

MEDICARE



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**

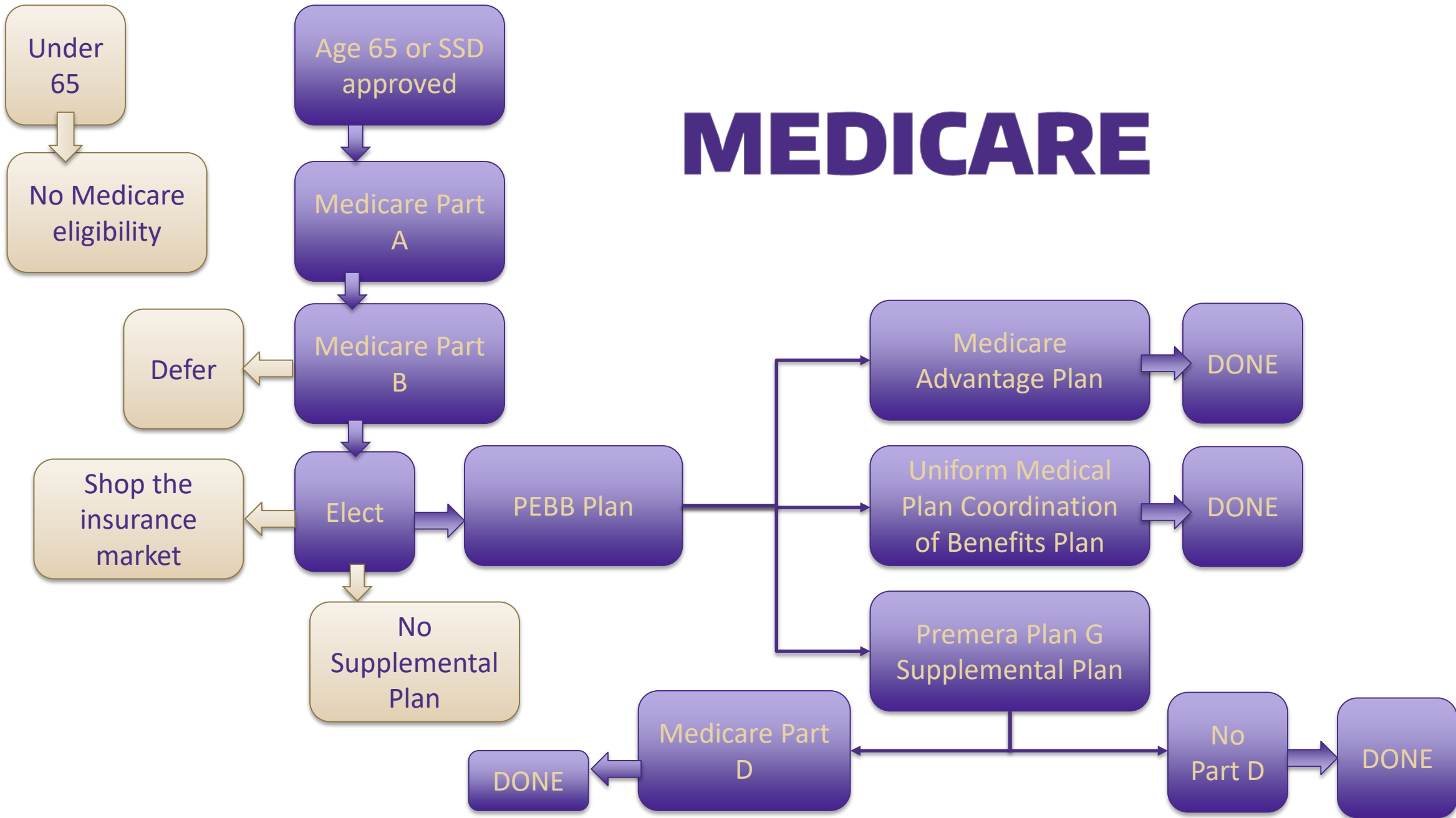


MEDICARE

FORMS FOR THIS SEGMENT

- > **Please pause this video and open the links below the video for the following forms:**
 - Medicare Part A & B covered services

MEDICARE



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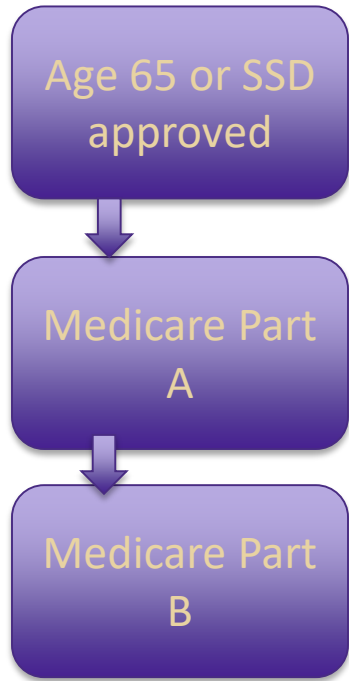
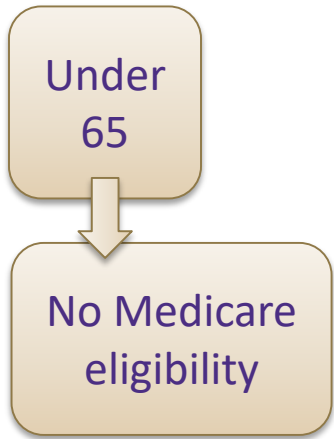
- > National health care insurance for people age 65 or older, or under age 65 with Social Security approved disability**
- > Medicare Components**
 - Part A – Hospital Insurance**
 - Part B – Doctor, Outpatient, durable equipment**
 - Part D – Prescription Drug Coverage**



MEDICARE: PART A

- > **Hospital insurance**
- > **Inpatient care in hospital**
- > **Skilled nursing facility**
- > **Hospice**
- > **Home health care**
- > **For most retirees, there is no premium**
 - **contact Medicare with questions.**





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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?

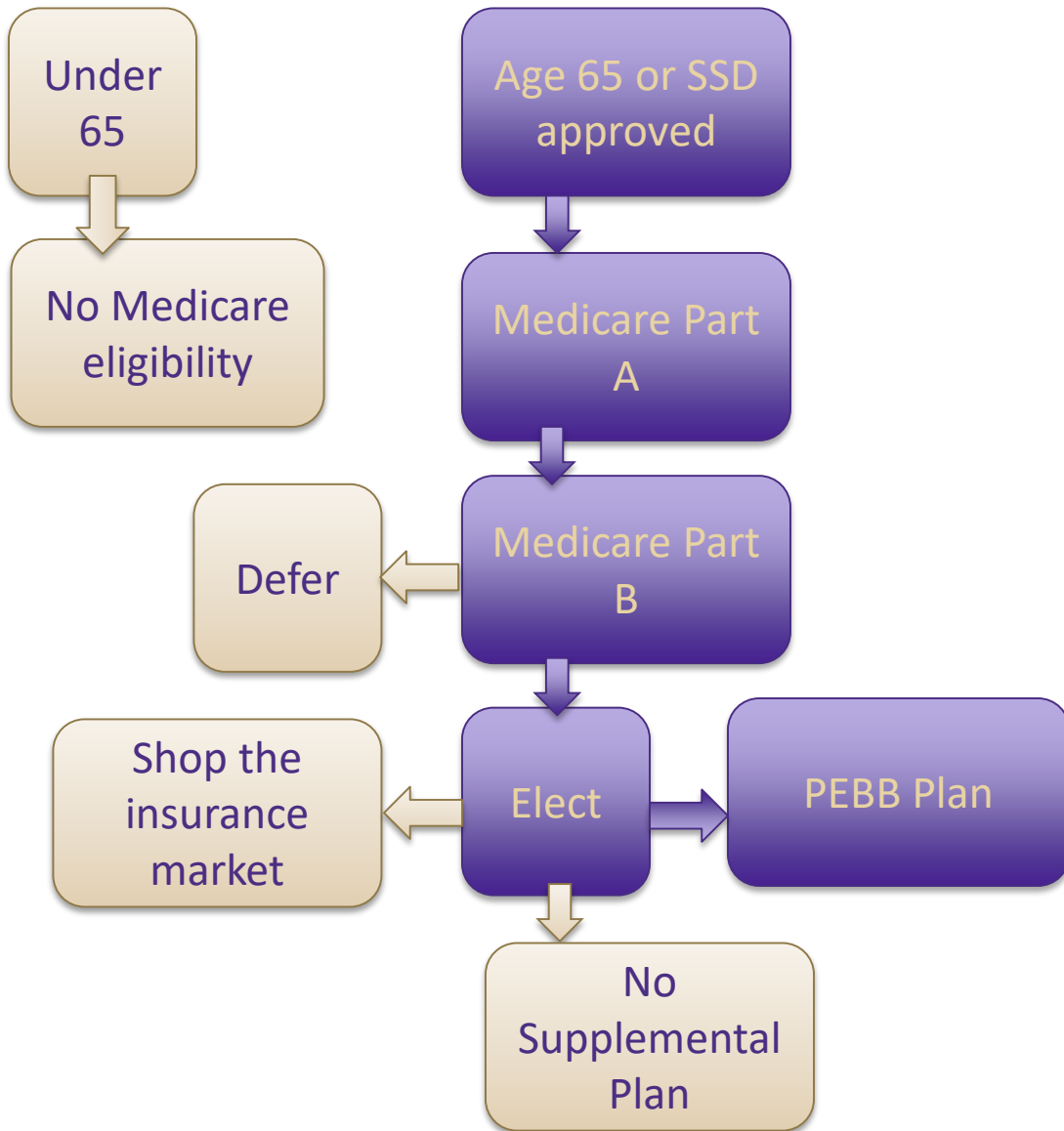
- > **On Medicare covered services you still pay**
 - Your deductible
 - Coinsurance & copayments
- > **Most dental care including dentures**
- > **Eye exams related to prescribing glasses**
- > **Routine foot care**
- > **Custodial care**
- > **Hearing aids**

MEDICARE: PART A & PART B

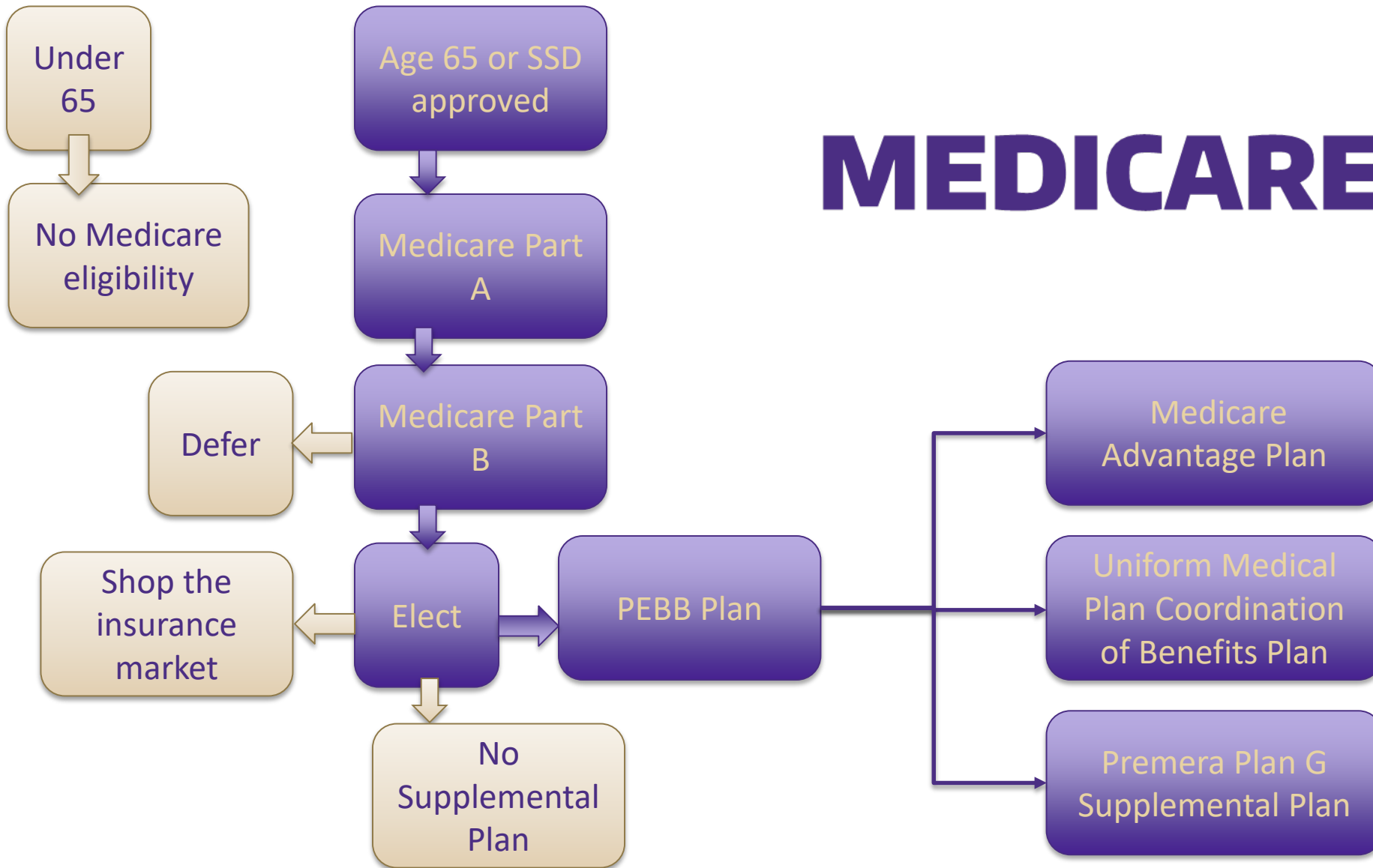
WHAT ISN'T COVERED BY PART A & PART B?

- > **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**

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PEBB MEDICARE ADVANTAGE PLANS OPTIONS

- > **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**

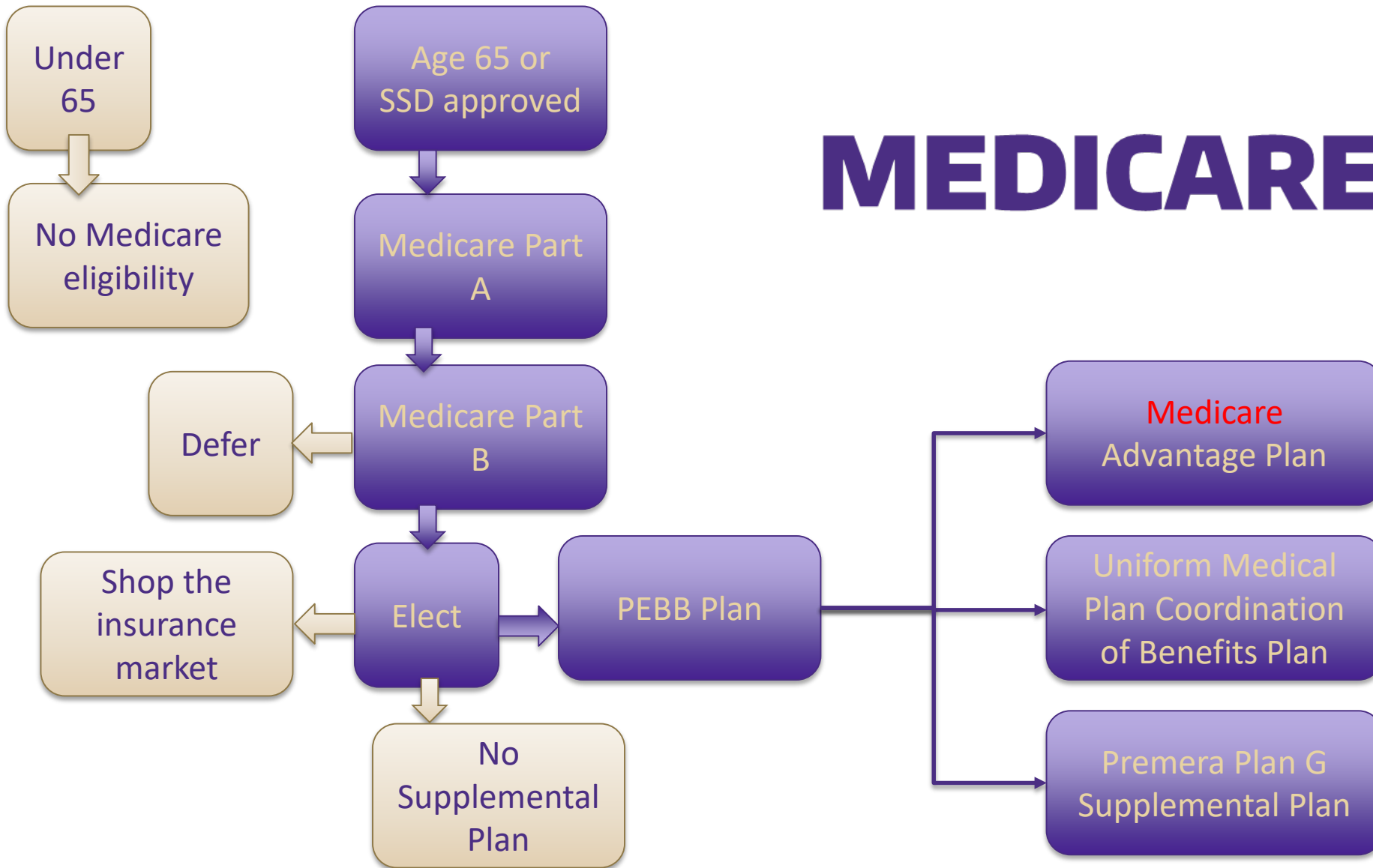


PEBB MEDICARE ADVANTAGE PLANS

- > **Enroll in:**
 - Medicare Part A
 - Medicare Part B; pay monthly premium to Social Security
 - PEBB Medicare Advantage Plan (ay 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**



MEDICARE



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

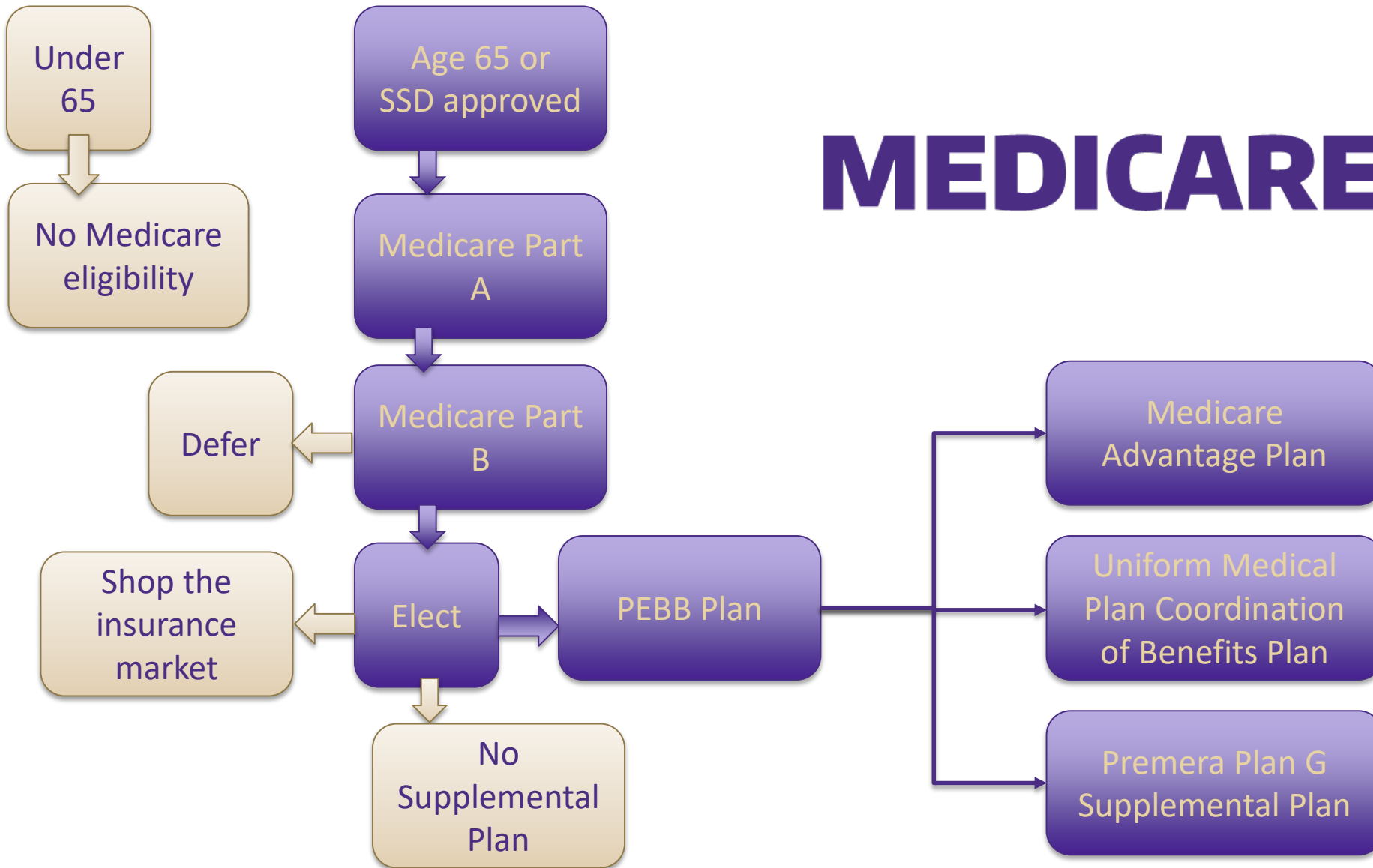
MEDICARE ELIGIBLE

- > **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



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**
 - <http://www.hca.wa.gov/public-employee-benefits/forms-and-publications>**



MEDICARE: PART D

WHAT IS MEDICARE 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

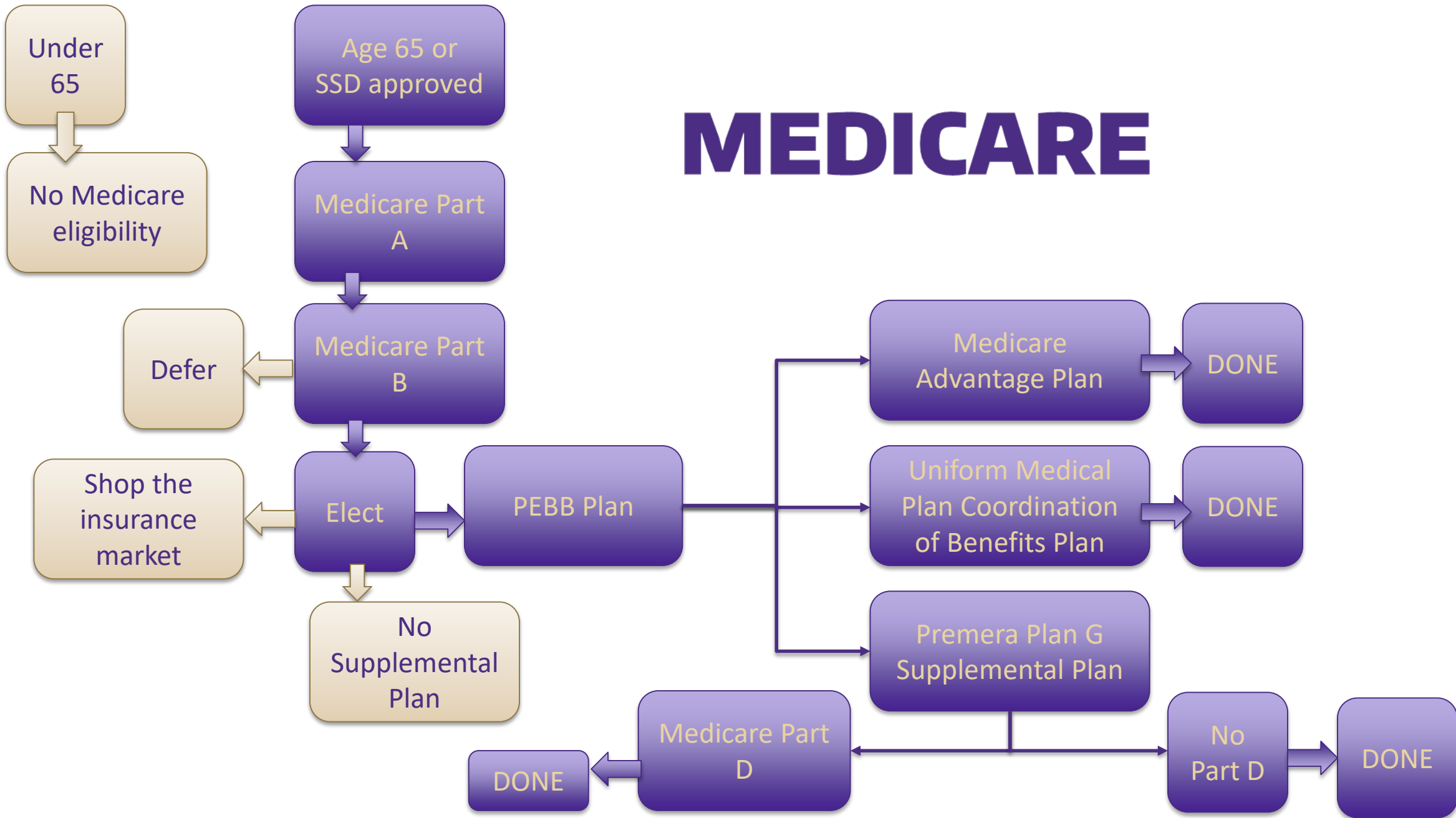
MEDICARE: PART D

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**

MEDICARE



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**



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THANK YOU FOR ATTENDING!

UW Benefits office contact information:

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

