

Hello & Welcome! My name is Janelle Mirzaei, This webinar is presented on behalf of the UCSB health care facilitator program. In this webinar we will be covering the transition to UC retiree health insurance. This webinar is geared towards UCSB faculty, staff and academic employees who are in the process of retiring or considering retirement in the next 5 years.

Chapters

1. Resources & Eligibility
2. FAQs
3. Non- Medicare plan options
4. Plan Options & Premiums
5. How UC & Medicare Work Together
6. Cost of Medical Care
7. When to enroll in Medicare
8. RASC common FAQ's
9. UCSB Contacts

Here's a brief look at the Chapters I will cover in this webinar.

This presentation is intended for communication purposes only, it is not a guarantee of benefits.

Details about the UC policies and health plans are available on [UCnet](#).

Future of Retiree Health



UC is committed to ongoing health benefits



Not a guaranteed benefit



Plan designs can change



Your share of costs may increase year over year

Lets talk about the future of retiree health. The university of CA is committed to ongoing health benefits for retirees; however, it is not a guarantee benefits. That means the plan designs can change and your share of cost may increase year to year

Retirement Planning Resources

Checklists

- [Pre-retirement Information and Resources Checklist](#)
- [Benefits Retirement Election Preparation Checklist](#)

Roadmaps

- [Retirement Roadmap Brochure \(pdf\)](#)
- [Preparing for Retirement Website](#)
- [Create a Personalized Retirement Roadmap](#)
 - Sign in to [MyUCRetirement.com](#) required

UCOP Webinars (live & recorded)

- [The UC Retirement Process from Start to Finish by RASC](#)
 - *For UCRP members planning to retire within the next 4-12 months, this webinar explains everything you need to know about the retirement process, including required forms, important deadlines and helpful resources.*
- [Retirement Planning Webinars and Recordings](#)
 - UC offers retirement planning webinars on the second and fourth Tuesdays of every month from 10:00am - 12:30pm.
- [Retiree Health Benefits Webinars](#)
 - UC offers retiree health benefits webinars the 3rd Wednesday of each month from 10:00am - 12:00pm

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Understanding where you need to go and what you need to do will help you feel better equipped through your retirement process.

Please take a minute to review the resources that are available to you: Checklists, Roadmaps and UCOP webinars.

New: Medicare At Retirement Enrollment Checklist

UNIVERSITY
OF
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MEDICARE AT RETIREMENT ENROLLMENT CHECKLIST

RETIREMENT PREPARATION

- Attend Retiree Webinars & Medicare Webinars: [Retirement planning webinars](#), [UCNet Medicare office hours and webinars](#), [UCNet](#)
- Schedule a Meeting with a Retirement Counselor: [My UC Retirement](#)
- Run Retirement Estimates in UC Retirement At Your Service: [UCRAVS](#)
- Pick Your Retirement Date and create your Personal Retirement Profile through UCRAVS
- Submit and Finalize your Retirement Election Through UCRAVS **90 days before retirement date.**

IF YOU ARE OVER 65 AND DEFERRED MEDICARE WHILE WORKING

Step 1 — Request Employer Verification/CMS L564

- Your campus/location completes Section B: [Health care facilitators](#), [UCNet](#)
- You Complete Section A

Important: If you receive Social Security (SS) payments, you will automatically be enrolled in Medicare Part A & B when you turn 65 unless you opt out. If you are enrolled in Medicare Part A & B, jump to the "Once Medicare is Active" section.

Step 2 — Apply for Medicare

Apply in Person

Schedule an Appointment through your Local SS Officer Locator

- Provide [CMS L564](#)
- [CMS 40B](#) if already enrolled in Medicare Part A

Apply Online

- Go to [Sign up for Medicare](#), [SSA](#)
- Create or log in to [The United States Social Security Administration](#)
- Complete Medicare Part A & B Application
- Complete Medicare Part B enrollment only if already enrolled in Medicare Part A
- Complete the [CMS L564](#) online and upload supporting documents

When you enroll in Medicare, Social Security will ask the following questions regarding Group Health Coverage. Note, when you retire from UC, you are no longer an active employee, and your active Group Health Plan coverage ends upon your separation.

Are you covered under a Group Health Plan? **NO**

Are you covered under a Group Health Plan through your own current employment? **NO**

Are you covered under a Group Health Plan through another person's current employment? **NO**, if you are **NOT** covered. **YES**, if you are.



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RASC have developed a Medicare-at-Retirement Enrollment Checklist to help guide retirees and their dependents through the Medicare enrollment process and the transition into a UC Medicare plan. The checklist includes direct, easy-to-use links that allows you to quickly access key resources and relevant websites, making the enrollment process easier to navigate.

The guide is now available on UCNet and can be accessed using the link or QR code below.

Cynthia please link the Medicare retirement enrollment checklist in the chat.

Eligibility

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Lets take a look at eligibility....

Eligibility for UC Retiree Health Benefits

- ✓ **Enrolled or eligible** to be enrolled in UC employee health coverage at retirement
- ✓ Elect a **monthly retirement income**
- ✓ **10 or more** years of UCRP service credit for medical and dental
- ✓ **Elect to continue** coverage or **suspend** at the time of retirement
- ✓ If you select **“lump sum cashout”** you **forfeit eligibility for retiree health benefits**

- ❖ **All questions regarding your UCRP service credit or eligibility should be directed to the RASC or make an appointment with a Retirement Counselor**
- ❖ **Please review retirement pension plan book for more details**

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Here are some basic eligibility requirements when you retire. In order to be eligible for UC retiree health insurance you must be enrolled or eligible be enrolled in UC coverage at retirement. You must elect a monthly retirement income, 10 or more years of UCRP service credit for medical and dental. Elect to continue coverage or suspend at the time of retirement and if you select “lump sum cashout” you forfeit eligibility for retiree health benefits.

All questions regarding your UCRP service credit or eligibility status should be directed to RASC OR speaking to a retirement counselor

Graduated Eligibility

- ❖ Currently, UC shares the monthly cost of medical and dental coverage with eligible retirees, up to a maximum UC contribution that varies each year depending on overall costs
- ❖ Retirees may be eligible to receive from 5% to 100% of UC's maximum contribution to premiums — this is known as "graduated eligibility."
- ❖ The amount UC will contribute depends on the date you became eligible for benefits (or your rehire date if you incurred a break in service of more than 120 days), the amount of service credit you have earned and your age at retirement.
- ❖ Check out the Retiree Health Plan Premium Estimator for 2026 on UCNET <https://uc.jellyvisioncustom.com/retiree-graduated-eligibility-premium> for an estimation of the cost of each health plan.

*** For more information about your graduated eligibility, please contact RASC or make an appointment with a Retirement Counselor.**

Frequently Asked Questions !?

Lets take a look at frequently asked questions....

FAQs

When does retiree insurance start?

- Separate in **June**
July 1 retirement date - UCSB coverage ends July 31
- **UC retiree health & Medicare** start **August 1**

What happens to my family when I enroll in Medicare?

Non-Medicare retiree or family they remain in **current** medical plan *(except Health Savings+ Plan)*

Medicare eligible retiree/family enroll:

Medicare
1. **UC Medicare plan**

If you separate in June.. That means your UC retiree health medicare starts Aug 1.

FAQ's

When may I change plans?

- NEW: Retirement is now a "qualifying event" to make medical plan changes. Fill out UBEN 100
 - **Retirement**
 - **Open Enrollment**
 - **Address Change**

If I suspend, when can I reenroll?

- **"Suspend"** retiree health insurance if you have other coverage.
- **You may re-enroll:**
 - **Open Enrollment**
 - **Involuntary loss of coverage**

Do dental and vision continue?

- **Delta Dental**
Continues with UC contribution
- **Retiree Vision (VSP)**
 - Voluntary
 - **You pay** premiums directly to VSP

Starting this year, retirement is now considered a period of eligibility and you can change medical plans when you retire. Additionally, you will have the opportunity to make changes during OE which takes place typically in the fall or if you move outside of a UC service area

If vision coverage something your interested in continuing you must elect it at the time of retirement and you pay the premiums directly to VSP

What is the CMS L564 form?

***The main reason for this form is to show proof of employer coverage to avoid late enrollment penalty to those aged 65 or older when you retire**

- Retirement allows you to apply for Medicare during a Special Enrollment period (SEP)
- You must have or had group health plan coverage within the last 8 months through self or spouse's current employment
- To enroll for Medicare Part B- Complete Section A of the form
- Your location or RASC completes Section B
- Once form is completed, please submit the form to the SSA to enroll in Medicare Part B

[CMS L564 form](#)

The image shows a sample of the CMS L564 form, titled "REQUEST FOR EMPLOYMENT INFORMATION". The form is divided into two main sections: "SECTION A To be completed by individual enrolling in the Medicare Part B enrollment period" and "SECTION B To be completed by Employer". Section A includes fields for Name, Date of Birth, Social Security Number, and Employment Information. Section B includes fields for Employer Name, Address, and Contact Information. The form is designed to be filled out by the employee and their employer to provide proof of group health plan coverage for Medicare enrollment.

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For UC employees or their spouses who are 65 or older and retiring, you will be given a Special Enrollment Period at the time of retirement to enroll in Medicare Part B with Social Security without penalty. To be eligible for a Special Enrollment Period, you must demonstrate that you had group health plan coverage through your employer or your spouse's current employer.

The HR department or benefit office at locations can assist with the completion of employer section B of the CMS L564 form. Myself or the front desk at HR at UCSB can assist with filling out of the employer piece.

As soon as you have the form you and any family members over 65 must individually complete a copy of the CMS L564 form and provide it to Social Security in order to enroll in Medicare Part B.

Non-Medicare Plan Options

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Lets take a look at the non-Medicare plan options

Not Medicare eligible?

- If you are not Medicare eligible when you retire you will remain in your current plan
- If you're a retiree and covered by a UC medical plan, UC will send you a Medicare information packet with enrollment instructions three months before your 65th birthday.
- Please check UCNET to view your retiree 2026 monthly cost

What are my medical plan options at retirement?

	Available in CA	Available in US	Outside of US
Non-Medicare	<ul style="list-style-type: none"> • UC Blue & Gold HMO • Kaiser HMO • UC Care PPO • Health Savings+ Plan 	<ul style="list-style-type: none"> • UC Care PPO • Health Savings+ Plan 	<ul style="list-style-type: none"> • UC Care PPO • Health Savings+ Plan
Medicare	<ul style="list-style-type: none"> • UC Medicare Choice • Kaiser Senior Advantage • UC Medicare PPO • High Option • UC Medicare PPO w/o RX 	<ul style="list-style-type: none"> • UC Care PPO (<i>Split families only</i>) • Medicare Coordinator Program (<i>All family members enrolled in Medicare</i>) 	Not available

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One of the most common questions received at retirement is what are my medical plan options? Let's start with Non-Medicare retirees and their family members. If you reside in CA or a CA service area you will remain enrolled in your current employee plan: UC Blue & Gold, Kaiser, UC Care, and the Health Savings+ Plan.

UC Care PPO, and the Health Savings+ Plan are the plan options for Non-Medicare retirees and their family members who move or plan to move outside of CA but remain in the US.

Whereas, if you're planning on moving overseas, then UC Care PPO and the Health Savings+ plan will be your option.

For Medicare our plans options, here is a quick overview which I will discuss in more detail later..

Delta PPO or DeltaCare USA

- Coverage remains the same
- Premium paid in full by UC **OR** subject to "graduated eligibility"
- Check Retiree Premium Estimator to view your cost if you are subject to graduated eligibility.
- **Delta Dental PPO** – Worldwide coverage
- **DeltaCare USA HMO** – California only

Retiree Vision Services Plan (VSP)

- You pay full premium to VSP
- Coverage is similar to employee plan
- Routine eye exam and eyewear
- Worldwide coverage
- Optional

2026 Monthly Cost	
Retiree Only	\$12.43
Retiree + Child(ren)	\$23.73
Retiree + One Adult	\$23.52
Retiree + Family	\$29.05

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Delta dental PPO and DeltaCare USA coverage remains the same..

This VSP plan is optimal, you pay full premium to VSP.. As some of you may know, our Medicare plans do provide yearly Optometry/vision screenings but not glasses or contacts. If you need contact or glasses I suggest VSP coverage

Flexible Spending Account & Health Savings Account in Retirement

Flexible Spending Account (FSA)

- If you retire after leaving your job, your Health FSA coverage ends on the last day of the month following the month in which separation occurs. For example, if you separate on June 30 and retire on July 1, your coverage ends on July 31. If you separate on March 1 and retire on March 2, your coverage ends April 30.
- You may submit claims for eligible expenses incurred through the last day of participation in the plan. **Expenses incurred after this date aren't reimbursable.**
- **Use-or-lose funds.**

Health Savings Account (HSA)

- You own your HSA. This means HSA funds automatically roll over every year and the account becomes part of your estate upon death. Or the account can transfer to your spouse as an HSA.
- HSAs provide flexibility you can use the funds before and after you retire.

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Next, what happens to your Flexible Spending Account and Health Savings Account at retirement- If you retire after leaving your job, your Health FSA coverage ends on the last day of the month following the month in which separation occurs. For example, if you separate on March 31 and retire on April 1, your coverage ends on April 30. If you separate on March 1 and retire on March 2, your coverage ends April 30.

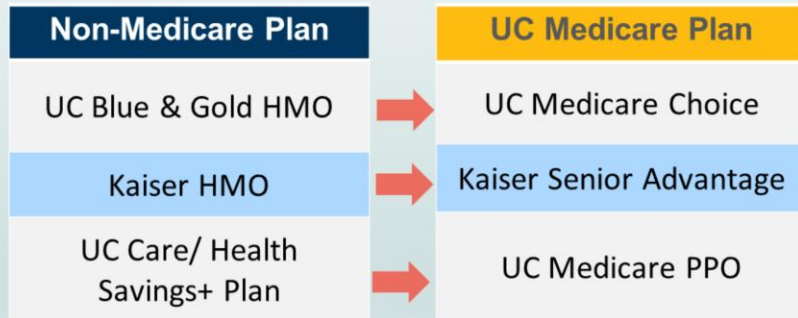
Medicare Plan Options

Before I go into detail about the Medicare plan options. I am going to take a pause here to take questions. Moving on to Medicare- For those of you who are not yet Medicare eligible, you can hop off the webinar as we will be discussing in more detail the Medicare plan options.

For those of you who will not be Medicare eligible, you can hop off this presentation

Transition to UC Medicare Plan

Each UC medical plan has a Medicare version



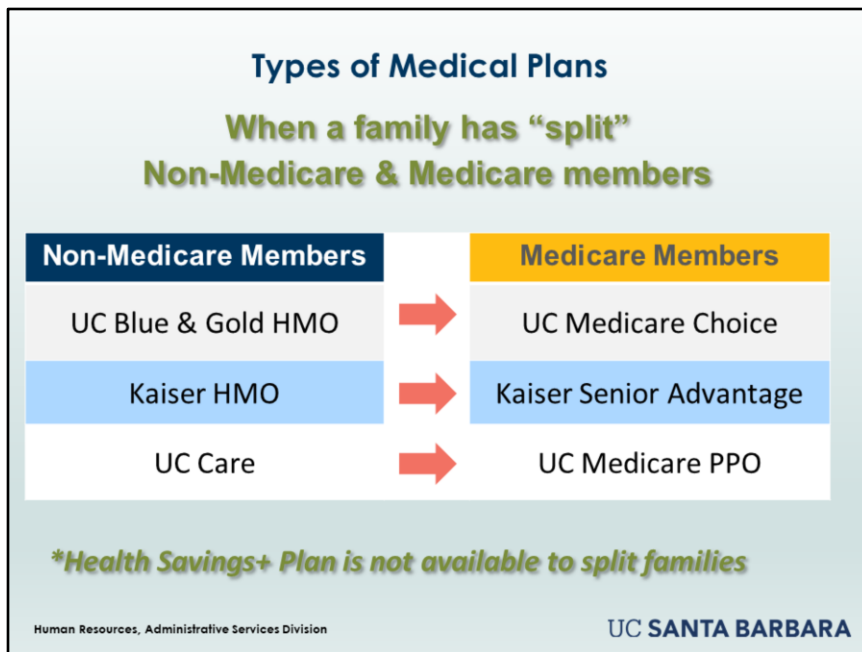
* You do have the option to change your medical plan at retirement

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Each UC medical plan has a Medicare version. You can see on the left hand side the non Medicare plans which are UC blue and Gold, Kaiser, UC care and health savings+ plan. Each of these plans have a partner plan. When you retire and become Medicare eligible you will transition into the UC Medicare plan. That means if you're currently in the UC blue and gold hmo plan you automatically transition into the UC Medicare Choice plan, Kaiser HMO you automatically transition into the Kaiser Senior advantage and for the Anthem PPO plans you will also automatically transition into the UC Medicare PPO plan.

Again, you can change your medical during retirement.



When a family has both Medicare and non Medicare members then the non Medicare eligible members will remain in the current non Medicare plan, whereas the Medicare eligible family members will transition into the Medicare plans. So if you have some family members who are not 65 they will therefore remain in UC blue and Gold HMO while your Medicare eligible family members will transition into the UC medicare choice plan. This is what we refer to as split families.

As a side notes- The Health Saving+ plan is not available to split families. So if you're enrolled in the H S+ plan and you have a family member who is becoming Medicare eligible then you would transition in UC Care and the medicare PPO option.

Are you moving?



Must live in CA

- UC Medicare Choice
- Kaiser
- High Option



Available in U.S.

- UC Care
- Health Savings+ Plan
- UC Medicare PPO
 - Split families only
- **Via Benefits**
 - Living outside of CA but in U.S.
 - All family members are Medicare eligible

Are you Moving or Thinking about Moving after you retire?

For the UC Medicare Choice, Kaiser and High Option plans, you must live in CA or a CA service area.

If you move outside of CA but remain in the U.S. then UC Care and HealthSavings+ plan would be your options. The Health Savings+ Plan will also be available for retirees that are not yet Medicare eligible. The UC Medicare PPO plan and UC Care plan are only available for “split families”. This means when some family members are eligible for Medicare and some aren’t.

If all your family members are eligible for Medicare and you live outside of CA then you and your family would elect a plan through the UC Medicare Coordinator Program administered by Via Benefits and will take a closer look at this in the next slide.

Medicare Coordinator Program

Living out of California in U.S.

ALL family members in Medicare

UC makes annual **\$4000 contribution** to Health Reimbursement Account (HRA) for each member

- UC contribution subject to graduated eligibility

Use HRA money to **purchase individual** Medicare supplement plan & Part D through Via Benefits.

- Use excess HRA money to pay medical expenses and Part B premium
- Unused HRA money will roll over to next year

***Please contact VIA benefits for more detailed information**

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As mentioned in the previous slide, if you're living outside of CA but in the U.S. and all family members are eligible for Medicare then you and your family will be moved to the UC Medicare Coordinator Program administered by Via Benefits.

For retirees eligible for the maximum UC contribution toward retiree health insurance, you will receive a \$4,000 contribution toward a Health Reimbursement Account for each member. This contribution is subject to graduated eligibility. This means if you are not eligible for the max contribution you will receive a percentage of the \$4000 contribution.

You then use these funds to purchase an individual Medicare health plan & Part D through Via Benefits. Any unused HRA funds roll over to the next year.

Are you moving out of U.S.?

Available while living outside of the US:

- UC Care
- Health Savings+ plan

What if I am thinking about moving outside of the US? What is available to me if I move outside of the US? As many of you know, Medicare is a federal program; therefore, you do not have international coverage through Medicare. If you plan on moving outside of the US, your plan options at retirement would be the UC Care PPO and Health Savings+ plan both of these plans offer international coverage



Now let's take a look at how UC retiree health insurance premiums are calculated.

Retiree Health Insurance Premiums

Annually, UC determines the maximum contribution paid towards retiree health premiums (i.e. **medical** and **dental** insurance)

UC **does not** pay full retiree health insurance premium for medical

Some retirees receive the **maximum UC contribution**

Some retirees have **graduated eligibility** and receive a % of the **maximum amount**

***Maximum UC contribution amount can change year to year.**

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Each year the UC determines the maximum contribution paid towards retiree medical and dental premiums. Maximum contribution does not mean that the UC pays retiree health insurance in full but that retirees are eligible for the maximum amount UC pays towards retiree health insurance. That said, some retirees are eligible for the maximum UC contribution and others may have graduated eligibility (they receive a % of the UC contribution amount).

Where do I find rates?

Eligible for Maximum UC Contribution

- Retiree Medical Plan Costs (2026) posted on UCNET
- UCRAYS

Maximum UC Contribution Rate Chart

1. All family members in Medicare
2. One or more are not in Medicare
3. Non-Medicare Plans
4. Non-Medicare Age 65 and Over

Graduated Eligibility

- Retiree Health & Welfare Benefits page UCnet
- Contact RASC via UCRAYS
- Retiree Premium Estimator- located on the on UCNET <https://uc.jellyvisioncustom.com/retiree-graduated-eligibility-premium>

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If you're eligible for the Maximum UC contribution, you can find these rates on Ucnet under Retiree Medical Plan Costs 2026.

The Maximum Contribution Rate Chart is listed on Ucnet and is broken into 4 categories. You'll want to research the category that you and your family belong to determine your UC premium

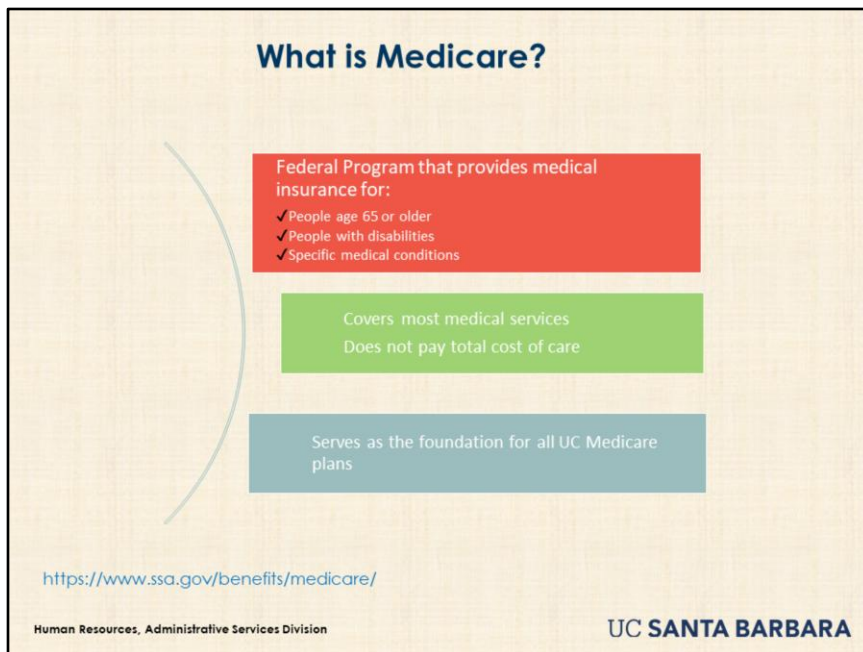
For folks with graduated eligibility RASC will calculate your premium based on your age and years of service credit. You can find additional information in the Retirement Handbook on Ucnet, your UCRA Y account or by checking the retiree premium estimator located on UCNET

Introduction to Medicare

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Next we'll take a closer look at Medicare how Medicare and UC Medicare plans work together.



Medicare is a federal program that provides medical insurance for people 65 or older, people with disabilities or specific medical conditions.

Medicare covers most medical services but does not pay total cost of care and it serves as the foundation for all UC Medicare plans.

UC Retiree Health & Medicare

- UC requires all retirees and family members to enroll in Medicare, if eligible
- “Coordinating” your UC medical plan with Medicare helps sustain the retiree health program

Exception:

If you live outside the U.S., you are **not** required to enroll in Medicare

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University of CA requires all retirees and family members to enroll in Medicare, if eligible. Coordinating your

If you live outside of the US, you are not required to enroll in Medicare. Again this is a federal program, so your options will be UC Care or the Health Savings+ plan

Who is eligible for Medicare?

You may be eligible based on:

- ✓Your own work history
- ✓Work history of your spouse

***Contact Social Security if you have questions about eligibility or to enroll.**

When does Medicare start?

➤ **1st** day of the month in which you turn 65, for most*.

**If your birthday lands on the 1st of the month then Medicare starts the 1st of the prior month. (i.e. if birthday is Feb. 1 , Medicare starts Jan. 1)*

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I always encourage folks to contact social security if have questions about eligibility or to enroll







Applying for Medicare is easy.

1. You apply for Medicare Part A & B (or Part B if already enrolled in Part A)
2. Complete the appropriate UBEN (121, 123, 127) enrollment form to transition you from the non-Medicare plan to UC Medicare plan
3. Inform and give your doctor you Medicare card and UC Medicare ID card at your next visit

ABCs of Medicare?

THE ABCs OF MEDICARE

PART OF MEDICARE	WHAT'S COVERED	
PART A Original Medicare (CMS*)	Partial Coverage for: Inpatient Hospital Stay Skilled Nursing Care Hospice Home Care	
PART B Original Medicare (CMS*)	Partial Coverage for: Doctor Visits Surgery Lab Tests Medical Equipment Preventive Exams	
PART C Private Insurers and Health Plans	Similar to Parts A & B with predictable out-of-pocket costs and more coverage. Often fully covers: Wellness Services, Vision Exams, Hearing Exams Often partially covers: Eye Glasses, Hearing Aids	
PART D Private Insurers and Health Plans	Helps with the cost of prescription drugs not covered by Original Medicare. Covers some: Prescription Drugs	

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UC Medicare Choice

Kaiser Senior Advantage

UC bundles part D coverage with UC medical plan

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Let's take a look at the different parts of Medicare.

- Part A – Provides partial coverage for Hospital stays, Skilled Nursing and Hospice
- Part B - Provides partial coverage for office visits, labs and medical equipment
- Part D- Covers Prescription Drugs

Now, I'm sure you noticed I skipped Part C. Part C is the name used for Medicare Advantage plans. Under a Medicare Advantage plan, you assign you Medicare over to a private insurance provider and they manage your healthcare needs on behalf of Medicare. Part C – Medicare Advantage Plans generally combine coverage for Part A, Part B & Part D.

2026 Medicare Costs

Part A – Hospital	• No monthly premium for most
Part B – Medical	• \$202.90 monthly premium (for most)
Part D – Rx Drugs	• No additional cost with UC medical plans (for most)

Income Related Monthly Adjustment Amount (IRMAA)

Medicare Part B & D Premiums	<ul style="list-style-type: none"> • May be higher for retirees with incomes over <ul style="list-style-type: none"> ❖ above \$109,000 single ❖ above \$218,000 married ❖ <i>Rules For Higher-Income Beneficiaries™</i> on SSA.gov
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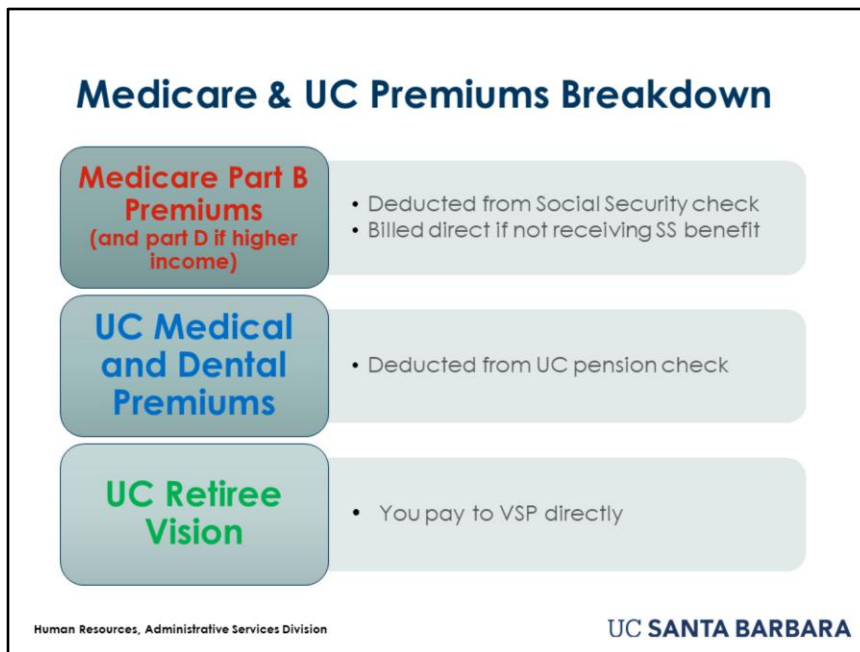
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Medicare reviews your modified adjusted gross income reported on your IRS tax return from 2 years prior to determine your Medicare Premium. So, this year, Medicare will be reviewing your 2024 tax return to determine your 2026 Medicare premium.

There is no monthly premium for enrollment in Part A- for most

The Part B premium for 2026 for most will be \$202.90

If you made more than \$109,000 as a single person or greater than \$218,000 jointly you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA) which is an extra charge added to your Part B and Part D premiums



You have separate Medicare and UC premiums:

Your Medicare Part B and if you have higher income Part D premiums will be deducted directly from your Social Security Check.

If you're not yet receiving your SS benefit then your Medicare premiums will be billed to you directly in 3 month increments

Whereas, your UC Medical and Dental Premiums will be deducted monthly from your UC pension check

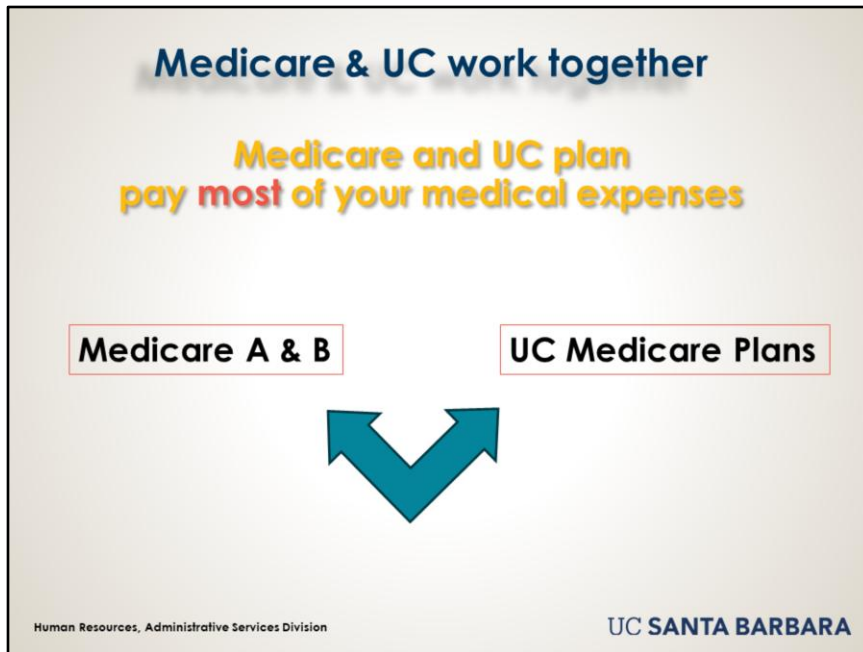
Since vision is optional, you will pay your premiums directly to VSP

Cost of Medical Care

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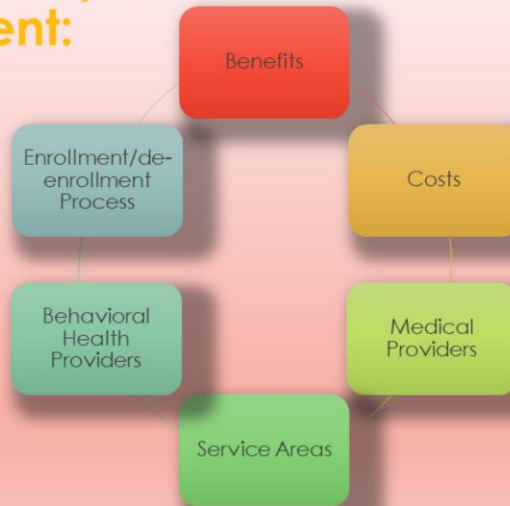
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Now let's explore the cost of medical care



Medicare and your UC plan pay most of your medical expenses, they work together.

Plans May Have Different:





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Each of the plans may have different benefits, cost, medical providers, service area, behavioral health providers and enrollment/ de enrollment process. Please take the time and review your plan carefully

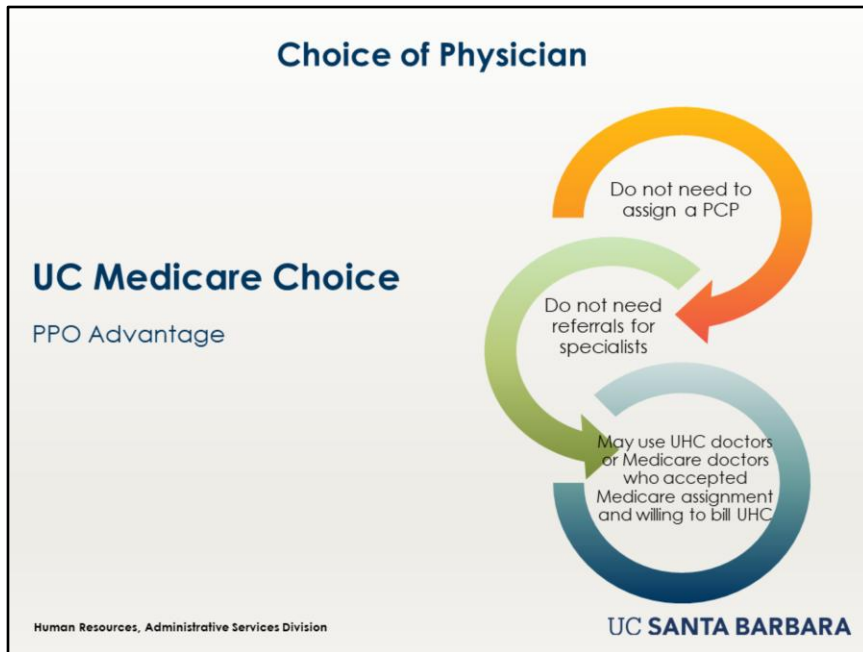
UC Medicare Advantage (Part C) Plans

<p>UC Medicare Choice PPO Advantage</p>		<ul style="list-style-type: none"> ■ You assign your Medicare to the insurance plan ■ Provider bills insurance directly ■ Referrals not required
<p>Kaiser Senior Advantage HMO Advantage</p>		<ul style="list-style-type: none"> ■ You assign your Medicare to the insurance plan ■ Provider bills insurance directly ■ Cannot use Medicare outside the plan ■ PCP/Referrals required

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UC offers 2 Medicare advantage plans

United Healthcare is your primary and Medicare is your secondary..

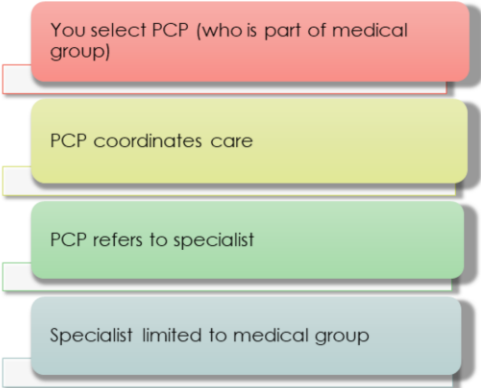


UC Medicare Choice is a PPO advantage plan and its administered by United Healthcare. You do not need to assign a PCP..

Choice of Physician

Kaiser Senior Advantage

HMO Advantage



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Under the Kaiser Senior Advantage plan, you must select a primary care physician

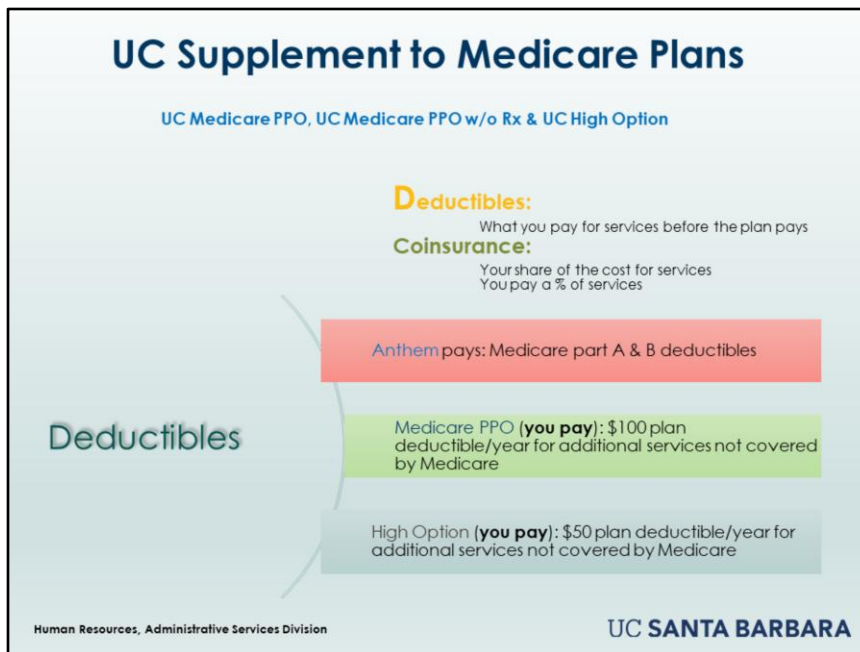
**UC Medicare Choice
Kaiser Senior Advantage**

Service	Copay
Deductible	\$0
Office Visit	\$30
Urgent Care	\$30
Emergency Room	\$100
Outpatient Surgical Center	\$100
Inpatient Hospital	\$350

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Under the UC Medicare Choice and Kaiser Senior Advantage plans you pay copays for care and you do not have a deductible. That way you know exactly what you're going to pay for each service and there are no surprises.



In addition to the UC Medicare Choice and Kaiser Senior Advantage plans, the UC offers 3 Supplement to Medicare plans. UC Medicare PPO, UC Medicare PPO w/o Rx and UC High Option. Now, the UC Medicare PPO w/o Rx is the exact same plan design as the UC Medicare PPO plan with the exception that it does not include Rx coverage.

Since these plans are supplements to Medicare, Medicare is the primary insurance and the UC Medicare PPO and High Option plans are secondary.

Under these plans you have an annual deductible and you will pay a coinsurance.

Choice of Physician- Medicare

1. **Medicare** is Primary
2. **Anthem** is Secondary

- **Medicare** providers for Medicare services
- **Anthem** or **non-Anthem** providers for "additional services" for example: hearing aids or acupuncture services.

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Again under the Medicare supplemental plans, Medicare is the primary and Anthem is the secondary. Therefore, when ever you need to see a doctor you must visit Medicare providers for Medicare services. You can visit Anthem or non- anthem providers for additional services

Hospital Example

Stay of 1-60 days
Medicare Part A Deductible = \$1,736

Who Pays?	Medicare PPO	High Option
Anthem	\$1,736	\$1,736
You pay for services	\$0	\$0
Medicare pays balance of bill		

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In this Hospital example, the Medicare Part A deductible is \$1,736. Anthem pays the full Part A deductible for both the Medicare PPO and High Option plan.

Skilled Nursing Example

1st - 20th day **21st - 100th day**
Paid in full by Medicare Daily rate = \$217

Who pays?	Medicare PPO 80%	High Option 100%
Anthem pays	\$173.60	\$217
You pay for services	\$43.40	\$0

Medicare pays up to \$217 per day

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In this example the first 20 days of Skilled Nursing are paid in full by Medicare

Then from 21st-100th day rate is \$217

For days 21 – 100, Anthem will pay 80% under the UC Medicare PPO plan, and 100% under the High Option plan

When traveling outside the U.S.

Plan Name	Coverage Details
Kaiser Senior Advantage	ER & Urgent Care Only - Copays
UC Medicare Choice	Emergency/Urgent/Routine Care - Copays
UC Medicare PPO	\$100 annual deductible 20% of billed amount
UC High Option	\$50 annual deductible 20% of billed amount

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If you are traveling outside of the US, there are some things to keep in mind depending on which plan you're enrolled in,

IF you're in the Kaiser Senior advantage plan you will be covered for ER and urgent care services only



Behavioral Health

- ✓ UC medical plans cover mental health care and substance abuse treatment
- ✓ Coverage and provider networks differ


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Each of the UC retiree health insurance plans offer mental health care and substance abuse treatment. Coverage and provider networks differ.

Behavioral Health

Non-Medicare Plan	Behavioral Health Plan	Medicare Plan	Behavioral Health Plan
UC Blue & Gold HMO	Health Net Behavioral Health	UC Medicare Choice	Any Provider
Kaiser Senior Advantage	Optum or Kaiser	Kaiser Senior Advantage	Kaiser
UC Care PPO, Health Savings+ Plan	Anthem	Medicare PPO	Medicare Anthem or Non-Medicare
		High Option	Medicare Anthem or Non-Medicare



Same as employee plans



Medicare plans have different clinicians

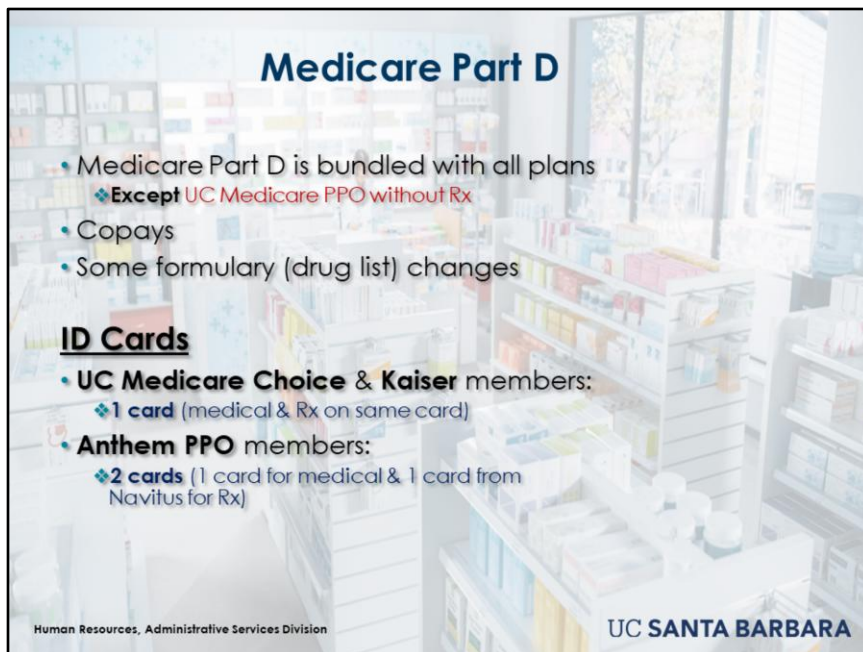
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Behavioral health coverage and providers for the Non-Medicare plans are the same as the UC employee plans, whereas the behavioral health provider changes once you transition to a UC Medicare plan



Now lets take a look at prescription drugs coverage under the UC plans



Medicare Part D

- Medicare Part D is bundled with all plans
 - ❖ **Except UC Medicare PPO without Rx**
- Copays
- Some formulary (drug list) changes

ID Cards

- **UC Medicare Choice & Kaiser** members:
 - ❖ **1 card** (medical & Rx on same card)
- **Anthem PPO** members:
 - ❖ **2 cards** (1 card for medical & 1 card from Navitus for Rx)

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You pay copays for prescriptions and some formulary list depending on what plan you're in

Rx Drug Maximums

After you pay the following amount for prescriptions drugs, the plan pays 100% of the costs for the rest of the year

2026 True out of pocket (TROOP) is \$2,100
See plan document for limitations

Medicare Plan	Rx Maximum
UC Medicare Choice	\$2,100
Kaiser Senior Advantage	\$2,100
Medicare PPO	\$2,100
High Option	\$2,100

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All of the UC Medicare prescription drug plans have drug maximums, so each of the plans have a bundled prescription drug plan with the exception of the UC Medicare PPO plan without pharmacy. Each of these plans have a prescription maximum that means once you hit the maximum in the plan year the plan will pay 100% of the cost for the rest of the year

UC Medicare PPO without Rx

Do you have another retiree or individual Part D drug plan?

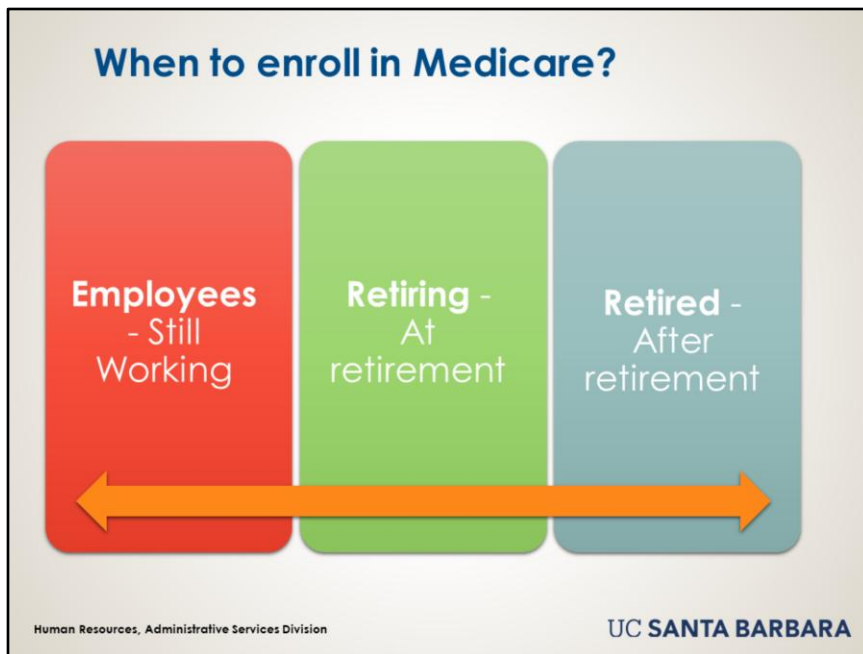
- Medicare allows only 1 Part D drug plan
- You may enroll in the UC Medicare PPO without Rx but must enroll in a non-UC Part D Drug Plan
- The non-UC Part D Drug Plan must have "creditable coverage" - pays on average as much as the standard Medicare drug plan
- Retirees with graduated eligibility may want to consider this plan (If you have less than ?? years of UCRP service credit)

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If you are interested in the UC Medicare PPO plan without prescription drug plan. This plan might be a good fit for retirees with graduated eligibility who may want to consider this plan to help reduce the out of pocket cost or if you have less than a number of years of UCRP service credit.

Please keep in mind- Medicare allows only 1 part D drug plan, You can enroll in the UC Medicare PPO without RX but must enroll in a non-UC part D drugs plan. You then need to provide proof of this coverage to UC in order to avoid penalties.



When you enroll in Medicare will depend on whether you are still an active working employee, retiring and turning 65, or retired and turning 65.

Current Employees

You may enroll in Part A when first eligible at age 65 – not required

If you enroll in Part A do not enroll in Medicare Part B or D

Spouse enrolled in your UC employee medical plan does not need to enroll

"Special enrollment period" (SEP) at retirement

Current Employees..

Employees – Special Considerations

Health Savings+ Plan

Delay enrollment in Medicare A, B, & D until retirement

Please note: If you are drawing a Social Security pension, you automatically be enrolled in Part A at age 65 - you cannot contribute to HSA

Domestic Partners

At age 65 consult Social Security about when to apply for Medicare

You may or may not have a "special enrollment period" while enrolled in employee plan

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Here are some special considerations

New: Medicare Enrollment

Update from RASC & the Social Security Office:

Due to the current government shutdown, staffing limitations, and capacity constraints, they are no longer able to process enrollments 90 days in advance. Moving forward, they will process enrollments beginning **60 days** prior to the Medicare effective date. Please note that the 90-day timeframe is still reflected in existing educational materials.

- **60 days prior applies for in person (paper form) Medicare enrollment.** To save yourself the trip to be turned away, I am advising submitting the form 60 days prior.
- **For online enrollments, you can continue 90 days prior.** If it's too soon, the system will give you a message.

***Locally- I have not heard about employees being turned away**

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While I have not yet heard reports of local UC employees being turned away, I wanted to pass on this new information

Eligible at Retirement

- Apply for Medicare Part A & B two months before you retire
- Enroll online or call Social Security office two months before UC employee retires

RASC will send:

- **UC form:**
UBEN Medicare Enrollment Form
- RASC & SSA office will advise you on the CMS L564 form
- **SSA form:**
Request for Employment Information – CMS L564

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Your eligible for Medicare when you retiree...

Eligible after Retirement

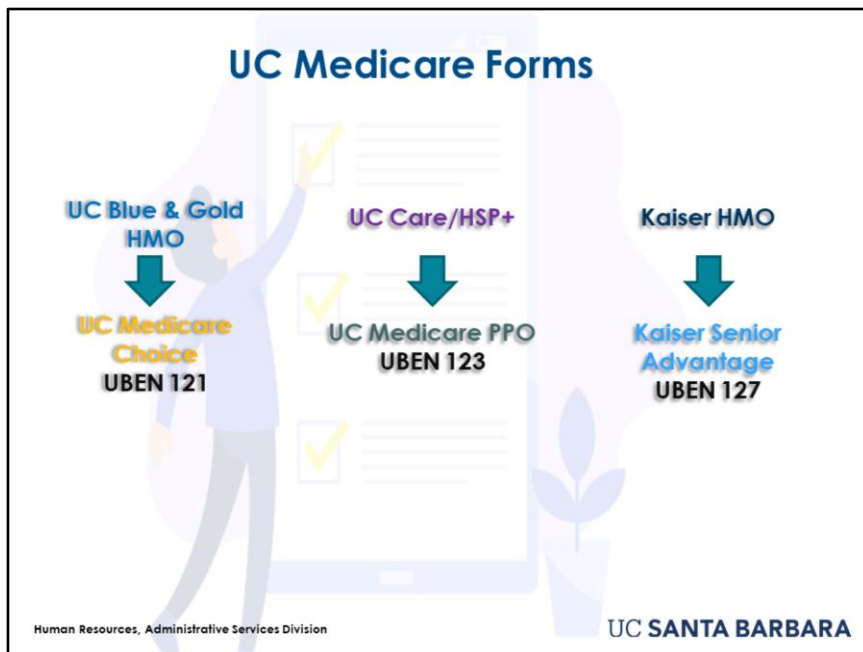
About three months before you turn 65

- Apply for Medicare Part A & B
 - Go to local Social Security office
 - OR enroll on <http://www.ssa.gov/>
 - If receiving a SS pension; you will get a Medicare card in the mail
- RASC will mail you and eligible family members UC forms to enroll in UC Medicare plan

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If you become eligible for Medicare after retirement then you will want to apply for Medicare part A and B about 3 months before your 65 birthday. You can apply for Part A and B online on the SS website or you can go to your local SS office and apply.



These are the name of the forms that you need to transition from a non-medicare plan to a Medicare plan.

For example, if you turn 65 and are in the UC blue and gold plan you will transition into the Medicare Choice plan. You will complete and submit the UBEN 121 form to the RASC



Submitting Forms

UC Retirement At Your Service (UCRAYS)

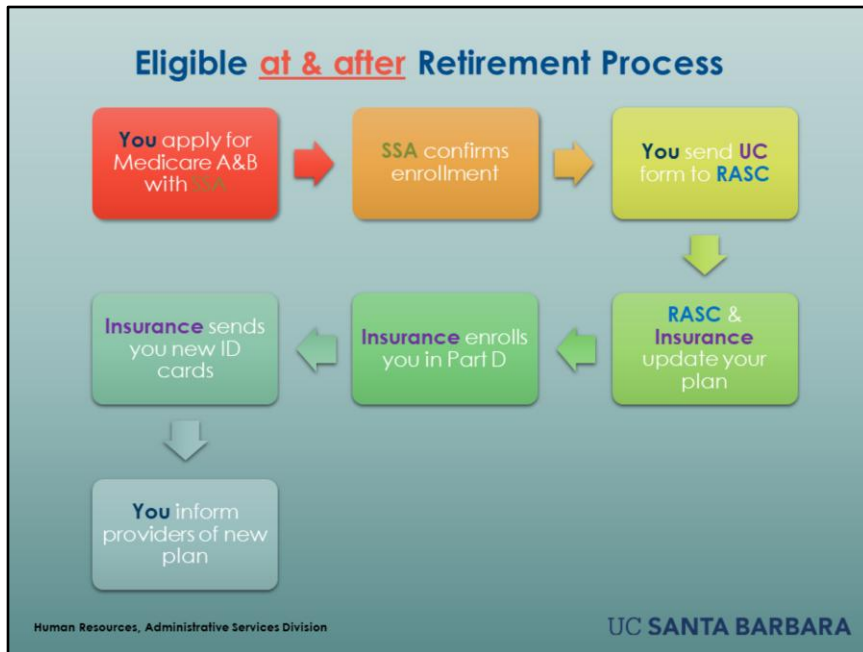
- Register with UCRAYS via UCnet
- Submit forms on UCRAYS
- OR
- Submit retirement forms via secure fax or by mail
- **Ph#: 1-800-888-8267**
- **Fax#: 1-800-792-5178**

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Once you complete your forms, you will need to submit them through either UCRAYS or by fax or mail. Please do not submit your forms online and by mail or fax, it will cause delays and additional work for RASC. Please choose only 1 option of form submission

If you have any questions, you can reach out to me directly and I am happy to help



Let's review the timeline of events that will occur for those individuals transitioning to Medicare during or after retirement



Andrew Fung a UC dedicated Fidelity workplace financial consultant.

Contact information:
Email: Andrew.Fung@fmr.com

- Understanding your Retirement Saving Program
- Evaluating your individual situation and priorities
- Rollovers into UC Retirement Saving Program
- Comprehensive retirement income planning
- Legacy planning, charitable giving, and tax strategies

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Fidelity- Andrew Fung is our locations financial consultant- he can help you understanding

Please email Andrew to make an appointment

UCSB Emeriti & Retiree Associations

Staying Connected...

- Welcome Letter
- Events
- Newsletters
- Retiree ID card
List of privileges
Membership application

Ellen Pasternack- Emeriti & Retiree Coordinator
Ellen.Pasternack@hr.ucsb.edu

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If you aren't interested in coming back to work, but are interested in staying connected to the campus, I strongly encourage you to visit the Emeriti & Retiree Associations. Ellen Pasternack is our Emeriti & Retiree Coordinator and she sends out monthly newsletters and details of any upcoming local events. If you're interested in becoming a member or would like to be added to her email list, please contact her directly.

Have Questions? Please open a ServiceNow ticket or contact the RASC by phone or messaging system via UCRAYS

ServiceNow

<https://ucsb.service-now.com/global>
Employee Services > Healthcare
Facilitator

Contact RASC

Phone: 1-800-888-8267

Healthcare Facilitator- Janelle Mirzaei

- Medicare coordination
- UC retiree health insurance questions
- My office 805-893-3450
- Email: JanelleMirzaei@ucsb.edu

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The logo for UC Santa Barbara, featuring the text "UC SANTA BARBARA" in white, bold, sans-serif capital letters centered within a dark blue rectangular background.

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That concludes my part of the presentation. Thank you so much. Now I'll take questions