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
MEDICARE A & B ENROLLMENT

UNDER AGE 65 AT TIME OF SEPARATION

> UNDER age 65 at time of separation from UW
  – Enroll three months before 65th birthday – provide resulting proof to HCA to continue health insurance coverage
  – Contact Social Security Administration to enroll, or enroll online at ssa.gov.
  – Automatic enrollment if receiving Social Security Benefits
MEDICARE A & B ENROLLMENT

OVER AGE 65 AT TIME OF SEPARATION

> OVER age 65 at time of separation from UW
>   - Enroll in Medicare three months before your retiree insurance will start.
>     Provide HCA with proof of enrollment in Part A & Part B:
>     > copy of your Medicare card; or
>     > Print a Benefit Verification Letter from: www.ssa.gov/myaccount
MEDICARE A & B ENROLLMENT

> Initial Medicare Enrollment Period
  – Eligible at age 65 (non-disability)
  – Enrollment period starts: 3 calendar months prior to eligibility month (month you turn 65)
  – Enrollment period: ends 3 calendar months after eligibility month (7-month period)
# MEDICARE A & B ENROLLMENT

## Example: seven-month Initial Enrollment Period for someone with a July birthday

<table>
<thead>
<tr>
<th>3 months <strong>before</strong> birthday month</th>
<th>Birthday Month</th>
<th>3 months <strong>after</strong> birthday month</th>
</tr>
</thead>
<tbody>
<tr>
<td>April If join this month, Medicare starts in</td>
<td>July If join this month, Medicare starts in July</td>
<td>August If join this month, Medicare starts in October</td>
</tr>
<tr>
<td>May If join this month, Medicare starts in</td>
<td>June If join this month, Medicare starts in July</td>
<td>September If join this month, Medicare starts in December</td>
</tr>
<tr>
<td>July</td>
<td></td>
<td>October If join this month, Medicare starts in January</td>
</tr>
</tbody>
</table>

If join this month, Medicare starts in August.
MEDICARE A & B ENROLLMENT

SPECIAL MEDICARE ENROLLMENT PERIOD

> Eligible to sign up as long as

  – you or your spouse are working and covered employer group insurance, or
  – Loss of employer medical (current employment) after age 65 & 3 months (have an 8-month period to enroll)

Special Circumstances (Special Enrollment Periods)

> Caution:

  – Initial Medicare Enrollment Rules take priority over Special Medicare Enrollment Rules
  – Special Enrollment - Medicare Part A effective date retroactive 6 months but not prior to age 65
If over age 65 at time of retirement, then enroll 3 months before UW separation date:

- Contact Social Security:
  - Phone (1-800-772-1213) - Schedule appointment; or have Application sent by mail to complete
  - Online (ssa.gov/benefits/medicare/) - You cannot enroll online for Medicare Part B, if already enrolled in Medicare Part A
MEDICARE A & B ENROLLMENT

SPECIAL ENROLLMENT PERIOD

1. CMS-40B: Application for Enrollment in Medicare

   YOU WILL COMPLETE
   – Access to the CMS-40B and Medicare information:
   – www.ssa.gov/benefits/medicare/

2. CMS-L564: Request for Employment Information

   UW BENEFITS OFFICE WILL COMPLETE
   – Contact UW Benefits Office for this form
Medicare A & B Enrollment

General Annual Enrollment Period

> General Annual Enrollment Period
  - January 1 – March 31 with coverage effective July 1
  - Premium increases 10% for each year you were eligible for Medicare Part B and did not enroll
MEDICARE A & B ENROLLMENT

> Make copies of completed forms for your records, return forms to Social Security

> Medicare Part B premium
  – Social Security agent will confirm premium
  – If receiving Social Security Benefits check, premium will be deducted monthly
  – If not yet receiving Social Security Benefits check, you will be billed quarterly by Social Security
Upon receipt of your updated card, make a copy, attach to your retiree insurance enrollment form, and mail to HCA or...
MEDICARE A & B VERIFICATION

- Create an online Social Security account at: ssa.gov
  - Two weeks after submitting your enrollment forms, go to this website and select “Get a Benefit Verification Letter”
  - Print and attach Benefit Verification Letter to retiree enrollment form and send to HCA
  - If you can’t or don’t want to use your online account for your Benefit Verification letter, call SSA at 1-800-772-1213.
  - Another option is to wait for an updated Medicare Card in the US mail
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!

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