

## Frequently Asked Questions: Retirees Turning 65

### Q1: How do I apply for Medicare?

A1: Please contact the Social Security Administration: (800) 772-1213, [www.ssa.gov](http://www.ssa.gov), 3808 N. 1<sup>st</sup> Ave, Tucson, AZ 85719. Call in advance to confirm working hours.

### Q2: What options would you recommend for exploring Medicare?

A2: Medicare plan offerings vary by state. While we are unable to recommend plans, we incorporate feedback from retirees into this communication. Below are some options for you to explore based on feedback we have received:

- Pima Council on Aging is an independent non-profit that offers seminars and individual Medicare counseling at no cost. (520) 790-7262, [www.pcoa.org](http://www.pcoa.org) (If you live outside of Pima County, inquire with your local Council on Aging.)
- Cigna Medicare Programs: <https://www.cigna.com/medicare/> (contact numbers and options vary by state)
- UnitedHealthcare: (877) 791-9964, [www.UHC Medicare Solutions.com](http://www.UHC Medicare Solutions.com)
- If you are a Public Safety (commissioned police or fire) retiree, you have coverage options with the state: (602) 255-5575.

### Q3: My birthday is in the middle (or end) of the month. Why is my City medical ending before my birthday?

A3: You are eligible for Medicare the first day of the month during which you turn age 65.

- Example: If your birthday is September 24, you are eligible for Medicare September 1.

However, if your birthday falls on the *first day* of the month, you are eligible for Medicare the first day of the month PRIOR to the month during which you turn age 65.

- Example: If your birthday is November 1, you are eligible for Medicare October 1.

### Q4: I am currently enrolled in the City's dental and vision plans. May I keep them?

A4: Yes. We will continue your existing City dental and vision, unless you indicate on the enclosed form that you would like to drop the coverage.

Commissioned police/fire retirees: If you enroll in the state's dental plan, please return the enclosed form to us, and indicate that you would like to drop City dental. The state will subsidize only one group dental plan at a time – either through the state or through the City.

### Q5: I understand that my City medical coverage is ending, but may I remain on the City's prescription drug plan?

A5: No. Both your City medical and prescription drug coverage will end.

### Q6: When will the medical deductions stop coming out of my pension check?

A6: Your monthly pension check is paid at the end of each month. For example, March pension checks generally are issued March 31, so March medical premium is deducted from the March 31 check. As a result, premium payment stops the following month (April 30, in our example). However, if you are a TSRS retiree and you elect to continue City medical for your spouse and/or child (see below), the new deduction amount will replace the current deduction. (Commissioned police/fire retirees, see A7 for premium payment information.)

### Q7: I am the retiree, and I currently cover a spouse and/or child who is not eligible for Medicare. May my dependent continue current City medical?

A7: Yes. Current policy allows under-65 non-Medicare eligible dependents to continue existing City medical by paying 100% of the premium until:

- The dependent no longer meets the City's dependent criteria,
- The dependent qualifies for Medicare (*due to age or disability, which could occur prior to age 65*), or
- The dependent's City medical coverage ends for any reason (*Once coverage ends, the dependent would not be permitted to return to coverage in the future.*)

Below are items for you to consider:

- **The City subsidy ends when the retiree turns age 65 and does not continue with a dependent's coverage.** Current rates for dependent-only continuation coverage follow.
- **Deductibles start over.** Continuing dependents receive new ID numbers, and deductibles start over under the new ID number. Costs that have been applied toward the existing deductible won't move to the new ID number.

- **Existing HRA and HSA fund balances do not transfer to the dependent's record.** Once the retiree leaves the plan, existing HRA funds are forfeited. Existing HSA balances remain in the retiree's HSA bank account and may be used for IRS qualifying expenses.
- **You will need to take action with Cigna to move existing referrals, prior authorizations, PCP (primary care provider) selection, etc. to the new record BEFORE your dependent's new ID number goes into effect.** Call Cigna (800-244-6224) to work through details before your dependent visits a provider in order to avoid costly claims issues and ensure that your dependent is properly covered.
- **If you're a commissioned police/fire retiree, you will need to pay your dependent's premium directly to the City by check or money order.** The state will not deduct premium from pension payments for dependent-only coverage, and the City does not offer electronic premium payment. As a result, payment must be made directly to the City by check or money order. Coverage ends and will not be reinstated if proper payment is not received by the monthly deadline. *(TSRS retirees: Dependent premium will be deducted from your pension check, unless your pension payment is insufficient to cover the premium.)*

<b>Medical: Dependent rates (MONTHLY)</b>		
<b>(Age 65+ Medicare-eligible Retiree leaves City medical, and currently covered dependents continue on City medical)</b>		
<b>Rates are effective 7/1/18 – 6/30/19:</b>		
	<b>CIGNA HMO *</b>	<b>CIGNA HRA</b>
<b>1 dependent on CIGNA medical (spouse or child)</b>	\$584.97	\$439.03
<b>2 or more dependents on CIGNA medical (spouse + child, spouse + children, or more than 1 child)</b>	\$1,100.97	\$826.04

\* HMO enrollees must live in approved *Arizona* zip codes.

**Q8: I am a public safety retiree. Will I still receive the state subsidy?**

A8: Please contact the PSPRS benefits team to confirm your eligibility and the amount of your state subsidy ([www.psprs.com](http://www.psprs.com) or 602-255-5575).

**Q9: I am a Public Safety retiree with fewer than 40 quarters because I wasn't permitted to pay into Medicare while employed with the City. What are my options?**

A9: You have two options through City of Tucson:

- Continue existing coverage (you pay 100% of the premium, minus any state subsidy you receive), or
- Stop City medical, and the City will reimburse you for Medicare Part A (for yourself, but not for dependents).

Carefully review Sections VII and VIII of the Retiree Health Benefits Continuation Program Administrative Directive at [www.tucsonaz.gov/insurance](http://www.tucsonaz.gov/insurance) under Retiree Insurance for details. Paper copies are available upon request by calling the Benefits Office at 520-791-4597.

**Q10: I would like to talk with someone in person at the City's Benefit Office. Do I need to make an appointment?**

A10: Yes. Please make an appointment so we can ensure that someone will be available to assist you. You can reach us at 520-791-4597 or [benefitquestions@tucsonaz.gov](mailto:benefitquestions@tucsonaz.gov). We are located at City Hall, 255 W. Alameda, Third Floor East.

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We hope you have found this information to be helpful. We are continually striving to enhance our materials. Please send suggestions for additional Questions and Answers to [benefitquestions@tucsonaz.gov](mailto:benefitquestions@tucsonaz.gov). Thank you.