MEDICARE
Please pause this video and open the links below the video for the following forms:

- Medicare Part A & B covered services
MEDICARE

> 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
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

Medicare Part A

Medicare Part B

Age 65 or SSD approved

Under 65

No Medicare eligibility

MEDICARE
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
MEDICARE: PART A & PART B

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

> 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

Defer

Medicare Part B

Age 65 or SSD approved

Medicare Part A

Elect

No Supplemental Plan

Shop the insurance market

PEBB Plan

MEDICARE
Defer

Medicare Part B

Medicare Part A

Age 65 or SSD approved

Under 65

No Medicare eligibility

Shop the insurance market

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
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
UNIFORM MEDICAL PLAN: COORDINATION OF BENEFITS

MEDICARE ELIGIBLE

> 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/
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
**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
MEDIicare: Part d

whAt Is MEDIicare 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
THANK YOU FOR ATTENDING!

UW Benefits office contact information:

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