

2012 Open Enrollment Webinar for Medicare Eligible Members Questions and Answers

Q: Do you have to be enrolled in a CTPF medical/Medicare plan to receive the CTPF subsidy?

A. You do not have to enroll in one of CTPF's health insurance plans to receive a CTPF subsidy of health insurance premiums. Members enrolled in non-CTPF plans are also eligible for a subsidy of health insurance costs. CTPF mails applications to eligible members on a yearly basis, typically in early Spring. See pages 7 and 11 of the 2012 Health Insurance Handbook and Open Enrollment Guide for more information.

Q: The benefit levels for the AARP supplement plan seem to be better than the BCBS plan--deductible, 80/20 for BCS vs. 100% for AARP. Why not choose AARP?

A. Premiums for the UHC AARP Medicare Supplement Plan F are based on age and state of residence while the BCBS Supplement to Medicare plan premium is the same for all, regardless of age. Members should carefully evaluate each plan offering based on premium cost and benefit levels and make the decision that is best for them.

Q: If I'm covered by my wife's health insurance do I receive the CTPF subsidy?

A. If you are the retiree and your last retirement system was CTPF, you are eligible for subsidy of health insurance costs. If you are covered as a dependent under your spouse's non-CTPF health insurance plan and you are not enrolled in a CTPF health insurance plan, CTPF will mail you an application to apply for subsidy on a retroactive basis. See pages 7 and 11 of the 2012 Health Insurance Handbook and Open Enrollment Guide for more information.

Q: I have COBRA--am I "enrolled" in a CTPF plan?

A. If you are enrolled in COBRA continuation coverage through your former employer, your plan is not a CTPF plan. To enroll in a CTPF health insurance plan, you must fill out a new application and submit to CTPF. See page 10 of the 2012 Health Insurance Handbook and Open Enrollment Guide for more information on CTPF enrollment requirements.

Q: "Payments for Part A are made directly to Medicare". I thought Part A does not cost anything as long as you have your 40 Social Security credits.

A. Individuals with at least 40 Social Security credits generally qualify for premium-free Medicare Part A. Social Security credits are earned by paying Social Security taxes through employment. Not all of our retired teachers have earned enough Social Security credits for free Medicare Part A. These retirees may have to pay for all or part of Medicare Part A premiums. CTPF currently subsidizes 60% of Medicare Part A premiums for those that pay for Medicare Part A, as well as 60% of Medicare Part B premiums. See page 11 of the 2012 Health Insurance Handbook and Open Enrollment Guide for more information.

Q: I live in Indiana - what Insurance carrier am I eligible to enroll in?

A. If your permanent address is in Indiana and you are at least age 65 and Medicare-eligible, you definitely qualify for both the Blue Cross Blue Shield Supplement to Medicare plan and the UHC Medicare Supplement Plan F; both of these plans also include the Medco Medicare Prescription Plan for CTPF. You must contact BCBS HMO Illinois and Humana Group Medicare HMO directly to find out if you qualify for enrollment in these plans. See page 45 of the 2012 Health Insurance Handbook and Open Enrollment Guide for contact information.

Q: Does the Medco plan include coverage for eye care prescriptions, glasses, eye surgery and extensive eye exams?

A. The Medco Medicare Prescription Plan for CTPF covers prescription drugs, including prescriptions for eye medications. The Medco prescription plan does not cover glasses, eye surgery or extensive eye exams. However, your medical coverage may cover these types of services. You should contact the health plan administrators to determine coverage levels. See page 45 of the 2012 Health Insurance Handbook and Open Enrollment Guide for contact information.

Q: Does "no copay" mean no charge? (HMO Illinois-Medicare inpatient hospital services, for example)?

A. If no copay is required for a service, that means that the service is covered at 100%. There is no out-of-pocket charge to the member.

Q: I do not have my Medicare card yet. Can I still submit application for Medicare supplement insurance without the card?

A. You can submit your application to us for a Medicare-eligible plan without your Medicare card. However, we will not be able to complete your enrollment until we also have a copy of your Medicare card or an entitlement letter from Social Security that has your Medicare number on it. See page 28 of the 2012 Health Insurance Handbook and Open Enrollment Guide for more information.

Q: Don't you have to go to a "provider who accepts Medicare" for the two BCBS plans if you're receiving Medicare?

A. Although you are not required to seek services from a provider that accepts Medicare Assignment under the BCBS plans, receiving services from one that does not will have a higher billed amount which will result in higher out-of-pocket costs for the members. In addition, under the BCBS HMO Illinois plan, you must seek services from a network provider to receive benefits.

Q: Under what circumstances can you be cancelled from Medicare?

A. Failure to make timely Medicare premium payments is the most common reason for termination of Medicare coverage. If your Medicare coverage is terminated, you have limited opportunities to re-enroll. The General enrollment period for Medicare is from January 1 through March 31. However, your coverage would not begin until the following July. If Medicare is terminated for any reason, your CTPF plan coverage would also terminate, including coverage for any dependents.

Q: Can I receive subsidy for my Medicare Part A and Part B premiums in my pension check if I am enrolled in a non-CTPF health insurance plan?

A. Only those that enroll in a CTPF plan can receive subsidy directly through their pension benefit. In your case, since you also must pay for Medicare Part A, we would require you to enroll in a program called the Third Party Payer program. We would pay your Medicare Part A and Part B premium directly to Medicare on your behalf, then deduct your share of the premiums from your pension benefit. See page 27 of the 2012 Health Insurance Handbook and Open Enrollment Guide for more information on how the Medicare Third Party Payer program works.

Q: Should I go to the Social Security office before going to the CTPF age 65 birthday party I was invited to?

A. We always suggest that you start the Medicare enrollment process three months prior to your 65th birthday. You can also apply online at www.medicare.gov. If you are already collecting Social Security benefits, your enrollment in Medicare at age 65 is usually automatic.

Q. Does CTPF offer dental coverage?

A. CTPF does not offer dental insurance. Refer to page 45 for contact information of other organizations that may offer dental insurance to our members.

Q: Does the BCBS HMO Illinois plan service area include the suburbs of Chicago and other counties beside Cook?

A. Contact BCBS HMO Illinois directly at 1-800-892-2803 to determine if you qualify for enrollment based on your permanent address.

Q: I am paying directly for Part D now. If I enroll in a CTPF plan, what do I need to do to disenroll from Medicare Part D?

A. Each health insurance plan has its own disenrollment procedures. You should contact your current Part D insurance plan to determine what steps you need to take to disenroll.

Q: What if both husband and wife are CPS retirees, should we sign up together or have separate plans?

A. If spouses are both CTPF retirees, each spouse must complete a separate application and can choose to enroll in different plans if they wish.

Q: If I fill out the forms for insurance now, when will it become effective?

A. Changes made during Open Enrollment take effect on January 1st, 2012.

Q: When describing copays for prescriptions using Mail Service, you mentioned two co-pays. Please explain.

A. Two copays for a 90-day supply of medication from mail service means that you double the copay of a 31-day supply. So, for example, if the 31-day copay for generics is \$5, the Mail Service copay for a 90-day supply would be \$10.

Q: My spouse is not eligible for Medicare yet. If I want to add a dependent, what will the cost be?

A. To determine the cost of dependent coverage for a non-Medicare eligible spouse, see the "Monthly premium cost" for non-Medicare plans on page 14 of the 2012 Health Insurance Handbook and Open Enrollment Guide. The monthly premium cost is 100% for dependent coverage as they are not eligible for CTPF subsidy of health insurance costs. You would then add this amount to the "Member's monthly cost" of your Medicare-eligible plan on page 31. You must be enrolled in corresponding plans. Page 38 of the Handbook provides more information on couple coverage options when only one individual is Medicare eligible.

Q. Does CTPF subsidize 60% of Medicare Part B?

A. CTPF provides subsidy for Medicare Part B if you are a CTPF retiree and we are your last retirement system.

Q. If a Medicare eligible retiree takes the AARP/United Healthcare one year and then decides to switch to Blue Cross the following year (or vice versa), are there any waiting periods for covering any illnesses or underwriting issues on the new insurance?

A. You are guaranteed coverage with no waiting period when you enroll in CTPF health insurance or if you change plans during the Open Enrollment Period.

Q. We are interested in the Blue-Cross Blue-Shield Supplement to Medicare with Medco Medicare Prescription Plan (PDP) for CTPF. (We haven't been part of your programs before). Could you please clarify what the monthly premium for my wife would be? I believe that the amount for me would be \$112 per month.

A. As the retiree eligible for CTPF subsidy of health insurance costs, your monthly premium for coverage under the BCBS Supplement to Medicare plan would be \$112.40 in 2012. The monthly cost for your wife would be \$281.05. The total monthly premium cost for you and your wife would therefore be \$393.47. Refer to page 31 of the 2012 Health Insurance Handbook and Open Enrollment Guide for more information.