

PUBLIC EMPLOYEES BENEFITS BOARD (PEBB)

RETIREE INSURANCE



PEBB RETIREE HEALTH INSURANCE

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**
- **LFSA** **Limited Purpose Flexible Spending Account**
- **CDHP** **Consumer Directed Health Plan**
- **HSA** **Health Savings Account**
- **VEBA** **Voluntary Employee Beneficiary Association**

HEALTH CARE AUTHORITY (HCA)

- > **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/



PEBB–INITIAL ENROLLMENT

- > **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

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 30th**
- > **Contact Benefits Office if you have a nine-month appointment to verify when your UW benefits will end**
- > **You have 60 days from June 30th to submit forms to HCA to start or defer PEBB retiree insurance, coverage begins July 1st**

PEBB ENROLLMENT

FACTS AND RULES YOU SHOULD KNOW

Cannot re-enroll once coverage is cancelled or terminated

Medicare

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

PEBB-CHANGING PLANS

- > **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)**
- > **Eligible for Medicare**



PEBB–RETIREE NON–MEDICARE MEDICAL PLANS

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 (Primary Care Provider) 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)

PEBB–RETIREE MEDICAL PLAN OPTIONS

AT RETIREMENT: IF YOU/DEPENDENTS ARE UNDER AGE 65

Managed Care Plans

1. In-network Primary Care Provider (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

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

- > **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**
 - **May be enrolled in an LFSA**
 - **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

- > **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

- > **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.**



PEBB MEDICARE PLANS

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)**

PEBB MEDICARE PLANS

FOR MEDICARE ELIGIBLE RETIREES

PEBB Medicare Supplement Plan G (administered by Premera)

- > 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

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.**

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

