



July, 2012

Greetings,

As approved at this year's Annual Conference, the New York Conference together with the General Board of Pension and Health Benefits will be partnering with **Extend Health, Inc.**, to provide you with a choice of individual Medicare Supplemental and Medicare Advantage Plans beginning in January 2013. The current group insurance coverage offered to our retirees through HealthFlex will terminate on December 31, 2012.

You will begin to receive materials from the General Board and **Extend Health** in early August and we have scheduled several informational meetings to help you understand these changes. (see attached listing of dates and locations). You can also visit our website www.nyac.com/extendhealth for more information. We will continually update the site over the next months. Later this summer, we will include a video recording of one of the August meetings for you to watch. Please review all materials carefully and if possible, plan on attending one of our meetings.

Who is Extend Health?

Extend Health is the industry's leading private Medicare exchange, serving over 300,000 Medicare-eligible retirees. Their Licensed Benefits Advisors help retirees select the private Medicare plan that best meets their medical needs and budget with personalized, knowledgeable and professional assistance. The Benefits Advisors do not sell any products nor are they paid on commission. They are there to assist you in finding the plan that works best for you.

Who Is Affected?

Retired clergy, their spouses or surviving spouses who are currently enrolled in the HealthFlex Medicare Companion Plan sponsored by the New York Annual Conference. Participants must be enrolled in Medicare Parts A & B to participate. Additionally, disabled clergy who are Medicare eligible because of age or disability may participate.

Extend Health does not affect retired clergy and their family members who are less than 65 years of age, or any future eligible participants who retire before age 65. Until

the participants reach age 65, they will continue to participate in the active HealthFlex Insurance plan at their own expense sponsored by our Conference.

How will it work?

Extend Health will be mailing you a ***Getting Started Guide*** in August. Simply follow the instructions in the *Getting Started Guide* to schedule a telephone appointment with an **Extend Health** Benefit Advisor to start the enrollment process and get answers to any questions you might have. Feel free to share this information with those who might assist you in making important decisions—your spouse, your children or a trusted friend. They may also participate in any phone call with **Extend Health**. The Benefit Advisor will ask you some personal questions to help you select a plan that is right for you. Information to have handy for your call:

- The names of your doctors and other medical providers such as a local hospital or clinic, in order to check that they participate in the network you select.
- The medications you may be taking to make sure they recommend a plan that gives you the best coverage on your prescription drugs.
- Do you travel? **Extend Health** will want to know as this helps them suggest plans that will meet your medical needs wherever you might be.

How can you learn more?

Educational sessions will be held on August 15th and August 16th to help explain your future options, benefits, and the enrollment process. See the attached listing for dates, locations and contact information. (We hope to add other locations in the near future.) You will also have access to Extend Health's toll-free phone number, website and Benefit Advisors in early August.

Will there be flexibility to choose any healthcare insurance plan?

When it comes to choosing an insurance plan, the decision is yours. However, choosing the right plan requires a little education and comparison-shopping. Remember, **Extend Health** is here to help you find the plan that fits your lifestyle and help you through the enrollment process. A toll-free number will be provided in the *Getting Started Guide* and you can ask the Benefit Advisor any questions you have regarding the coverage options available in your area.

During the Extend Health enrollment period beginning October 8th through December 31, 2012 you may choose to enroll in:

- Medigap (Medicare supplement) medical coverage that fills the “gaps” in your existing Medicare Parts A and B coverage, AND Medicare Part D prescription drug coverage; or
- Medicare Advantage Plans (Medicare PPO and HMO plans); and
- Dental and/or vision plans.

Will the New York Annual Conference pay for all or some portion of the premium?

Retirees enrolled in plans through **Extend Health** will receive a NYAC sponsored Health Reimbursement Account (HRA) established on their behalf. In January 2013, current retirees and their spouses will each receive an HRA contribution of **\$2,644**. Retirees can use the HRA contributions to pay monthly premiums and/or other eligible out-of-pocket healthcare expenses.

Please remember that the changes that take effect on January 1, 2013 require your action and your active participation. In order to prevent a lapse in your coverage, you MUST contact Extend Health and select a Medicare Supplemental Insurance Plan during the open enrollment period from October 8th through December 31, 2012.

The New York Annual Conference recognizes the value of your healthcare coverage and the importance of having affordable medical plan options. We also know that this action represents a major change for you. The conference has voted this change so that we can continue to offer insurance plan options for future retirees. Continuing with the current group insurance system would not have been financially sustainable given the limited resources of the Annual Conference.

As your Benefits Administrator, I look forward to being your partner on this journey, as we implement the policy as recommended by your Conference Board of Pensions and Health Benefits and voted affirmatively at the Annual Conference. I look forward to seeing you at one of the workshops held in August. If you are unable to attend, please feel free to contact me by phone or email with any questions or concerns.

Respectfully,

Sallyanne Truglia
914-615-2220
struglia@nyac.com

EXTEND HEALTH WORKSHOPS

Sponsored by
THE NEW YORK ANNUAL CONFERENCE

Wednesday, August 15, 2012 **9:00 am– 11:00 am**
Interchurch Center, Robing Room, 475 Riverside Drive, @ 120th
and Claremont, New York City, NY Refreshments will be served.

Wednesday, August 15, 2012 **2:00 pm – 4:00 pm**
Hicksville United Methodist Church, 130 West Old Country Road,
Hicksville, Long Island, NY Refreshments will be served.

Thursday, August 16, 2012 **9:30 am – 11:30 am**
Wethersfield United Methodist Church, 150 Prospect Street,
Wethersfield, CT * This meeting includes a full breakfast for attendees.

Thursday, August 16, 2012 **3:00 pm – 5:00 pm**
New York Conference Learning Center, 20 Soundview Avenue,
White Plains, NY Refreshments will be served.

RESERVATIONS ARE REQUIRED

RSVP by August 9, 2012
Sally Truglia 914-615-2220
struglia@nyac.com

Please do not contact the hosting facility.
All reservations must be made through the Conference Office.

***Feel free to bring your spouse, family member or trusted friend
to the workshop.***