

# Guide for Retirees Returning to Work

If you are a rehired retiree or recalled academic whose return to work has made you eligible for the Mid-level Faculty/Staff Benefits package, please read this information about how to ensure your benefits enrollment. If you have Medicare, you have important decisions to make about whether to continue or suspend Parts B and D.

## Medical Coverage

You have the following options for medical coverage:

- Enroll into UC Employee Coverage:
  - Log in to UCPATH to select from any of the medical plans offered under the Faculty/Staff benefits program.
  - **Please note:** You must enroll during your Period of Initial Eligibility (within 31 days from your date of rehire)
- Enroll in Original Medicare (also known as Fee-For-Service Medicare, or Medicare Parts A and B)
- Enroll in other non-UC Medicare coverage, such as a commercial individual Medicare plan (e.g., a Medicare Supplement or Medicare Advantage/Medicare Part C plan), or coverage through your spouse's employer, if available.

**Dental Coverage:** No action needed. If enrolled in dental coverage as a retiree, you will retain your dental coverage, and premiums will continue to be deducted from your monthly retirement income.

**Legal Coverage:** You can only be enrolled in one plan:

- **Retiree Plan:** If you opt to remain in legal coverage as a retiree, you do not need to take any action.
- **Active Employee Plan:** If you opt to obtain legal coverage as an employee, you need to:
  1. Elect legal coverage during your Period of Initial Eligibility (within 31 days from your date of hire) through UCPATH
  2. Cancel your retiree legal coverage by submitting a UBEN 100, or logging into UCRAYS to cancel. You can access the UBEN 100 form here:  
<https://ucnet.universityofcalifornia.edu/wp-content/uploads/forms/pdf/uben-100.pdf>

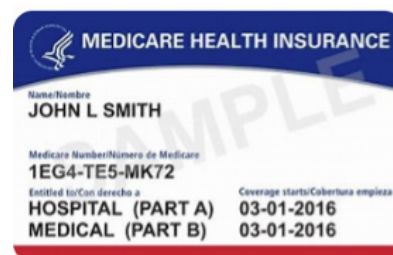
**Vision Coverage:** No action needed. If enrolled in vision coverage as a retiree, you will retain your coverage and continue to pay premium directly to VSP.

## Medicare Part B Options When Returning to Work:

If you are enrolled in Medicare Part B, you have the option to either **keep** or **disenroll** from Part B when you return to work and enroll in employee medical coverage. Below are the steps for each option.

### Option 1: Keep Medicare Part B (not recommended)

1. **Contact Medicare BCRC (Benefits Coordination and Recovery Center):** To update your coordination of benefits and ensure that Medicare is listed as the secondary payer, helping to prevent claim denials.
  - **Phone:** 1-855-798-2627
  - Press **1** if you are enrolled into Medicare Part A and Part B.



- Provide your **Medicare Beneficiary Identifier (Medicare Number)** or **Social Security number**.

## 2. Inform the Medicare BCRC Representative

- Let the Medicare BCRC representative know that you are returning to work and provide your employee insurance plan's **effective date**.

## 3. Pay Medicare Part B Premiums:

- Continue paying your **Medicare Part B premiums**, including any **IRMAA** (Income-Related Monthly Adjustment Amount), if applicable.

## Option 2: Disenroll from Medicare Part B

To disenroll from Medicare Part B, you may choose **one** of the following actions.

### 1. Complete Form CMS-1763 (preferred method):

- This form, titled “**Request for Termination of Premium Part A, Part B, or Part D Immunosuppressive Drug Coverage**,” is required to formally process your request. <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS1763.pdf>
- Submit the completed form to your local **Social Security office by mail or in person**. To find your local office, visit <https://secure.ssa.gov/ICON/main.jsp>

### 2. Send a Letter to Your Local Social Security Office:

- In your letter, request the **termination** of your **Medicare Part B coverage**.
- Specify the **date** you want the coverage to end. (This should be the end of the month in which you are hired and become eligible for faculty/staff benefits.)
- Ensure you **sign** the letter.
- Submit the letter to your local **Social Security office by mail or in person**. To find your local office, visit <https://secure.ssa.gov/ICON/main.jsp>

## Medicare Part D Options When Returning to Work:

- If you are enrolled in a Medicare Part D plan through your UC retiree plan, it will automatically terminate when your UC Medicare plan ends.
- If you are enrolled in an individual standalone Medicare Part D plan (outside of UC and not part of a Medicare Advantage plan), you may keep your Part D plan even if you disenroll from Medicare Part B. Alternatively, you can choose to terminate your Part D plan and receive prescription drug coverage through your Faculty/Staff mid-level medical benefits.
- If you choose to keep your Medicare Part B and are enrolled in an individual standalone Medicare Part D plan (outside UC), but wish to terminate that Part D plan, you must complete one of the following actions:

### Ways to Disenroll from Medicare Part D (Choose one)

#### 1. Call 1-800-MEDICARE

- Phone: 1-800-633-4227 (TTY: 1-877-486-2048)
- Available 24/7
- Ask to disenroll from your Part D plan.

2. **Contact Your Plan Directly**

- Call your current Part D plan and ask them to disenroll you.
- They may require a signed request or form.

3. **Submit a Written Request**

- Write to your plan asking to disenroll.
- Include your full name, Medicare number, and a statement requesting disenrollment.

## FAQs

**Q:** If I disenroll from Part B, will I incur a late enrollment penalty of 10% for each entire 12-month period I don't have Part B?

**A:** If you return to work and enroll in UC employee coverage, the late enrollment penalty will not apply, provided the employee coverage is considered **"creditable coverage."** This means the employer's plan provides coverage that's at least as good as Medicare Part B. All of UC's employee medical plans provide creditable coverage.

**Q:** If my Employer Group Health Plan (EGHP) ends outside of the Medicare General Enrollment Period (GEP), will I have to wait until the next GEP to apply for Part B?

**A:** No, you do not have to wait until the GEP to apply for Medicare Part B if your UC employee coverage ends. You can apply under the **Special Enrollment Period (SEP)**.

- **Special Enrollment Period (SEP):** You qualify for a Special Enrollment Period (SEP) to enroll in Medicare Part B once you stop working or lose UC employee coverage. This allows you to enroll in Part B without incurring a late enrollment penalty, even if you were without Part B coverage during your employment.
- **The 8-Month Rule:** After losing your employee coverage (when you stop working and otherwise lose eligibility for UC employee coverage), you generally have **8 months** to enroll in Part B during the SEP without incurring a late enrollment penalty. This 8-month period begins the month after you stop working and lose your employee coverage.