

Medicare - Retirees

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