

# Changes to Your Retiree Medical Benefits

FOR MEDICARE-ELIGIBLE RETIREES  
OUTSIDE OF CALIFORNIA:  
MEDICARE COORDINATOR PROGRAM

UNIVERSITY  
OF  
CALIFORNIA



UC has a special medical benefits program for Medicare-eligible retirees and their Medicare-eligible dependents who live outside California. This program offers you:

- **More choice: more local plans, including Kaiser, where available**
- **Greater flexibility: plans to meet the needs of each family member**
- **UC-paid annual contribution: to help pay for your health care expenses**
- **Catastrophic coverage for prescription drugs: for those with high prescription drug costs**
- **Better value: plans to fit every budget**
- **Personalized support from Via Benefits**

This brochure explains how UC provides medical insurance for retirees living outside California, and for the survivors of retirees. This information applies to you if you and all covered members of your family are enrolled in Medicare.

Read this brochure carefully and watch for additional mailings from Via Benefits, the company UC has selected to assist you in enrolling yourself and your Medicare-eligible dependents in this new health care coverage effective Jan. 1, 2020.

**You must take action under this program in order to have medical and prescription drug coverage in 2020. Your UC group insurance will end Dec. 31, 2019.**

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# What is Changing?

Beginning Jan. 1, 2020, you will no longer participate in a UC-sponsored group medical insurance plan. Instead, you will purchase individual Medicare coverage that supplements your Medicare. UC will continue to contribute to the cost of your medical coverage by providing a Health Reimbursement Arrangement (HRA), which you can use to pay for your individual plan and/or any other eligible health care expenses.

UC has arranged with Via Benefits, the leader in Medicare coordination and transition services, to help guide you through the process of selecting the right medical plan for you.

This program provides retirees with more when it comes to your healthcare coverage: More plan choices, more flexibility in how you pay for coverage, and more help deciding which plans meet your needs.

## **You may choose the individual coverage you want.**

You will be able to choose from a variety of plans, at varying prices, available in the individual-plan market in your area. You and your spouse or domestic partner may even choose different plans.

## **You get a special account to help you pay for your health care coverage.**

UC will provide an annual contribution of up to \$3,000 to a Health Reimbursement Arrangement (HRA) to help pay for your medical and/or prescription drug premiums. You can also use the funds to pay your Medicare premium and other eligible health care expenses, if you choose. If you are subject to graduated eligibility, you will receive a percentage of the HRA contribution, just as you do now for your medical premium.

**You may enroll online or over the phone with a Via Benefits benefit advisor.**

You may set up an account and enroll online with most plans. You may also work with a specially trained Via Benefits benefit advisor one-on-one over the phone to review the plans available in your geographic area. Via Benefits is not an insurance company—it is a company dedicated to helping you look at all the options available to you.

The benefit advisor will help you choose and enroll in a plan based on your needs, including your current doctors and prescription medications. The advisor will work with your entire family to find the right plan for each of you.

**You can choose Kaiser, if it's available in your area.**

The process for choosing Kaiser may be different (see page 12), but you will be eligible for the HRA contribution and Via Benefits will set up the HRA for you and help you with claims.

**You can re-evaluate your choice every year and work with Via Benefits to change your plan if you need to.**

You will receive a reminder notification each year.

**Your monthly retirement benefit payment will change.**

Effective Jan. 1, 2020, you will no longer have a medical insurance premium deducted from your UC pension benefit. If you have a Part B reimbursement, you will no longer see a credit in your pension benefit. You can get a refund of your Part B cost through a reimbursement from your HRA.

If you are enrolled in UC's dental, vision, legal and/or AD&D coverage, your coverage in these plans will continue through UC.

**Your UC-sponsored medical plan will end**

**As a new Medicare-eligible retiree who lives outside of California, your UC-sponsored group medical coverage will end on Dec. 31, 2019.**

# Meet Via Benefits

Via Benefits will be your partner throughout the process of choosing a plan and into the future.

Via Benefits has licensed benefit advisors who are trained to help you compare and select coverage based on your needs and your budget. Benefit advisors do not receive a commission for enrolling you into any of the plans being offered. This ensures that the advisors provide you with unbiased assistance. Since 2004, they have helped thousands of Medicare-eligible retirees evaluate and enroll in plans supplementing your Medicare coverage.

Through Via Benefits, you'll gain access to a number of different medical and prescription drug plans. Via Benefits currently partners with more than 120 of the leading insurance companies in the market, including most major national carriers and some local plans.

## How Via Benefits can help you

You will receive a *Getting Started Guide* from Via Benefits with information about how to enroll online or set up a personal phone appointment with a benefit advisor. The advisor will:

- Give you unbiased information about the types of individual plans available to you and how much they cost
- Provide advice and support as you choose the right plan for you, based on your current coverage, doctors, prescription drug needs and expected future needs
- Help you enroll
- Provide support after enrollment, including help with coverage, claims and network questions

You'll also have access to decision-making tools and other online resources through the Via Benefits website: [my.viabenefits.com/uc](https://my.viabenefits.com/uc)

### Take action!

**Don't wait! Call Via Benefits at 1-855-359-7381 to schedule an appointment with a benefit advisor. Phone lines are open Monday through Friday from 5:00 a.m.–6:00 p.m. Pacific Time.**

## Enrolling online or by phone

Your *Getting Started Guide* describes how to enroll online or by phone. You'll provide general information about your doctors and prescription drugs and schedule your phone appointment. Don't wait—call early to make an appointment.

If Via Benefits does not hear from you, a Via Benefits benefit advisor will call you at the phone number we have in our records. If your contact information has changed, update UC and Via Benefits today.

### Evaluation and enrollment

You will call Via Benefits at your scheduled appointment time. During the call, the benefit advisor will spend time discussing your options and help you evaluate the plans. You will then choose the plan that fits your needs and enroll. If you're not ready to make a final enrollment decision, you may schedule an additional call to complete your enrollment.

You and your spouse, domestic partner and/or children may schedule a single enrollment appointment, if you'd like, but you will enroll in separate individual Medicare plans.

## Tips for your call with a benefit advisor

Evaluation and enrollment phone calls typically take about an hour. That's because the benefit advisor will help you evaluate your options and enroll you in the plan you choose.

By law, the benefit advisor must provide you with legal disclaimers during and at the end of your call. This information can be lengthy and detailed, but it is an important part of the process.

Consider doing the following to be sure you're comfortable during the call:

- Use a speaker phone, if you have one
- Sit in a comfortable spot
- Make arrangements for family members who may be helping you to listen in

Also, please note that call volumes are very high at this time of year, and you may have to wait on hold for a benefit advisor to assist you—even if you have a scheduled appointment.

# Understanding the UC Health Reimbursement Arrangement

A Health Reimbursement Arrangement (HRA) is a UC-funded account that you can use to reimburse yourself for medical premiums and other qualified health care expenses on a tax-free basis.

When you enroll through Via Benefits in an individual Medicare plan supplementing your Medicare coverage, Via Benefits will establish an HRA for you and your eligible family members and will manage the account on your behalf. UC will contribute to the HRA for each eligible member of your family enrolled in a plan through Via Benefits. This is a change in the way UC contributes to your retiree health benefits.

You can use the money in your HRA to reimburse yourself for medical and prescription drug premiums. **In other words, you pay the insurance carrier directly for your individual Medicare plan(s) and then request a reimbursement from your HRA.** Automatic reimbursement may be available. In mid-December, you'll receive an *HRA Welcome Kit* that will provide more information about the HRA.

Other expenses eligible for reimbursement from your HRA include:

- **Medicare Part B and D premiums**
- **Out-of-pocket expenses such as deductibles and co-payments or your share of coinsurance**
- **Prescription drug costs**



## How the HRA works

### 1. You pay premiums and expenses

You pay the full premium directly to the insurance provider. You can ask Via Benefits about the auto reimbursement option for premiums. You also pay your provider any required out-of-pocket expenses.

### 2. You submit out-of-pocket expenses

You submit your claim to Via Benefits for your premiums (if you don't elect auto reimbursement) and out-of-pocket health care expenses.

### 3. Via Benefits reimburses you

Via Benefits administers your account and will reimburse you from your HRA until all the available funds are exhausted. You can be reimbursed by direct deposit or by check.

### 4. Leftover HRA balances roll over

If you have a balance in your HRA at the end of the year, it will remain in your account and may be used to pay future medical expenses. You may not withdraw the funds for other uses.

## Important note

Please note that UC will make a contribution to your HRA only if you maintain your Medicare Parts A and B, and either a Medigap or Medicare Advantage plan through Via Benefits or Kaiser Permanente. If you decide to enroll in a plan without Via Benefit's support or you stop paying your Part B premium, you won't be eligible for an HRA.

## How much is in your HRA?

Percentage of the UC contribution you are eligible for	HRA amount for you	HRA amount for a spouse/domestic partner/eligible child
100	\$3,000	\$3,000
95	\$2,850	\$2,850
90	\$2,700	\$2,700
85	\$2,550	\$2,550
80	\$2,400	\$2,400
75	\$2,250	\$2,250
70	\$2,100	\$2,100
65	\$1,950	\$1,950
60	\$1,800	\$1,800
55	\$1,650	\$1,650
50	\$1,500	\$1,500

Please note that UC's contributions to the cost of benefits are not guaranteed and may change at any time.

# What Choices Will You Have?

As the health care market continues to change, the plans that may have worked for you years ago may not be the best choice for your needs today. We encourage you to use this opportunity to consider new choices you will have for individual Medicare supplemental plans. Take advantage of Via Benefits' licensed benefit advisors to help you make a choice that fits your needs.

Details about these individual Medicare plans will be included in the Via Benefits *Enrollment Guide*. Your Via Benefits benefit advisor will also walk through your options with you over the phone.

## Your choices

*A Medicare Supplement Insurance Plan (Medigap)*, which helps pay some or all of the medical costs not covered by Medicare Parts A and B, such as coinsurance, deductibles and copayments.

With this type of plan, you can use the doctors and hospitals of your choice.

### AND

A Medicare Part D Plan, which covers a portion of your prescription drug costs.

UC Medicare PPO and UC High Option are examples of this type of plan.

### OR

*A Medicare Advantage Plan*, which generally replaces and covers the same services as Medicare Parts A and B and often includes coverage for prescription drugs. Medicare Advantage plan options vary depending on where you live.

With this type of plan, you may need to choose doctors and hospitals in the plan's network.

Kaiser Senior Advantage is one example of this type of plan.

## Enrollment in future years

Your opportunity to change plans occurs annually. You may be required to submit a statement of health in future years if you change between a Medigap and Medicare Advantage plan.

### Enrolling in Kaiser

Kaiser Permanente Medicare Plus is available if you live in an area where Kaiser is offered, and you will be eligible to receive the UC contribution to the HRA. However, the process for enrolling in a Kaiser plan will be different.

- Call Via Benefits and tell them you are interested in enrolling in Kaiser.
- The Via Benefits benefit advisor will give you the appropriate Kaiser number to call.
- Call Kaiser and complete the enrollment.
- Once enrolled, call Via Benefits to let them know you're enrolled.
- Via Benefits will then set up your HRA.

# Resources to Help You

Via Benefits has many resources to help you during and after the process of enrolling in an individual plan. In addition to your one-on-one evaluation and enrollment phone calls with a benefit advisor, you'll have:

- **Printed materials that you will receive in the mail**
- **Online support at [my.viabenefits.com/uc](https://my.viabenefits.com/uc)**

You will soon receive a *Getting Started Guide* from Via Benefits with information to help you set up your initial appointment with a benefit advisor. In the weeks following, you will receive an *Enrollment Guide*, which you'll use before and during your evaluation and enrollment appointment with a benefit advisor.

## Online presentation

You may view an online presentation at anytime. Simply log on to [my.viabenefits.com/uc](https://my.viabenefits.com/uc) and click on the link in the "Important Messages" section of the home page.

## Online support

If you prefer online help, go to the Via Benefits website ([my.viabenefits.com/uc](https://my.viabenefits.com/uc)) to:

- Take an assessment of your needs
- Learn about the plans available in your area
- Use decision making tools

## Continuous support

Via Benefits will answer your questions and assist with your retiree health care claims and/or HRA needs—before, during and after enrollment.

If you have questions or want to schedule an appointment with a benefit advisor, you can:

- Call [1-855-359-7381](tel:1-855-359-7381) Monday through Friday from 5:00 a.m. to 6:00 p.m. Pacific Time, or
- Go online to: [my.viabenefits.com/uc](https://my.viabenefits.com/uc)

# Key deadlines and actions to take this year

Late September

Complete the pre-enrollment worksheet in the *Getting Started Guide* mailed to your home.

**SEPT**

Sept.–Oct. 15

Contact a Via Benefits benefit advisor to begin the evaluation process and schedule an enrollment appointment.

**OCT**

Mid October

*Enrollment Guide* mailed.

**NOV**

Oct. 15–Dec. 31

Enroll in a new Medicare supplemental medical plan through Via Benefits for coverage effective Jan. 1, 2020.

Mid December

*HRA Welcome Kit* mailed.

**DEC**

