, your prescription coverage through the Dakota Retiree Plan will be canceled. Because the NDPERS plan provides medical coverage in addition to prescription drug coverage, your NDPERS medical coverage will also be cancelled for you and all covered dependents. Be aware that you may not have an opportunity to get the NDPERS coverage back.
- To be eligible for coverage through the Dakota Retiree Plan, you must be enrolled for both Medicare A & B coverage. If you drop your Medicare A & B coverage to enroll in a Medicare Part C plan, you will no longer meet the NDPERS requirements and your medical and prescription drug coverage will be cancelled for you and all covered dependents. Be aware that you may not have an opportunity to get the NDPERS coverage back.

What happens if your NDPERS coverage is cancelled?

If your NDPERS coverage is cancelled because you enrolled in another Medicare prescription drug plan or Medicare Advantage plan you will only be allowed to re-enroll if you apply for coverage within 31 days from any one of the following “qualifying events”:

1. Member’s 65th birthday or eligibility for Medicare;
2. Member’s spouse or eligible dependent’s 65th birthday or eligibility for Medicare;
3. The loss of coverage in a health plan sponsored or provided by member’s employer or member’s spouse’s employer, if covered through spouse’s employer group plan. This includes loss of coverage due to the death of, or divorce from a spouse.
4. Marriage, birth, adoption, or appointment of children for legal guardianship.

When will you pay a higher premium (penalty) to join a Medicare drug plan?

If you drop or lose your current coverage with NDPERS and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you exceed 63 continuous days without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) for as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to enroll for coverage.

For more information about this notice or your current prescription drug coverage.

- Contact the NDPERS office at 701.328.3900 or 800.803.7377
- This notice is available on the NDPERS website at <https://ndpers.nd.gov>
- You may request a copy of this notice at any time

You will receive this notice each year before the next period you can join a Medicare drug plan and if this coverage through the NDPERS Dakota Retiree Plan changes.

For more information about your options under Medicare prescription drug coverage.

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call 800-MEDICARE (800.633.4227). TTY users call 877.486.2048.
- State Health Insurance Counseling program (SHIC) <http://www.nd.gov/ndins/shic/> 701.328.2440 or 888.575.6611 or ‘211’. TTY users 800.366.6888

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov or call them at 800.772.1213 (TTY 800.325.0778).

Remember: Keep this notice. If you decide to join another Medicare Part D plan, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty). Also, it will serve as notice that joining another Medicare drug plan will affect the coverage you have with NDPERS.

Date: October 2021

Contact--Position/Office: Member Service Unit

Name of Entity/Sender: North Dakota Public Employees Retirement System

Address: 1600 E Century Avenue Ste 2, PO Box 1657, Bismarck, ND 58502-1657

Phone Number: 701.328.3900 or 800.803.7377