

## Medicare Enrollment and Eligibility for Retirees and Future Retirees

As a UC retiree, you are required to enroll in Medicare A and B when you become eligible due to age (65) or disability. This guide provides essential information on eligibility, enrollment processes and key resources to help you navigate your transition to Medicare and ensure you maintain comprehensive coverage as a UC retiree.

If you have any questions or need further assistance, do not hesitate to reach out to UC Retirement Administration Service Center (RASC) at 1-800-888-8267.

### ELIGIBILITY FOR MEDICARE

You may qualify for Medicare if you meet one of the following criteria:

- **Age:** 65 years or older
- **Disability:** Under 65 and receiving Social Security Disability Insurance (SSDI)
- **End Stage Renal Disease (ESRD):** Diagnosed with ESRD

**Note:** If you are not eligible for Medicare you are required to provide documentation to the Retirement Administration Service Center proving you are not eligible.

### HOW TO ENROLL IN MEDICARE

Choose your enrollment method

- Online: [www.ssa.gov/medicare/sign-up](http://www.ssa.gov/medicare/sign-up)
- Call Social Security
  - Call Social Security at +1 800-772-1213.
  - For TTY services for the deaf or hard of hearing, call +1 800-325-0778.
  - Inform the representative that you want to sign up for Medicare Part A and B.

### FOR ACTIVE EMPLOYEES

If you are working past age 65, or have a covered spouse over 65, and chose to defer enrollment in Medicare until retirement:

- Complete **CMS Form L564** with your campus Healthcare Facilitator and submit it to Social Security when you retire.
- Access the form: [www.ssa.gov/forms/index.html](http://www.ssa.gov/forms/index.html).
- Find your Healthcare Facilitator: [Health care facilitators | UCnet \(universityofcalifornia.edu\)](http://Health%20care%20facilitators%20|%20UCnet%20(universityofcalifornia.edu))

**TRANSITIONING TO MEDICARE:**

After receiving your Medicare Card or Award Letter with your Medicare ID number and Medicare Part A and Part B effective dates, your next step is to **enroll in UC’s Medicare Plan**: Below are your two options to enroll in a UC Medicare Plan

**Option 1: Log into UC Rays:**

- Go to [UC Retirement At Your Service](#).
- Select **Retiree Insurance** and choose **Life Event Changes/Medicare**.

**Option 2: Complete the UBEN Form:**

- Fill out the appropriate UBEN form to enroll in UC’s Medicare Plan.
- Review the form to ensure all information is accurate.
- Submit the completed form:
  - **Via UCRAYS Messages** or
  - **Fax:** 800-792-5178.

**Verify Your Coverage:** Log into UCRAYS to confirm that your coverage has been updated.

**UC MEDICARE PLAN OPTIONS**

CURRENT PLAN	COORDINATING PLAN	FORMS
Core UC Care Plan	UC Medicare PPO	UBEN 123
Kaiser Permanente HMO	Kaiser Senior Advantage – California only (zip code specific)	UBEN 127
UC Blue and Gold HMO- California only (zip code specific)	UC Medicare Choice – California only	UBEN 121
UC Health Savings Plan	You will qualify for a period of initial eligibility (PIE), which allows you to enroll into your choice of a UC sponsored Medicare Plan in your service area.	UBEN 121, 123 OR 127

**MOVING OUTSIDE OF CALIFORNIA OR OUT OF COUNTRY**

All retirees and eligible family members aged 65 and older, who are Medicare-eligible and living outside of California (excluding U.S. Territories), must enroll in a plan through Via Benefits. For more information, please see the link below

- [Medicare Coordinator Program | UCnet \(universityofcalifornia.edu\)](https://ucnet.universityofcalifornia.edu)

Residing Outside of California	UC Medicare Coordinator Program (MCP), administered by VIA Benefits <b>*ALL MEMBERS MUST BE MEDICARE ELIGIBLE</b>	UBEN 100
Residing Outside of USA	UC Care or Core	UBEN 100

**IMPORTANT REMINDERS**

- Allow sufficient processing time for your health insurance enrollment.
- To check if your application has been processed, log in to UCRAYS.
- Postpone non-urgent medical treatments until your coverage is active.
- Retirement does not trigger a Period of Initial Eligibility (PIE). Changes must be made during Open Enrollment unless it's a Qualifying Life Event. **Please note:** effective July 1, 2025, retirement will trigger a Period of Initial Eligibility.
- Retirees must maintain Medicare A & B to enroll in a UC Medicare Plan.
- Enrolling in a non-UC Medicare Plan may lead to disenrollment from UC's Medicare plans. You can only be enrolled in one Medicare plan at a time.

To keep you updated on relevant opportunities, please review, and update your details:

- **Address**
- **Phone Number**
- **Member Email Address** (if your spouse is a UC retiree, use your own unique email)

You can update your information via your UCRAYS account at <https://retirementatyourservice.ucop.edu/> or by contacting UC RASC Member Services.

## RESOURCES

- **UBEN Forms:** [HR Form Search | UCnet \(universityofcalifornia.edu\)](#)
- **Plan Information:** [Benefits for retirees | UCnet \(universityofcalifornia.edu\)](#)
- **Medicare Assistance:** Join UC RASC webinars for further guidance on Medicare enrollment.
  - **Weekly Office Hour Call:** [Weekly Medicare Webinar](#)
  - **Monthly In-Depth Call:** [Monthly Medicare Webinar](#)