Frequently Asked Questions: Retirees Turning 65

Q: **How do I apply for Medicare?**

A: Please contact the Social Security Administration:
3500 N Campbell Ave., Tucson, AZ 85719, Phone: (800) 772-1213, www.ssa.gov

Q: **What Medicare medical plans does the City offer?**

A: The City of Tucson is not able to offer a group medical and prescription drug plan to post-65 retirees and/or their Medicare-eligible dependents. Below are recommended options for you to explore:

- **Pima Council on Aging** (or your local Council on Aging), **Extend Health** and **UnitedHealthcare** can assist you with finding an individual plan in your area:
  - Pima Council on Aging: (**520) 790-7262, www.pcoa.org**
  - Extend Health: **(866) 322-2824 (TTY 1-866-508-5123), www.extendhealth.com**
  - UnitedHealthcare: **(877) 791-9964, www.UHCMedicareSolutions.com**
- If you are a Public Safety retiree, please contact **PSPRS** for information about state-sponsored retiree plans: **(602) 255-5575**.

Q: **My birthday isn't until the middle or end of the month. Why is my City medical insurance ending so soon?**

A: 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.)

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

A: Yes. The dental and vision plans are independent of the medical plan. **We will conclude that you wish to remain enrolled in dental and vision (if you are currently enrolled), unless you indicate on the form included in this mailing (last page) that you would like to drop either or both of them.** Those enrolled in City dental and/or vision should receive Open Enrollment information for dental and vision coverage in April or May. If you do not receive open enrollment information by mid-May, please contact us or check the Open Enrollment page at www.tucsonaz.gov/enroll.

Please note that if you are a PSPRS retiree, it is our understanding that the State will subsidize only one group dental plan for you – either through the State or through the City. **If you enroll in the State dental plan, please send us your completed City dental cancellation form.** The state will not deduct vision insurance premiums from pension checks.

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

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

Q: **I am the retiree, and I currently cover a spouse and/or child who is not eligible for Medicare. May he/she continue his/her current medical coverage?**

A: Current policy allows under-65 non-Medicare eligible dependents to remain on the City's CIGNA group medical plan (i.e. continue existing coverage) by paying 100% of the premium even after the retiree reaches age 65 until

- The dependent no longer meets the City's dependent criteria,
- The dependent qualifies for Medicare *(due to age or disability)*, or
- The dependent chooses to leave City medical coverage for any reason

In order to continue medical coverage for currently covered under-65 non-Medicare eligible dependents, **the Benefits Office must receive your enclosed election form by the indicated due date, specifying the dependents for whom you would like to continue medical coverage.** Your dependents must **maintain continuous medical coverage with the City.** Once your dependent leaves City medical coverage for any reason, he/she will not be permitted to re-join a City medical plan at a later date. **The City subsidy ends when the City retiree turns age 65.** Current rates for dependent-only continuation of medical coverage are on the next page.

CIGNA dependent rates (MONTHLY) (65+ Medicare-eligible Retiree leaves City medical, and currently covered dependents continue on City CIGNA medical plan) *Rates are effective 7/1/14 – 6/30/15:*		
	CIGNA HMO *	**CIGNA HRA**
1 dependent on CIGNA medical (spouse or child)	$476.35	$357.51
2 or more dependents on CIGNA medical (spouse + child, spouse + children, or more than 1 child)	$896.54	$672.67

* All HMO Enrollees must live in approved service area, which is generally limited to Arizona.

Special Note to Public Safety Retirees with dependents on the City's CIGNA medical plan: If you choose to enroll in the State's medical plan or in an individual Medicare plan and to leave your dependents on the City's medical plan, please be advised that (1) it may impact the subsidy you receive from the State, and (2) the State will not deduct the premium for your dependent(s) from your state pension check. Monthly payments to the City must be made by check or money order. Electronic payment is not available. We will mail you payment coupons that should accompany your monthly payment. However, on-time payment is required for coverage continuation even if you do not receive the payment coupons. The City does not send bills or reminders, and coverage is canceled if payment is not received on time and in full. Please be sure to discuss your options for your dependents' coverage with the State.

Q: **When will the medical deductions stop coming out of my pension check?**

A: Your monthly pension check is paid at the end of each month. For example, the January pension check is issued at the end of January. The medical deduction will stop the first month for which you are no longer eligible for medical coverage. For example, if your medical coverage ends January 31st, you **will** see a deduction on the pension check paid in late January, and you **will not** see a deduction on the check paid in late February.

Q: **I am a public safety retiree. Do I still get the State subsidy?**

A: Please contact the State to confirm your State subsidy (www.psprs.com or 602-255-5575). If you are considering enrolling yourself in the State plan and leaving your dependents on the City's medical plan, please read the "Special Note to Public Safety Retirees with dependents on the City's CIGNA medical plan", above.

Q: **I am a Public Safety retiree and did not pay into Medicare while employed with the City. What are my options?**

A: Please carefully review Sections VII and VIII of the Retiree Health Benefits Continuation Program Administrative Directive, posted on the Retiree Information page at www.tucsonaz.gov/enroll. You may also request a paper copy by calling the Benefits Office at 520-791-4597.

Q: **I am the spouse of a 2003 Incentive retiree (retirement dates between March 25, 2003 and June 14, 2003), and my spouse (the retiree) is not age 65. What are my options?**

A: Please call Anita in the Benefits Office to discuss: 520-791-4597.

Q: **What if I want to see someone in person at the City's Benefit Office?**

A: If you would like to visit us in person, please make an appointment. You can reach us at 520-791-4597 or benefitquestions@tucsonaz.gov). We are located at City Hall, 255 W. Alameda, Fifth Floor East.

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We hope you have found this information to be helpful. We are continually striving to better our materials. Please send suggestions for additional Questions and Answers to benefitquestions@tucsonaz.gov. Thank you.