

# *UC Retiree Health Insurance*

*What's available? and  
How does it work? and  
Where does Medicare fit it in?*

*Presented October 20, 2020  
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# What will be covered today?

- What are the retiree insurance options?
- Who's eligible for retiree health?
- What is the cost sharing?
- What is Medicare?
- What's Medicare got to do with it anyway?

# UC Retiree Health Benefits

“ UC currently offers continuation of medical, dental, vision, legal, pet and accidental death and dismemberment (AD&D) insurance to those who are eligible. However, health and welfare benefits are not accrued or vested benefit entitlements.”

*-University of California Retirement Handbook*

# Retiree Insurance Options

- **Medical Plans**

- coverage continues if retiree **elects monthly retirement income and retires within 120 days (4 months) of terminating UC employment**; may need to coordinate with Medicare; *may need to change plan*

- **Dental Plans**

- coverage continues if retiree elects monthly retirement income and retires within 120 days (4 months) of terminating UC employment

- **Vision Plan** employee coverage ends, retiree paid plan option direct from VSP

# Retiree Insurance Options

- ***Retirement process does not provide opportunity to change plans, unless other Qualifying Event***
- **Medical Plans**
  - Retirees CAN enroll/change medical coverage during annual Open Enrollment
- **Dental Plans**
  - Retirees CAN enroll/change dental coverage during annual Open Enrollment
- **Vision Plan**
  - Retirees CAN enroll/change optical coverage during annual Open Enrollment
    - **direct pay to optical plan; no UC contribution**

# Other Insurance Options

- **Legal Plan:** can continue, deducts from pension income
- **AD&D:** retiree coverage via direct pay to Prudential
- **Life Insurance:** coverage ends, conversion available
- **Disability Insurance:** ends on last day on payroll
- **Auto/Home/Renter's Insurance:**  
can continue thru direct pay to California Causality
- **Pet Insurance:** can continue thru direct pay
- **Health FSA/Dependent FSA:** coverage ends
  - COBRA coverage available but no tax advantage

# Retiree Payment Options

- **Lump Sum Cash Out** (only for 1976 Tier):
  - If you select this option you forfeit eligibility for any UC retiree insurance (medical, dental and legal).
- **Monthly Income:**
  - If you select this option you continue to be eligible for any UC retiree insurance (medical, dental and legal)

# Current Eligibility for Health Plans

## Rules for all groups:

To be eligible for retiree health meet all requirements below:

- Have a retirement date that is within 120 days of the date you end UC employment
- Be an active eligible employee in either UCRP or Savings Choice
- Be enrolled or eligible to be enrolled in Full UC employee benefits as of last day of employment
- Elect to continue or suspend UC retiree health coverage at retirement
- Continue creditable health coverage (UC or non-UC) until your UC retiree health becomes effective
- Enroll in Medicare as assign it to your medical plan, when applicable
- Choose to receive a monthly UCRP income (does not apply to Savings Choice participants)



# Current Eligibility for Health Plans for 1976 Tier Retirees

## Group 1:

- **If you entered UCRP before 1/1/1990**
  - and are 50-54: you must have 10 years of service credit
  - and are 55+: you must have 5 years of service credit
  - have **no break in service** of more than 120 days (4 months)

**you are eligible for 100% of UC's maximum  
contribution toward medical and dental insurance**

# Current Eligibility for Health Plans for 1976 Tier Retirees

## Group 2:

If you entered UCRP on or after 1/1/1990 you are subject to **Graduated Eligibility**

Years of UCRP Service Credit	Percentage of UC Contribution
5-9	If age + service = 75, then 50%; otherwise ineligible
10	50%
11-20	Increases from 50% by 5% per year to 100% at 20 years

Note: Beginning July 1, 2013 new hires (as well as re-hires and those who did not meet the “grandfather” provisions by June 30, 2013 will be subject to Group 3 “graduated eligibility” rules).

# Graduated Eligibility (GE)

## for 2013 and 2016 Tier Retirees

### Group 3: Age + Service Credit

If you entered UCRP on or after 07/01/2013 you are subject to **Graduated Eligibility**

Graduated Eligibility Formula												
For new employees hired on or after July 1, 2013 and current employees not grandfathered												
Years of UCRP Service Credit at Retirement		50-55*	56	57	58	59	60	61	62	63	64	65
	10	0%	5.0%	10.0%	15.0%	20.0%	25.0%	30.0%	35.0%	40.0%	45.0%	50.0%
	11	0%	5.5%	11.0%	16.5%	22.0%	27.5%	33.0%	38.5%	44.0%	49.5%	55.0%
	12	0%	6.0%	12.0%	18.0%	24.0%	30.0%	36.0%	42.0%	48.0%	54.0%	60.0%
	13	0%	6.5%	13.0%	19.5%	26.0%	32.5%	39.0%	45.5%	52.0%	58.5%	65.0%
	14	0%	7.0%	14.0%	21.0%	28.0%	35.0%	42.0%	49.0%	56.0%	63.0%	70.0%
	15	0%	7.5%	15.0%	22.5%	30.0%	37.5%	45.0%	52.5%	60.0%	67.5%	75.0%
	16	0%	8.0%	16.0%	24.0%	32.0%	40.0%	48.0%	56.0%	64.0%	72.0%	80.0%
	17	0%	8.5%	17.0%	25.5%	34.0%	42.5%	51.0%	59.5%	68.0%	76.5%	85.0%
	18	0%	9.0%	18.0%	27.0%	36.0%	45.0%	54.0%	63.0%	72.0%	81.0%	90.0%
	19	0%	9.5%	19.0%	28.5%	38.0%	47.5%	57.0%	66.5%	76.0%	85.5%	95.0%
20 +	0%	10.0%	20.0%	30.0%	40.0%	50.0%	60.0%	70.0%	80.0%	90.0%	100.0%	

\* Retirees between ages 50 and 55 are eligible to enroll in UC-sponsored retiree health insurance for but do not receive a UC contribution.

# Example of 100% Contribution

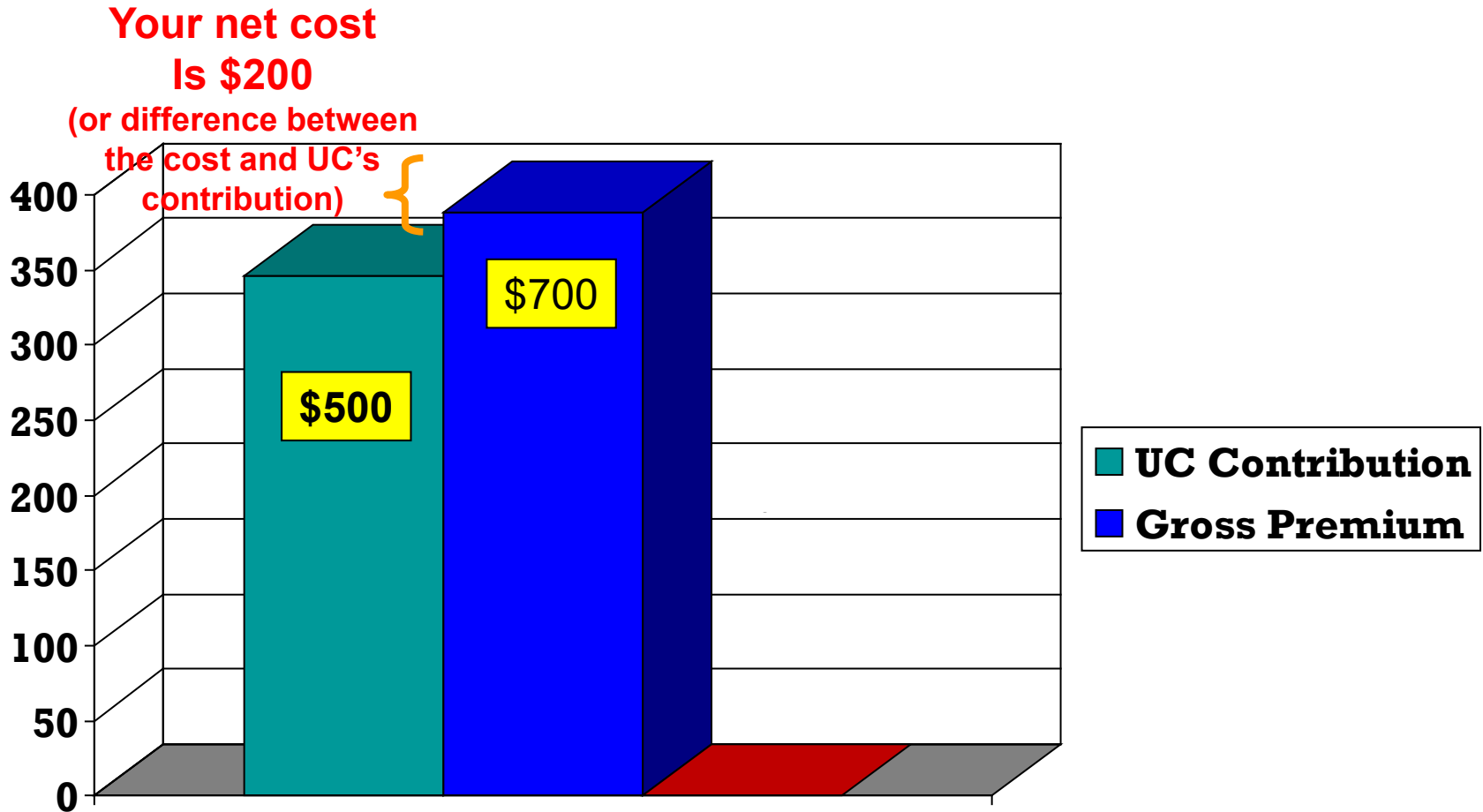
***Eligible employee with 20 years of UCRP service credit (or hired before 1/1/1990)***

- Employee retires with Health Net (non-Medicare)
- Total Premium: \$700.00
- Max UC contribution: \$500.00
- Net cost to retiree: **\$200.00** (\$700.00 - \$500.00)

**THESE ARE HYPOTHETICAL NUMBERS FOR ILLUSTRATION PURPOSES ONLY**

# Example of 100% Contribution

(Either 20 years service credit or hired prior to 1/1/90)



**THESE ARE HYPOTHETICAL NUMBERS FOR  
ILLUSTRATION PURPOSES ONLY**

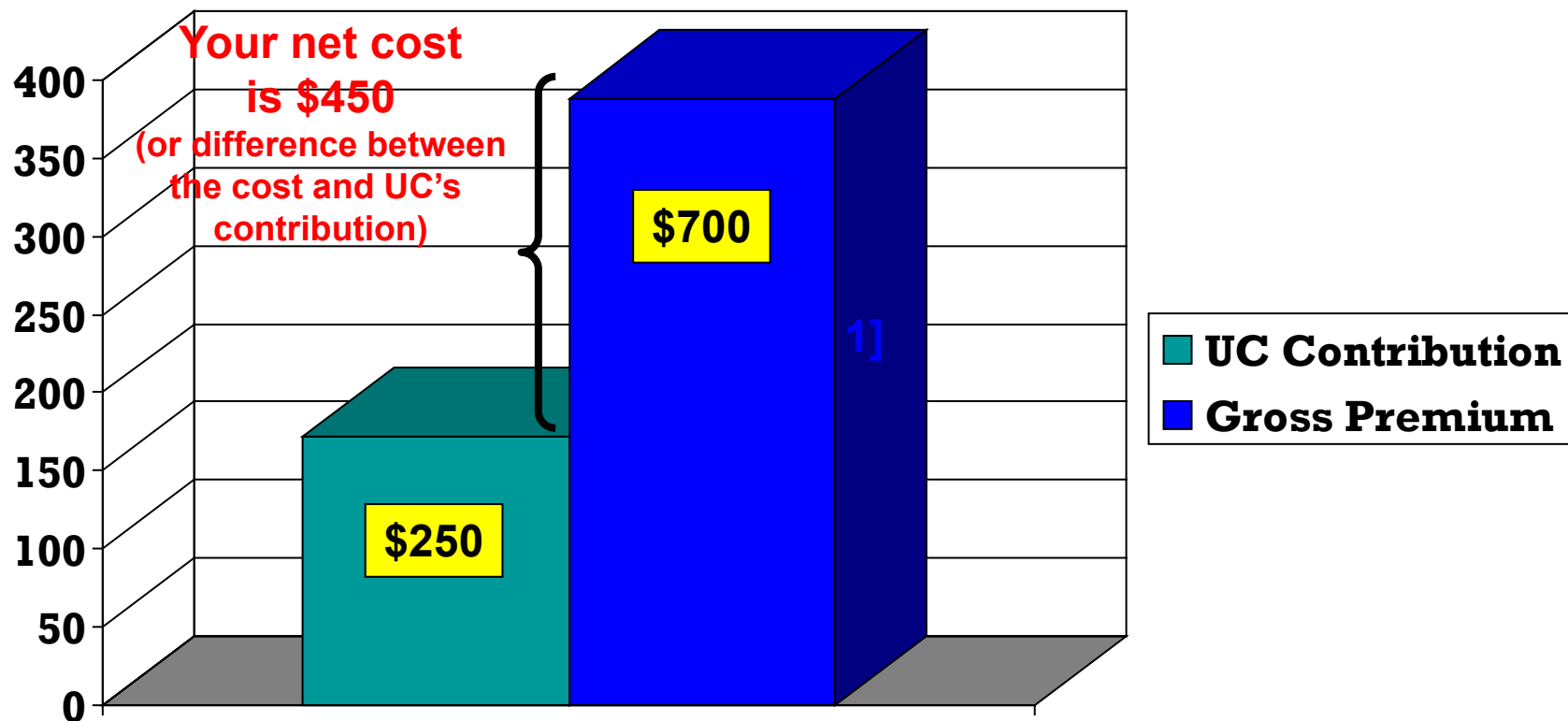
# Example of 50% Contribution (GE)

***Eligible employee with 10 years of UCRP service credit or 50% contribution***

- Employee retires with Health Net (non-Medicare)
- Total Premium: \$700.00
- UC contribution: \$250.00  
(Or 50% of max \$500.00 (max) = \$250.00)
- Net cost to retiree: **\$450.00** (\$700.00 - \$250.00)
- **THESE ARE HYPOTHETICAL NUMBERS FOR ILLUSTRATION PURPOSES ONLY**

# Graduated Eligibility (GE)

50 % GE Scenario



**THESE ARE HYPOTHETICAL NUMBERS FOR ILLUSTRATION PURPOSES ONLY**

# Retiree Health Plan Generalities

- Nearly the same medical & dental plans as employees
  - including family eligibility rules
    - 2016 Tier Savings Choice has no provision for Survivor health
- No “salary banding” but divided by Medicare elig.
- Same yearly Open Enrollment period
- Same Period of Initial Eligibility for eligible changes
- Option to suspend medical coverage and re-enter UC medical & dental during ILOC or OE
- If you’re eligible for Medicare Part A for “free,” you must enroll in Part B



# Pause for Questions...



# UC and Medicare

- *UC requires all retirees* (employees need not coordinate with Medicare), *and their dependents eligible for premium-free (no cost) Part A to enroll in, and continuously maintain, Part B or permanently lose entitlement to University-sponsored health coverage*
- Employees working past age 65 may defer enrollment until retirement
  - Domestic partners: Contact Social Security

# UC and Medicare



## MEDICARE HEALTH INSURANCE

Name/Nombre

**JOHN L SMITH**

Medicare Number/Número de Medicare

**1EG4-TE5-MK72**

Entitled to/Con derecho a

**HOSPITAL (PART A)**

**MEDICAL (PART B)**

Coverage starts/Cobertura empieza

**03-01-2016**

**03-01-2016**

# What is Medicare?

- Begun in 1965, **Original Medicare** is a federal medical insurance program for those 65+, some Disabled, and those with End Stage Renal Disease (ESRD). It....
  - pays for **some**, but **not all**, medical bills
  - covers **some**, but **not all**, preventive services
  - coverage based on **Medical Necessity**
  - is the foundation for all UC retiree Medical coverage

# Who qualifies for Medicare?

- Having contributed to Social Security for 40 quarters qualifies you for Part A at no additional cost (“Part A for free”)
  - Even if you’re not coordinated with Social Security through UC, you may have 40 quarters through non-UC employment such as consulting contracts
- One can be also be qualified by a spouse or ex-spouse

# Social Security is not Medicare

- Social Security **administers** Medicare whether or not you are coordinated with Social Security
- Eligibility for Medicare is **distinct** from participation in Social Security
- Your eligibility for Medicare is **distinct** from receiving Social Security benefits
- Qualification for Medicare is **determined** by the Social Security Administration

# Medicare Enrollment

- If you are **still employed by UC and have UC health coverage** and turn 65, you **do not** need to enroll in Part B (while covered by an employer group health plan, Medicare is secondary). ~Creditable Coverage.
- Part A is at no cost, so you can choose to enroll, be automatically enrolled (unless interested in the Health Savings Plan), or wait until you retire (or otherwise lose your employer health plan).
- **Once you retire (or turn 65 after retiring) you'll need to sign up with Part B coordinate your UC coverage.**

# Social Security & Medicare

- If you are qualified on your own and already receiving Social Security, two to three months before your 65<sup>th</sup> birthday you should receive a letter containing your Medicare card and enrollment in both Parts A and B
- If you might be qualified by a spouse and/or not receiving Social Security as you near the month of your 65<sup>th</sup> birthday you may need to contact Social Security to get Medicare information



# UC and Medicare

- If you are already retired, approx. two months before 65th birthday, you will get a letter from the University asking you to fill out a Medicare coordination forms (HMO Advantage or PPO coordination).
- Dependents are also required to enroll in Medicare as they become eligible

N.B. If you and/or dependents are coordinating with Medicare at the same time as your retirement processing, you will get all the necessary forms during the retirement process. (See appendix for form)

# UC and Medicare

- Dependents must be in the same medical plan as you (or designated plan); if they are not yet Medicare eligible they remain in the “commercial” version of the plan until Medicare-eligible (you may have covered persons with and without Medicare on your plan)
- The UC retirement coverage becomes secondary to Medicare coverage unless you are in an HMO

# Paying for Medicare

- If you are receiving Social Security payments your Part B premium will be deducted from your Social Security check beginning from first month of your eligibility
- If you are not eligible for Social Security, or have not begun receiving Social Security benefits, you will be billed quarterly for your Medicare Part B premium quarterly

# Do I qualify for Medicare?

## **Social Security Administration:**

800-772-1213

[www.socialsecurity.gov](http://www.socialsecurity.gov)

## **Local Social Security Offices:**

(Are currently closed to walk-in's due to COVID-19)

Santa Cruz (169 Walnut Ave): 800-593-8523

Watsonville (180 Westgate Dr): 800-521-3385

# How do I sign up for Medicare?

- ~~Appointments with local Social Security offices may be made~~ **months in advance**
- You can apply on-line ([www.medicare.gov](http://www.medicare.gov))
- If you turned 65 before you retired, you'll need to supply proof of **employer group coverage** to avoid a penalty
  - You can still apply on-line and send the form within 30 days. (See appendix for form)

# How is Medicare structured?

- Medicare consists of four parts:
  - **Part A** (Hospitalization)
  - **Part B** (Medical Services)
  - **Part C** (Advantage Plans)
  - **Part D** (Prescription Drugs, since 2006)

# What is Part A?

- **Part A = Hospital Insurance**
  - Hospitalization
  - Skilled Nursing Facility (3-Day Hospital Stay)
  - Hospice Care
  - Home Health Care, some DME
- **Cost = \$0**
  - If “qualified” for Part A there is no premium cost, otherwise known as “Part A for free”

# What is Part B?

- **Part B = Medical Services**
  - Physicians
  - Outpatient Hospital Care
  - Lab Tests
  - Durable Medical Equipment
  - Physical, Occupational and Speech Therapy
  - Some Preventive Services



# What does Part B cost?

As of 1/1/2007, there is a tiered payment structure based on income (IRS Modified Adjusted Gross Income) however 80+% pay the minimum.

The minimum premium is supposed to represent 25% of the actual cost, however, there is a “hold harmless” clause in the law which does not allow increases to Part B premiums in any year there is a tiny or no COLA increase in Social Security.

# What does Part B cost?

- Normally the Part B premium is announced in early December for the next year. The premium cost represents 25% of the cost of funding Part B.
- For new Medicare Part B enrollees, the standard Part B premium amount in 2020 is **\$144.60/month per person**, or higher depending on your income.
- However, some people who get Social Security benefits may pay less per month
  - Social Security Office will tell you the exact amount you pay for Part B.

# 2020 Medicare Part B means testing

Since January 2007, higher income enrollees (based on IRS returns--*income used from two years prior, in this example, for 2020 rates, the income is from 2018*) pay a higher monthly premium.

Below \$87,000 (\$174,000 joint) in **2018**: \$144.60 (base)

\$87,000-\$109,000 (\$174k-\$218k joint): \$202.40 (base + \$57.80)

\$109,000-\$136,000 (\$218k-\$272k joint): \$289.20 (base + \$144.60)

\$136,000-\$163,000 (\$272k-\$326K joint) : \$376.20 (base + \$231.60)

\$163,000 - \$500,000 (\$326k-\$750k joint): \$462.70 (base + \$317.80)

Above \$500,000 (Above \$750k joint): \$491.60 (base + \$347.00)

# What is Part C?

- Usually referred to as “Medicare Advantage” or “HMO with Medicare” plans.
- Run by private companies, and combine coverage for hospital stays with coverage for doctor visits. Utilize co-pay system.
- May also include prescription drug coverage.
  - UC’s plan DO offer Rx for Retiree HMO
- Once coordinated, you cannot use Medicare separately

# And what about Part D?

- “D” is the R<sub>x</sub> **drug program** begun in 2006.
- Subsidizes medical plan premiums.
  - Part D is a **payment mechanism**
- The R<sub>x</sub> coverage of UC medical plans is **equivalent to or better** than Part D.
  - And thus considered **creditable coverage**
- Formulary **may differ** from non-Medicare.

# UC Plans and Part D

- Retirees with Medicare are **enrolled, automatically**, into part D by their UC plan.
- Retirees do **not need to do anything** to enroll in Part D, and they should **not** sign up for any other Part D coverage.
- Retirees will simply need to fill out a **coordination form** to align their Part D.
- Enrollment in another Part D plan will result in **loss** of all UC coverage.

# 2020 Medicare Part D means testing

As of January 2011, higher income enrollees (based on IRS returns) paid a higher monthly premium (*income used from two years prior, in this example, for **2020** rates, the income is from **2018***).

Below \$87,000 (\$174k joint) included with UC medical

\$87,000-\$109,000 (\$174k - \$218k joint): Add **\$12.20**/ mo.

\$109,000-\$136,000 (\$218k - \$272k joint): Add **\$31.50**

\$136,000-\$163,000 (\$272k - \$326k joint): Add **\$50.70**

\$163,000-\$500,00 (\$326k - \$750k joint): Add **\$70.00**

Above \$500,000 (above \$750k joint): Add **\$76.40**

# What's **NOT** covered by Medicare

- Part A deductible
- Skilled Nursing Facility co-pay
  - days 21-100
  - all costs after day 100
- Part B deductible
- the 20% co-insurance
- cosmetic surgery
- blood (first 3 pints each yr)
- dental care/dentures
- eye exams and glasses (unless required for post-op care)
- hearing aids
- routine physical exams (after initial 6 months of eligibility)
- care outside U.S.
- custodial care
- orthopedic shoes/orthotics

***However, UC retiree coverage, when coordinated with Medicare, often covers these gaps***



# More Medicare information

<http://www.medicare.gov/>

1-800-772-1213 (National #)

800-593-8523

(Santa Cruz Social Security Office)

800-521-3385

(Watsonville Social Security Office)

# Pause for Questions...



# UC and Medicare

- All the UC medical plans have separate “**Medicare-coordinated**” versions and the Medicare-coordinated version of a plan may differ in:
  - **Plan benefits**
  - **Costs**
  - **Service area**
  - **Network providers**

# UC and Medicare

- **Medicare + HMOs are considered Medicare Advantage** plans
  - If you have Medicare A & B, and you are enrolled in an HMO, you must **assign** your Medicare benefits to the Medicare Advantage plan
  - Once enrolled Medicare pays a fixed **monthly amount** to that insurance company
  - Medicare **cannot** be used outside your Medicare Advantage plan

# UC & Medicare plan costs

(same methodology as non-Medicare)

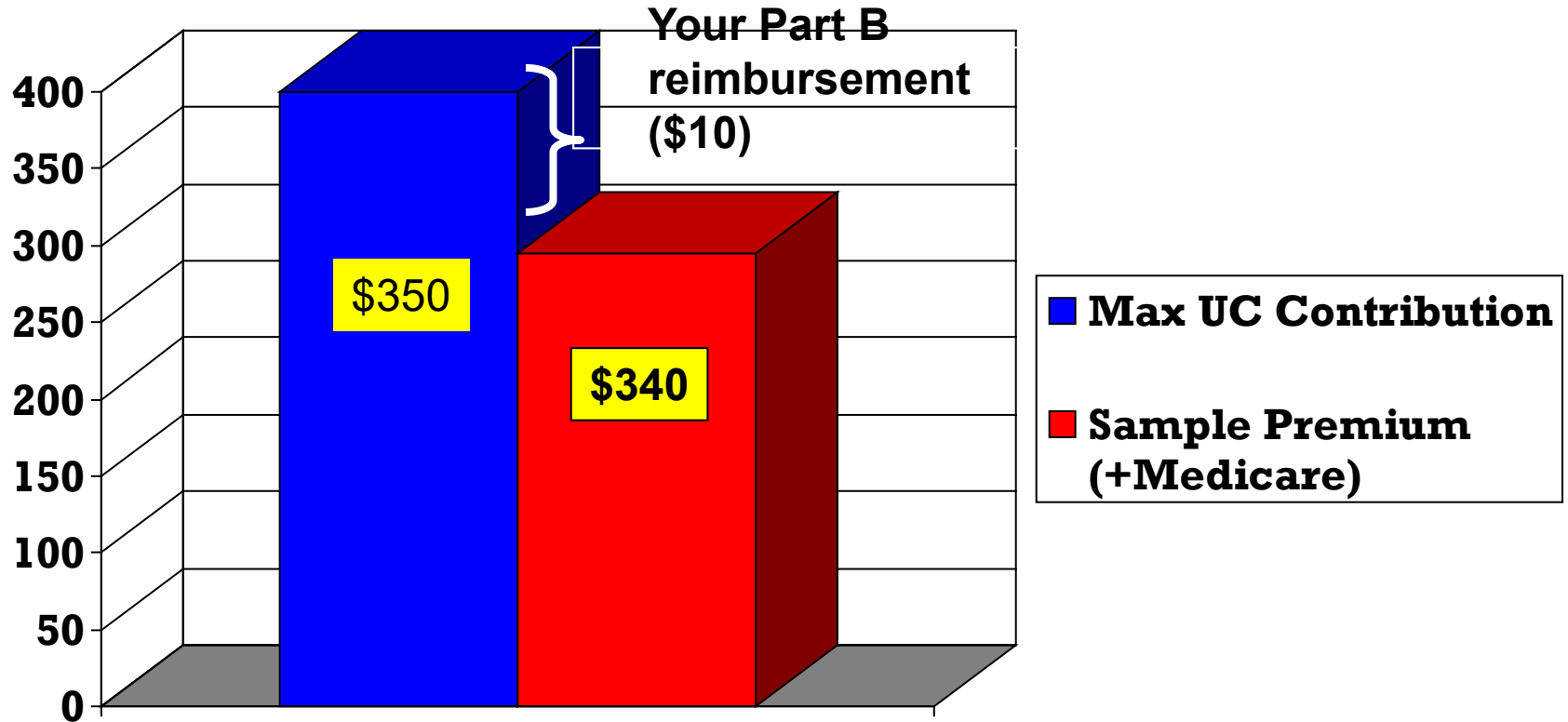
***Eligible employee with 20 years of service credit  
(or hired before 1/1/1990)***

Employee retires, coordinates with Medicare and moves from Kaiser HMO to Kaiser Sr. Advantage coverage

- Kaiser Sr. Advantage Plan Premium: **\$340**
- Max UC contribution: **\$350** *(note UC contribution is higher than cost)*
- Retiree's UC premium: **\$0**  
*(since UC contribution, in this example, is greater than plan premium)*
- Plus a Part B reimbursement of **\$10** to you

**THESE ARE HYPOTHETICAL NUMBERS FOR  
ILLUSTRATION PURPOSES ONLY**

# 100% Contribution Scenario



**THESE ARE HYPOTHETICAL NUMBERS FOR ILLUSTRATION PURPOSES ONLY**

# UC & Medicare plan costs

Since the UC contribution is more than the cost and knowing retirees are paying a Medicare Part B premium, they return the difference to the retiree as the “Part B reimbursement”

The Part B reimbursement is not a fixed line item but exists whenever the cost of the Medicare plan is less than the amount UC contribution—but maxes out at Medicare base.

In the previous example, the retiree’s UC premium for Kaiser Sr. Advantage was **\$0**. However, the retiree is also paying the Part B premium of **\$144** to Social Security. But, because the retiree is also getting a Part B reimbursement of **\$10** from UC, the retiree’s **net** cost for Kaiser Sr. Advantage plan is **\$134** ( $\$144 - \$10 = \$134$ ).

# UC HMO Medicare plans

<b>HMO</b>	<b>+ Medicare</b>
UC Blue & Gold (Health Net)	= UC Medicare Choice (United Health Care)
Kaiser Permanente	= Kaiser Permanente Senior Advantage

Kaiser Permanente Senior Advantage and UC Medicare Choice are Medicare Advantage plans



# HMO & Medicare HMO differences

(UC Blue & Gold/Healthnet and Kaiser)

- Differences are few
- New plan name and one new card with the Medicare Part D logo on it
- There may be some differences in Rx availability because Medicare mandates certain drugs (different formulary)
- Some doctors do not accept Medicare patients

# UC Medicare plans and PPO

<b>PPO</b>	<b>+ Medicare</b>
UC Care	= UC Medicare PPO (Anthem Blue Cross)
UC Health Savings Plan	= not allowed under IRS requirements*

\*If you are enrolled in UC Health Savings Plan and you or a covered family member become eligible for Medicare, RASC will provide 31-day PIE to enroll in another plan acceptable under Medicare requirements

# Non-HMO Medicare plans (e.g. UC Care PPO)

- When Medicare is used as primary insurance, it is often referred to as **Original Medicare** (as opposed to the Medicare Advantage plans that work with HMOs)
- A secondary insurance plan (with Medicare as primary) is often referred to as **Medi-gap** insurance as it is designed to fill in the gaps Medicare doesn't cover
  - UC refers to this coverage as “supplement”

# UC Anthem Blue Cross & Medicare plans

Anthem Blue Cross coordination  
(Medicare PPO, High Option)

- Medicare is primary; Anthem Blue Cross secondary
- Show your provider both your Medicare card and your Anthem Blue Cross card
- **You must** use Medicare-certified providers
  - 90+% of U.S. physicians participate in Medicare
  - Ask if accepting new Medicare patients
  - Providers that do not accept “assignment” can charge up to 15% more

# Medicare providers

- Physician “accepts assignment”
  - Certified with Medicare
  - Will accept the Medicare rate for services
- Physician does not “accept assignment”
  - Certified with Medicare
  - May charge up to 15% more than the Medicare rate for services
- Physician does not take Medicare
  - Not certified with Medicare
  - Medicare and UC plans will not pay for services, except for specific care

# PPO & Medicare PPO differences

- You'll receive a second ID card, with the Medicare Part D logo on it, for Rx use
- There may be some differences in Rx availability because Medicare mandates certain drugs
- Must use doctors accepting Medicare
- Deductible drops from \$250/\$500 to \$100
- Plan pays 80% after Medicare pays leaving you with co-insurance of 4% rather than 20% (or 96% coverage)

# High Option with Medicare

- You'll receive a second ID card, with the Medicare Part D logo on it, for Rx use
- There may be some differences in Rx availability because Medicare mandates certain drugs
- Must use doctors accepting Medicare
- Deductible is \$50
- Plan generally pays 100% after Medicare pays leaving you with no additional cost
- Elect during Open Enrollment only

# UC Medicare Coordinator program

- For retirees living outside California
- All family members in Medicare
- Individual plans for each family member
- Maximum \$3,000 health reimbursement account (HRA) for each covered member
  - Any unused HRA money rolls over to next year
  - HRA is prorated based upon the Graduated Eligibility percentage of maximum UC contribution for which you are eligible



# Appendix of Resources/Forms

- Health Care Facilitator (UCSC: 459-3573, [memcivor@ucsc.edu](mailto:memcivor@ucsc.edu))
- RASC (Retirement Administration Service Center)
  - 1-800-888-8267
- UC Website (<http://ucnet.universityofcalifornia.edu/>)
- Social Security Website (<http://www.ssa.gov/>)
  - 800-772-1216 (national number)
  - 800-593-8523 (Santa Cruz office)
  - 800-521-3385 (Watsonville office)
- Medicare Website (<http://www.medicare.gov/>)
- HICAP (Health Insurance Counseling and Advocacy Program)  
(1777A Capitola Road, 831-462-5510)
- Health Plans (number on your card)
- Medical Groups (in Santa Cruz: PAMF, Dignity Medical, Kaiser)

# Appendix of Resources/Forms

Where can I find my numbers?

- UC Path: sick leave balances
- UC RAYS: retirement estimates; UCRP service credit; beneficiary info for life insurance & retirement benefits
  - After you retire: Monthly income & tax statements
- Fidelity Retirement Services: 403b, 457b and Defined Contribution, Supplemental Savings Plans

# Appendix of Resources/Forms

The following and more are maintained at UC Net:

<https://ucnet.universityofcalifornia.edu/>,

➤ Pro Tip: type “preparing for retirement” in search tool

- **UC Retirement Handbook:**

<https://ucnet.universityofcalifornia.edu/forms/pdf/retirement-handbook.pdf>

- **UC Retirement Initiation Form:**

<https://ucnet.universityofcalifornia.edu/forms/pdf/request-for-retirement-initiation-packet.pdf>

- **Medicare Factsheet:**

<https://ucnet.universityofcalifornia.edu/forms/pdf/medicare-factsheet.pdf>

- **Retiree Medical Plan Costs 2021:**

<https://ucnet.universityofcalifornia.edu/compensation-and-benefits/health-plans/medical/retiree-plan-costs-2021.html>

- **Group Insurance Eligibility Fact Sheet for Retirees:**

<https://ucnet.universityofcalifornia.edu/forms/pdf/group-insurance-eligibility-factsheet-for-retirees.pdf>

# Appendix of Resources/Forms

## Medicare Partner Plans- Who should consider?

1. If you or family member are enrolled in UC retiree medical and will become eligible for Medicare in 2021, OR
2. If you are retiring in 2021 and you and/or family member(s) will be 65 years old in 2021,OR
3. If you are retiring in 2021 and you or family member are Medicare-eligible due to disability in 2021, THEN

**You and/or family member will be transferred into Medicare partner plan in your UC retirement**

non-Medicare plans	UC Retiree Medicare Partner Plans	Required forms for UC RASC:
UC Care or Core	UC Medicare PPO w/ Prescription Drugs	<a href="https://ucnet.universityofcalifornia.edu/forms/pdf/uben-123.pdf">https://ucnet.universityofcalifornia.edu/forms/pdf/uben-123.pdf</a>
UC Blue & Gold HMO	UC Medicare <u>Choice</u>	<a href="https://ucnet.universityofcalifornia.edu/forms/pdf/uben-121.pdf">https://ucnet.universityofcalifornia.edu/forms/pdf/uben-121.pdf</a>
Kaiser Permanente	Kaiser Permanente Senior Advantage	<a href="https://ucnet.universityofcalifornia.edu/forms/pdf/uben-127.pdf">https://ucnet.universityofcalifornia.edu/forms/pdf/uben-127.pdf</a>

# Appendix of Resources/Forms

The following and more are maintained at UC Net:  
<https://ucnet.universityofcalifornia.edu/>,

## Preparing for the inevitable:

- Your Guide to Survivor and Beneficiary Benefits, provides information on what to do when a UC retiree dies and what benefits are available for eligible survivors :  
<https://ucnet.universityofcalifornia.edu/forms/pdf/survivor-beneficiary-handbook-for-family-members-beneficiaries-of-uc-retirees--members-receiving-ucrp-disability-benefits.pdf>

# Appendix of Resources/Forms

## Update your records with UC:

home & mailing address(es) e-mail address(es)  
phone number direct deposit information power of attorney

### Address Changes:

- Online (fastest method): UC Retirement At Your Service ([UC RAYS:](#))
- Manual: Address Change Notice for Retirees form UBEN 131:  
<https://ucnet.universityofcalifornia.edu/forms/pdf/ubn-131.pdf>

### Direct Deposit Information/Changes:

- Online (fastest method): UC Retirement At Your Service ([UC RAYS:](#))
- Manual: Direct Deposit for Monthly Benefit form UCRS 160:  
<https://ucnet.universityofcalifornia.edu/forms/pdf/uhrs-160.pdf>

# Appendix of Resources/Forms

The following is available from Centers for Medicare Services: [www.medicare.gov](http://www.medicare.gov)

Request for Employment Information (form CMS-L564):  
<https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.pdf>

Note:

- ✓ IF you are retiring from UC immediately following separation, AND
- ✓ You are eligible for UC retiree health, AND
- ✓ You are enrolled in medical, AND
- ✓ You and/or covered family member are eligible by age (+65) for Medicare, THEN
- RASC will provide CMS-L564 automatically, as part of your retirement process

Medicare Part B premiums: <https://www.medicare.gov/your-medicare-costs/part-b-costs>

# Closing Questions





