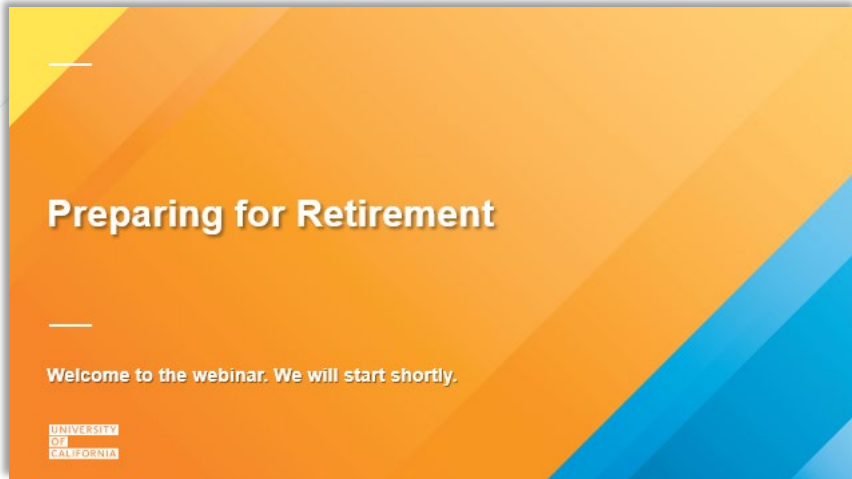




UC Retiree Health Benefits

Welcome to the webinar. We will start shortly.

UC retirement planning webinars

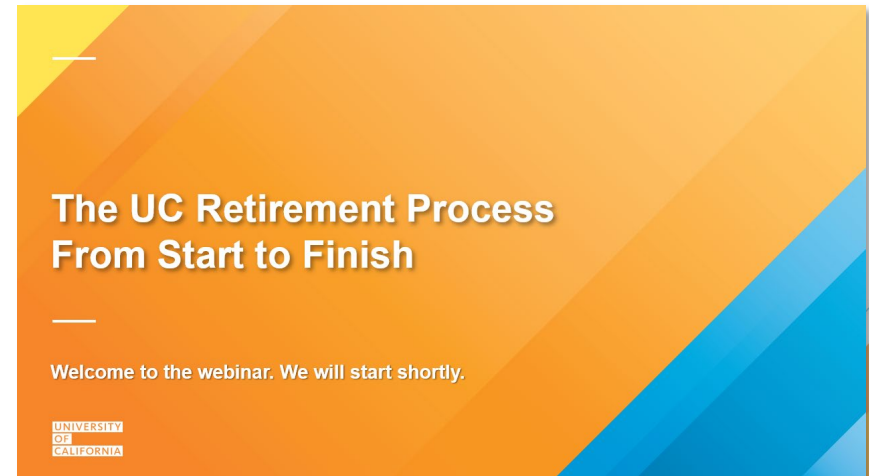


Preparing for Retirement

- 1st Tuesday of the month at 10am
- 2nd Wednesday of the month at 5:30pm

UC Retirement Process

- 4th Thursday of the month at 10am





Agenda



Eligibility



Retiree
Health
Group
&
Premiums



UC
&
Medicare
Overview



Transition
to
Retirement
&
Beyond



Cost
of
Care



Eligibility



UC Retiree Health Benefits



UC is committed to ongoing health benefits



Not a guaranteed benefit



Plan designs can change



Your share of costs may change

Retiree Health and Welfare Benefits



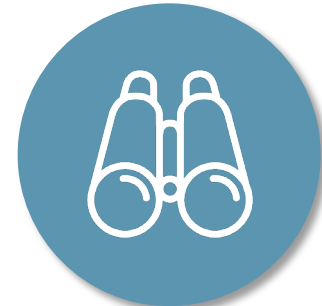
Medical



Dental



Legal



Vision



Accidental Death &
Dismemberment



Pet Insurance



To be eligible for retiree health benefits:

- › **Enrolled or eligible** to be enrolled in UC employee benefits
- › **10 or more years** of Retiree Health service credit
- › Elect **monthly retirement income***
- › **Retirement date within 120 days** of the date you separate from UC employment
- › **Continuous coverage** until your retiree eligibility begins
- › If you are **rehired after a break in service**, you must work at least **12 months in an eligible position**



Eligible Family Members

- Spouse
- Domestic partner
- Children up to age 26
- Grand children
- Legal ward
- Over aged disabled child
 - › Certified by your medical plan prior to age 26



Retiree Health Group & Premiums



Cost for UC retiree medical and dental

- › Your retiree health group
- › Your retiree health service-credit
- › UC's contribution, determined annually
- › Percentage of UC's contribution for which you are eligible
- › Premiums charged to UC by the medical/dental plan
- › Who is covered
- › Medicare coordination with your UC medical plan

UC retiree health eligibility groups

Group 1	Group 2	Group 3
Active UCRP member without break in service: Before January 1, 1990	Active UCRP member without break in service: January 1, 1990 - June 30, 2013*	Newly hired, or rehired after a break in service: On/after July 1, 2013*
% of UC Contribution: 100%	% of UC contribution: 50-100% based on age and service	% of UC contribution: 0-100% based on age and service



Retiree health service credit

- › UCRP service credit
- › Savings Choice service credit
 - › Earned based on percent time worked in an eligible position
 - › Forfeited if you take a full refund of UCRP accumulations or Savings Choice DC Plan balances before retirement



Retiree health group 1

UC's contribution: 100%

- › Active UCRP member prior to January 1, 1990
- › No break in service of more than 120 days



Retiree health group 2

UC's contribution: 50-100%

- › Active UCRP member between January 1, 1990 and June 30, 2013*
- › Rehired during this period after a break in service

50% of UC's contribution with:

- › 10 years of Retiree Health service credit
- › Age and service credit in whole years equals 75

Increases 5% for each whole year over 10:

- › 11 years = 55%, 12 years = 60%, 13 years = 65%, etc

100% UC contribution with 20+ years of service



Retiree health group 3

UC's contribution: 0-100%

- › Active UCRP or Savings Choice participant on or after July 1, 2013, or rehired after a break in service
- › Safety Members hired on or after July 1, 2013 are in Group 2

UC's contribution based on age and service at retirement:

- › 10 years of Retiree Health service credit required
- › Minimum UC contribution of 5% at age 56

100% UC contribution at age 65 with 20+ years of service

Retiree health group 3

Service Credit	Age at retirement										
	55	56	57	58	59	60	61	62	63	64	65
10	0%	5.0%	10.0%	15.0%	20.0%	25.0%	30.0%	35.0%	40.0%	45.0%	50.0%
11	0%	5.5%	11.0%	16.5%	22.0%	27.5%	33.0%	38.5%	44.0%	49.5%	55.0%
12	0%	6.0%	12.0%	18.0%	24.0%	30.0%	36.0%	42.0%	48.0%	54.0%	60.0%
13	0%	6.5%	13.0%	19.5%	26.0%	32.5%	39.0%	45.5%	52.0%	58.5%	65.0%
14	0%	7.0%	14.0%	21.0%	28.0%	35.0%	42.0%	49.0%	56.0%	63.0%	70.0%
15	0%	7.5%	15.0%	22.5%	30.0%	37.5%	45.0%	52.5%	60.0%	67.5%	75.0%
16	0%	8.0%	16.0%	24.0%	32.0%	40.0%	48.0%	56.0%	64.0%	72.0%	80.0%
17	0%	8.5%	17.0%	25.5%	34.0%	42.7%	51.0%	59.5%	68.0%	76.5%	85.0%
18	0%	9.0%	18.0%	27.0%	36.0%	45.0%	54.0%	63.0%	72.0%	81.0%	90.0%
19	0%	9.5%	19.0%	28.5%	28.0%	47.5%	57.0%	66.5%	76.0%	85.5%	95.0%
20 or more	0%	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%



How are premiums paid?



Medical



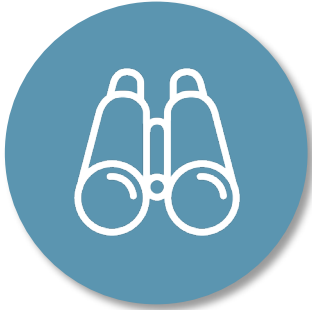
Dental



Legal

- › Deducted from your UC monthly pension check

How are premiums paid?



Vision



AD&D



Pet Insurance

- › You enroll separately
- › Pay premiums directly to VSP, Prudential or Nationwide

Example medical premiums and UC's contribution

	<u>Example A</u> 100% of UC contribution	<u>Example B</u> 75% of UC contribution	<u>Example C</u> 50% of UC contribution
Total monthly premium (UC Blue & Gold, Self + Adult)	\$1,800		
UC contribution	\$1,000	\$750	\$500
Your monthly cost	\$800	\$1,050	\$1,300



Example dental premium and UC's contribution

	<u>Example A</u> 100% of UC contribution	<u>Example B</u> 75% of UC contribution	<u>Example C</u> 50% of UC contribution
Total monthly premium (Dental PPO, Self + Family)	\$100		
UC contribution	\$100	\$75	\$50
Your monthly cost	\$0	\$25	\$50

If you're eligible for the maximum UC contribution, UC pays the full dental premium for you and your eligible family members



UC & Medicare Overview



UC vs. Medicare

UC Requirements

- › UC requires all retirees and family members to enroll in Medicare, if eligible
- › “Coordinating” your UC medical plan with Medicare helps sustain the retiree health program

Medicare Requirements

- › Eligible based on your own work history or that of a current, former, or deceased spouse
- › If eligible for Medicare Part A for free, you must enroll in Part B
- › Medicare starts the first day of the month you turn 65 (for most)



Non-Medicare Retirees vs. Medicare Retirees

Non-Medicare retirees and family members

- › Same plan options as active employees
- › Includes over age 65 and not eligible for Medicare Part A for free

Medicare retirees and family members

- › Medicare Advantage Plans (comprehensive coverage)
- › Medicare Supplemental Plans (pay after Medicare)
- › Medicare Coordinator Plan outside of California (within the US)
- › Majority of UC Non-Medicare plans have a partner UC Medicare plan available at retirement

UC Non-Medicare Plans & Partner Medicare Plans

UC Non-Medicare Plans		UC Medicare Plans	
Core PPO	➡	UC Medicare PPO	
UC Blue and Gold	➡	UC Medicare Choice	
Kaiser Permanente	➡	Kaiser Senior Advantage	
UC Care PPO	➡	UC Medicare PPO	
If enrolled in UC Health Savings Plan and one or more family members age into Medicare, you <u>must switch plans</u>			

Medicare – Made up of three parts*



Part A: Hospital insurance

- › Financed by payroll taxes
- › If you are eligible to receive it based on your own or your spouse's contributions during employment, you do not pay a premium



Part B: Medical insurance

- › Monthly premium, usually deducted from SS check



Part D: Prescription insurance

- › Most UC retirees do not pay an extra Part D premium
- › Others may if they have a higher income



Medicare Premiums Breakdown

Determined by CMS, updated and released annually

- › Based on your modified adjusted gross income, as reported on your IRS tax return from the previous 2 years
 - › i.e. 2023 premiums based on 2021 tax returns
- › 2023 Standard Part B premium – \$164.90
 - › \$97,000 or less – filed individual tax return
 - › \$194,000 or less – filed joint tax return
- › Pay a higher Part B & Part D premium for higher-income earners
 - › \$97,000 or more - filed individual tax return
 - › \$194,000 or more - filed joint tax return

2023 Part B & D Premium for Higher Incomes

If your filing status and yearly income in 2021 was

File individual tax return	File joint tax return	File married & separate tax return	Part B each month (in 2023)	Part D each month (in 2023)
\$97,000 or less	\$194,000 or less	\$97,000 or less	\$164.90	\$0
above \$97,000 up to \$123,000	above \$194,000 up to \$246,000	Not applicable	\$230.80	\$12.20 + Part B premium
above \$123,000 up to \$153,000	above \$246,000 up to \$306,000	Not applicable	\$329.70	\$31.50 + Part B premium
above \$153,000 up to \$183,000	above \$306,000 up to \$366,000	Not applicable	\$428.60	\$50.70 + Part B premium
above \$183,000 and less than \$500,000	above \$366,000 and less than \$750,000	above \$97,000 and less than \$403,000	\$527.50	\$70.00 + Part B premium
\$500,000 or above	\$750,000 or above	\$403,000 or above	\$560.50	\$76.40 + Part B premium

Visit [medicare.gov](https://www.medicare.gov) or contact Social Security for more info

What if I'm 65+ and still working?

Employees and covered spouses

- › May enroll in Part A - not required and some exceptions*
- › If you're drawing Social Security, you will automatically be enrolled in Part A at 65
- › If you're not drawing Social Security, you may enroll in Part A
 - › If you enroll in Part A while working, delay enrollment in Parts B & D until retirement
 - › No cost for most to enroll in Part A
 - › Help pay as secondary to your UC employee plan
- › Health Savings Plan* members must delay enrollment in all parts of Medicare until retirement
- › Domestic Partner* contact SSA before 65th birthday for info on when to apply for Medicare
- › Contact Social Security directly for more information





What happens if I'm 65+ and retire or already retired?

Age 65+ during the retirement process

- › The Retirement Administration Service Center (RASC) will send a Medicare Packet with instructions
- › Complete and submit the CMS L564 form to Social Security
- › Once enrolled in Medicare or can provide proof of enrollment
 - › Complete the appropriate UBEN form and return it to RASC

Turn age 65 after retirement

- › RASC will notify you approximately 2 months before you turn 65
- › Send information and instructions about applying for Medicare



UC medical plans and Medicare

Medicare becomes your primary insurance at retirement

- › Switch to the version of your UC medical plan that coordinates with Medicare
- › Health Savings Plan does not have a partner Medicare plan

Most UC Medicare plans coordinate with Part D

- › Do not need to enroll in a separate Part D plan
 - › May lose your UC medical coverage if you enroll separately

UC Medicare without Prescription Drugs plan

- › Must enroll in a separate Part D plan and provide proof to RASC

Once enrolled in UC-sponsored Medicare plans

- › You may be eligible for a Part B premium if the monthly UC contribution exceeds the cost of your plan

Part B reimbursement

	<u>Example A</u> 100% of UC contribution	<u>Example B</u> 75% of UC contribution	<u>Example C</u> 50% of UC contribution
Total monthly premium (Kaiser Senior Advantage Self + Adult)	\$500		
UC contribution	\$640	\$480	\$320
Your monthly cost	\$0	\$20	\$180
Part B reimbursement*	\$140	\$0	\$0

Medicare & UC premium overview

Medicare Premiums

Part B (& Part D if you have a higher income)

- Deducted from SS check
- Billed directly if not receiving SS
- Find Medicare rates on **Medicare.gov**

UC Premiums

Medical, Dental, Legal

- Deducted from UC pension
- Part B reimbursement added to UC pension

UC Premiums

Vision, AD&D, Pet Insurance

- You enroll directly with the plan
- Pay premiums to the plan



Transition to Retirement & Beyond



Transition from employee benefits to retiree benefits

Enrollment in retiree medical, dental and legal plans

- › Occurs as part of the retirement process
- › We encourage you to refill any prescriptions and make any necessary appointments prior to retirement
- › You will receive new medical plan cards

Medicare plans

- › You must enroll with Medicare through Social Security
- › You must complete the proper UC UBEN form to coordinate Medicare with your UC Medicare plan

What happens with split families?

When a family has both Non-Medicare & Medicare members

Non-Medicare family members stay		Medicare family members transition	
Core	→	UC Medicare PPO	
UC Blue and Gold	→	UC Medicare Choice	
Kaiser Permanente	→	Kaiser Senior Advantage	
UC Care	→	UC Medicare PPO	
If enrolled in the Health Savings Plan and a family members ages into Medicare, you <u>must switch plans</u>			

What are my medical plan options at retirement?

	Available in CA	Available in US	Outside the US
Non-Medicare	UC Blue & Gold HMO Kaiser HMO UC Care PPO CORE PPO Health Savings Plan*	UC Care PPO CORE PPO Health Savings Plan	UC Care PPO CORE
Medicare	UC Medicare Choice Kaiser Senior Advantage UC Medicare PPO UC Medicare PPO w/o Rx UC High Option**	UC Care/CORE PPO <i>(split families only)</i> Medicare Coordinator Program <i>(all family members are in Medicare)</i>	Not available

*Coverage in the HSP must continue from employment, you cannot newly enroll

**Available during open enrollment



Medicare Coordinator Program

For retirees living outside California

- › All family members in Medicare
- › Within the US only

More choices

- › Individual plans for each family member
- › Administered by ViaBenefits

Maximum \$3,000 health reimbursement account (HRA)

- › Deposited for each family member up to \$9,000
- › HRA is prorated if not eligible for UC's full contribution
- › Used to pay premiums, out of pocket expenses, Medicare premiums
- › Any unused funds roll over each year

Elect Retirement – Retiree Insurance

Elect UCRP Retirement

1 Retirement Details and Payment Option(s)

2 Contact Information and Consent

3 Survivors and Contingent Annuitants

4 UCRP Monthly Benefit

5 CAP Distribution

6 Insurance

7 **Elect UCRP Retirement**

Review Insurance Details

Your retiree insurance premiums will be based on the following information.

Bargaining Unit : RX - RX-Research Support Professionals

Last Business Unit : UC Berkeley, Campus

Health and Welfare Service Credit : 27.6154

Percentage of UC Contribution : 100%

Retiree Health Eligibility Group : Group 3

Medical : ☒ Continue ☐ Suspend

Dental : ☒ Continue ☐ Suspend

Legal : ☒ Continue ☐ Cancel

Enrollee	Relationship	Date of Birth	Medical Plan	Dental Plan	Legal Plan
FirstName1074425 LastName1074425	Member	12/12/1967	UC Care Plan	Delta Dental PPO	ARAG Legal Plan
ContactFirstName258141 ContactLastName258141	Spouse	05/17/1963	UC Care Plan	Delta Dental PPO	ARAG Legal Plan

☐ Check if **you and/or your enrolled family member(s)** will be eligible for Medicare on your retirement date. [Please review the Medicare Fact Sheet](#) for more information.
By checking this box, you will receive instructions on how to enroll in and coordinate Medicare with your UC retiree medical benefits.

Cancel

PreviousNext

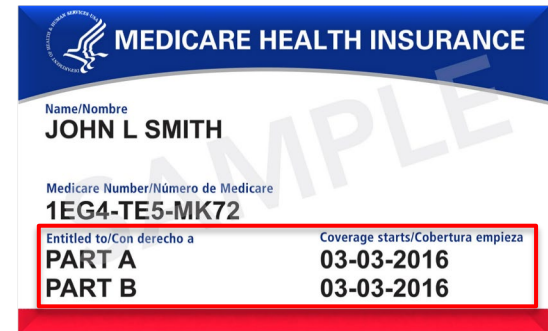
Review your retiree insurance details (if eligible)

- Select the Medicare Eligible checkbox to receive Medicare packet

How to enroll in Medicare at retirement

Retirement allows you to apply for Medicare Part A & B without penalty during a Special Enrollment Period (SEP)

- If you're receiving social security income, you'll automatically be enrolled in Part A & B
- If you're not receiving social security income, enroll in Medicare approximately 2 months before your retirement date:
 - › Create an account via ssa.gov/medicare/sign-up
 - › Sign up for Part A & B
 - › Sign up for Part B (*if already enrolled in Part A*)



Medicare: Request for Employment CMS L564

✓ Complete CMS L564 online at ssa.gov/medicare/sign-up

Acceptable verifying documentation includes:

- A signed letter, fax, or email from your location
- Income tax returns that show health insurance premiums paid;
- W-2s reflecting pre-tax medical contributions;
- Pay stubs that reflect health insurance premium deductions;
- Health insurance cards with a policy effective date;
- Explanation of benefits paid by GHP or LGHP; and
- Statements or receipts that reflect payment of health insurance premium

✓ Print CMS L564 and complete Section A and take it to your location to complete Section B

DEPARTMENT OF HEALTH AND HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

Form Approved
OMB No. 0938-0787

REQUEST FOR EMPLOYMENT INFORMATION

SECTION A: To be completed by individual signing up for Medicare Part B (Medical Insurance)

1. Employer's Name _____ 2. Date _____ / _____ / _____

3. Employer's Address _____

City _____ State _____ Zip Code _____

4. Applicant's Name _____ 5. Applicant's Social Security Number _____ - _____ - _____

6. Employee's Name _____ 7. Employee's Social Security Number _____ - _____ - _____

SECTION B: To be completed by Employers

For Employer Group Health Plans ONLY:

1. Is (or was) the applicant covered under an employer group health plan? ☐ Yes ☐ No

2. If yes, give the date the applicant's coverage began. (mm/yyyy) _____ / _____ / _____

3. Has the coverage ended? ☐ Yes ☐ No

4. If yes, give the date the coverage ended. (mm/yyyy) _____ / _____ / _____

5. When did the employee work for your company?
From: (mm/yyyy) _____ / _____ / _____ To: (mm/yyyy) _____ / _____ / _____ Still Employed: (mm/yyyy) _____ / _____ / _____

6. If you're a large group health plan and the applicant is disabled, please list the timeframe (all months) that your group health plan was primary payer.
From: (mm/yyyy) _____ / _____ / _____ To: (mm/yyyy) _____ / _____ / _____

For Hours Bank Arrangements ONLY:

1. Is (or was) the applicant covered under an Hours Bank Arrangement? ☐ Yes ☐ No

2. If yes, does the applicant have hours remaining in reserve? ☐ Yes ☐ No

3. Date reserve hours ended or will be used? (mm/yyyy) _____ / _____ / _____

All Employers:

Signature of Company Official _____ Date Signed _____ / _____ / _____

Title of Company Official _____ Phone Number (_____) _____ - _____

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information is 0938-0787. The time required to complete this information collection is estimated to average 15 minutes per response, including the time to review instructions, search existing data sources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, MD 21244-1850.

Form CMS L564-R(2/1) (08/20)

UC Medicare coordination forms

UC Blue & Gold HMO

Complete: UC Medicare Choice UBEN 121

UC Care PPO, CORE

Complete: UC Medicare PPO UBEN 123

Kaiser HMO

Complete: Kaiser Senior Advantage UBEN 127

Health Savings Plan

Complete:

- i. **UBEN 100** Retiree Continuation, Enrollment, or Change form &
- ii. **UBEN 121, 123, or 127** to the plan you choose above

UC MEDICARE CHOICE ENROLLMENT FORM
UBEN 121 (R11/22) University of California Human Resources

Employer group: **University of California**

PERSONAL INFORMATION

RETIREE NAME (Last, First, Middle Initial)	RETIREE RETIREMENT DATE	RETIREE SOCIAL SECURITY NUMBER
--	-------------------------	--------------------------------

CHECK IF YOU ARE:
☐ Retiree ☐ Spouse/domestic partner of the retiree ☐ Other family member on Medicare

YOUR NAME (Last, First, Middle Initial), if not retiree		YOUR SOCIAL SECURITY NUMBER
---	--	-----------------------------

SEX <input type="checkbox"/> M <input type="checkbox"/> F	DATE OF BIRTH (Mo/Dy/Year)	REQUESTED EFFECTIVE DATE (Mo/Dy/Year)
--	----------------------------	---------------------------------------

CONTACT PHONE	EMAIL ADDRESS
---------------	---------------

PERMANENT RESIDENCE (Number, Street) (No P.O. Boxes accepted by Medicare)

(City, State, ZIP)

MAILING ADDRESS (Number, Street) (only if different than your permanent address, P.O. Box accepted)

(City, State, ZIP)

MEDICARE INSURANCE CARD

Please complete the Medicare card on the right AND send a copy of your card with this form, if available. UC needs your Medicare number and Part A and B Start Dates to enroll you. Call Social Security to obtain this information as needed.

MEDICARE HEALTH INSURANCE	
SAMPLE ONLY	
Name	
Medicare Number	
Is Entitled To	Coverage Start Date
HOSPITAL (Part A)	
MEDICAL (Part B)	

DATE: NAME: MEMBER COPY

TERMS & CONDITIONS MUST BE ACCEPTED AND THIS FORM SIGNED TO BE ENROLLED.
INCOMPLETE FORMS WILL NOT BE PROCESSED.



Other benefits available in retirement

Enrollment in retiree vision, AD&D and pet insurance

- › You will complete your enrollment with VSP and Prudential
- › Visit Nationwide for pet insurance at <http://petinsurance.com/uc/>

Homeowners/renters/auto insurance

- › Premiums paid directly to California Casualty/Farmers

COBRA Notification

- › When your employee benefits end, you will automatically receive a medical plan termination in the mail
- › If you are eligible for retiree health benefits or do not need COBRA continuation coverage, you can ignore the medical plan termination letter and disregard the COBRA notification package



Benefits that end at retirement

Life Insurance & Supplemental Health

- › Conversion or portability options may be available

Health FSA

- › End on last day of last month you contributed

UC and employee paid disability

- › End on last day of work



When will my employee benefits end?

Separation or termination due to your retirement

Employee benefits end on the last day of the following month that you separate:

- › Separation date: 06/29/2023
- › Employee coverage ends: 07/31/2023

Separation or termination not due to your retirement

Your coverage as an employee will end on the last day of the month that you separate:

- › Separation date: 06/29/2023
- › Employee coverage ends: 06/30/2023

When does UC retiree health begin?

Retirement Date:

July 1



Employee Health
Ends:

July 31



Retiree Health & Medicare*
Begins:

August 1

*If eligible



What if I don't qualify for UC retiree health?

If you are not eligible for UC retiree health benefits, you need to consider the following options:

- › Do you qualify for health benefits under a family member including a UC spouse or domestic partner?
- › Are you eligible for Medicare?
- › COBRA
- › CoveredCA



Can I change my medical plan when I retire?

- **Retirement itself is not considered a qualifying life event**
- **A qualifying life event includes:**
 - › Moving outside of a plan service area
 - › Getting married or entering a domestic partnership
 - › Newly eligible dependent (child, grandchild, adoption)
 - › Involuntary loss of other coverage
- **Waive retiree health due to other coverage**
 - › Medical and dental
- **Open enrollment**
 - › Your annual opportunity to make changes (in Oct/Nov)

Will my premiums increase once I retire?

As an *employee*, the premium is based on the salary pay band

As a retiree, the premium is based on the following:

- › Which medical or dental plan you are currently enrolled in
- › Who you are covering on your plans
- › Whether you or your covered family member are eligible for Medicare
- › Your retiree health group and how many years of retiree health service credit you have

Retiree Medical Plan Costs 100% of UC contribution
UC Davis 2023 Retiree Estimator Tool Graduated Eligibility





Will my medical coverage change when I retire?

For non-Medicare plans, the coverage is the same for both employees and retirees

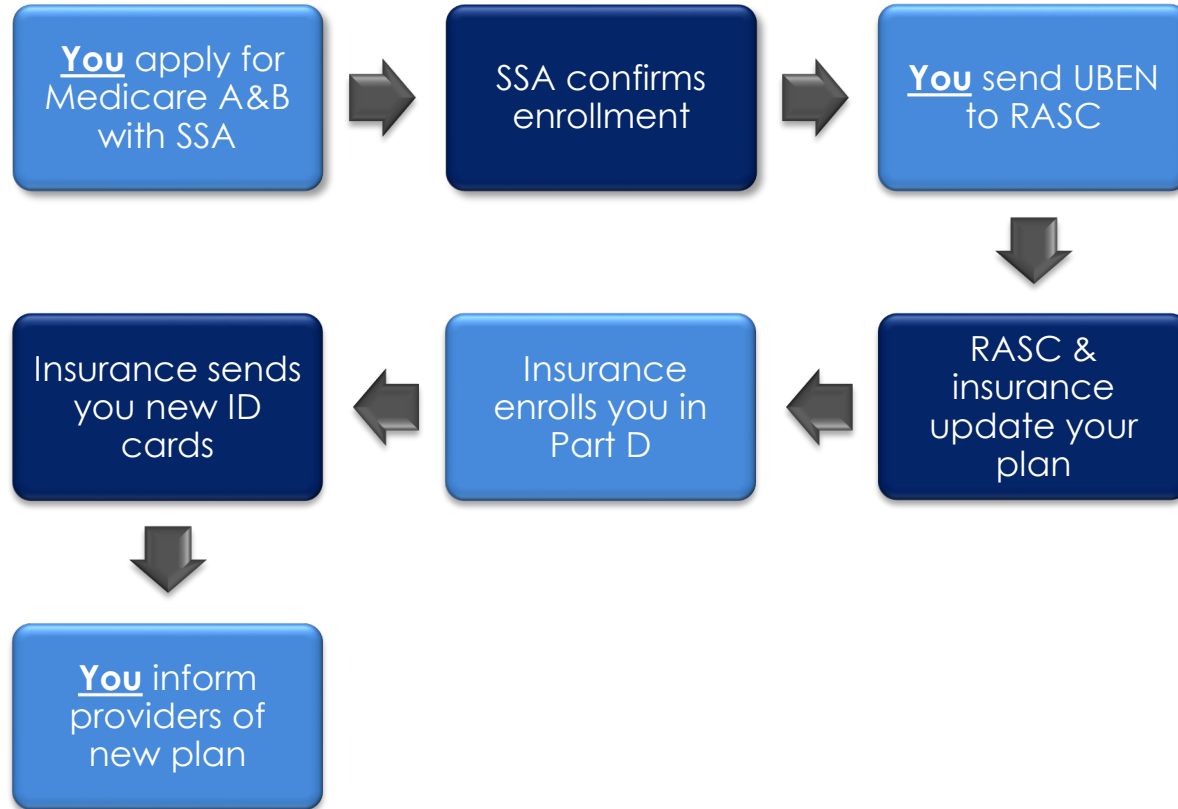
- › AD&D benefits are reduced to a maximum of \$250,000

When you become eligible for Medicare, your medical coverage will change

- › You'll transition to a UC Medicare plan
- › All Medicare-approved services are covered

What does the transition to UC Medicare look like?

If you're eligible for Medicare at or after Retirement





What about Survivor Benefits?

Your survivors may be eligible for benefits in medical, dental, vision, AD&D or legal if your survivor is:

- › Enrolled or eligible to be enrolled as a family member in UC-sponsored plan
- › An eligible survivor and receives monthly income from UCRP
- › Monthly benefit becomes payable 120 calendar days of the retiree's death

If your survivor does not qualify:

- › Coverage will end last day of the month of retiree's death
- › May elect continuation of coverage through COBRA
- › Convert UC- sponsored medical plan to individual plan



Who are eligible Survivors? (con't)

Spouse or domestic partner

- Married/Partnered one year prior to retirement until death
- Payable for life
- Marriage Cert./UBEN 250 Domestic Partnership Declaration

Children

- Under age 18, or age 22 if full-time student
- Disabled, provided disability occurred before 18 or 22

Members in the 2013, Modified 2013 Tier, or 2016 Tier

- You must elect a contingent annuitant option for your eligible survivor



Cost of Care





Are the UC Non-Medicare plans different?

No! UC Non-Medicare plans are the same as employee plans

- › **UC Care PPO**
- › **Core PPO**
- › **Health Savings Plan** (enrolled prior to retirement)
- › **UC Blue & Gold HMO**
- › **Kaiser HMO**
 - › Coverage, cost of services, and plan administrators remain the same
 - › Premiums change



Why am I required to enroll in Medicare?

UC relies on Medicare to offset the cost of insurance.

- › This helps to sustain our retiree health programs

Retirees and family members who become eligible for premium-free Medicare Part A, must enroll in Medicare Part B if enrolled in a UC-sponsored medical plan.

- › Failure to comply may result in penalties and permanent loss of UC-sponsored medical coverage

Exceptions:

- › Retirees who reside outside of the US
- › You must re-enroll in Medicare if you return to the US



What if I don't qualify for Medicare?

Most people become eligible for Medicare under their own work record at age 65.

- › You qualify by paying into Medicare for 40 quarters (10 years)
- › Some people may become eligible for Medicare under age 65 if disabled or have End-Stage Renal Disease, as determined by SSA

If you do not qualify, you must provide the RASC with proof from Medicare that you do not qualify.

- › You may qualify under your current, former or deceased spouse generally if you were married for at least 10 years
- › If your spouse is not yet age 62, you must remember to reapply when they reach 62 to avoid penalties
 - › Contact Social Security for more details



How come we need Medicare & UC Medicare coverage?

Original Medicare pays for most, but not all, healthcare services

- › UC Medicare plans help offset the cost of services under Original Medicare
- › UC offers Medicare Advantage plans (also known as Part C) and Medicare Supplement plans (also known as Medigap)
- › *Which Medicare Plan is Right for You* on UCnet for a comprehensive overview of cost of care
- › Healthcare Facilitator's can answer questions



Are the UC Medicare Plans different?

Yes! UC offers Medicare Advantage and Medicare Supplement plans

UC Medicare Advantage (Part C) Plan Overview

- › You assign your Medicare to the insurance plan
- › Provider bills insurance carrier directly
- › You pay copays for services

UC Medicare Choice PPO - Administered by UnitedHealthcare (UHC)

- › flexibility to see both UHC and Medicare providers
- › Referrals not required for specialist visit

Kaiser Senior Advantage HMO - Administered by Kaiser

- › must stay within the Kaiser network
- › Referrals required for specialist visit

UC Medicare Advantage Plans - Cost for Services

UC Medicare Choice Kaiser Senior Advantage

Service	Copay
Deductible	\$0
Office Visit	\$20
Urgent Care	\$20
Emergency Room	\$65
Outpatient Surgical Center	\$100
Inpatient Hospital	\$250



Are the UC Medicare Plans different?

UC Medicare Supplement Plans Overview

- › Medicare is the primary payer, and Anthem is secondary
- › You pay deductibles & co-insurance

UC Medicare PPO & UC Medicare PPO without Rx

- › \$100 annual deductible
- › Anthem pays 80% after Medicare for most services
- › UC Medicare PPO without Rx - excludes prescription coverage

High Option

- › \$50 annual deductible
- › Anthem pays 100% after Medicare for most services

UC Medicare Supplements – Office Visit Example

Medicare Allowable = \$150

Who Pays	UC Medicare PPO 80%	UC High Option 100%*
Medicare Pays 80% of allowable	\$120 (\$150 x 80%)	\$120 (\$150 x 80%)
Total with Original Medicare	\$30	\$30
Anthem Pays	\$24 (80%)	\$30 (100%)
You pay	\$6	\$0

* For most services

What about Dental and Vision?

Dental

- › If you are eligible for the maximum UC contribution
 - › Premium paid in full by UC
- › If you have graduated eligibility, you pay the difference
 - › Deducted from UC pension

Vision

- › Voluntary at retirement – you pay the full premium directly to VSP
 - › Retiree vision rates are available on UCnet →





Enrollment changes once retired

Certain qualifying events allow changes mid year

- › Marriage/Domestic Partnership
- › Birth/Tax dependent (such as grand child)
- › Out of area move
- › Involuntary loss of other coverage

Make changes during Open Enrollment

Suspend due to other coverage

- › Medical and dental

Your eligible survivors may continue health benefits

- › Must be provided with monthly income upon your death

Tools and Resources

UCRAYS – retirementatyourservice.ucop.edu

- View your membership and service credit details
- Apply for and elect UC retirement
- Manage your UC retiree health plan enrollments

[MyUCRetirement.com](https://myuc Retirement.com)

- Retirement Readiness
- Enroll/view retirement savings program balances
- Financial classes/webinars
- Personal Retirement counseling

UCnet – ucnet.universityofcalifornia.edu

- Annual Open Enrollment Information
- Summary of Benefits Booklets
- Medicare Factsheet
- Retirement Handbook
- Health Plan Contacts

Health Care Facilitators (HCF)

- Dedicated and knowledgeable campus resources
- Help you to better understand your benefits

Social Security

- (800) 772-1213
- (800) 325-0778 (TTY users)
- SSA.GOV

Centers for Medicare & Medicaid Services (CMS)

- (800) MEDICARE (800-633-4227)
- (877) 486-2048 (TTY users)
- Medicare.gov

Fidelity Workplace Guidance Financial Consultants

- Schedule 1:1 appointments
- (800) 558-9182



Thank you

The information contained herein has been provided by the University of California and is solely the responsibility of the University of California.