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BenefitsWise

"BETTER BENEFITS THROUGH COLLABORATION"

Celebrating Happiness

Some people think happiness is something that just happens. It's almost magical — kind of like finding a pot of gold at the end of the rainbow. Yet most happy people will tell you that's not true. The fact is a happy life is something you must construct yourself. Happiness isn't about being rich or beautiful. Just look at the rich and beautiful who clearly don't have happy lives. **Happiness is about your attitude. It's also about the choices you make.** You may find you can increase your happiness by building your life around these basics:

- *Invest in family and friends*—Connect with others who are loving and supportive. They help you enjoy the good times and make it through the hard times. Try to make relationships with happy people since happiness is contagious.
- *Appreciate what you have*—It's the old "glass half empty or half full" idea. See your glass as half full and be grateful for the life you've created.
- *Keep an optimistic outlook*—We're all subjected to great stress these days. It can be a real challenge to stay optimistic at times. Yet happiness is built on a bright, positive outlook.

Don't wait around for happiness — make it happen! You can't just flip a switch and become a happier person. But you can work on it and over time, you'll find that your choices, beliefs and actions can help determine the happiness you enjoy. YOU can create a happier world!

For more information contact the Employee
Resources for Living Assistance Program (EAP):
1-877-398-5816

RETIRING PAST AGE 65? *Don't Get Trapped by Medicare Enrollment Rules: The cost of making a mistake can be high.*

Retiring past age 65? You may choose to stick with your employer's health plan rather than signing up for Medicare. But you could risk going without insurance for several months, and pay an annual penalty for life, if you don't follow Medicare's strict enrollment rules.

When you turn 65, you're eligible to sign up for Medicare Part B, which covers outpatient services. You may decide that it's easier or cheaper to continue with your employer coverage—either opting to take corporate retiree medical benefits or going with COBRA. Under the federal COBRA law, companies with at least 20 employees must allow former workers to buy into the group health plan for up to 18 months.

That could be a big mistake. When you turn 65, you can forgo Medicare without ... (continued on page 2)



Congratulations to our 2018 Open Enrollment Private Sweepstakes Winners!

Daren Capirchio, Nova Southeastern University
Marilyn Kriss, Nova Southeastern University
Sanaz Dovell, Palm Beach Atlantic University
Ivonne Galindo, Rollins College
Brenda Hiers, Saint Paul's School

Remember to stay engaged in *Rally* by entering City Walk Challenges, Missions and completing the survey for more chances to win cool prizes and earn coins!



Remember to visit our website—<http://ICUBAbenefits.org>

This user friendly site is your one stop shop for all things benefits! Visit our single sign-on section located below the scrolling banner and gain access to ICUBA's Brand Partners including BCBS MyHealthToolkit and Rally, OptumRx Prescription Drug Portal, Resources for Living EAP and Aetna Navigator and of course, the ICUBA MasterCard!

Spring is in the air... and so is pollen!

One in five people suffer from seasonal allergies. Teladoc is familiar with the symptoms and the impact allergies can have on your daily life. Allergies take you away from outdoor activities with friends and family, leave you feeling drained at work and keep you from having a good night's sleep.

With the start of spring comes the start of allergy season. If left unchecked, allergies can quickly turn into a sinus infection, so make sure to call Teladoc for help as soon as you start feeling a runny nose, sneezing or itchy, watery eyes.

1-800-Teladoc (835-2362) — \$5 Copay!

Access Teladoc through BCBS MyHealthToolkit found in ICUBA's Single Sign-On section!



RETIRING PAST AGE 65? (Continued)

...consequence if you are still working and are covered by your employer's group health plan. But once you leave the job, you must enroll in Part B within eight months after the month you retire, even if you continue to be covered by your employer's health plan. This eight-month period is known as the "special enrollment period."

If you miss this deadline and your employer coverage expires, you could find yourself uninsured for many months. You will not be allowed to enroll in Medicare Part B until the next "general enrollment period," which runs from January 1 to March 31. Your coverage won't begin until July. Plus, you may be subject to late penalties. "You should enroll in Part B as early as you can," says Joe Baker, president of the nonprofit Medicare Rights Center. "The penalties and waiting periods for not doing so can be substantial and ongoing."

Some retirees realize they have made a mistake when the group health plan rejects their claims. When you turn 65, a retiree health plan or COBRA will pay only for medical expenses that Part B won't cover, says Baker. Even if you decide not to enroll in Medicare, your former employer's plan will consider the government insurer to be the primary payer.

In some cases, it could take time for the health plan to realize that the beneficiary is eligible for Medicare. Once the insurance company discovers its error, though, it could stop paying claims and may try to recoup the benefits it already paid out, Baker says.

Falling Into a Coverage Gap

These enrollment rules came as a big surprise to Kent Evanson, who lives in Glen Ellen, Ill. He left Merrill Lynch as a financial adviser at the end of June 2008 at age 69. Because he liked his employer plan, he decided to go on COBRA rather than enroll in Medicare.

Over the next year or so, the plan rejected a couple of Evanson's medical claims. Its reason: Because

he was eligible for Medicare, the plan considered itself to be the secondary payer. "I was paying \$1,000 a month in premiums for nothing," he says. "I wanted out."

By that time, however, Evanson had missed the eight-month enrollment window. When he went to sign up for Medicare in July 2009, he was told he would have to wait until January 1, 2010, to apply, and that coverage would not begin until July 1, 2010.

Even if you leave your job before you turn 65, you could face trouble if you ignore the enrollment rules. Assume you retired in January 2017 and went on COBRA. You turned 65 nine months later, in October 2017. In this case, the "initial enrollment period" applies to you. The initial enrollment period starts three months before the month of your 65th birthday and ends three months after your birthday month. Because your 65th birthday was in October 2017, your initial enrollment period would have run until the end of January 2018.

Let's say you decided instead to stick with COBRA for the full 18 months, until it expired in June 2018. You wouldn't be able to enroll in Part B until the next general enrollment period starting January 1, 2019. And you wouldn't be covered until July 2019, about a year after your COBRA coverage ended.

To add insult to injury, you'll also be hit with lifetime penalties for missing an enrollment period. For each 12-month period you delay enrolling when you're eligible, you'll pay a penalty of 10% of your Part B premium—forever. **K** *Kiplinger's Retirement Report. February 2018. The Kiplinger Washington Editors, Inc.*

People who receive Medicare benefits as well as the family and friends caring for their loved ones on Medicare should visit Medicare.gov, the official U.S. website for benefit information regarding Medicare, including different coverage options, costs, preventative services, and tools for Medicare beneficiaries.