

## Retirees and Medicare

### 1. I am a retired member and will turn 65 this year. What do I need to do?

- Medicare must be your primary payer for claims; therefore, you **must** have Medicare Part A and Part B **effective the first day of the month of your 65<sup>th</sup> birthday**. Exception: If your date of birth is the first day of the month, you must have Medicare A and B effective the first day of the month **prior** to your 65<sup>th</sup> birthday.
- You must pay a premium for Medicare Part B. The premium will be deducted from your Social Security check.
- If you are enrolled in the PEEHIP Hospital Medical Plan, PEEHIP will automatically change your coverage to the PEEHIP Medicare Plus Plan and your PEEHIP Hospital Medical premium will be reduced accordingly. This plan is a supplement to the hospital and medical benefits provided under Medicare Parts A and B. It is available to Medicare-eligible retirees. This coverage is similar in nature to C-Plus and other Medicare supplemental insurance plans.
- PEEHIP will mail an official letter and Medicare booklet to you two months before you turn 65 informing you of how your insurance benefits will change when you become Medicare eligible.
- Your contract number will **not** change with PEEHIP, and you will not need or receive a new PEEHIP ID card.
- You will need to notify your providers to file your hospital medical claims with Medicare first and then file with PEEHIP secondary.

### 2. Do I need Medicare Part A and Part B? What happens if I do not elect Medicare Part B coverage?

Yes you **do need both** Medicare Part A and Part B if you are retired and are Medicare eligible due to age or disability. You will **not** have adequate coverage if you do not have Medicare Part B. Therefore, it is very important for you to have Medicare Part A **and** Part B to ensure adequate coverage with PEEHIP. You will be financially liable for medical costs incurred if you do not take Part B as PEEHIP will only pay 20% of the Medicare allowable fees.

### 3. Do I need to enroll in Medicare Part D to have prescription drug coverage?

Most Medicare eligible retirees and covered dependents should NOT enroll in the Medicare Part D coverage if they are covered by the PEEHIP Medicare Plus Plan. PEEHIP provides prescription drug benefits as a component of your PEEHIP health care plan.

### 4. If I enroll in Medicare Part D, will I still have prescription drug coverage under PEEHIP?

No. If you enroll in Medicare Part D you will lose your PEEHIP drug coverage and will not be able to get this coverage back until you drop the Medicare Part D coverage. Keep in mind that you are not able to take advantage of coverage under both the PEEHIP prescription drug program and through Medicare Part D.

### 5. I want to drop my Medicare Part D coverage and reinstate my PEEHIP prescription drug coverage. What do I need to do?

In order to have your PEEHIP prescription drug coverage reinstated, you must provide a letter to PEEHIP from Medicare stating that you are no longer enrolled in Medicare Part D. The letter must provide the cancellation date of the Medicare Part D coverage. To contact [Medicare](#) about cancelling your Part D coverage, call toll free 800.633.4227.

### 6. Do I need BCBS Blue Advantage since I am on Medicare?

If you are retired and enrolled in the PEEHIP Hospital Medical Plan and you have Medicare Part A and Part B, you have the PEEHIP Medicare Plus Plan. You do not need BCBS Blue Advantage because the PEEHIP Medicare Plus Plan is a supplement to hospital and medical benefits provided under Medicare Parts A and B. In most cases, you do not need another supplemental plan for Medicare.

**7. I am retired. I will be 65 in two months and have applied for Medicare Parts A and B. My wife will not be eligible for Medicare for several years. Do I need to do any paperwork in order to ensure that my wife will continue to be covered under my PEEHIP Hospital Medical Plan?**

No. You will not need to submit any paperwork to PEEHIP. PEEHIP will remain the primary payer for your spouse's medical claims until she becomes Medicare eligible.

**8. My spouse is going on Medicare. When will PEEHIP reduce my premium accordingly?** If you are a retired member and your dependent is becoming eligible for Medicare due to **age**, PEEHIP will automatically reduce your insurance premium to the rates applicable for a retired member whose covered spouse is Medicare eligible. If your dependent is becoming eligible for Medicare due to **disability**, you must notify PEEHIP and send a copy of your spouse's Medicare card with a note of explanation. The premium reduction will be made effective the first day of the second month once the Medicare information is received by PEEHIP and entered into our system.

**9. I am currently employed full-time at a non-participating university. Am I eligible to obtain health insurance with PEEHIP upon my retirement?**

- An eligible member who retires from a non-participating system can enroll in PEEHIP coverage within 30 days of his or her date of retirement. The effective date of coverage is the date of retirement or October 1.
- If the member had a Hospital Medical Plan with the non-participating system immediately prior to retirement, the member can enroll in PEEHIP with no waiting periods. If the member did not have a Hospital Medical Plan with the non-participating school system, the member can enroll in single PEEHIP coverage or the PEEHIP Supplemental Plan but will be required to serve a 270-day waiting period on pre-existing conditions unless proof of previous coverage is received and approved by PEEHIP.
- If the retiring member only had single coverage, he or she cannot add family coverage on the date of retirement. In this situation, the retiring member must wait until the Open Enrollment period of July 1 through August 31 to add family coverage for an October 1 effective date.
- The retiring employee cannot enroll in the Optional Coverage Plans (i.e. cancer, dental, indemnity, vision) on his or her date of retirement if the employee retires outside of the Open Enrollment period.

**10. I am going on Medicare but I am still actively employed with PEEHIP coverage. What do I do?**

Your PEEHIP coverage will remain the primary payer until you retire. If you are enrolled in Medicare, Medicare will pay secondary and for Medicare-eligible expenses not paid by PEEHIP. When you retire, PEEHIP will pay secondary to Medicare, effective the date of your retirement. On your date of retirement, you must have Medicare Parts A and B to have adequate coverage with PEEHIP.