



California School Employees Association
**GENERAL INFORMATION
BULLETIN**

September 12, 2014

General Information Bulletin No. 31-14

**IMPORTANT NOTICE ON CSEA INSURANCES—
AN ENHANCED SERVICE**

Action for Chapter Presidents, RUEB Board and Retiree Unit Council

Presidents: Inform your members and retired members about the enhanced service, Medicare Health Plan Telephone Counseling through our existing benefit provider, United Insurance Partners (UIP). This service is **NO CHARGE** to members.

A. SUBJECT MATTER

Overview:

1. New Service—Medicare Health Plan Telephone Counseling is for CSEA members and CSEA retired members. This service is NO CHARGE to members.

CSEA recognizes that members are confused about their Medicare options. Since this can be an extremely complicated subject, we have contracted with our existing benefit provider, United Insurance Partners (UIP) to provide this service to our members and retirees. Learn the ABCD's of Medicare along with Health Plan options with this one-on-one telephone counseling service. There is no charge to members for this service. CSEA members and CSEA retired members can contact United Insurance Partners (UIP) at (800) 707-2360 for a phone conference appointment with Debra Hoffman.

Did you know?

- CSEA members who are still working at age 64 or older must notify Medicare to coordinate their health plan benefits. Note: If you are still working at age 65 and are covered by your employer's health insurance, you may want to enroll in Premium-free Part A (you can postpone enrolling in Part B since it carries a monthly premium). Even if you don't elect Part A or B, you must notify Medicare.
- Medicare Health Plans change every year and members should annually review other options available. For those utilizing UIP, they will review plans for you.
- Retired members or members who have retired on a disability may need counseling on Medicare Health Plan enrollment periods to avoid penalties.
- If you elect COBRA, it does NOT create a Part B 'special election period' when it ends and you may incur penalties by not electing when you are supposed to. You have eight months after departing employment to elect Part B.
- Members planning on retirement should continue their membership in CSEA for access to this benefit.

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Some Key Facts about Medicare

<p>There are two main ways to get Medicare.</p> <p>Talk to a United Insurance Partner (UIP) representative and get help sorting through these options.</p>	<ul style="list-style-type: none"> You can choose original Medicare (Parts A and B), which is provided by the federal government. Or choose a Medicare Advantage Plan (Part C). These plans are offered through private insurance companies.
<p>With Original Medicare (Parts A and B), you may pay a share of the cost.</p> <p>Everyone's situation is different. Members have different medical needs, budgets and medications. Talk to UIP about designing options specifically for YOU!</p>	<ul style="list-style-type: none"> You contribute to Medicare by paying taxes during your career. If you (or your spouse) worked for at least 10 years, you are eligible for Medicare at age 65 (or disabled under age 65). If so, Part A is PREMIUM-FREE! Part B has an income-based monthly premium (2014 standard premium—\$104.90/month). Be aware: Part B & Part D monthly premiums increase with income. If you choose original Medicare only (Parts A & B), it will not pay for everything. You will pay a share of the cost in deductibles and co-pays. IMPORTANT: By electing this option, you are exposed. There is NO maximum out-of-pocket. With original Part A & B, there is no drug coverage. You can LIMIT your exposure to out-of-pocket Parts A & B costs by adding a Supplement (MediGap) Plan and/or a Part D Plan (for medications). These Plans are offered through private insurance companies.
<p>Your initial enrollment in Medicare is time sensitive.</p> <p>Use CSEA benefit provider UIP for assistance and to obtain answers to your questions (no charge to members).</p>	<ul style="list-style-type: none"> The Initial Enrollment Period (IEP) is your first chance to enroll in Medicare. This is three months before your 65th birthday month, your birthday month and three months after your birthday month. If you are eligible for Medicare due to disability, your IEP is based on your disability date. Late enrollment penalties may be incurred for missing certain enrollment periods for Part B and Part D (prescription drug coverage). Those electing COBRA specifically should be aware of these dates. If you are still working at age 65 or older and covered by your employer's health plan, you may not need to enroll in Medicare, but you must notify Medicare. In most cases, you may consider adding Part A (Hospital, etc.) to your group coverage since you may not pay a premium. It will pay secondary to your group plan and may save you hospital deductibles/co-pays/co-insurance. While you're still working, you can add Part A at any time with no penalty.
<p>Medicare can work with other health insurances.</p>	<ul style="list-style-type: none"> Group or retiree health insurances sponsored by an employer or CSEA can work with Medicare, but you must notify Medicare to coordinate these benefits.

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2. Questions?

If you have any questions about this new service, login or create an account at www.csea.com and navigate to the Insurance page under the Benefits tab or call United Insurance Partners directly at (800) 707-2360, let them know you are with CSEA and need Medicare Health Plan assistance. You can also contact Debb Jachens at (408) 433-1309 or at djachens@csea.com.

B. REQUIRED ACTION

Chapter Presidents: Inform your members about this service provided by CSEA for members and retired members at no charge to them. Encourage all new members 64 years of age or older to call UIP and know their Medicare Health Plan rights and options. Encourage all retiring members to join the CSEA Retiree Unit so they can take advantage of this *Medicare Health Plan Telephone Counseling Service* at no charge to them, only available if they continue their membership in CSEA. Attached to this GIB is a flyer you may find helpful for getting the word out

Regional Representatives and Labor Relations Representatives: This new service is a must item for discussion at your September/October RPMs and chapter meetings. Please make sure all members are aware of this *Medicare Health Plan Telephone Counseling Service* at no charge to members.

CALIFORNIA SCHOOL EMPLOYEES ASSOCIATION



Dave Low
Executive Director

DL:JB:bb:jen

Attachment: Medicare Health Plan Telephone Counseling Service.pdf

DISTRIBUTION:

(For Action) Chapter Presidents, Regional Representatives, CPRPs, CSEA Insurance Committee, Pre-Retirement Committee, and Labor Relations Representatives

(For Information) Board of Directors, Alternate Area Directors, Assistant Regional Representatives, Regional Communications Officers, Regional Political Action Coordinators, Chairpersons and Members, Standing Committees, Retiree Unit Executive Board, Retiree Unit Council Presidents, Life Members, Honor Roll Recipients and All Staff

PREVIOUS BULLETIN INFORMATION:

GIB 30-14 dated September 5 and titled "Bargaining Unit Membership Data Request to Employers" was given general distribution.

New!

Medicare Health Plan Telephone Counseling Service

No charge to members

Are you a CSEA member 64 years of age or older and need help answering questions about Medicare Health Plan Services?

- Are you considering retiring?
- Are you overwhelmed by the massive amount of mail you're receiving?
- Are you confused by all your Medicare Health Plan options?
- Do you know your Medicare rights, options and responsibilities?
- Did you know that if you are still working at age 65, and are covered by your employer's health insurance, you may not need to enroll in Medicare Part B but that you must notify Medicare?
- Do you know how to avoid Medicare penalties? Did you realize that if you incur penalties, you pay them for the rest of your life?
- Do you have questions on how Medicare works with your district health benefits?

Get answers to all your questions and more through CSEA special services. CSEA offers a Medicare Health Plan Telephone Counseling Service at no charge for all CSEA members and CSEA retired members.

Protect your Medicare Health Plan options today!

**Call Debra Hoffman at United Insurance Partners at (800) 707-2360*
or Debb Jachens at CSEA (408) 433-1309.**

UIP United Insurance Partners
Specialists in Sponsored Insurance Programs



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*By calling the number listed above, you will be reaching Debra Hoffman, a licensed insurance agent in the State of CA (CA Ins Lic # 0D06149). Debra is not an employee of the Medicare Federal Program.