

PUBLIC EMPLOYEES BENEFITS BOARD (PEBB)

RETIREE INSURANCE

UNIVERSITY *of* WASHINGTON



AGENDA

- > **Introduction**
- > **PEBB Retiree Insurance**
- > **Medicare & Enrollment**
- > **Retiree Life Insurance**
- > **Annual Leave and Sick Leave Pay-out (VEBA)**
- > **Retirement Checklist**
- > **Working after retirement**



PEBB RETIREE HEALTH INSURANCE

PLEASE HAVE THESE DOCUMENTS READY FOR THIS SEGMENT

> 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)

- > **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 ISC 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 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

- > **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 MEDICAL PLANS

AT RETIREMENT: IF YOU/DEPENDENTS ARE UNDER AGE 65

> Kaiser Permanente WA (formerly Group Health)

- | | |
|-----------------|---------------|
| 1. Classic Plan | 2. Value Plan |
| 3. SoundChoice | 4. CDHP |

> Uniform Medical Plan

- | | |
|-------------------------------|--|
| 1. Classic | 2. UMP Plus Puget Sound High Value Network |
| 3. UMP Plus – UW Medicine ACN | 4. CDHP |

> Kaiser Permanente NW

1. Classic Plan* 2. CDHP*

**Plans offered in Clark and Cowlitz counties in WA, and the Portland, OR area*

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

UNIVERSITY of WASHINGTON

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**
 - **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)

Health Equity:

- > **1.877.873.8823 or emberservices@healthequity.com**



MEDICARE AND CDHP DON'T MIX

- > CDHP/HSA is not available once enrolled in Medicare.**
 - contributions to HSA cannot be made per IRS**



MEDICARE AND CDHP DON'T MIX

- > 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**



MEDICARE AND CDHP DON'T MIX

- > 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 later.**



Plan Name	Non-Medicare Retiree	Non-Medicare Retiree & Spouse*	Non-Medicare Retiree & Child(ren)	Full Family
Kaiser WA Classic	\$714.11	Non-Medicare Retiree & Spouse*	53.42	1966.79
Kaiser WA CDHP	589.21	Non-Medicare Retiree & Spouse*	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

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)**
 - **Kaiser Permanente WA & NW (Medicare Advantage Plans)**
 - **Medicare Supplement Plan F (administered by Premera)**

- > **You pay the monthly premium to the HCA for you and your eligible dependent (s)**

2018 MEDICARE ELIGIBLE PDB RATES

For members enrolled in Medicare Part A and B:	Subscriber and Spouse			Subscriber and Non-Dependent Child			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	33.6	\$986.48	\$662.26	27	\$662.26	\$1476.11	\$1151.89	\$990.88	

2018 MEDICAL RATES

Subscriber and Spouse

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	\$1,275.28	\$817.16	N/A
UMP Classic	\$333.64	\$986.48	\$662.26	\$823.27	\$662.26	\$1,476.11	\$1,151.89	\$990.88

2018 MEDICARE SUPPLEMENT PLAN

PLAN F (PREMERA BLUE CROSS)

Requirements: Age 65 or older- non-disabled

Plan F (Premera Blue Cross)	
Retiree Only	\$111.21
Retiree & Spouse/Partner (1 Medicare eligible)*	\$764.05
Retiree & Spouse/Partner (both Medicare eligible)	\$217.40
*Non-Medicare dependent (s) are enrolled in Uniform Medical Classic Plan	

2018 DENTAL PREMIUM

MEDICARE & NON-MEDICARE

Plan Name	Subscriber	Subscriber & Spouse*	Subscriber & Child(ren)	Full Family
DeltaCare	\$39.53	\$79.06	79.06	118.59
Uniform Dental Plan	45.82	91.64	91.64	137.46
Willamette Dental	42.37	84.74	84.74	127.11

*Or qualified/state-registered domestic partner

AGENDA

- > **Introduction**
- > **PEBB Retiree Insurance**
- > **Medicare & Enrollment**
- > **Retiree Life Insurance**
- > **Annual Leave and Sick Leave Pay-out (VEBA)**
- > **Retirement Checklist**
- > **Working after retirement**



THANK YOU FOR ATTENDING!

Total Benefits office contact information:

Web: <http://hr.uw.edu/benefits/>
Email: totalben@uw.edu
Phone: 206-543-4444
Address: UW Tower, Box 359556, Seattle, WA 98195
4333 Brooklyn Ave NE, UW Tower, O Building, 1st floor

UNIVERSITY *of* WASHINGTON

