



Preparing for a Successful Retirement: Healthcare Matters



Your Benefits

**Centers for Medicare
& Medicaid Services**
Rhonda Hunter



CMS – Largest Purchaser of Health Care in the United States

- Serving over 100 million through Medicare, Medicaid, Children's Health Insurance Programs and the Health Insurance Marketplace
- Budget approx. \$800 billion dollars



Medicare – The Beginning



Medicare

- Medicare is the health insurance program for:
 - People age 65 and older
 - Certain people under age 65 with disabilities
 - People with all ages with End Stage Renal Disease (ESRD)



A sample Medicare Health Insurance card for Jane Doe. The card features a red header with the Medicare logo and the text "MEDICARE HEALTH INSURANCE". Below the header is a blue bar with the phone number "1-800-MEDICARE (1-800-633-4227)". The card lists the beneficiary's name as "JANE DOE", her Medicare claim number as "000-00-0000-A", and her sex as "FEMALE". It also indicates that she is entitled to "HOSPITAL MEDICAL" (PART A) and "MEDICAL" (PART B) coverage, both with an effective date of "07-01-1986". A "SIGN HERE" label with an arrow points to a line at the bottom of the card. A large, semi-transparent "SAMPLE" watermark is overlaid on the card.

MEDICARE			HEALTH INSURANCE
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY			
JANE DOE			
MEDICARE CLAIM NUMBER		SEX	
000-00-0000-A		FEMALE	
IS ENTITLED TO		EFFECTIVE DATE	
HOSPITAL MEDICAL (PART A)		07-01-1986	
MEDICAL (PART B)		07-01-1986	
SIGN HERE → _____			

The Four Parts of Medicare



**Part A
Hospital
Insurance**



**Part B
Medical
Insurance**



**Part C
Medicare
Advantage Plans
(like
HMOs/P**



**Part D
Medicare
Prescription Drug
Coverage**

Medicare Part A

- Inpatient Hospital Stays
- Home Health Care
- Skilled Nursing Care
- Hospice
- Blood



Medicare Part B

- Doctor's services
- Outpatient Hospital Services
- Home Health Services
- Preventive Services
- Durable Medical Equipment



Part C – Medicare Advantage

- Health plan options approved by Medicare
 - Another way to get Medicare coverage
 - Still part of the Medicare program
 - Run by private companies
- Medicare pays plan an amount
 - For each member's care
- May have to use network doctors or hospitals
- Types of plans available may vary

Medicare Part C

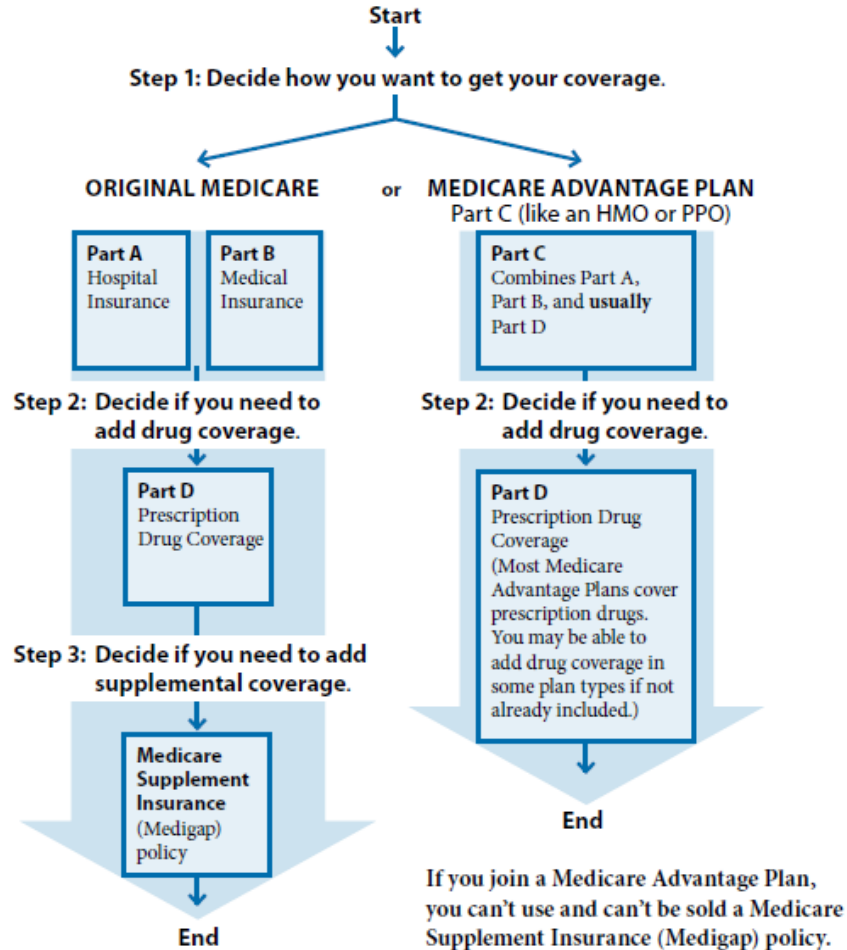
- Usually get all Part A and B services through plan
 - May have to use providers in plan's network
 - Generally must still pay Part B premium
- May get extra benefits
 - Vision, hearing, dental
 - Prescription drug coverage
- Still in Medicare program
 - Get all Part A and Part B services
 - Have Medicare rights and protections

Medicare Part D

- Medicare Prescription Drug Coverage
- Began January 1, 2006
- Provided through
 - Prescription drug plans
 - Medicare Advantage plans
 - Some employers and unions



Decide How You Want to Get Your Medicare Coverage



Medicare Open Enrollment



IT PAYS TO COMPARE PLANS.
MEDICARE'S NEW PLAN FINDER MAKES IT EASIER.

Now's the time to consider your options.
This is your chance to look at all of your Medicare plan choices for the year ahead—the prescription drug plan, Medicare Advantage and supplemental (Medigap) plans.



Plans change, so can your health needs.
Medicare plans change each year. Don't assume your current coverage is still your best choice. Review your current plan, costs and health needs. Then see how other plan options compare.



It's worth a look.
You may find better coverage, with benefits or lower costs. It's worth taking the time to explore your options while you can.



MEDICARE OPEN ENROLLMENT
Oct. 15 – Dec. 7

Use the new Plan Finder at Medicare.gov.

Comparing plans is easier with the new, online, Medicare Plan Finder. Prescription drug costs, too, are included.

- Personalized results
- Need additional information? Ask a plan specialist.
- Want more information on coverage options?
- Compare Medigap cost plans.
- [www.medicare.gov/plan](#)



Prefer to talk it over?
Call 1-800-MEDICARE

We'll connect you to a live agent who can help you compare your Medicare Advantage and Medigap options. Quality First Medicare.gov/medicarehelp is your best resource.

TTY: 1-800-368-5746



© 2014 Medicare. All rights reserved. Medicare and Medicaid are trademarks of the U.S. Department of Health and Human Services.

Your New Medicare Card

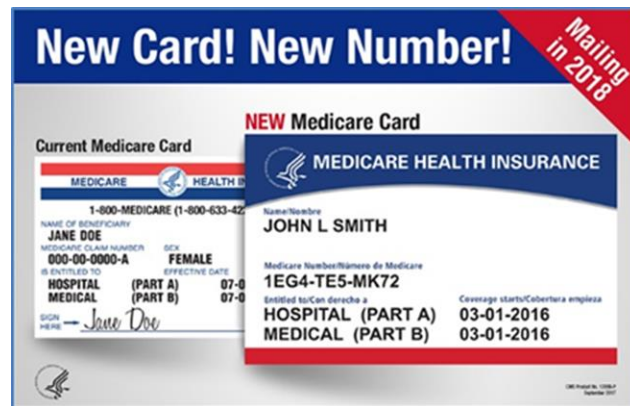
Information for
People With
Medicare

2018



What does the new card look like?

- It has your
 - Name
 - New Medicare number
 - Dates that Medicare Part A and Medicare Part B coverage started
- It doesn't have your
 - Signature
 - Social Security Number
 - Gender



When do I start using my new Medicare card

- Start using your new card as soon as you get it
- Beginning January 1, 2020, you can only use the new Medicare card and new number



Key Initiatives

- E-Medicare “What’s Covered” App
- Prevent Opioid Misuse
- Fraud Prevention



How can I protect myself and Medicare from fraud?

- Don't share your Medicare card with anyone—
treat it like a credit card
 - Don't carry it unless you need it
 - Keep it in a safe place
- Scam artists may try to get personal information by contacting you about your new card
- If someone asks you for your information, for money, or threatens to cancel your health benefits if you don't share your personal information, hang up



Helpful Resources

- 1-800 medicare /1-800-633-4227
- Medicare.gov
- Cms.gov
- Medicare & You Handbook
- GeorgiaCares – the State Health Insurance Assistance Program
866-552-4464 Option 4

Contact Information

Centers for Medicare and Medicaid Services

Sam Nunn Federal Center

61 Forsyth Street, Suite 4-T-20

Atlanta, Georgia 30303

rhonda.hunter@cms.hhs.gov

404-562-7217





**Emory Benefits
Department
Tia Thatch**

Agenda

- Turning 65 - Still Working
- Ready to Retire
 - Retirement Eligibility
 - Retirement Process
 - Retiree Benefits
 - All Retirees
 - Pre-65
 - Post-65
 - Additional Benefits



Turning 65 - Still Working

- Social Security
 - Possible age-based limits to amount you can earn while receiving benefits
 - Contact the Social Security Administration for details
- POS Plan
 - Medicare enrollment is optional
 - Part A is free
 - Emory is primary, Medicare is secondary
 - Part B is not needed until you retire
- HSA Plan
 - Medicare enrollment is optional
 - Can have HSA plan and Medicare
 - Can't Contribute to Health Savings Account and enroll in Medicare
 - Forgo enrollment in Parts A and B until separation

RETIREMENT ELIGIBILITY

- Must meet **all** of the following:

Regular staff and faculty
who work at least 20 hours
or more per work week

At least age 55

At least 10 years of service
(at least half-time with
breaks less than one year
or 24 months if due to a
Reduction in Force)

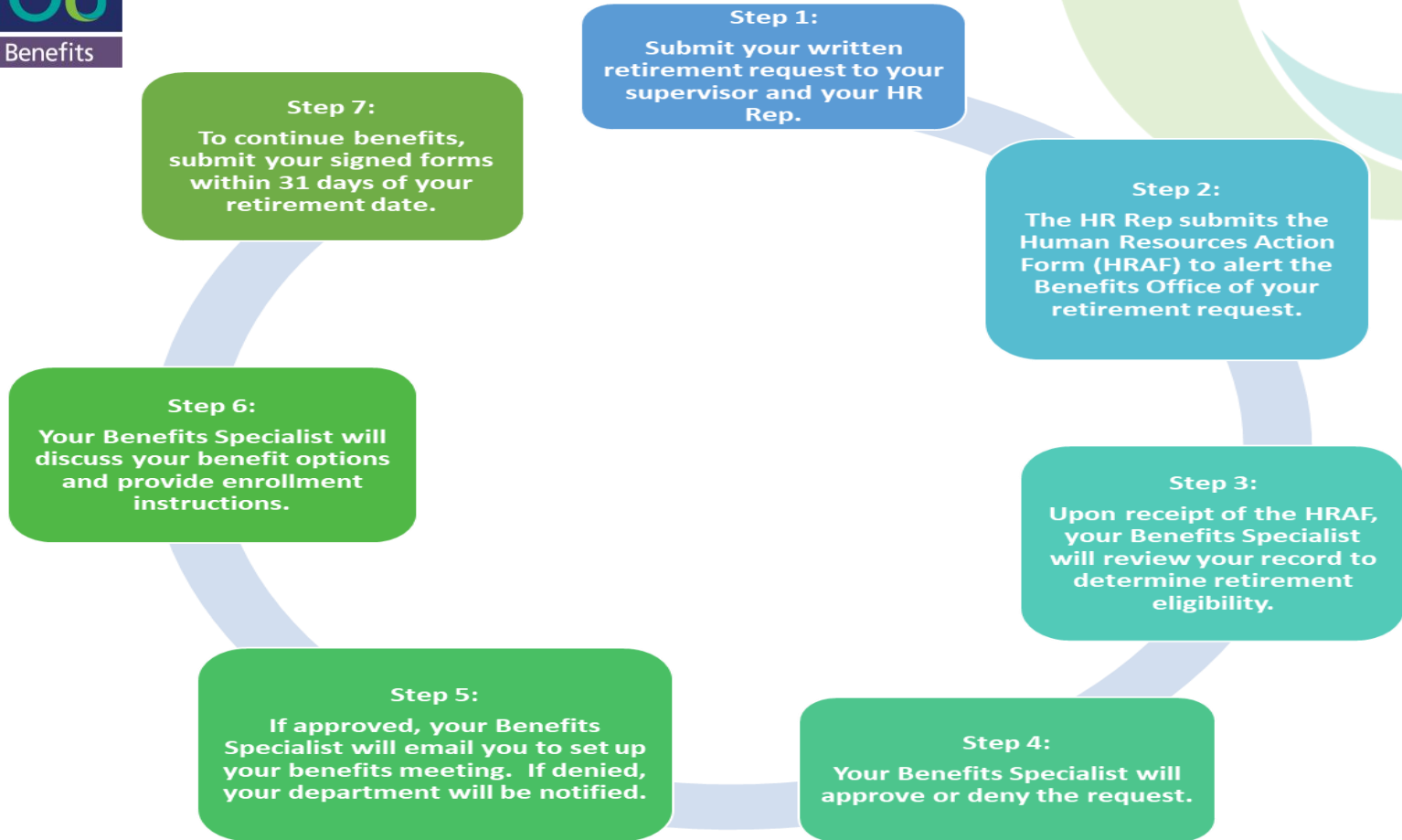
Retire from a paid-regular
status or disability LOA

Total years of age and
service must equal at least
75

RETIREMENT ELIGIBILITY - SUBSIDY

- Hired Before 1/1/2003
 - Emory Subsidized Medical
 - Pre-65
 - Aetna POS
 - Retiree pays partial premium
 - Post-65
 - Access to Via Benefits
 - Emory deposits money into Health Reimbursement Account (HRA)
- Hired 1/1/2003 or After
 - Retiree Funded/No Emory Subsidy
 - Pre-65
 - Aetna POS
 - Retiree pays full cost
 - Post-65
 - Access to Via Benefits
 - No HRA

RETIREMENT PROCESS



RETIREE BENEFITS – ALL RETIREES

Retiree Life Insurance

Traditional Dental Insurance

EyeMed Vision Plan

RETIREE BENEFITS - LIFE INSURANCE

- Emory paid, no cost to you
 - **\$10,000 benefit**
- Update your beneficiaries when changes occur
- Advise beneficiary and loved ones about the benefit and any updates you make

RETIREE BENEFITS - DENTAL PLAN

- Aetna Traditional Plan provides:
 - **\$1500 Annual Benefits Maximum**
 - **Preventive Care - 100%**
 - **\$50 Deductible for Basic and Major Services**
 - **Basic Service - 90/10% In-Network, 80/20% Out-of-Network**
 - **Major Service - 50/50% In and Out-of-Network**

DENTAL PLAN RATES

2020 Dental Plan Contributions	
	AETNA PPO PLAN
	MONTHLY RATE
Retiree Only	\$50.00
2-Person	\$100.00
Family	\$165.00

- Paid via ACH to McGriff Insurance
- Enroll or cancel retiree dental coverage during the Annual Enrollment Period



EYEMED VISION PLAN

- If you retire during the year, continue existing vision coverage through COBRA
- Enroll for retiree vision during Annual Enrollment
 - Must pay annual premium at enrollment
 - Payable to Emory

2020 Vision Plan Contributions	
	EYE MED VISION CARE
	ANNUAL RATE
Retiree Only	\$134.16
Retiree+ Spouse	\$254.40
Retiree + Child(ren)	\$267.84
Family	\$394.32

YOU MUST RE-ENROLL EACH YEAR TO CONTINUE RETIREE VISION COVERAGE.

PRE-65 - RETIREE MEDICAL

- Active Plan Ends on the last day of the month that you worked
- Aetna POS Medical Plan
 - Pre-65 retirees
 - Covered spouses and children
- **Dependents cannot be added after you retire**



If medical coverage is cancelled, you cannot re-enroll at a later date.

PRE-65 - MEDICAL PLAN RATES

2020 Medical Plan Contributions				
	Hired prior to January 1, 2003		Hired on/after January 1, 2003	
	NON-MEDICARE ELIGIBLE WITH SUBSIDY	MEDICARE ELIGIBLE WITH SUBSIDY	NON-MEDICARE ELIGIBLE WITHOUT SUBSIDY	MEDICARE ELIGIBLE WITHOUT SUBSIDY
Retiree Only	\$655.79	\$322.85	\$1,218.74	\$582.39
Retiree + Spouse	\$1,311.55	\$645.71	\$2,437.48	\$1,164.80
Retire + Child(ren)	\$853.10	\$518.26	\$1,584.36	\$934.74
Family	\$1,508.88	\$841.04	\$2,803.10	\$1,517.05
Child(ren) Only	\$195.31	\$195.31	\$352.26	\$352.26

- **Paid via ACH to McGriff Insurance**

Pre-65 - Transitioning to Post-65 Benefits

- The Benefits Department will mail Transition Guide 60 days prior to your 65th birthday
- Pre-65 Medical terminates at the end of month prior to your 65th birthday
 - Post-65 benefits should be effective the 1st of the month of your 65th birthday
- McGriff Insurance will make necessary billing adjustments



Contact your
Benefits
Specialist if you
have questions
about the process

Pre-65 - Transitioning to Post-65 Benefits

- Enroll for Medicare Parts A & B:
 - Enroll online at www.medicare.gov
 - Visit your local Social Security Administration Office
- Review Medicare Supplemental and Part D Prescription Plans
- Enroll for your new Medicare Plans
 - On your own
 - Using assistance of Via Benefits
 - Other resources (your own agent, family member, etc.)

POST-65 - RETIREE MEDICAL

- Active Plan Ends on the last day of the month that you worked
- Enroll in Medicare Parts A & B
 - Note: If you are planning to retire at 65, enroll in Medicare 3 months prior to your 65th birthday.
 - If you are not 65 when you retire, but your spouse is - this rule applies.
- Enroll in your Medicare Supplemental Plans

POST-65 RETIREE MEDICAL - MEDIGAP



➤ Medigap

- Fills the “gaps” in original Medicare Parts A and B
- Pays difference between total costs and the amount original Medicare pays
- Standardized plans, but carriers charge different premiums
- Coverage anywhere doctor takes Medicare assignment
- Can opt in when first eligible, or during Special Election Period

➤ Part D

- Provides prescription drug coverage by private insurance companies
- Emory reimburses 100% of eligible prescription drug out-of-pocket expenses incurred after the catastrophic coverage threshold is met

Medicare Supplement Insurance (Medigap) plans

Benefits	A	B	C	D	F*	G	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%**
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%

* Plan F also offers a high-deductible plan in some states. If you choose this option, this means you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,200 in 2017 before your policy pays anything.

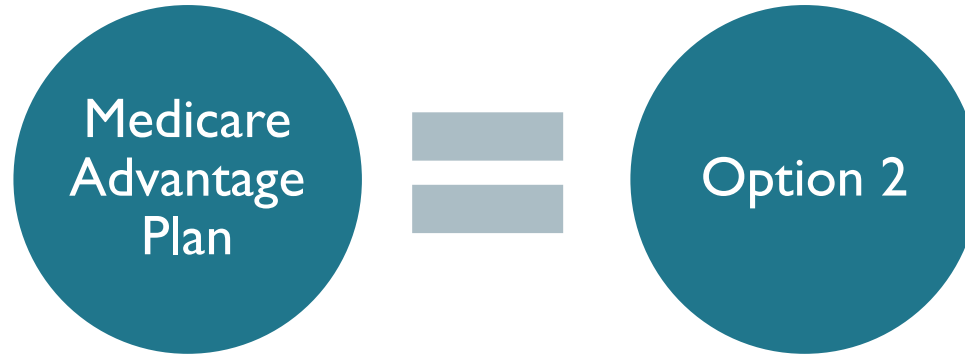
** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

Out-of-pocket limit in 2018

\$5,240	\$2,620
---------	---------

Chart and information above taken from "Medicare and You 2018," official U.S. government Medicare handbook.

POST-65 RETIREE MEDICAL – MEDICARE ADVANTAGE 39



➤ Plan

- Receive your Medicare benefits through a private insurance company
- Networks vary by plan (certain doctors and hospitals)
- Some plans cover prescriptions, dental and vision
- Out-of-pocket maximums to limit what you spend each year
- Can change plans once a year during Medicare Annual Enrollment (10/15-12/7)

➤ Costs

- Still responsible for Part B Premium
- Lower premiums than Medigap
- Higher out-of-pocket for services rendered (deductibles, coinsurance, copays)

POST-65 RETIREE MEDICAL – VIA BENEFITS

- Benefits Specialist provides contact details
- Call Via Benefits (Retiree and Spouse)
 - Schedule an appointment or enroll that day
 - Call should last about an hour, telephonic enrollment
 - Required for the call:
 - Medicare A & B effective dates, providers information and prescriptions
 - Via chooses plans based on your needs
- Deadline for Enrollment: Last business day of the month prior to your retiree benefits effective date
- Review HRA options with Via Benefits

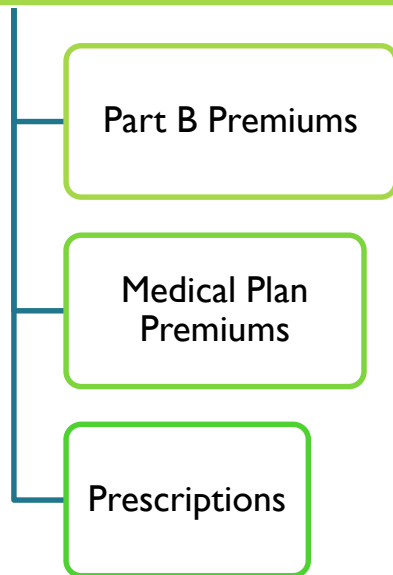
Post-65 Benefits - Health Reimbursement Account (HRA)

- Emory's contribution \$121.68 per month for each eligible retiree and spouse
 - Only for retirees hired prior to 1/1/2003
- Reimbursements processed by Via Benefits
- Contact Via Benefits about reimbursements, even if you do not enroll with them

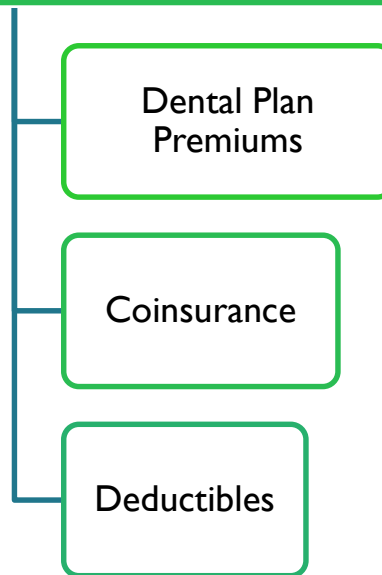
Post-65 Benefits - HRA

- Reimburse qualified expenses, such as:

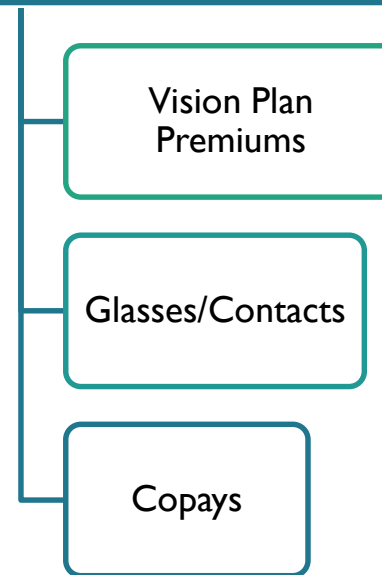
Medical



Dental



Vision



Post-65 Benefits – Reimbursement Options

1. Paper Claims

- One time or recurring claims forms
- Complete form
- Attach required documentation
- Submit via mail, fax or web
- Available for all expense types

2. Automatic Reimbursement

- Enroll in a participating plan
- Ask to select option
- Pay premiums as required
- Available for plan premiums only

ADDITIONAL RETIREE BENEFITS

- Emory Card
 - Courtesy Scholarship
 - Parking
 - Email Access via email.emory.edu
 - Library Access
- Special Events
 - Fitness Centers
 - Continuing Education discounts through Osher Lifelong Learning Institute
 - Sparkfly Discount Program

QUESTIONS?

