

Guide for Medicare Coordinator Program (MCP) as of 09-01-2024

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| <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 outside of California.</p> <p>The MCP is administered by Via Benefits which offers a wide range of individual Medicare plans through different insurance companies on their open marketplace platform for all US states, excluding the US territories. Plans include Medicare Advantage HMO, Medicare Advantage PPO, Medicare Supplemental (Medigap), and Prescription Drug plans. Kaiser Permanente Senior Advantage (KPSA) plans are also available directly from Via Benefits effective September 1, 2024.</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 turns 64 years old, or for split families, it is when the youngest 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 your 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 • Retire from UC • Involuntary loss of coverage (ILOC) and returning to UC coverage • Drop coverage for non-Medicare family member(s) with split families due to: <ul style="list-style-type: none"> - New coverage from other sources - Dependent turns 26 years old - Divorce or termination of domestic partnership <p>Retirees must submit a UBEN 100 form, https://ucnet.universityofcalifornia.edu/wp-content/uploads/forms/pdf/uben-100.pdf to RASC two months before meeting the MCP eligibilities so your data can be sent to Via Benefits. Contact RASC if you have eligibility questions.</p> |

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| Type of events | Age-in (Turning 65 and transitioning to Medicare) | Life Events |
| Data to Via Benefits | Eligible retirees' and family members' data will be sent on a monthly or manual file to Via Benefits so you 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 your youngest covered family member. This is to prepare you and your family for enrollment through Via Benefits.</p> <p>Three months from your Via Benefits effective date, you will receive an enrollment guide and phone outreach from Via Benefits.</p> | Following the receipt of your data from UC, you and your family will receive phone outreach to prepare you for enrollment through Via Benefits. |
| 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 are eligible under a current, former, or deceased spouse record. If you and/or your family are not eligible for Medicare, your family is 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 UC medical plans.</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 to enroll with a Benefits Advisor (note: average time to complete your enrollment with an Advisor is approximately 60-90 minutes per enrollee). You must call in during your reserved appointment to speak with the Advisor.</p> | |

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| | <p>If you have preferred provider(s), be sure to verify before enrolling to make sure they are in the network or would accept your new Medicare plan.</p> | |
| Type of events | <p>Age-in (Turning 65 and transitioning to Medicare)</p> | <p>Life Events</p> |
| When to enroll with Via Benefits? | <p>You and your family member should enroll no later than the month before your 65th birthday month. Your enrollment effective date should be the first of your birthday month. If your birthday is the first 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>You and your covered family members have 2 months to enroll after your data is sent to Via Benefits. All in the family should 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> |
| What to expect after enrollment? | <p>In 7-10 days, you will receive an enrollment confirmation letter. In about a month, you will receive a welcome letter with your medical ID cards, Via Benefits guide and HRA funding guide.</p> | |
| What happens if I do not enroll through Via Benefits? | <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 in a timely manner are also subjected to a maximum of three-monthly UC Medicare Offset Premium 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> | |

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| <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 you meet the MCP requirements and your UBEN 100 is received by RASC, UC will share your data with Via Benefits, and you may then enroll in Medicare plans through Via Benefits with HRA eligibility for 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 need to change your Medicare plans through Via Benefits if you have moved outside of the service area for your current plan(s). Contact Via Benefits to verify if action is needed.</p> <p>2) Members have choices during Open Enrollment –</p> <p>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</p> <p>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>Your new enrollment through Via Benefits will include an HRA to which UC contributes to annually. The HRA amount is based on your graduated eligibility. For existing enrolled members, the new UC contribution is added at the beginning of the calendar year to any unused funds in your HRA accounts from previous years while you are enrolled in Medicare plan(s) through Via Benefits.</p> <p>You will receive a <i>Funding Guide to Reimbursement</i> with the instructions and forms to manage your new HRA after your enrollment. Visit Access your HRA -Anytime, Anywhere on how to manage your HRA account. HRA reminder notifications are sent to members who have not used their HRA account.</p> <p>To retain HRA eligibility and access, you must enroll or make plan changes through Via Benefits. Plan changes made directly with your medical insurance carriers will terminate your HRA eligibility and access. Be sure to contact Via Benefits if you have questions.</p> |

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| | <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. Members will have a 12-month run-out period to submit claims for services and/or eligible expenses rendered through their coverage termination or end date.</p> <p>HRA balances cannot be transferred or bequeathed following the retiree's death.</p> |
| Resource | <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> |