

# EVERGREEN TEACHERS ASSOCIATION HEALTH AND WELFARE TRUST

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ADMINISTRATORS  
UNITED ADMINISTRATIVE SERVICES

## FREQUENTLY ASKED QUESTIONS ABOUT TURNING 65

You're about to turn 65. You may have several questions about what you need to do. Below are some of the more common questions and answers we have encountered. If you still have additional questions, please feel free to contact us at 408-288-4460 and we will assist you through the process.

**Q #1: Do I need to enroll in Medicare while I am an active employee of the Evergreen Elementary School District after age 65?**

**A #1:** No, you will need to start the Medicare enrollment process a few months before you retire in order to have your Medicare benefits set up by the time you retire. There will be no penalty from Medicare for not signing up while you are actively working. When you are thinking about retiring, follow the steps in Answer #2. **Do not enroll in any Medicare health plans while you are still an Active employee.**

**Q #2: I am retired and will be turning 65 soon, what do I need to do to ensure that I will receive Trust benefits?**

**A #2:** At least three months before you turn 65, you need to do the following:

- Contact Social Security at 1-800-772-1213 or visit your local Social Security office and they will walk you through signing up for Medicare. You may also apply online at [www.ssa.gov](http://www.ssa.gov)
- If you do not qualify for Medicare Part A, please see Question #8.
- Refer to the packet mailed to you by the Trust Administrator. If you do not receive a packet, contact the Trust via United Administrative Services to obtain the necessary paperwork to transition to the Trust retirement health plans. Return the paperwork to United Administrative Services.
- Send United Administrative Services a copy of your Medicare card once it is received.

**Q #3: When forms ask for my "Employer Name" what do I fill in?**

**A #3:** If you are a member of the Kaiser group plan, you will list "Evergreen School District" as your employer.

**Q #4: What medical benefits does the Trust cover?**

**A #4:** The Trust makes a contribution toward the monthly premium for your selected medical and prescription plans. The Trust does not contribute to Medicare Plans.

**Q #5: If I waive medical coverage, can I re-enroll in Trust benefits at a later date?**

**A #5:** Yes, if you are enrolling in a Medicare supplement plan through Via Benefits (formerly One Exchange).

**No**, if you are enrolling into the Trust SISC (Self-Insured Schools of California) Kaiser Senior Advantage Group plan you must enroll upon turning 65. Evergreen School District has made the decision to join SISC effective October 1, 2018. Under the SISC policy, once you opt out of the SISC Kaiser Senior Advantage Group plan, you are **NOT ELIGIBLE** to return.

**Q #6: What is Medicare Part A?**

**A #6:** Medicare Part A is that part of the Medicare insurance program that covers hospitals, skilled nursing facilities, home health agencies, etc.

**Q #7: As a teacher, am I eligible for Medicare Part A?**

**A #7:** If you (or your spouse of at least ten years) have at least 40 quarters of Medicare eligible employment, you will qualify for Medicare Part A on your own and there is no additional premium. If not, you can coordinate to obtain Medicare coverage through CalSTRS at (800) 228-5453. The Social Security office will be able to provide you with the necessary paperwork at the time you sign up for Medicare/Social Security.

**Q #8: What is Medicare Part B?**

**A #8:** Medicare Part B is that part of the Medicare insurance program that covers physician and outpatient services.

**Q #9: What is the monthly Part B premium?**

**A #9:** This premium is set by CMS (Centers for Medicare and Medicaid Services) and can be obtained at any Social Security office. This premium must be paid to CMS by all participants that are eligible for Medicare.

**Q #10: What if I do not participate in Medicare A and B?**

**A #10:** The Trust makes a contribution toward the monthly premium for your selected medical and prescription plans.

**Q #11: What is Medicare Part D?**

**A #11:** Medicare Part D is a federal program to subsidize the costs of prescription drugs for Medicare beneficiaries.

**Q #12: Should I enroll in a Medicare Part D plan?**

**A #12:** No, if you are a Kaiser member, the benefit that you receive through the Trust exceeds that provided by Medicare. Do not enroll in a Medicare Part D plan or you will be disenrolled from the Trust plan. Yes, if enrolling in plans through Via Benefits.

**Q #13: Are the Kaiser benefits the same after age 65 as prior to age 65?**

**A #13:** In regard to Kaiser, upon reaching age 65, all Kaiser members are required to assign their Medicare benefits to Kaiser (Senior Advantage). This means that you would have no Medicare benefits outside of Kaiser.

**Q #14: Is it possible to switch plans?**

**A #14:** Yes, if you are enrolled in a Medicare supplement plan through Via Benefits (formerly One Exchange) you will be able to switch between medicare supplement plans during the open enrollment period.

**No**, if you are enrolled in the SISC (Self-Insured Schools of California) Kaiser Senior Advantage Group plan you may not switch between the SISC plan and a medicare supplement plan. Once you opt out of the SISC Kaiser Senior Advantage Group plan, you are **NOT ELIGIBLE** to return. In order to keep the current Kaiser Senior Advantage Group plan, the Trust must adhere to this policy.

**Q #15: What happens if I move outside of the Kaiser service area?**

**A #15:** If you move out of the Kaiser service area you will no longer be eligible for the Kaiser Trust Plan. You may switch to an alternate retirement health plan. You must notify United Administrative Services within 60 days to ensure a smooth transition.

**Q #16: When is my spouse covered by the Trust?**

**A #16:** Currently, the Trust makes a contribution toward your spouse's medical premium as soon as **you turn 65** no matter what your spouse's age. Prior to your turning 65, refer to the ETA negotiated contract for benefit information.

**Q #17: Can my spouse or California Registered Domestic Partner continue with Trust benefits if I die?**

**A #17:** The surviving spouse or California Registered Domestic Partner will receive benefits under the Trust when the Employee would have reached age 65 if the participant had met all eligibility requirements, and if the insurance carrier allows the spouse or California Registered Domestic Partner in the plan. *However, if a surviving spouse or California Registered Domestic Partners remarries or re-registers, he/she will no longer be eligible for Trust benefits.*

**Q #18: Do I still have life insurance?**

**A #18:** Life insurance is provided by the Trust to Actively working Trust members. Once you retire, you no longer have life insurance through the Trust.

**Q #19: Do I still have Long Term Care benefits?**

**A #19:** Yes, please refer to section VI of the Trust Benefits Booklet for a complete description of the benefit. This is coverage for the member only.

**Q #20: Do I still have Income Protection benefits?**

**A #20:** You still have Income Protection benefits as long as you are a benefit eligible active employee of the Evergreen School District. Once you retire, you are no longer eligible for Income Protection benefits through the Trust.

**Q #21: Who do I call if I have more questions?**

**A #21:** Please contact United Administrative Services at 408-288-4460 for additional assistance.