



CalPERS Education Center presents:

Medicare and Your CalPERS Health Benefits



Agenda:

- Medicare Overview
- Medicare Enrollment
- Special Enrollment Period
- Medicare Reimbursement
- CalPERS Health Plans
- Resources

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Medicare Overview

Medicare is comprised of several parts:

- Part A: Hospital
- Part B: Medical
- Part C: Medicare Advantage Health Plan
- Part D: Prescription drug

Medicare Overview – Medicare Part A

Medicare Part A is hospitalization coverage and is free for most people who have worked at least 10 years in Social Security-Medicare covered employment.

You may also qualify:

- Through a current, former, or deceased spouse
- Due to a disability if under age 65

Medicare Overview – Medicare Part B

Part B is for medical coverage.

Retirees are enrolled:

- Automatically at age 65 – if receiving SSA benefits
- Under age 65 with certain disabilities
- At age 65 during Initial Enrollment Period – if not receiving SSA benefits

Medicare Overview – Medicare Part B, continued

Retirees who do not enroll in Part B when first eligible:

- Have a 10% penalty for each 12 months eligible but not enrolled
- Can enroll during SSA General Enrollment Period

Medicare Overview – Medicare Part C

Medicare Advantage Health Plans include:

- Kaiser Permanente Senior Advantage
- UnitedHealthcare Group Medicare Advantage PPO Plan

Medicare Overview – Medicare Part D

- Federal voluntary outpatient prescription drug benefit
- CalPERS Health Plans provide your prescription drug
- You should **not** enroll in a non-CalPERS Part D plan
- If you enroll in a non-CalPERS prescription drug plan you will lose your health coverage

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CalPERS Medicare Enrollment

Enrollment is required by you, your spouse, or eligible dependent if you are:

- Retired, *and*
- Eligible for Medicare Parts A and B

Notification Process

Notifications along with the certification form are sent beginning four months prior to your 65th birthday:

- Four months prior – Initial notice
- One month prior – Reminder notice
- First day of their 65th birth month – Cancellation notice

Failure to return completed form results in automatic cancellation of health coverage

Certification of Medicare Status

You are required to:

- Complete the “Certification of Medicare Status” form
- Provide supporting documentation to CalPERS



P.O. Box 942715 Sacramento, CA 94229-2715
888 CalPERS (or 888-225-7377) (Fax (800) 959-6545
www.calpers.ca.gov

California Public Employees' Retirement System

Certification of Medicare Status

Please complete **Section 1**, and either **Section 2, 3** or **4**. Sign and date the form and return it to CalPERS at P.O. Box 942715, Sacramento, CA 94229-2715.

Section 1: Please enter the Member's/Dependent's name and CalPERS ID.

CalPERS Retiree Name:	CalPERS Retiree CalPERS ID:
Medicare-Eligible Member/Dependent:	Member/Dependent CalPERS ID:

Section 2: For Member/Dependent Enrolled in Medicare Part A and B

I am enrolled in Medicare Part A and Medicare Part B. This is the information reflected on my red, white and blue Medicare card or Notice of Entitlement from the Social Security Administration:

Name of Medicare Beneficiary:
Medicare Claim Number: _____
HOSPITAL (PART A) effective date: _____
MEDICAL (PART B) effective date: _____

Section 3: For Member/Dependent claiming Medicare Ineligibility

I am not eligible for premium-free Medicare Part A (in my own right or through the work history of a current, former or deceased spouse). I have verified this with the Social Security Administration and have attached documentation of this fact.

Section 4: For Member/Dependent who works and has Employer Group Health Plan Coverage

I have deferred Medicare Part B enrollment until I am eligible for Medicare Part B enrollment through my spouse's Employer's Group Health Plan.

1. Name of your current employer
2. Name of your Group Health Plan provided to you

Section 5: Member/Dependent Signature

I certify that the above information is true and correct.

Signature _____

Daytime telephone number _____

Revised 10/14

MEDICARE HEALTH INSURANCE
1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY
JOHN DOE

MEDICARE CLAIM NUMBER
000-00-0000-A

SEX
MALE

IS ENTITLED TO EFFECTIVE DATE

HOSPITAL (PART A) 01-01-2007
MEDICAL (PART B) 01-01-2007

SIGN HERE →

Certification of Medicare Status Form

This form enables you to certify status by selecting one of three options:

- Enrollment in Medicare Parts A and B
- Ineligible for Medicare
- Defer enrollment

If you are ineligible or defer enrollment, you may remain in a CalPERS Basic health plan.

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Special Enrollment Period

If you are still working and covered by an active group health plan and then retire after age 65 you may enroll in Part B without penalty.

Once you retire, you must:

- Enroll into Medicare Part B within 60 days of separation
- Submit the Certification of Medicare Status Form

Remember, failure to enroll results in cancellation of health coverage

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Medicare Part B Reimbursement

- State of California retirees may be eligible for Part B reimbursement
- Reimbursement is the difference between the State's contribution and the plan premium
 - Not to exceed the Part B premium amount
- Public Agency and School retirees are not entitled to reimbursement from CalPERS

Medicare Part B Reimbursement

Income-Related Monthly Adjustment Amount (IRMAA)

- Part B Premiums are based on individual annual incomes
- If you earn a higher income, you may pay more for Part B
- SSA adjusts premiums annually

You must notify us **annually** of an increased premium and include a copy of the Social Security benefits notice

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CalPERS Health Plans – Medicare Plans

- Supplement to Medicare plans
- Managed Medicare plans (Medicare Advantage)

CalPERS Health Plans – Supplement to Medicare

- PERS Select
- PERS Choice
- PERSCare

CalPERS Health Plans – Managed Medicare

- Kaiser Permanente Senior Advantage
- UnitedHealthcare Group Medicare Advantage PPO Plan

CalPERS Health Plans - Changing Your Medicare Plan

Four permitting events allow you to change your Medicare plan:

- During Open Enrollment in the fall each year
- At retirement
- When you first become eligible for Medicare
- If you move

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Resources: CalPERS Website – calpers.ca.gov



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Retirees

Enroll in Medicare... Know Your Options

Learn what CalPERS and Medicare can do for you, and about important Medicare plan changes for 2016.

[Review Medicare Plan Changes](#)



I Want To . . .

- [Attend Training & Events](#)
- [Change My Tax Withholding](#)
- [Enroll in Medicare](#)
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Resources

- [Ambassador Program](#)
- [Board Meetings](#)
- [Cost-of-Living Adjustment](#)
- [Death Benefits](#)



Forms & Publications

- [Address Change Authorization \(PDF\)](#)
- [CalPERS Medicare Enrollment Guide \(PDF\)](#)
- [Direct Deposit Authorization \(PDF\)](#)
- [Employment After Retirement \(PUB\)](#)

Resources: my|CalPERS – my.calpers.ca.gov

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Health Plan Summary

Current Health Coverage as of 06/22/2015

Medical Plan  Kaiser Permanente California	Coverage Type Employee only Basic	Enrolled Since 03/01/2001	Premium \$633.04 Need premium details?
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Subscriber and Dependents

Name	Relationship	Date of Birth	Medical
John Smith	Self	12/13/1961	Basic

Connect with Your Health Benefit Provider

[Our Health Plans Online](#)

[Dental - CA Dept. of Human Resources](#)

[Vision - VSP Vision Care](#)

CalPERS On-Line Health Benefit Resources

[Health Benefits Program](#)

[Forms & Publications Center](#)

Resources: Medicare – medicare.gov

Medicare.gov

The Official U.S. Government Site for Medicare

type search term here

Search

Sign Up /
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Your Medicare
Costs

What Medicare
Covers

Drug Coverage
(Part D)

Supplements &
Other Insurance

Claims &
Appeals

Manage Your
Health

Forms, Help, &
Resources

Is my test, item, or
service covered?

type your test, item, or service here

Go

Find health
& drug plans

Apply for
Medicare

Get started
with Medicare



Get your Medicare Summary Notices (MSNs) electronically

Go paperless

Medicare Open Enrollment starts October 15 and ends December 7

Review your health and prescription drug coverage options

Address change/Medicare card
issue?

Select your card issue...



Go

Information for my situation

Select your situation...



Go

Find someone to talk to

Select your state...



Go

Find doctors, providers,
hospitals, plans &
suppliers

Blogs

News

Videos



Get help with costs



Find out how Medicare works

Medicare Open Enrollment is coming

Resources: Centers for Medicare and Medicaid – cms.hhs.gov

Home | About CMS | Newsroom Center | FAQs | Archive | Share Help Print

CMS.gov
Centers for Medicare & Medicaid Services

Learn about your [healthcare options](#)

- Medicare
- Medicaid/CHIP
- Medicare-Medicaid Coordination
- Private Insurance
- Innovation Center
- Regulations & Guidance
- Research, Statistics, Data & Systems
- Outreach & Education



Covering more Americans

Making Americans healthier by preventing illness

Coordinating better care & lowering costs



Medicare & Medicaid have been covering healthcare for 50 years!

CMS covers 100 million people...

...through Medicare, Medicaid, the Children's Health Insurance Program, and the Health Insurance Marketplace. But coverage isn't our only goal. To achieve a high quality health care system, we also aim for better care at lower costs and improved health.

But we can't and we don't do it alone. We need your help to find the way forward to a better health care system for all Americans.

Resources

Publications – available at calpers.ca.gov

- CalPERS Medicare Enrollment Guide (HBD-65)
- Health Benefit Summary (HBD-110)
- Health Program Guide (HBD-120)
- Health Plan Evidence of Coverage (EOC)

Resources

Telephone

- CalPERS – **888-CalPERS (888-225-7377)**
- SSA – Medicare Hotline **800-772-1213**
- Health Insurance Counseling and Advocacy Program (HICAP) – **800-434-0222**

This concludes our presentation.

Thank you for attending!

Disclaimer: CalPERS is governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The information in this webinar is general and current as of the date recorded. The Retirement Law is complex and subject to change. If there is a conflict between the law and the information presented in this CalPERS webinar, any decisions will be based on the law.