



SAU #55
Future Retiree Information

Presented By:

Kathy Hollins

02/20/2018

Retirement Health Coverage First Steps

- Plan ahead
- Ask questions
- Understand your options
- Consult New Hampshire Retirement System



Retiree Rights

- Retirees have the same open enrollment rights as active employees
- If SAU #55 changes coverage or carriers, the retiree remains with their former employer.
- Retirees can leave dependent children on the plan with the same guidelines as an active employee up to the age of 26
- Retirees can drop coverage at any time but may not be eligible to return

Coverage At Retirement

- Under age 65 and not Medicare eligible
 - Coverage selection the same as active enrollees
- 65 or older or Medicare eligible
 - Must be enrolled in Medicare Part A&B at the time of retirement (start 60 days in advance)
 - Medicare Supplemental Plans



Medicare Supplemental Plans

- Medicomp Three with prescription coverage
 - Must be enrolled in Medicare A & B
 - Anthem Blue Cross and Blue Shield
 - Prescription coverage remains the same as actives with Caremark
 - No gap or “doughnut hole”
 - Creditable coverage



Medicare Supplemental Plans

- Medigap Three without prescription coverage
 - Must be enrolled in Medicare A & B
 - Through Anthem Blue Cross Blue Shield
 - No prescription coverage provided
 - Not creditable coverage
 - Must enroll in Part D plan to be eligible for a one time option to return to the group prescription plan at open enrollment for 24 Months



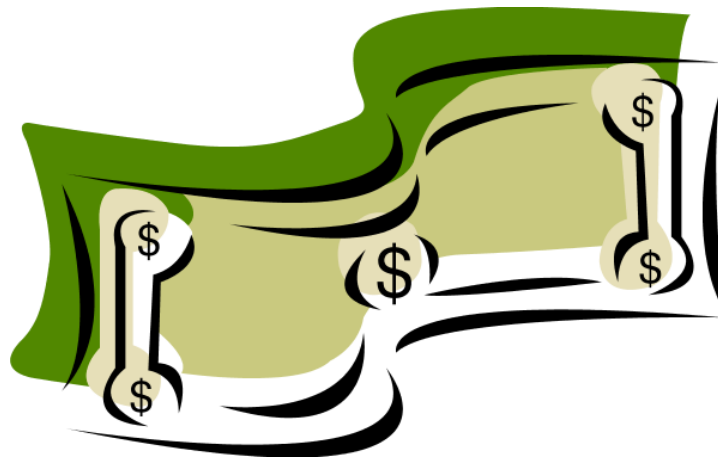
A sample Medicare Health Insurance card for John Doe. The card features a red and blue header with the Medicare logo and the text "MEDICARE HEALTH INSURANCE". Below the header is the phone number "1-800-MEDICARE (1-800-633-4227)". The card lists the beneficiary's name as "JOHN DOE", Medicare claim number "000-00-0000-A", and sex as "MALE". It also indicates the beneficiary is entitled to "HOSPITAL (PART A)" and "MEDICAL (PART B)", both with an effective date of "01-01-2007". A "SIGN HERE" line with an arrow is at the bottom left. A large "SAMPLE" watermark is overlaid on the card.

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 →	

Coverage Costs

Change annually at open enrollment (July)

- Vary based on the coverage type
- Different for every HealthTrust Member group



Retiree Responsibilities

- It is the responsibility of the retiree to notify SAU #55
 - with any life changes
 - Marriage
 - Divorce
 - Birth
 - Death
 - Address changes
 - Phone number changes
- *If a life change takes place and there is an NHRS recovery of funds, the retiree will be responsible for repayment of the recovered amount to their former employer



Paperwork



- Paperwork Needed
 - Retiree Medical and/or Dental Application and Change Form
 - Annuity Deduction Authorization for Medical and Dental Benefits Form
- Must be returned to the SAU #55 office

Coverage Payment

- Annuity Deduction
- ACH withdrawal
- Auto Credit Card
- Monthly payments



New Hampshire Retirement System

- How HealthTrust partners with NHRS
- Payments
- Bills
- Refunds



HealthTrust

- Member Assistance Program
- Slice of Life/HA
- Call Center
- Retiree Advocates



Phone Numbers

- SAU # 55 603.382.6119
- HealthTrust 800.527.5001
- NHRS 877.600.0158
- Anthem 800.225.2666
- Caremark 888.726.1631
- LifeResources 800.759.8122
- Service Link 866.634.9412

Fine Print

- All the information presented today is current and accurate as of February 20, 2018.
- Information is subject to change as a result of state and/or federal laws or regulations, or changes made by SAU #55 or HealthTrust.



Questions?

