Health Care Health care options PEBB general details PEBB pre-Medicare details Medicare details PEBB Medicare details

PERS Retirce Elicability

Plant 1 of 2 cass of a

Plant

Plant

CR

General Cyanas of a

CR

General Cyanas of a

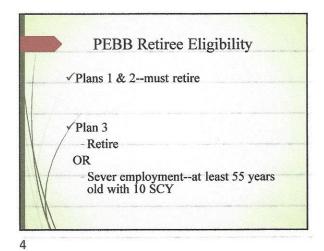
1

PERB Describuration of the categories where a factors of the categories of the categ

2

Options for Medical Coverage Open market—blocked from PEBB forever employer-sponsored*—through spouse or own employment COBRA*—to bridge gap—up to 18 months—pre-Medicare only Health Benefit Exchange*—pre-Medicare only PEBB (Public Employees Benefits Board)—resident dependent Submit PEBB application indicating deferment of PEBB to maintain option to enroll in PEBB in the future.

- 11

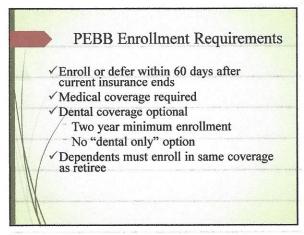


PEBB Dependent Eligibility

Lawful spouse or qualified domestic partner

Children through age 26

Disabled children whose disability occurred before age 26



PEBB Enrollment Procedure Complete PEBB application (Form A) Complete other required documents as needed Submit within 60 days of the last day of district/current coverage Arrange for premium payment Retiring—state benefit check

Severing—check or electronic transfer

PERB Pro Medicare

Medical Providers

proventine service—alt plans

vision—alt plans

serung—alt plans

precentations—all plans

See Samour at Persons online for

7

Changing Coverage Open enrollment (October-November) Moving out of area of coverage Change in family status Eligible for federal program status Eligible for Medicaid

Modical Providers

All Company Areas

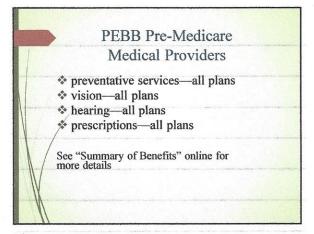
FAL Com

8

	edicare Providers nt Dependent	
Medical	<u>Dental</u>	
	♦ Willamette Dental— (HMO)♦ DeltaCare—(HMO)	

In an action of the control of the c

q



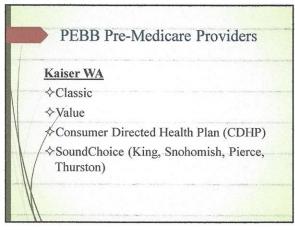
PEBEL Enterliment Productions

10

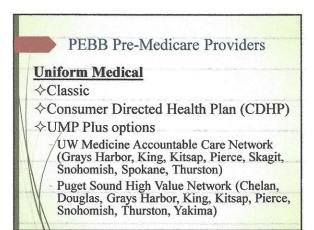
Providers
Kaiser WA
HMO
Primary care physician directed care
Limited geography withir Washington

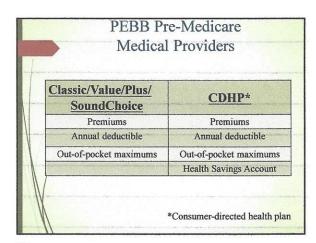
11

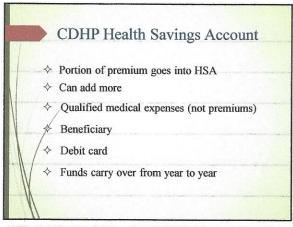
PEBB Dental Providers Willamette Dental **Uniform Dental DeltaCare** НМО PPO Primary care dentist directs Self-directing care care. Worldwide Limited geography within Washington Administered by Delta Dental of Washington



proposed and investigation of the control of the co

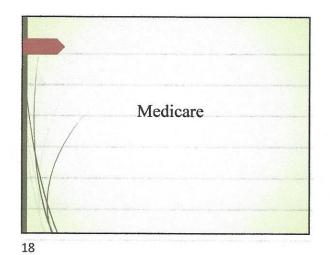






16

CDHP and VEBA VEBA account must be - basic dental basic vision Orthodontia



How Medicare Works *Only three relevant parts (A, B, and D) *No coverage outside the United States *Secondary coverage if still working

Fingher Fremiums for Reopto

with Higher Incomes

(weathermaket solk acome (weight) that a construction of the second of the sec

19

Medicare Part A *Inpatient hospital care *Certain follow-up services

- Paid for through FICA deductions while working
- Co-pays depending on the service
- ❖\$1408 deductible per benefit period for 2020

20

Medicare Part B *non-hospital services for diagnosis and treatment Doctors' services Outpatient hospital services Clinical lab tests Preventative services About 80% of cost for proved procedures Monthly premium—\$144.60 per month for most new enrollees \$198 deductible

Fe is supposed tislophi (1997)

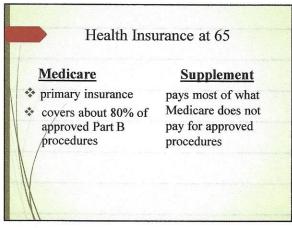
Higher Premiums for People with Higher Incomes Modified adjusted gross income (MAGI) Part B Part D (2020) (2019) filing jointly Standard + \$87,000-\$109,000 | \$174,000-\$218,000 \$57.80 \$12.40 \$109,000-\$136,000 | \$218,000-\$272,000 \$144.60 \$31.90 \$231.40 \$51.40 \$136,000-\$163,000 | \$272,000-\$326,000 \$163,000-\$500,000 \$326,000-\$750,000 \$318.10 \$70.90

22

1	Medicare Part D
	Drug coverage
-	❖ Additional purchase❖ \$10-\$100+ per month
	Cost dependent on drugs covered
1	Requirement if prescription coverage not included in supplementary/secondary insurance

23

Health Insurance at 65 Sign up for an employer-sponsored plan. District coverage Spouse's plan provided spouse is actively employed Enroll in Medicare and purchase additional policy. Enroll in a medical plan offered by PEBB. Purchase a private plan from the open market.

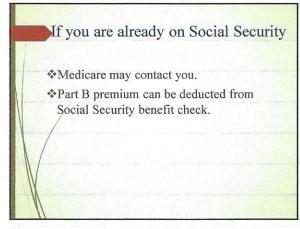


25

Applying for Medicare Benefits ❖ 65 or older ❖ No more than 90 days before starting date ❖ If you have other qualified coverage: Part A may be supplementary. Parts B and D may not be needed. Contact Medicare to delay Parts B and D.

26

Consequences of not applying at 65 No penalty Proof of continuous coverage for BOTH Part B—spouse or employer the wrong type of coverage AND Part D—any plan



28

If you are not on Social Security

- *You may need to contact Medicare.
- The enrollment window runs 3 months before your 65th birthday month, your birthday month, and 3 months after your birthday month.
- Part B premium will be paid directly to Medicare.

29

PEBB Medicare Providers Resident Dependent

Medical

- Kaiser WA—(HMO)
- Uniform Medical Plan (UMP)—(PPO)
- United Health Care (UHC) PEBB Balance
- United Health (UHC) Care PEBB Complete
- Plan G—(supplement)

PEBB Medicare Medical Providers

	Туре	Medicare approved procedures	Coverage area
UMP	PPO	yes + more	Worldwide
Kaiser WA	НМО	yes + more	State region specific
UHC Balance	PPO	yes + more	Nationwide
UHC Complete	PPO	yes + more	Nationwide
Plan G	Supplement	yes	Nationwide

31

PEBB Medicare Medical Providers

	Coverage for in-network vs out-of-network	Prescriptions, vision, hearing	Part D drug card
UMP	Higher in-network	yes	Not needed
Kaiser WA	Only if referred	yes	Not needed
UHC Balance	No difference	yes	Not needed
UHC Complete	No difference	yes	Not needed
Plan G	N/A	no	Needed

32

PEBB Medicare Medical Providers

	Medicare premium	PEBB premium	Part D premium
UMP	yes	yes	no
Kaiser WA	yes	yes	no
UHC Balance	yes	yes	no
UHC Complete	yes	yes	no
Plan G	yes	yes	yes

PEBB Dental Providers Willamette Dental DeltaCare PPO HMO Self-directing care Primary care dentist directs care. Worldwide Limited geography within Washington Administered by Delta Dental of Washington

34

Medicare and CDHP Must leave CDHP plan as soon as eligible for Medicare Can now use HSA to pay for Medicare premiums

35

Medicare and VEBA Remove limited purpose designation from VEBA account Can now use VEBA funds to be reimbursed for some premiums

PEBB Enrollment Procedure Medicare

If you are already enrolled in PEBB

- Send copy of Medicare card to PEBB
- Give PEBB the date you are eligible for Medicare
- Request PEBB to lower your premium to Medicare rates

37

PEBB Enrollment Procedure Medicare

If you are not already enrolled in PEBB

- Complete PEBB application (Form A)
- Complete other forms as needed
- Submit within 60 days of the last day of district/current coverage