



# Health Plans, Medicare, and Retirees

State Employers

Employer Services Section





# Learning Objectives

Identify requirements for health insurance in retirement

Determine actions at age 65

Identify resources



# Identify Requirements for Health Insurance in Retirement



# Identify Requirements for Health Insurance in Retirement

Terminating WRS-eligible employment

Vested in Wisconsin Retirement System (WRS)

#1—Under MRA with 20+ years of service

- *Don't* need to be enrolled at termination

#2—MRA with immediate annuity

- *Do* need to be enrolled at termination

#3—MRA with 20 years of service and deferring their annuity

- *Do* need to be enrolled at termination



# Determine Actions at Age 65

Assumption: Employee/Retiree Continues Health Insurance



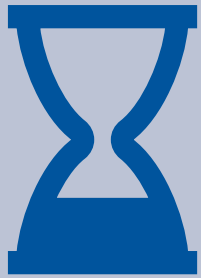
# Employee Retires Under 65

Retiree continues health insurance coverage

At age 65, retiree enrolls in Medicare

ETF sends reminder 90 days prior

# Active Employee Turns 65



Employee pauses  
Medicare B  
enrollment



Employee defers  
enrollment until  
retirement



Retirement creates  
special Medicare  
enrollment  
opportunity

- 8-month window to enroll

# Employee Retires at 65+

Special enrollment period for Medicare A and B

Health insurance premium less expensive

- ETF will change to Medicare contract
- Assumes Medicare pays 80% claims

Employee should contact Social Security:

- Special form CMS L564 to avoid late penalties
- Employer fills out form
- ETF cannot do this





# Other Actions

## Retirees and Survivors

Medicare eligibility counts as life event to change health plans

Can change from Family to Single anytime

## Employers

Remind employees/retirees of Medicare start dates

If employee retires before 65 → Medicare starts 1<sup>st</sup> month turn 65

If employee retires 65+ → Medicare starts 1<sup>st</sup> month after active coverage ends



# Identify Resources



# Identify Resources

State Agency Health Insurance Standards, Guidelines, and Administration Employer Manual (ET-1118)



Termination Checklist for *Retiring* State Employees (ET-2500)



ETF employer inbox





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# Thank you

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