AGENDA

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

FORMS FOR THIS SEGMENT

> Please pause this video and open the links to the following forms:
  – 2018 Medicare Part A & B covered services
MEDIICARE

> 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.
Under 65

No Medicare eligibility

Medicare Part A

Medicare Part B

Age 65 or SSD approved

MEDICARE
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?

 greater than On Medicare covered services you still pay
  - Your deductible
  - Coinsurance & copayments
 greater than Most dental care including dentures
 greater than Eye exams related to prescribing glasses
 greater than Routine foot care
 greater than Custodial care
 greater than Hearing aids
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
Under 65

No Medicare eligibility

Defer

Age 65 or SSD approved

Medicare Part A

Medicare Part B

Elect

PEBB Plan

Shop the insurance market

No Supplemental Plan

No Medicare eligibility

MEDICARE
MEDICARE

Under 65

No Medicare eligibility

Defer

Shop the insurance market

Age 65 or SSD approved

Medicare Part A

Medicare Part B

Elect

PEBB Plan

No Supplemental Plan

Kaiser Medicare WA or NW Advantage Plan

Uniform Medical Plan Coordination of Benefits Plan

Premera Plan F Supplemental Plan
PEBB MEDICARE ADVANTAGE PLANS

> 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

* Kaiser Medicare Advantage Plan: Non-Medicare dependents chose between Kaiser WA Classic, Value, or SoundChoice
Enroll in:
  – Medicare Part A
  – Medicare Part B; pay monthly premium to Social Security
  – Medicare Advantage Plan (Kaiser WA/Kaiser Permanente NW; pay monthly premium to HCA)

Choose primary care physician
  – Cannot go out of network unless approved

No need to enroll in Medicare Part D

Medicare and non-Medicare eligible expenses covered by Medicare Advantage Plans
Under 65

No Medicare eligibility

Defer

Shop the insurance market

Age 65 or SSD approved

Medicare Part A

Medicare Part B

Elect

PEBB Plan

No Supplemental Plan

Kaiser Advantage Plan

Uniform Medical Plan Coordination of Benefits Plan

Premera Plan F Supplemental Plan
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/
PEBB MEDICARE SUPPLEMENT PLAN F

> Enroll in:
  – Medicare Part A
  – Medicare Part B, pay monthly premium to Social Security
  – PEBB Medicare Supplemental Plan F (Premera Blue Cross); pay monthly premium to HCA
  – Plan F does not cover services unless Medicare eligible
PEBB MEDICARE SUPPLEMENT PLAN F

Plan F provides supplemental coverage for items not covered by Medicare such as co-payments, coinsurance and deductibles.
- Does not include Rx coverage, consider Medicare Part-D.

More information:
- Retiree Enrollment Guide or contact
- Contact Premera
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 F
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
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