

**UC SPONSORED  
RETIREE HEALTH PLANS**  
*FREQUENTLY ASKED QUESTIONS (FAQs)*

# FAQ #1

## When I retire, what are my medical plan options?



### Available in CA

- UC Blue and Gold
- Kaiser Permanente
- UC Care
- CORE
- UC Health Savings Plan (\*HSP)  
*(Cannot have Medicare A nor B)*
- Kaiser Senior Advantage
- UC Medicare Choice PPO
- UC Medicare PPO
- UC Medicare PPO (no Rx)
- UC High Option



### Available in US

- UC Care
- CORE
- UC Health Savings Plan
- UC Medicare PPO

### ViaBenefits

Medicare Exchange Program

<https://my.viabenefits.com/uc>

- More Flexability
- More Value
- More Choices



### Available out of US

- UC Care
- CORE



## FAQ #2

Once I retire and become eligible for Medicare, what happens to my dependents?

If you have some family members with Medicare coverage and other family members who are not currently eligible for Medicare:

—Split or Mixed Medicare families—

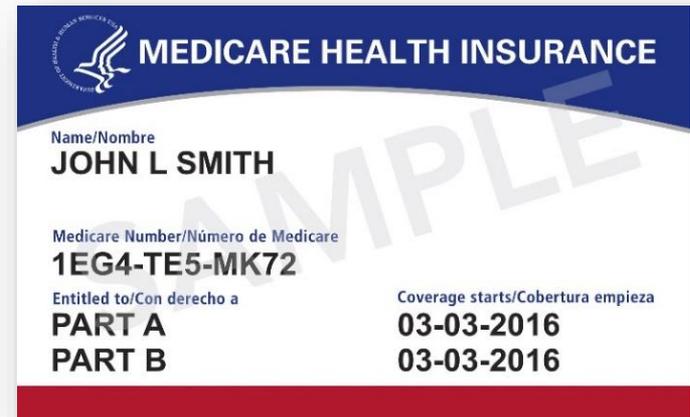
<b>Non-Medicare family members</b>	<b>Family members with Medicare</b>
CORE	UC Medicare PPO
UC Blue and Gold	UC Medicare Choice PPO
Kaiser Permanente	Kaiser Permanente Senior Advantage
UC Care	UC Medicare PPO

## FAQ #3

Do I need to enroll in Medicare while I am still working?

Employees who are covered under an employer-group health plan have the option to delay their enrollment.

Some employees enroll in Part A and delay Part B.



The UC Health Savings Plan is **incompatible with Medicare.** You cannot enroll in Medicare Part A nor Part B. If you do, you must contact your Benefits office to enroll in a different medical plan.

## FAQ #4

Can I change my medical plan when I retire?

**No. Retirement is not a Qualifying Event to change plans.**

- **A Qualifying Event would be:**
  - Moving outside of your plans service area
  - Newly eligible dependent (child, grandchild, adoption)
  - Marriage/Domestic Partnership
  - Involuntary loss of other group coverage
- **Open Enrollment** is your opportunity to change plans.

## FAQ #5

### Will my premiums increase once I retire?

An employee's premium is based on their salary pay band.

A retiree's premium is based on the following:

1. Which medical plan are you currently enrolled in?
2. Are you covering any family members?
3. Are you or a family member eligible for Medicare?
4. How many years of UCRP service credit do you have?

# 2020 MEDICAL PLAN COSTS

## Employee Cost - Tier 2 Example

Full-time salary rate of \$58,001–\$114,000

Plan	Self	Self + Child(ren)	Self + Adult	Family
CORE (PPO)	\$0.00	\$0.00	\$0.00	\$0.00
Kaiser Permanente	\$61.15	\$110.07	\$137.47	\$186.37
UC Blue & Gold HMO	\$88.82	\$159.87	\$254.11	\$325.17
UC Care (PPO)	\$179.92	\$323.85	\$445.42	\$589.36
UC Health Savings Plan (PPO)	\$61.15	\$110.07	\$137.47	\$186.37

## Retiree Cost - Non-Medicare Example (20+ years)

Plan	Self	Self + Child(ren)	Self + Adult	Family
CORE (PPO)	\$0.00	\$0.00	\$0.00	\$0.00
Kaiser Permanente	\$117.82	\$212.08	\$291.67	\$385.93
UC Blue & Gold	\$233.33	\$419.99	\$534.23	\$720.89
UC Care (PPO)	\$346.31	\$623.36	\$771.49	\$1,048.54
UC Health Savings Plan	\$132.92	\$239.25	\$323.37	\$429.70

# 2020 MEDICAL PLAN COSTS

## Employee Cost - Tier 2 Example

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## Retiree Cost - Medicare Example (20+ years)

Medicare Plans	All in Medicare	Self in Medicare	Self + Adult or Child	Self + Adult + Child
Kaiser Permanente/ Senior Advantage	Your Premium	\$0.00	\$0.00	\$0.00
	Medicare Part B Reimbursement	\$58.03	\$116.06	\$174.09
UC Medicare Choice PPO	Your Premium	\$0.00	\$0.00	\$0.00
	Medicare Part B Reimbursement	\$115.37	\$230.74	\$346.11
UC High Option	Your Premium	\$236.02	\$472.04	\$708.06
UC Medicare PPO	Your Premium	\$113.11	\$226.22	\$339.33
UC Medicare PPO without Prescription Drugs	Your Premium	\$0.00	\$0.00	\$0.00
	Medicare Part B Reimbursement	\$132.18	\$264.36	\$396.54

## FAQ #6

When I retire, when will my coverage end as an employee?

### **If you retire:**

- **Your coverage as an employee will end on the last day of the following month that you separate.**
  - Separation date 09/01/2020
  - Coverage will end on 10/31/2020

### **If you separate from UC and do not elect retirement:**

- **Your coverage as an employee will end on the last day of the month that you separate.**
  - Separation date 09/01/2020
  - Coverage will end on 09/30/2020

## FAQ #7

Will my medical coverage change when I retire?

No. The coverage is the same for both employees and non-Medicare retirees.

However, your coverage will change when you become eligible for Medicare.

## FAQ #8

### After I retire, what happens if I do not qualify for Medicare?

- Most people become eligible for Medicare under their own work record at age 65.
- Some people may become eligible for Medicare under age 65 if disabled or have End-Stage Renal Disease. This is determined by Social Security Administration.
- *If you did not pay into Social Security, nor have earned 40 credits elsewhere you must show proof to UC that you do not qualify. If you do not qualify under your own work record, you may qualify under your current spouse if they are eligible for Social Security benefits (age 62) and you have been married at least one year. If your spouse is not yet age 62, make sure you reapply when they reach age 62.*
- *If you are currently single but was previously married at least 10 years, you may qualify under your former spouse if they are eligible for Social Security benefits (age 62). If your former spouse has not aged 62, you must remember to reapply when they reach age 62.*

## FAQ #9

What are my options if I do not qualify for UC retiree health benefits?

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

1. Do you qualify for health benefits under a family member?
2. Are you eligible for Medicare?
3. COBRA
4. CoveredCA

## FAQ #10

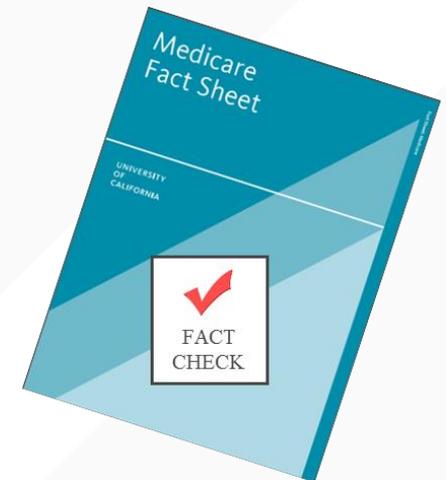
Why am I required to enroll in Medicare if I am covered under a UC medical plan?

- UC relies on Medicare to offset the cost of insurance.
- Retirees and family members who become eligible for *premium-free* Medicare Part A, must enroll in Medicare Part B if you are enrolled in a UC-sponsored medical plan.
- Failure to comply may result in penalties and permanent loss of UC-sponsored medical coverage.

### *Exceptions:*

- Those who retired prior to July 1, 1991
- *Retirees who reside outside of the U.S.A.*

*If you move back to the U.S.A., you will be subject to Medicare late enrollment penalties.*



# TOOLS AND RESOURCES

## **UCnet** - <http://ucnet.universityofcalifornia.edu>

- Annual Open Enrollment Information
- Complete Guide to Benefits
- Evidence of Coverage plan booklets
- Medicare Fact Sheet
- Retirement Handbook
- Webinars: Retirement, plan information and rates

## **Fact Sheet: UC Retiree Health Eligibility Rules**

<https://ucnet.universityofcalifornia.edu/forms/pdf/retiree-health-eligibility-fact-sheet.pdf>

## **Social Security**

- 1-800-772-1213; TTY users should call 1-800-325-0778
- [SocialSecurity.gov/](https://www.socialsecurity.gov/)

## **Centers for Medicare & Medicaid Services (CMS)**

- 1-800-MEDICARE (1-800-633-4227) (say “agent”) TTY users should call 1-877-486-2048
- [Medicare.gov](https://www.medicare.gov/)
- [Medicaid.gov/](https://www.medicicaid.gov/)

## **HICAP - Health Insurance Counseling/Advocacy Program**

- Medicare information and assistance
- 1-800-434-0222