



THE BOARD OF PENSIONS  
OF THE PRESBYTERIAN CHURCH (U.S.A.)

# 2027 Post-Retirement Medical Plan Coverage

Your Post-Retirement Medical Plan benefits provided through the Humana Group Medicare Advantage PPO plan and the Humana Group Medicare Prescription Drug Plan (PDP) will transition to the UnitedHealthcare Group Medicare Advantage (PPO) plan with Express Scripts Medicare (PDP) prescription drug coverage, effective Jan. 1, 2027.

## Important Information

- Your medical and prescription coverage transitions to UnitedHealthcare and Express Scripts Jan. 1, 2027.
- You and any enrolled family members will automatically transition to the new coverage.
- Your monthly premium remains \$0.
- During Medicare Open Enrollment, you can explore other Medicare Advantage or supplemental (Medigap) plan options if you decide the new plans aren't right for you.
- This is a special Medigap enrollment opportunity with no medical underwriting required.

## Attend a Webinar

Learn more about the transition and ask questions during a 90-minute webinar featuring Board of Pensions staff and representatives from the new carriers.

- Thursday, Sept. 24, 2-3:30 p.m. ET
- Tuesday, Sept. 29, 7-8:30 p.m. ET
- Thursday, Oct. 1, 2-3:30 p.m. ET



Register at  
[bit.ly/retplanweb](https://bit.ly/retplanweb)  
or scan the QR code.

## Key Dates

- **Early October** You will receive an **enrollment packet** in the mail from Benistar.
- **Oct. 15-Dec. 7** The **Medicare Open Enrollment period** for 2027 coverage is your chance to review your coverage through the Board and determine if it's still right for you.
- **November** You will receive a **disenrollment notice** indicating Humana coverage ends Dec. 31, 2026.
- **Dec. 7** Medicare Open Enrollment ends. If you decide to opt out of coverage through the Board, you must do so by this date. To opt out, call Benistar at **800-236-4782**.
- **December** Welcome kits and ID cards arrive from UnitedHealthcare and Express Scripts.
- **Dec. 31** Humana coverage ends.
- **Jan. 1** UnitedHealthcare and Express Scripts coverage begins.

## Need Support? Contact Benistar

Benistar Admin. Services provides support to help you navigate your options. They can help you:

- understand the new plans
- compare Medicare Advantage and Medigap plan options
- answer questions about enrollment

Call **800-236-4782**, Monday through Friday, 8:30 a.m.-8 p.m. ET to talk to a Benistar representative.



More information can be found at [pensions.org/retireemedical](https://pensions.org/retireemedical).

# Frequently Asked Questions

## 2027 Post-Retirement Medical Plan Coverage

### Will my benefits change?

The new plans offer substantially equivalent coverage and features and include most of the same healthcare providers. The medical plan has a \$0 annual deductible, \$0 copays for primary care office visits, and \$10 copays for specialist office visits. The prescription drug plan has a \$5 copayment for up to a 31-day supply of generic drugs at retail pharmacies and a \$1,500 annual out-of-pocket maximum. After you reach this maximum, the plan pays 100% of your drug costs for the remainder of the year.

### How much will coverage cost in 2027?

There will be no monthly premium for 2027. Although the actual premium cost of coverage is \$284 per member per month, the Board will fully subsidize the premium for 2027 so there is no premium cost to you. The Board will determine and share member costs and any potential subsidy for 2028 in summer 2027.

### What if I do not want the new coverage?

If you don't want the new coverage, you will have the opportunity to opt out during Medicare Open Enrollment, Oct. 15–Dec. 7, 2026. Instructions, deadlines, and important considerations will be provided in early October. Review all materials carefully before making a decision.

If you decide the Post-Retirement Medical Plan is not right for you, Benistar Admin. Services can connect you with expert advisers who can help you explore Medicare Advantage or Medigap options and provide guidance at no cost to you. Contact a Benistar representative at **800-236-4782**.

### What if my provider is not in the UnitedHealthcare network?

The UnitedHealthcare plan is a passive PPO plan, which means you can see in- or out-of-network providers for covered services at the same cost share, as long as the provider accepts the plan and has not opted out of or been excluded from Medicare. If a provider has questions about the plan, UnitedHealthcare can contact the provider to explain how it works.

### Can I have medical coverage but not prescription drug coverage, or vice versa?

No. The Post-Retirement Medical Plan includes both medical and prescription drug coverage. You cannot elect one without the other.

### When can I review my options for 2027?

You will receive an enrollment packet mailed from Benistar Admin. Services to your home address on file in early October. You can review your options during Medicare Open Enrollment, Oct. 15–Dec. 7, 2026. The Board will provide resources and support to help you understand the new plans and make the best decision for your situation.

### What support will be available to help me make a decision?

You will receive plan materials, prescription drug information, transition support, guidance on next steps, and opportunities to learn more through webinars. Representatives from Benistar Admin. Services will also be available to answer questions. If you decide the Post-Retirement Medical Plan is not right for you, Benistar can connect you with expert advisers who can help you determine if another Medicare Advantage plan or a supplemental (Medigap) plan may better meet your needs, at no cost to you. Benistar can be reached at **800-236-4782**.

### Who is Benistar Admin. Services?

Benistar specializes in retiree health benefits and has supported organizations like the Board for more than 25 years. Their Medicare-trained specialists are available to answer your questions and provide support, so you can make informed decisions about your coverage.



For additional frequently asked questions, visit [pensions.org/retfaq](https://pensions.org/retfaq).