

## Reappointed Annuitants – Benefits Eligibility and Procedures

This supplement summarizes welfare benefits eligibility and outlines procedures for University retirees who are reappointed to University employment.

**Background** – Reappointment will not affect medical and/or dental employer contribution levels which the annuitant had before reappointment. During their PIE, reappointed annuitants may enroll in any benefit plans for which their appointment qualifies them, if not enrolled already as annuitants.

## Reappointed Annuitants – Benefits Eligibility and Procedures

The following information provides more detail on welfare benefits procedures for reappointed University retirees.

### Annuity Suspended at Time of Reappointment

1. Form UBEN 119, Notification of Reappointment, must be completed by the appropriate academic or staff personnel representative and sent to the Office of the President, Annuitant Insurance Unit during the PIE.
2. Upon receipt of UBEN 119, the Annuitant insurance Unit will notify the local Benefits Office by electronic mail of the reappointed annuitant's medical, dental, and/or legal coverages and the effective date of the transfer to the campus or laboratory payroll. **The transfer must be within the PIE.**
3. The Annuitant Insurance Unit will send a letter of explanation to the affected individual eligible for, or enrolled in, a Medicare Supplement plan explaining that University coverage must be primary. A copy of the letter will be sent to the Benefits Representative and appropriate academic or staff personnel representative for their records.
4. Annuitant coverages and any Medicare Part B reimbursements stop effective with the date of coverage as an employee.<sup>1</sup>
5. The reappointed annuitant has a PIE to enroll in the same plans at the campus or laboratory location in which enrolled as an annuitant. The PIE cannot be used to transfer between plans.

### Annuity Continues during Reappointment

1. Existing annuitant coverages continue. Any net premiums are deducted from the UCRP or PERS monthly annuitant check.
2. Form UBEN 119, Notification of Reappointment, must be completed by the appropriate academic or staff personnel representative and sent to the Office of the President, Annuitant Insurance Unit during the PIE.
3. Effective with the reappointment date, annuitant medical coverage will be changed from a Medicare supplement plan to a basic plan, if applicable. Any net premiums will be deducted from the UCRP or PERS monthly annuity check.
4. Medicare part B reimbursement stops,<sup>2</sup> if applicable.

<sup>1</sup> Individuals may suspend their Medicare Part B enrollment by contacting their local Social Security Office.

<sup>2</sup> Individuals may suspend their Medicare Part B enrollment by contacting their

local Social Security Office.

5. Upon notification of the reappointment, the Annuitant Insurance Unit will send a letter of explanation to the affected individual eligible for, or enrolled in a Medicare Supplement plan explaining that University coverage must be primary. A copy of the letter will be sent to the Benefit Representative and appropriate academic or staff personnel representative for their records.
6. Form UPAY 727, opting out of campus medical and/or dental coverage must be completed and sent within the PIE to the appropriate payroll office so the reappointed individual will not be enrolled in the default coverages.

## Reappointment Ends

1. Completed UBEN 100 form must be sent within the PIE by the academic or staff personnel representative to the Office of the President, Annuitant Insurance Unit to reinstate annuitant insurance benefits if the annuity and coverages were suspended during the reappointment period. If the annuity and medical/dental coverages continue during the reappointment, Medicare eligible individuals must contact a local Social Security Office within 30 days of the end of their appointment to enroll/reinstate Medicare coverage. Also, the individual must notify the Annuitant Insurance Unit, Office of the President, so that Medicare Supplemental coverage can be initiated.
  2. Medical and dental employer contribution levels in effect before the reappointment will be reinstated (or adjusted upwards if appropriate<sup>3</sup>) upon receipt of the form if within the PIE. If medical and/or dental coverage was obtained through the reappointment, the 1-1-90 Annuitant Eligibility requirements apply. (See administrative Supplement No. 8). Additionally, the individual must have completed the terms of appointment which created the eligibility before retiring again. For example, if a reappointed retiree was hired at 50% time for one year, and enrolled in dental coverage for the first time, he or she must have worked at least one year at 50% time to maintain dental coverage upon re-retirement. (This does not affect those who already had dental coverage as retirees at the time of reappointment.)
  3. Individuals who had Medicare coverage should contact a local Social Security office within 30 days of termination and request a "special enrollment period." This allows reinstatement of Medicare Part B without a premium penalty. The Office of the President, Annuitant Insurance Unit must be contacted within 30 days of notification of the Medicare effective dates. Medicare Supplemental coverage will be reinstated and the Medicare Part B reimbursement initiated.
- <sup>3</sup> Additional UCRP service credit earned during reappointment will be included in determining contribution levels.

## Participation in the Voluntary Early Retirement Incentive Program

This Administrative Supplement (Reappointed Annuitants) does not apply to Annuitants who participated in the Voluntary Early Retirement Incentive Program until at least five years after the effective early retirement date since they cannot be reappointed in Beli 1 and 2 positions. The only exceptions would be Beli 3 and 4 reappointments.

Voluntary Early Retirement Incentive Program annuitants who are reappointed to Beli 3 or 4 positions before the expiration of the five-year limitation on reappointment must complete form UBEN 727 to opt out of medical and dental coverage during the PIE.

## Accidental Death & Dismemberment Insurance for Reappointed Retirees

This plan is available to retired University faculty and staff, although at the higher premium than that for active employees. Annuitants pay AD&D premiums on an annual basis, and premiums will be refunded to the point premiums are deducted as an employee. Individuals should request refunds in writing from the AD&D carrier.

# UCRP ANNUITANTS

## Benefits Eligibility Level in Reappointment Position

<u>At Reappointment</u>	<u>BELI 1</u>	<u>BELI 2/3</u>	<u>BELI 4</u>	<u>BELI 5 through 9</u>
Annuitant Medical, Dental & Legal coverages		If annuity is suspended, transfer to campus via local enrollment forms or , if annuity & annuitant coverage continues, opt out of automatic campus default coverages.	Annuitant coverage continues – annuitant must opt out of Core medical default	N/A
Notices – Campus to OP	Y	Y	Y	N
Medicare (Primary/Secondary)	S	S	S	P
Annuitant contacts Soc Sec to suspend Medicare B	Y	Y	Y	N
Welfare Benefits eligibility as employee (must continue to meet eligibility criteria while employed to retain benefits through the campus/laboratory)	Career Medical Core Medical	Career Medical Core Medical	Core Medical	None
	UC Life-Career EE Paid Life Dependent Life DepCare AD&D	UC Life-Career EE Paid Life Dependent Life DepCare AD&D	UC Life-Core    AD&D	
	Dental Vision Temporary disability Long-Term Disability Legal			

Refer to pages 6 to 11  
For specific procedure

## UCRP ANNUITANTS

<b>Re-retirement of Reappointed annuitant</b>	<b><u>BELI 1</u></b>	<b><u>BELI 2/3</u></b>	<b><u>BELI 4</u></b>	<b><u>BELI 5 through 9</u></b>
Previous coverage as annuitant		If annuity was suspended during reappointment, transfer back to OP annuitant coverage via OP enrollment form (UBEN 100) – otherwise annuitant coverage continues.	Continues	Continues
Continue plans taken during employment		Medical/Dental/Legal only; 1-1-90 eligibility requirements apply if no previous coverage as an annuitant. Also, must have completed terms of appointment qualifying person for coverage as an employee.		N/A
Notices – Campus to OP	Y	Y	Y	N
Medicare (Primary/Secondary)	P	P	P	P
Annuitant contacts Soc Sec to reinstate Medicare B	Y	Y	Y	N
Plans which may be converted to individual coverage		UC Life-Career EE Paid Life Dependent Life AD&D	UC Life-Career EE Paid Life Dependent Life AD&D	UC Life-Career AD&D None
COBRA option available		Medical/dental coverage is available through COBRA if the person: a) was not previously eligible for medical/dental as annuitant; and b) does not meet the 1-1-90 eligibility rules, and c) is not eligible for Medicare  Vision coverage is available through COBRA if the person is not eligible for Medicare		Refer to pages 6 to 11 for specific procedure

# PERS ANNUITANTS AND ANNUITANTS FROM OTHER SYSTEMS

## Benefits Eligibility Level in Reappointment Position

<u>At Reappointment</u>	<u>BELI 1</u>	<u>BELI 2/3</u>	<u>BELI 4</u>	<u>BELI 5 through 9</u>
Annuitant Medical, Dental & Legal coverages	Annuitant coverage continues along with annuity; must opt out of automatic campus default coverages. May enroll for Medical/Dental/Legal during PIE if not currently enrolled.			N/A
Notices – Campus to OP	Y	Y	Y	N
Medicare (Primary/Secondary)	S	S	S	P
Annuitant contacts Soc Sec to suspend Medicare B	Y	Y	Y	N
Welfare Benefits eligibility as employee	Career Medical Core Medical	Career Medical Core medical	Core Medical	None
	UC Life-Career EE Paid Life Dependent Life DepCare AD&D	UC Life-Career EE Paid Life Dependent Life DepCare AD&D	UC Life-Core    AD&D	
	Dental Vision Temporary disability Long-term disability Legal			

Refer to pages 6 to 11 for specific procedure

## PERS ANNUITANTS AND ANNUITANTS FROM OTHER SYSTEMS

<u>Re-retirement of Reappointed Annuitant</u>	<u>BELI 1</u>	<u>BELI 2/3</u>	<u>BELI 4</u>	<u>BELI 5 through 9</u>
Previous coverage as annuitant	Continues	Continues	Continues	Continues
Continue plans taken during employment	Medical/Dental/Legal only; 11-1-90 eligibility requirements apply if no previous coverage as an annuitant. Must have completed terms of appointment qualifying person for coverage as an employee.			N/A
Notices – Campus to OP	Y	Y	Y	N
Medicare (Primary/Secondary)	P	P	P	P
Annuitant contacts Soc Sec to reinstate Medicare B	Y	Y	Y	N
Plans which may be converted to individual coverage	UC Life-Career EE Paid Life Dependent Life AD&D	UC Life-Career EE Paid Life Dependent Life AD&D	UC Life-Core  AD&D	None
COBRA option available	<p>Medical/dental coverage is available through COBRA if the person:</p> <ul style="list-style-type: none"> <li>a) was not previously eligible for medical/dental as annuitant; and</li> <li>b) does not meet the 1-1-90 eligibility rules, and</li> <li>c) is not eligible for Medicare</li> </ul> <p>Vision coverage is available through COBRA if the person is not eligible for Medicare</p>			<p>Refer to pages 6 to 11 for specific procedure.</p>