RETIREE HEALTH COVERAGE FREQUENTLY ASKED QUESTIONS

What coverage options are available for individuals who are not yet eligible for Medicare?

If you or your family members enrolled in the University's Employee Health Care Plan are not yet eligible for Medicare when you retire your options for health coverage include the following:

- COBRA Continuation Coverage – You will be notified of COBRA within 44 days of the date of your retirement. COBRA is a Federal law that will allow you to continue your coverage under the University's Employee Health Care Plan for up to 18 months following your date of retirement.
    - You may continue coverage for yourself and/or any of your enrolled family members.
    - The cost of COBRA coverage is 102% of the full cost (employee and department cost) for enrollment in the Employee Health Care Plan.
    - If you or your family member become eligible for Medicare while enrolled in COBRA, eligibility for COBRA coverage ends. This rule is in addition to other COBRA termination events.
    - If you or your family member are not yet eligible for Medicare at the end of COBRA coverage, you may consider the following two options.

- University of Utah Retiree Health Care Plan – You may choose to enroll in the University's Retiree Health Care Plan, which provides coverage for individuals who are not yet eligible for Medicare, as well as those who are eligible and enrolled in Medicare.
    - The Summary of Comparison for the Retiree Health Care Plan is available online
    - Rates for coverage are on the second page of the Summary Comparison – rates differ based on eligibility for Medicare
    - The Retiree Health Care Plan Summary Plan Description is online at https://www.hr.utah.edu/forms/lib/RetireeHCP.pdf

- Healthcare.gov Marketplace – Individual plans are available at healthcare.gov. You can enroll in an individual marketplace plan when you retire or when your COBRA coverage is exhausted or during the marketplace open enrollment period (usually November 1st through December 15th each year).

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.

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 participated in Utah Retirement Systems, you may be eligible for coverage through PEHP (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.
    - For Medicare Supplement Plans, call (800) 545-1797 or go to www.aarpmedicareplans.com.
    - For Medicare Part D Plans, call (800) 545-1797 or go to 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
    - Jason Neal at Neal Benefits (works with Marketplace, individual plans (non-group) and Medicare)
      (801) 265-1783 • jason@nealbenefits.com
    - Steve Bithell (works with U of U Health Plans and individual plans)
      (801) 792-3268 • 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 or you can call UHRM at (801) 581-7447.

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