

# **PUBLIC EMPLOYEES BENEFITS BOARD (PEBB)**

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RETIREE INSURANCE

# AGENDA

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- > **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**



# PEBB RETIREE HEALTH INSURANCE

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PLEASE HAVE THESE DOCUMENTS READY FOR THIS SEGMENT

> **PEBB Retiree Enrollment Guide**

> **Acronyms used in this segment**

- **HCA**      **Health Care Authority**
- **PEBB**     **Public Employees Benefits Board**
- **FSA**      **Flexible Spending Account**
- **CDHP**    **Consumer Directed Health Plan**
- **HSA**      **Health Savings Account**
- **VEBA**    **Voluntary Employee Beneficiary Association**

# HEALTH CARE AUTHORITY (HCA)

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- > State agency in Olympia
- > As active employee
  - Receive information from UW about eligibility for health insurance
- > After retirement
  - HCA is your source for your benefit information
  - HCA keeps you informed of your benefits, open enrollment, plan changes
  - UW does not have access to your HCA retiree records
- > Contact the HCA
  - 1-800-200-1004
  - [www.hca.wa.gov/](http://www.hca.wa.gov/)



# PEBB–INITIAL ENROLLMENT

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- > 60- day deadline to submit form(s) to:
  - *Start* PEBB retiree insurance coverage; or
  - *Defer* PEBB retiree coverage if you have enrolled in other qualifying coverage (generally employer sponsored coverage)



# PEBB–INITIAL ENROLLMENT

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## EXAMPLE

### LAST DAY OF WORK IS JUNE 15TH

- > IF you have worked a minimum of 8 hours in the month that you separate from the UW you have employee PEBB insurance benefits through midnight of June 30<sup>th</sup>
- > Contact ISC if you have a nine-month appointment to verify when your UW benefits will end
- > You have 60 days from June 30<sup>th</sup> to submit forms to HCA to start or defer PEBB retiree insurance, coverage begins July 1st

# PEBB ENROLLMENT

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## FACTS AND RULES YOU SHOULD KNOW

**Cannot re-enroll once coverage is cancelled or terminated**

### Medicare

- > If you or your spouse/partner are Medicare eligible and separated from UW:**
  - To continue PEBB retiree insurance, you must enroll in Medicare Parts A & B**

# PEBB-CHANGING PLANS

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- > At retirement date
- > At open enrollment each year in November
- > Within 60 days of a qualifying event\*
- > Within 60 days of moving out of your plan's coverage area (managed care plans or UMP Plus plans)
- > Subscriber becomes eligible for Medicare





# PEBB–RETIREE NON–MEDICARE MEDICAL PLANs

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AT RETIREMENT: IF YOU/DEPENDENTS ARE UNDER AGE 65

Three plan design options available which look similar to those available for employees. Medical plan benefits, coverage areas, and premium rates are found in the PEBB Retiree Enrollment Guide for Non-Medicare Medical plans.

- > Preferred Provider Organization Plans
- > Managed Care Plans
- > Consumer Directed Health Plans (CDHP)

You pay the HCA monthly premium for you and eligible dependents.

# PEBB–RETIREE MEDICAL PLAN OPTIONS

AT RETIREMENT: IF YOU/DEPENDENTS ARE UNDER AGE 65

## Preferred Provider Organization

1. Self-refer to any approved provider type in most cases
2. Usually provides higher level of coverage with preferred provider
3. In-network preventive care (CDC list by age) is covered 100%
4. Accountable Care Networks (ACN's) require PCP coordination of your care
  1. Check ACN availability – limited counties in WA
5. Check coverage for out of state dependents (e.g. students at college)

## UMP Classic

1. Provides greatest flexibility for out of area care
2. Regence Blue Shield Network – national and international

# PEBB–RETIREE MEDICAL PLAN OPTIONS

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AT RETIREMENT: IF YOU/DEPENDENTS ARE UNDER AGE 65

## Managed Care Plans

1. In-network Primary Care Physician (PCP) coordinates all your care
2. PCP referral required for specialty care or plan may not pay
3. In-network preventive care (CDC list by age) covered 100%
4. Emergency & Urgent Care available – be sure to understand the rules
5. Check service area: based on home address

# PEBB–RETIREE MEDICAL PLAN OPTIONS

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AT RETIREMENT: IF YOU/DEPENDENTS ARE UNDER AGE 65

## Consumer Directed Health Plans (CDHP)

1. High deductible; higher out-of-pocket limits than other plans
2. Includes a tax-free Health Savings Account (HSA) (HCA contributes)
3. Lower monthly premiums
4. In-network preventive care (CDC list by age) covered 100%
5. Check eligibility:

<https://www.hca.wa.gov/employee-retiree-benefits/public-employees/health-plans-health-savings-accounts-hsas>

# **ELIGIBILITY FOR CDHP/HSA**

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- > To enroll in a CDHP, you must qualify for HSA**
  
- > HSA Requirements:**
  - Enroll in CDHP
  - Not be enrolled in Medicare
  - Not be enrolled in an FSA
  - Not be claimed as dependent on someone's tax return
  - Not have TRICARE; no VA benefits for 3 months prior
  - May only have a limited VEBA account
    - > (pays dental/vision only)



# **MEDICARE AND CDHP DON'T MIX**

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- > CDHP/HSA is not available once enrolled in Medicare.**
  - contributions to HSA cannot be made per IRS
- > PEBB recommends employee change plans during annual Open Enrollment the year prior to you or your spouse reach age 65 (or retirement if later).**



# **MEDICARE AND CDHP DON'T MIX**

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- > **If you wait to enroll in Medicare mid-year, you have 60 days to change enrollment to a non-CDHP.**
  - restart deductible & out of pocket maximums
- > **If you defer Medicare Part A to maintain enrollment in a CDHP, Medicare Part A will retro back 6 months or age 65, whichever is less, when you enroll for Medicare after age 65.**



Plan Name	Non-Medicare Retiree	Non-Medicare Retiree & Spouse*	Non-Medicare Retiree & Child(ren)	Full Family
Kaiser WA Classic	\$710.00	Non-Medicare Retiree & Spouse*	53.42	1966.79
Kaiser WA CDHP	589.00		37.41	1557.27
Kaiser WA SoundChoice	607.11	1209.20	1058.68	1660.77
Kaiser WA Value	633.52	1262.02	1104.90	1733.40
Kaiser NW Classic	692.66	1380.30	1208.39	1896.03
Kaiser NW CDHP	590.87	1170.25	1039.99	1561.04
Uniform Classic	657.86	1310.70	1147.49	1800.33
UMP CDHP	588.91	1166.83	1036.93	1556.52
UMP Plus-PSHVN	600.56	1196.10	1047.22	1642.76
UMP Plus-UW Med ACN	600.56	1196.10	1047.22	1642.76



# PEBB MEDICARE PLANS

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## FOR MEDICARE ELIGIBLE RETIREES

- > **PEBB plans offer secondary coverage to Medicare Parts A & B and provide coverage for important services not covered by Medicare.**
  - **Uniform Medical Classic (Coordination of Benefit Plan)**
  - **Medicare Advantage Plan (Kaiser Permanente WA & NW, and UnitedHealthcare)**
  - **Medicare Supplement Plan G (administered by Premera)**
- > **You pay the monthly premium to the HCA for you and your eligible dependent (s)**

# 2018 MEDICARE ELIGIBLE PDB RATES

2018 MEDICARE		Subscriber and Spouse			B RATES			
For members enrolled in Medicare Part A and B:	Subscriber	Subscriber and Spouse			Subscriber and Spouse		Full Family	
	1 Medicare eligible	1 Medicare eligible	2 Medicare eligible	1 Medicare eligible	2 Medicare eligible	1 Medicare eligible	2 Medicare eligible	3 Medicare eligible
Kaiser Permanente NW Senior Advantage	\$173.07	\$860.71	\$341.12	\$688.80	\$341.12	\$1,376.44	\$856.85	\$509.17
Kaiser Permanente WA (formerly Group Health) Classic	N/A	\$888.77	N/A	\$710.43	N/A	\$1,423.80	\$880.81	N/A
Kaiser Permanente WA (formerly Group Health) Medicare Plan	\$175.40	N/A	\$345.78	N/A	\$345.78	N/A	N/A	\$516.16
Kaiser Permanente WA (formerly Group Health) SoundChoice	N/A	\$777.49	N/A	\$626.97	N/A	\$1,229.06	\$797.35	N/A
Kaiser Permanente WA (formerly Group Health)	N/A	\$803.90	N/A	\$646.78	N/A	\$1275.28	\$817.16	N/A
UMP Classic	\$33.61	\$986.48	\$662.26	\$33.27	\$662.26	\$1476.11	\$1151.89	\$990.88

# 2018 MEDICAL

## Subscriber and Spouse

# B RATES

For members enrolled in Medicare Parts A and B:	Subscriber and Spouse		Subscriber and Child(ren)		Full Family			
	1 Medicare eligible	1 Medicare eligible	2 Medicare eligible	1 Medicare eligible	2 Medicare eligible	1 Medicare eligible	2 Medicare eligible	3 Medicare eligible
Kaiser Permanente NW Senior Advantage	\$173.07	\$860.71	\$341.12	\$688.80	\$341.12	\$1,376.44	\$856.85	\$509.17
Kaiser Permanente WA (formerly Group Health)	N/A	\$888.77	N/A	\$710.43	N/A	\$1,423.80	\$880.81	N/A
Kaiser Permanente WA (formerly Group Health) Medicare Plan	40		45.78	N/A	\$345.78	N/A	N/A	\$516.16
(formerly Group Health) SoundChoice			N/A	\$626.97	N/A	\$1,229.06	\$797.35	N/A
Kaiser Permanente WA (formerly Group Health) Value	N/A	\$803.90	N/A	\$646.78	N/A	\$1275.28	\$817.16	N/A
UMP Classic	\$333.64	\$986.48	\$662.26	\$823.27	\$662.26	\$1476.11	\$1151.89	\$990.88

# PEBB MEDICARE PLANS

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FOR MEDICARE ELIGIBLE RETIREES

## **PEBB Medicare Supplement Plan G (administered by Premiera)**

- > A medical plan option only for those enrolled in Medicare Parts A & B**
- > Premiums rates will differ if the retiree became eligible for Medicare prior to age 65 (due to disability)**
- > Non-Medicare eligible dependents covered under Uniform Medical Classic Plan**
- > Rates shown for Medicare Supplement Plan F are for retirees enrolled prior to January 1, 2020.**

# PEBB DENTAL PLANS

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FOR MEDICARE AND NON-MEDICARE ELIGIBLE RETIREES

- > **To enroll in dental you must enroll in PEBB medical coverage. Once enrolled you must keep dental coverage for at least two years unless you defer or terminate enrollment as allowed under PEBB rules.**
- > **Dental Plan premium rates and overage summary is found in the PEBB Retiree Enrollment Guide. Further coverage detail can be found on each plan's website found near the beginning of the guide.**
- > **Uniform Dental Plan is available nationwide. Check other the dental plan's website for availability outside the State of Washington.**

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# THANK YOU FOR ATTENDING!

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## UW Benefits office contact information:

**Web:** <http://hr.uw.edu/benefits/>  
**Email:** [totalben@uw.edu](mailto:totalben@uw.edu)  
**Phone:** 206-543-4444  
**Address:** 4300 Roosevelt Way NE , Box 354969, Seattle, WA 98195-4969

