

Guide for Medicare Coordinator Program (MCP)

<p>What is MCP?</p>	<p>UC sponsors the Medicare Coordinator program (MCP) with a Health Reimbursement Arrangement (HRA) for eligible UC retirees, spouses, domestic partners, and eligible survivors living in a US state outside of California. The MCP is administered by Via Benefits which offers individual Medicare plans through their open marketplace platform for all US states, excluding the US territories.</p> <p>Kaiser Permanente may be an option if you live in a Kaiser service area (visit Enrolling in Kaiser).</p>	
<p>MCP eligibility requirements</p>	<p>All eligible family members must be 65 years old or older, Medicare eligible AND living outside of California.</p>	
<p>Type of events</p>	<p>Age-in (Turning 65 and transitioning to Medicare)</p>	<p>Life Events</p>
<p>What kicks off the process?</p>	<p>For age-in, the process begins when a retiree or the younger covered family member turns 64 years old.</p> <p>UC will automatically send the family's data to Via Benefits to begin communication as early as 12 months before their Via Benefits enrollment effective date.</p>	<p>Life events include (not an exhaustive list):</p> <ul style="list-style-type: none"> • Move outside of California (new address was updated in UCRAYS) • Retire from UC • Involuntary loss of coverage (ILOC) and returning to UC coverage • Drop coverage for non-Medicare family members due to: <ul style="list-style-type: none"> - Coverage from other sources - Dependent turns 26 years old - Divorce or termination of domestic partnership <p>Retirees need to submit a UBEN 100 to RASC when they meet the MCP eligibility so their data can be sent to Via Benefits.</p>
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Data to Via Benefits	Eligible retirees' and family members' data will be sent on a monthly or manual file to Via Benefits so they can begin to receive member communications and/or phone outreaches for enrollments.	
Communication from Via Benefits	<p>A series of communications will be sent at the 12, 7, & 3 month intervals from the 65th birthday month of the youngest covered family member. This is to prepare you and/or your family member for Medicare enrollment and to enroll in Medicare plans through Via Benefits.</p> <p>An enrollment guide will be sent three months before the 65th birthday month. Phone communication will also begin.</p>	Phone outreach will be made to retirees and their family members for enrollment following the receipt of your data from UC.
How to enroll with Via Benefits?	<p>1) Enroll in Medicare Parts A and B and proceed to step 2.</p> <p>If you and/or a family member do not qualify for Medicare premium-free Part A under your own record, check with the Social Security Administration (SSA) to see if you may be eligible under your current, former, or deceased spouse. If you are not eligible for Medicare, you and your family are not eligible for the MCP. You need to provide a copy of the SSA denial letter to RASC so your family may remain or enroll in a UC medical plan.</p> <p>2) Visit https://my.viabenefits.com/ to create an online account to compare, shop and enroll online 24/7 (Scroll to Videos to browse the video library for tutorials), or</p> <p>Visit https://www.thegrooveviabenefits.com/ or call Customer Service at 1-855-359-7381, Monday – Friday, 5 a.m. to 4 p.m. PT to book an appointment for a Benefits Advisor to assist with your enrollment (note: average time to complete an enrollment with an Advisor is approximately 60 minutes per enrollee). You must call in during your appointment to speak with the Advisor.</p> <p>Family members may choose different Medicare plans to meet their specific medical needs.</p>	
Type of events	Age-in (Turning 65 and transitioning to Medicare)	Life Events
When to enroll with Via Benefits?	You and family member should enroll no later than the month before your 65 th birthday month. Your enrollment effective date	You and your covered family members have 2 months to enroll after your data is sent to Via Benefits. All in the family should

	<p>should be the first of your birthday month. If your birthday is on the 1st of a month, then it would be the first of the month before the birthday month.</p> <p>All covered family members should remain on UC coverage until your enrollments are completed with Via Benefits.</p>	<p>remain/enroll in UC coverage until your enrollments are completed with Via Benefits.</p> <p>For example: Mike, who is enrolled in the UC Medicare PPO plan moved to Nevada in February. RASC receives his UBEN 100, and his data is sent to Via Benefit at the beginning of March. Mike can enroll for either an April 1 or May 1 effective date during his enrollment period.</p> <p>Contact RASC if you think you are eligible for the MCP but have not heard from Via Benefits.</p>
<p>What to expect after enrollment?</p>	<p>In 7-10 days, you will receive an enrollment confirmation letter. In about a month, you will receive a welcome letter with your ID cards, Via Benefits guide and HRA funding guide.</p>	
<p>What happens if I do not enroll through Via Benefits?</p>	<p>You will receive a series of letters from RASC to alert you that you have met the MCP eligibility but have not enrolled through Via Benefits. The letters will include resources and guidance to help you meet the UC requirements and enroll through Via Benefits.</p> <p>You must enroll by the due date on your RASC notification letters to avoid termination of your UC medical coverage. Those who are not enrolled in Medicare are also subjected to a maximum of three monthly UC Medicare penalty charges which will be deducted from your monthly pension payment, then the termination of your UC medical coverage. Contact RASC with questions and/or for assistance to enroll with Via Benefits.</p>	
<p>Can I review available plans before moving out of California or meeting the MCP eligibility requirements?</p>	<p>Guests may visit https://my.viabenefits.com/uc to review and compare available plans. Do not enroll with Via Benefits yet as they do not have your data for enrollment and HRA eligibility. Contact RASC if you have questions.</p> <p>Once your new address is updated in the retirement system and/or you have met all the MCP requirements, UC will share your data with Via Benefits, and you may then enroll in Medicare plans through Via Benefits with HRA funding.</p>	

<p>What happens if I move back to California while enrolled in the MCP?</p>	<p>1) All covered members should remain in the MCP through the end of the year. You should verify with Via Benefits to see if you have moved out of the service area of your current plan(s). If you have moved out of the service area, you need to enroll in new Medicare plans through Via Benefits.</p> <p>2) Members have choices during Open Enrollment - If you want to stay in the MCP, participate in the Medicare Open Enrollment with Via Benefits between October 15 and December 7 if you want to make plan changes or do nothing if you are happy with your current plan. Plan changes must be made through Via Benefits to retain your HRA eligibility and funding for the new year, OR If you want to return to a UC Medicare plan, participate in the UC Open Enrollment by submitting a UBEN 100 and the appropriate Medicare assignment form for each enrollee to enroll in a UC Medicare plan.</p>
<p>Health Reimbursement Arrangement (HRA)</p>	<p>UC contributes to an HRA account up to a limited amount annually, based on retirees' graduated eligibility. You will receive a <i>Funding Guide to Reimbursement</i> with the instructions and forms to manage your HRA and request reimbursement for eligible expenses following your enrollment. Visit Access your HRA -Anytime, Anywhere on how to manage your HRA account.</p> <p>All must enroll or change plans through Via Benefits for HRA eligibility and access. Your HRA will terminate when enrolling or making plan changes directly with your medical and/or prescription insurance carriers.</p> <p>Unused HRA funds are rolled over, year over year while you are covered under a Medicare plan through Via Benefits. Annual Via Benefits HRA reminder notifications are sent around September every year to members who have not used their HRA account for the past three years.</p> <p>The HRA is funded and owned by UC for your benefit. HRA funds are forfeited when your coverage through Via Benefits ends or is terminated, and it cannot be transferred or bequeathed following the retiree's death.</p>
<p>Resource</p>	<p>Visit https://my.viabenefits.com/uc and scroll down to Helpful Resource for video library.</p> <p>Visit https://ucnet.universityofcalifornia.edu/forms/pdf/via-benefits-faq.pdf for FAQ</p>