

MEDICARE ENROLLMENT

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						
3 months <i>before</i> birthday month			Birthday Month	3 months <i>after</i> birthday month		
April If join this month, Medicare starts in	May If join this month, Medicare starts in	June If join this month, Medicare starts in	July  If join this month, Medicare starts in	August If join this month, Medicare starts in	September If join this month, Medicare starts in	October If join this month, Medicare starts in
July	July	July	August	October	December	January



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

MEDICARE A & B ENROLLMENT

SPECIAL ENROLLMENT PERIOD

- > **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

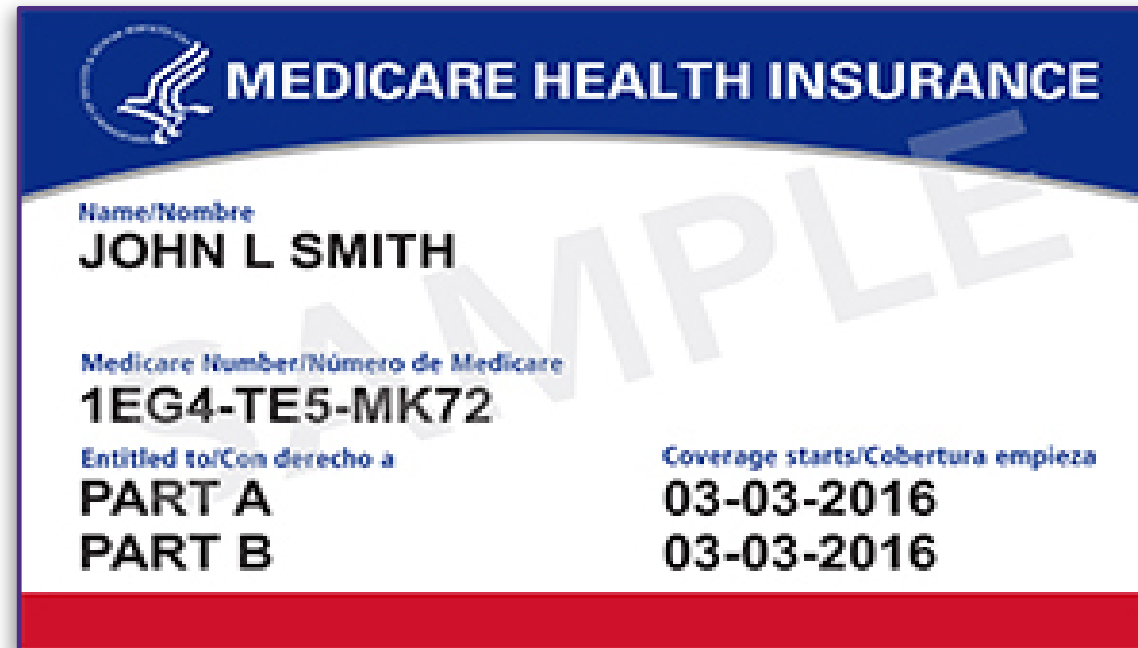
- January 1 – March 31 with coverage effective July 1
- Premium increases 10% for each year you were eligible for Medicare Part B and did not enroll

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



MEDICARE A & B ENROLLMENT



- > 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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