

## Medicare - Retirees

<b>Medicare and UC</b>	Medicare is the federal insurance program for those over 65 and some disabled.	<p>Part A: Hospital insurance - Premium free for most</p> <p>Part B: Medical insurance - \$104.90/month in 2014 - Costs more if MAGI (Modified Adjusted Gross Income) &gt;\$85K/year (\$170K for couples)</p> <p>UC relies on Medicare to offset the cost of medical insurance.</p>
<b>UC's Medicare requirements</b>	Retirees and their family members must enroll in Medicare Part B	<p>If they are enrolled in medical insurance.</p> <p>If they are eligible for Part A free of charge.</p> <p>Failure to comply may result in the loss of UC-sponsored medical coverage.</p> <p>Exceptions: - Retirees who reside outside of the U.S. - Those who retired prior to July 1, 1991</p>
<b>Medicare and HMO's</b>	<p>Medicare Advantage plans: if you have Medicare A &amp; B, and you are enrolled in an HMO, you must assign your Medicare benefits to the HMO (by form).</p> <p>Medicare pays a flat monthly fee to the insurance company.</p> <p>Medicare cannot be used separately from the Medicare Advantage plan.</p>	
<b>Medicare and Blue Shield of CA</b>	<p>Medicare is primary.</p> <p>Blue Shield plans are secondary: Medicare-certified providers must be used.</p> <ul style="list-style-type: none"> <li>- 96% of U.S. physicians participate in Medicare</li> <li>- Ask if physician is accepting new Medicare patients</li> <li>- Providers that do not accept "assignment" (physician, provider or supplier to be paid directly by Medicare) can charge up to 15% more</li> </ul>	
<b>Medicare Part D</b>	<p>Outpatients drug benefits as of 2006.</p> <p>Subsidizes medical plan premiums.</p> <p>UC Part D plans have no "doughnut hole" (gap in prescription drug coverage).</p> <p>Formulary may differ from non-Medicare plans.</p> <p>Form required if choosing a new plan.</p> <p>Duplicate Part D coverage not allowed.</p> <p>Enrollment in a non-UC Part D plan may result in loss of coverage.</p> <ul style="list-style-type: none"> <li>- Exception: Blue Shield Medicare PPO without Rx</li> </ul>	
<b>Mixed Medicare families</b>	Non-Medicare family members	Family members with Medicare
	Core Medical	Blue Shield Medicare PPO
	Health Net Blue & Gold	Health Net Seniority Plus
	Kaiser Permanente	Kaiser Permanente Senior Advantage
	UC Care PPO	Blue Shield Medicare PPO
<b>Medicare retirees outside CA (Extend Health A Tower Watson Company)</b>	<p>Extend Health/Towers Watson - Medicare Exchange - Sells local Medicare supplement plans inside the U.S.</p> <p>All covered family members must have Medicare.</p> <p>Does not affect dental, vision and legal coverage.</p> <p>UC provides premium support - Health Reimbursement Account (HRA) - \$3,000 per covered person - Subject to graduated eligibility</p> <p>Use HRA money to buy Medi-Gap or Medicare Advantage plans, pay for Medicare Parts B/D.</p>	