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October 20, 2026

Frequently Asked Questions:

Medicare Part D Prescription Drug Plan Enrollment and HRA Eligibility

Why am I hearing about changes to some Medicare Part D prescription drug plans?

Some insurance carriers, including Humana and WellCare, have implemented restrictions that may prevent enrollment in certain standalone Medicare Part D prescription drug plans through broker-facilitated enrollment processes, such as those offered through USG and Alight Retiree Health Solutions. As a result, these plans will not be available for enrollment through the Alight Medicare exchange.

If you are currently enrolled in a Humana or WellCare prescription drug plan through Alight, you can keep your coverage in 2027 if it remains available. If you are satisfied with your plan, **you do not have to make changes to your coverage during the annual enrollment period**.

Does this mean I cannot enroll in a Humana or WellCare Part D plan?

No. If you are currently enrolled in the Humana or WellCare prescription drug plans through Alight, you can keep your coverage in 2027 as long as that coverage remains available. If you are satisfied with your plan, **you do not have to make changes to your coverage during the annual enrollment period**.

If you are looking for a new prescription drug plan and a Humana or WellCare standalone plan is the best fit for your needs, you may enroll directly through Medicare.gov or the insurance carrier.

Should I still work with the Alight Retiree Health Solutions exchange?

Yes. We encourage all retirees and dependents to continue working with Alight to evaluate their coverage options and select the Medicare coverage that meets their needs.

Will enrolling directly in a prescription drug plan outside of Alight affect my HRA eligibility?

Not necessarily. If you enroll directly in a standalone prescription drug plan because it is not available through Alight, you should still work with an Alight licensed Benefits Advisor to help ensure you meet all eligibility requirements for participation in the health reimbursement arrangement (HRA).

If you enroll in a Medigap or Medicare Advantage plan through Alight, you can remain eligible for the HRA and receive HRA reimbursements. If you are enrolled in a Medicare Advantage plan through Alight that already includes prescription drug coverage, you do not need to enroll in a standalone prescription drug plan.

Important: To remain eligible for the HRA, you must stay enrolled in at least one plan offered through Alight, whether medical coverage, prescription drug coverage, or both. If you end all coverage through Alight, you will lose your HRA eligibility and will not be able to regain it in the future.

What are the requirements to receive HRA funding?

To remain eligible for HRA funding, you must stay enrolled in at least one eligible individual Medicare plan through Alight. Eligible plans include:

- Medicare Supplement Insurance (Medigap) plans
- Medicare Advantage plans
- Medicare Part D prescription drug plans

Your Alight licensed Benefits Advisor can help confirm that your coverage selections meet the HRA eligibility requirements.

What if the prescription drug plan I want is not available through Alight Retiree Health Solutions?

If the prescription drug plan you choose is unavailable through Alight, you may enroll in that plan directly through Medicare.gov or with the carrier. You should notify your Alight licensed Benefits Advisor of your decision so they can help ensure your coverage continues to meet HRA requirements.

Who should I contact if I have questions?

If you have questions about your Medicare coverage options, prescription drug plan enrollment, or HRA eligibility, please contact Alight Retiree Health Solutions at **866-212-5052** and speak with a licensed Benefits Advisor. They can help you understand your options and ensure you make informed enrollment decisions. Alight is available Monday through Friday from 9 a.m. to 9 p.m. Eastern time.