AGENDA

> Introduction to the DRS
> Retirement eligibility rules
> Retirement income options
> PEBB Retiree Health Insurance Eligibility
> Medicare & Enrollment
> PEBB Retiree Health Insurance Enrollment
> Retiree Life Insurance
> Annual leave and sick leave pay-out (VEBA)
> Retirement Checklist
> Working after retirement
> UW Retirement Association
Please pause this video and open the links below the video for the following forms:

- Medicare Part A & B covered services
National health care insurance for people age 65 or older, or under age 65 with Social Security approved disability

Medicare Components
- Part A – Hospital Insurance
- Part B – Doctor, Outpatient, durable equipment
- Part D – Prescription Drug Coverage
MEDICARE: PART A

> Hospital insurance
> Inpatient care in hospital
> Skilled nursing facility
> Hospice
> Home health care
> For most retirees, there is no premium
  – contact Medicare with questions.
Medicare Part B

Age 65 or SSD approved

Medicare Part A

Medicare Part B

Under 65

No Medicare eligibility
MEDICARE: PART B

> Covers medically necessary:
  – Doctor services
  – Outpatient medical/surgical services and supplies
  – Diagnostic tests
  – Outpatient therapy
  – Mental health services
  – Some preventive health care services

> Go online to www.Medicare.gov for more info
MEDICARE: PART B

PREMIUMS

> Based on IRS Tax filing
  > Filed 2 years ago (most recent)
  > Whether file as individual, joint or married filing separately
> Premium reviewed every January
> Can defer starting at age 65 if enrolled in a qualified health plan
> Rates are available online
On Medicare covered services you still pay
- Your deductible
- Coinsurance & copayments

Most dental care including dentures
Eye exams related to prescribing glasses
Routine foot care
Custodial care
Hearing aids
MEDICARE: PART A & PART B

WHAT ISN’T COVERED BY PART A & PART B?

> Limited prescription drug coverage
> Be sure to find out if Medicare covers a test, item or service you need
> Limited coverage for non-US travel
Under 65

No Medicare eligibility

Defers

Shop the insurance market

Age 65 or SSD approved

Medicare Part A

Medicare Part B

Elect

PEBB Plan

No Supplemental Plan

Medicare Advantage Plan

Uniform Medical Plan Coordination of Benefits Plan

Premera Plan G Supplemental Plan
When you become Medicare eligible and depending on location, choose either

- Kaiser WA Medicare Plan *
- Kaiser Permanente NW Senior Advantage (Southern WA northern OR only)
- UnitedHealthcare (PEBB Balance or PEBB Complete)**

* Kaiser Medicare Advantage Plan: Non-Medicare dependents chose between Kaiser WA Classic, Value, or SoundChoice

** UnitedHealthcare - Non-Medicare dependents covered under Uniform Medical Classic plan
PEBB MEDICARE ADVANTAGE PLANS

> Enroll in:
  – Medicare Part A
  – Medicare Part B; pay monthly premium to Social Security
  – PEBB Medicare Advantage Plan (pay monthly premium to HCA)

> Choose primary care physician
  – Kaiser Permanente - Cannot go out of network unless approved
  – United Healthcare – Recommended but not required. Flexibility to see any
doctor provided they participate in Medicare and accept the plan

> No need to enroll in Medicare Part D

> Medicare and non-Medicare eligible expenses covered by Medicare
Advantage Plans
MEDICARE

Under 65

No Medicare eligibility

Defer

Shop the insurance market

Age 65 or SSD approved

Medicare Part A

Medicare Part B

Elect

PEBB Plan

No Supplemental Plan

Medicare Advantage Plan

Uniform Medical Plan Coordination of Benefits Plan

Premera Plan G Supplemental Plan
UNIFORM MEDICAL PLAN: COORDINATION OF BENEFITS

MEDICARE ELIGIBLE

> Enroll in:
  – Medicare Part A
  – Medicare Part B; pay monthly premium to Social Security
  – Uniform Medical Plan; pay monthly premium to HCA
Go to provider* who accepts Medicare assignment
- Includes additional benefits not covered by Medicare (vision, hearing, and Rx so no need to enroll in Medicare Part D
- Medicare pays first (primary) up to limits of its coverage,
- Uniform coverage pays second for costs the primary insurance didn’t cover

*The secondary payer may or may not pay any of the costs not covered by Medicare.
*For a list of providers see:  http://www.medicare.gov/
PEBB MEDICARE SUPPLEMENT PLAN G*

> Enroll in:
  – Medicare Part A
  – Medicare Part B, pay monthly premium to Social Security
  – PEBB Medicare Supplemental Plan (Premera Blue Cross); pay monthly premium to HCA
  – Plan G does not cover services unless Medicare eligible

> Plan provides supplemental coverage for items not covered by Medicare such as co-payments, coinsurance and deductibles. Plan G does not cover the Medicare Part B deductible
  – Does not include Rx coverage, consider Medicare Part-D.

*Non-Medicare dependents covered under Uniform Medical Classic plan
PEBB MEDICARE SUPPLEMENT PLAN G

> Plan G provides supplemental coverage for items not covered by Medicare such as co-payments, coinsurance and most deductibles.
  – Does not include Rx coverage, consider Medicare Part-D.

> More information:
  – Retiree Enrollment Guide or contact
  – Contact Premera
WHAT IS MEDICARE PART D?

- Voluntary prescription drug plan
- Part D Plans are administered by Medicare-approved insurance companies
- Premiums, deductibles, co-insurance vary by plan
  - for more information contact www.medicare.gov
DO I NEED MEDICARE PART D?

> PEBB does not offer a Medicare Part D plan.
> If electing PEBB Medical plan, generally you do not need a Medicare Part D plan*
  – Prescription drug coverage included
  – Coverage is as good or better than Part D plans available

*Except Premera Blue Cross Medicare Supp. Plan G
WHO PAYS FIRST?

> Questions about who pays first
  - call Medicare Coordination of Benefits Contractor
    > 1-855-798-2627

> Inform your doctor, hospital, and all other health providers about all your health coverage to make sure your bills are sent to the right payer (coordination of benefits).

> Who pays first: VEBA or Medicare: call VEBA Administrator: 1-888-828-4953
AGENDA

> UW Retirement Plan
  - Retirement Eligibility Rules
  - UW Supplemental Retirement Plan Defined
> PEBB Retiree Health Insurance Eligibility
> Medicare & Enrollment
> PEBB Retiree Health Insurance Enrollment
> Retiree Life Insurance
> Annual leave and sick leave pay-out (VEBA)
> Retirement Checklist
> Working after retirement
> UW Retirement Association
THANK YOU FOR ATTENDING!

UW Benefits office contact information:

Web:  http://hr.uw.edu/benefits/
Email:  totalben@uw.edu
Phone:  206-543-4444
Address:  4300 Roosevelt Way NE , Box 354969, Seattle, WA 98195-4969