

## RETIREE HEALTH COVERAGE FREQUENTLY ASKED QUESTIONS

### When do I need to enroll in Medicare?

If you or your enrolled family members are age 65 or older when you retire (stop active employment), you/they will need to enroll in Medicare. You can enroll in Medicare online at [www.ssa.gov](http://www.ssa.gov).

Other helpful Medicare resources:

- Regence's Medicare Basics: <https://www.regence.com/medicare/resources/medicare-basics>
- <https://stepbystepmedicare.com/#/>
- At age 65, Medicare will send you the *Medicare and You Handbook*. The current version of this handbook is always available on the Medicare website.

If you turn 65 while retired, you have a 7-month enrollment period. The enrollment period begins three months before the month in which you turn 65 and ends three months after the month in which you turn 65.

- If you are enrolled in active employee health coverage when you turn 65, you will only need to enroll in Medicare Part A.
- If you are retired when you turn 65, you will need to enroll in Medicare Parts A and B. You will also need to enroll in Medicare Part D drug coverage, either through an individual plan or through a Medicare Advantage plan that includes prescription drug coverage.
- If you wait until the month you turn 65 (or the 3 months after you turn 65) to enroll, your Part B coverage will be delayed. This could cause a gap in your coverage.

If you (or your family members) turn 65 before you retire, you have an 8-month Special Enrollment Period. The 8-month period for you and your family members begins the month after your employment ends.

### What coverage options are available for individuals who are eligible for Medicare?

You and your family members who are eligible for Medicare have several coverage options:

- Use traditional Medicare alone. Medicare will pay a percentage of any health care expenses you incur and you will pay the remaining percentage.

- Enroll in a Medicare Advantage Plan. You will pay your Medicare Part B premium and possibly a premium for the Medicare Advantage Plan. The Medicare Advantage Plan will act as your only health plan and will pay a portion of claims and you will pay either a copay (flat amount) or a coinsurance (percentage) for the services.
- Enroll in a Medicare Supplement Plan. You will pay your Medicare Part B premium and a premium for the Medicare Supplement Plan (also called a MediGap Plan). Medicare will pay claims first and the supplemental plan will pay secondary. You may have some amount to pay after both plans pay, depending on the type of supplement plan you select. If you have been enrolled in a retirement plan through Utah Retirement Systems, you may be eligible for coverage through PEHP ([www.pehp.org](http://www.pehp.org) or call (801) 366-7555).

### **When do I need to enroll in a Medicare Part D prescription drug plan?**

If you use traditional Medicare alone or if you enroll in a Medicare Supplement Plan, you will need to enroll in a Part D drug plan.

If you enroll in a Medicare Advantage Plan, check to see if the plan includes prescription drug coverage – many do. If drug coverage is included in the Medicare Advantage Plan, you do not need to enroll in separate Medicare Part D plan. Medicare Advantage plans often are only available if you live in certain counties. You will want to confirm that you live in an eligible county before you enroll.

If you don't enroll in Medicare Part D coverage (or creditable coverage through another plan), you will be required to pay a penalty when you enroll in a Part D plan in the future.

### **How do I find Medicare Advantage, Supplement and Part D Plans?**

The University works with several companies to provide group Medicare Advantage plans. These plans may be the same or very similar to the plans you can find by contacting the vendors directly. The vendors also have other plans that are available. A comparison of the Medicare Advantage group plans available to University retirees is online at <https://www.hr.utah.edu/benefits/retirees/Side%20by%20Side%20Comparison%2011x17.pdf>.

The [University's Retiree Health Care Plan](#) is a Medicare Supplement plan. Regence and UnitedHealthcare also offer Medicare Supplement plans.

The University, Regence and UnitedHealthcare also offer Part D prescription drug plans. You can also visit <https://www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage> to locate a part D plan.

## What about dental coverage?

You and your family members who are enrolled in the University's Employee Health Care Plan can continue your dental coverage through the University for up to 18 months. You can continue dental coverage even if you choose to obtain medical coverage elsewhere. If you choose to continue your dental coverage, at the end of the 18-month period, UHRM will send you information regarding an individual dental policy that Regence has for retirees.

## Who can help me?

- UnitedHealthcare –
  - For Medicare Advantage Plans, including the group AARP MedicareComplete Plan available to University retirees, call (877) 714-0178 or go to [www.uhcretiree.com](http://www.uhcretiree.com).
  - For Medicare Supplement Plans, call (800) 545-1797 or go to [www.aarpmedicareplans.com](http://www.aarpmedicareplans.com).
  - For Medicare Part D Plans, call (800) 545-1797 or go to [www.aarpmedicarerx.com](http://www.aarpmedicarerx.com).
- Suggested Independent Agents (*University Retirees have had positive experiences with these agents who are not connected to the University*):
  - Tina Perini at Retiree Health Solutions (works with Regence plans, as well as Marketplace, individual plans (non-group) and Medicare)  
(385) 489-1313 • [tina@retireehealthsolutions.org](mailto:tina@retireehealthsolutions.org)
  - Jason Neal at Neal Benefits (works with Marketplace, individual plans (non-group) and Medicare)  
(801) 265-1783 • [jason@nealbenefits.com](mailto:jason@nealbenefits.com)
  - Steve Bithell (works with U of U Health Plans and individual plans)  
(801) 792-3268 • [steve.bithell@utah.edu](mailto:steve.bithell@utah.edu)
- University Human Resource Management – If you have any additional questions, information is available on the web at [https://www.hr.utah.edu/benefits/retirees\\_home.php](https://www.hr.utah.edu/benefits/retirees_home.php) or you can call UHRM at (801) 581-7447.

You can also work with any other individual agent or company that sells Medicare products.