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 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

*You forfeit retiree health benefits if you elect a lump sum cashout
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

<table>
<thead>
<tr>
<th></th>
<th>Group 1</th>
<th>Group 2</th>
<th>Group 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active UCRP member without break in service:</td>
<td><strong>Before January 1, 1990</strong></td>
<td><strong>January 1, 1990 - June 30, 2013</strong></td>
<td><strong>Newly hired, or rehired after a break in service:</strong></td>
</tr>
<tr>
<td>% of UC Contribution:</td>
<td><strong>100%</strong></td>
<td><strong>50-100% based on age and service</strong></td>
<td><strong>0-100% based on age and service</strong></td>
</tr>
</tbody>
</table>

*Subject to collective bargaining*
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

*Subject to collective bargaining
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

<table>
<thead>
<tr>
<th>Service Credit</th>
<th>Age at retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>55</td>
</tr>
<tr>
<td>10</td>
<td>0%</td>
</tr>
<tr>
<td>11</td>
<td>0%</td>
</tr>
<tr>
<td>12</td>
<td>0%</td>
</tr>
<tr>
<td>13</td>
<td>0%</td>
</tr>
<tr>
<td>14</td>
<td>0%</td>
</tr>
<tr>
<td>15</td>
<td>0%</td>
</tr>
<tr>
<td>16</td>
<td>0%</td>
</tr>
<tr>
<td>17</td>
<td>0%</td>
</tr>
<tr>
<td>18</td>
<td>0%</td>
</tr>
<tr>
<td>19</td>
<td>0%</td>
</tr>
<tr>
<td>20 or more</td>
<td>0%</td>
</tr>
</tbody>
</table>
How are premiums paid?

- Medical
- Dental
- Legal

Deducted from your UC monthly pension check
How are premiums paid?

- You enroll separately
- Pay premiums directly to VSP, Prudential or Nationwide
## Example medical premiums and UC’s contribution

<table>
<thead>
<tr>
<th></th>
<th>Example A 100% of UC contribution</th>
<th>Example B 75% of UC contribution</th>
<th>Example C 50% of UC contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total monthly premium</strong> (UC Blue &amp; Gold, Self + Adult)</td>
<td>$1,800</td>
<td>$1,800</td>
<td>$1,800</td>
</tr>
<tr>
<td>UC contribution</td>
<td>$1,000</td>
<td>$750</td>
<td>$500</td>
</tr>
<tr>
<td>Your monthly cost</td>
<td>$800</td>
<td>$1,050</td>
<td>$1,300</td>
</tr>
</tbody>
</table>

[Retiree Medical Plan Costs](#) 100% of UC contribution

[UC Davis Retiree Estimator Tool](#) Graduated Eligibility
# Example dental premium and UC’s contribution

<table>
<thead>
<tr>
<th></th>
<th>Example A</th>
<th>Example B</th>
<th>Example C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total monthly premium</td>
<td>$100</td>
<td>$100</td>
<td>$50</td>
</tr>
<tr>
<td>(Dental PPO, Self + Family)</td>
<td>$100</td>
<td>$75</td>
<td>$50</td>
</tr>
<tr>
<td>UC contribution</td>
<td>$100</td>
<td>$75</td>
<td>$50</td>
</tr>
<tr>
<td>Your monthly cost</td>
<td>$0</td>
<td>$25</td>
<td>$50</td>
</tr>
</tbody>
</table>

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
If enrolled in UC Health Savings Plan and one or more family members age into Medicare, you **must switch plans**
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

*Part C is not a component, but a type of Medicare Advantage plan*
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

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

Visit [medicare.gov](https://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

UC Medicare Fact Sheet
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

<table>
<thead>
<tr>
<th></th>
<th>Example A</th>
<th>Example B</th>
<th>Example C</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total monthly premium</strong></td>
<td></td>
<td>$500</td>
<td></td>
</tr>
<tr>
<td><em>(Kaiser Senior Advantage Self + Adult)</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>UC contribution</strong></td>
<td>$640</td>
<td>$480</td>
<td>$320</td>
</tr>
<tr>
<td><strong>Your monthly cost</strong></td>
<td>$0</td>
<td>$20</td>
<td>$180</td>
</tr>
<tr>
<td><strong>Part B reimbursement</strong></td>
<td>$140</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

*Part B reimbursement only payable if UC’s contribution exceeds the Medicare plan premium*
<table>
<thead>
<tr>
<th>Medicare Premiums</th>
<th>UC Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Part B (&amp; Part D if you have a higher income)</strong></td>
<td><strong>Medical, Dental, Legal</strong></td>
</tr>
<tr>
<td>• Deducted from SS check</td>
<td>• Deducted from UC pension</td>
</tr>
<tr>
<td>• Billed directly if not receiving SS</td>
<td>• Part B reimbursement added to UC pension</td>
</tr>
<tr>
<td>• Find Medicare rates on <a href="https://www.medicare.gov">Medicare.gov</a></td>
<td>• You enroll directly with the plan</td>
</tr>
<tr>
<td><strong>Vision, AD&amp;D, Pet Insurance</strong></td>
<td>• Pay premiums to the plan</td>
</tr>
<tr>
<td><strong>UC Premiums</strong></td>
<td></td>
</tr>
<tr>
<td>Medical, Dental, Legal</td>
<td></td>
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<td><strong>UC Premiums</strong></td>
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<tr>
<td>Vision, AD&amp;D, Pet Insurance</td>
<td></td>
</tr>
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</table>
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

<table>
<thead>
<tr>
<th>Non-Medicare family members stay</th>
<th>Medicare family members transition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core</td>
<td>UC Medicare PPO</td>
</tr>
<tr>
<td>UC Blue and Gold</td>
<td>UC Medicare Choice</td>
</tr>
<tr>
<td>Kaiser Permanente</td>
<td>Kaiser Senior Advantage</td>
</tr>
<tr>
<td>UC Care</td>
<td>UC Medicare PPO</td>
</tr>
</tbody>
</table>

If enrolled in the Health Savings Plan and a family members ages into Medicare, you must switch plans.
## What are my medical plan options at retirement?

<table>
<thead>
<tr>
<th>Non-Medicare</th>
<th>Available in CA</th>
<th>Available in US</th>
<th>Outside the US</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>UC Blue &amp; Gold HMO</td>
<td>UC Care PPO</td>
<td>UC Care PPO</td>
</tr>
<tr>
<td></td>
<td>Kaiser HMO</td>
<td>CORE PPO</td>
<td>CORE</td>
</tr>
<tr>
<td></td>
<td>UC Care PPO</td>
<td>Health Savings Plan</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CORE PPO</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Health Savings Plan</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Medicare</th>
<th>Available in CA</th>
<th>Available in US</th>
<th>Outside the US</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>UC Medicare Choice</td>
<td>UC Care/CORE PPO</td>
<td>UC Care/CORE PPO</td>
</tr>
<tr>
<td></td>
<td>Kaiser Senior Advantage</td>
<td>(split families only)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>UC Medicare PPO</td>
<td>Medicare Coordinator</td>
<td></td>
</tr>
<tr>
<td></td>
<td>UC Medicare PPO w/o Rx</td>
<td>Program</td>
<td></td>
</tr>
<tr>
<td></td>
<td>UC High Option**</td>
<td>(all family members are in Medicare)</td>
<td>Not available</td>
</tr>
</tbody>
</table>

*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
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
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
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

1. **You** apply for Medicare A&B with SSA
2. SSA confirms enrollment
3. **You** send UBEN to RASC
4. Insurance sends you new ID cards
5. **You** inform providers of new plan
6. Insurance enrolls you in Part D
7. RASC & insurance update your plan
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

<table>
<thead>
<tr>
<th>Service</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$20</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$20</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$65</td>
</tr>
<tr>
<td>Outpatient Surgical Center</td>
<td>$100</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$250</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Who Pays</th>
<th>UC Medicare PPO 80%</th>
<th>UC High Option 100%*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Pays 80% of allowable</td>
<td>$120 ($150 x 80%)</td>
<td>$120 ($150 x 80%)</td>
</tr>
<tr>
<td>Total with Original Medicare</td>
<td>$30</td>
<td>$30</td>
</tr>
<tr>
<td>Anthem Pays</td>
<td>$24 (80%)</td>
<td>$30 (100%)</td>
</tr>
<tr>
<td>You pay</td>
<td>$6</td>
<td>$0</td>
</tr>
</tbody>
</table>

* 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 – retirementatyourserivce.ucop.edu
- View your membership and service credit details
- Apply for and elect UC retirement
- Manage your UC retiree health plan enrollments

MyUCretirement.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

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