



## ICUBA Retiree Medical Plan Frequently Asked Questions (FAQs)

### How will I know if ICUBA has received and processed my Retiree enrollment form?

Once Continuum Services has received and processed your enrollment form, we will send you retiree payment coupons. **Please note:** Coupons will be mailed to all retirees, even those who enrolled in EFT.

### Can I enroll my spouse and/or eligible dependents in the ICUBA Retiree Medical Plan if I choose not to enroll as a retiree?

No. You must be enrolled in coverage to enroll a spouse or other eligible dependent(s).

### If my spouse is not covered at the time of my retirement but he/she later has a qualifying event would he/she be eligible to enroll in benefits under my ICUBA retiree coverage?

Yes. Your Dependent spouse must submit a request for Special Enrollment in writing and provide supporting documentation of loss of other coverage to the plan administrator no later than 30 days after the date of a qualifying event (e.g., spouse loss of employer provided coverage).

### What health insurance benefits am I eligible to participate in?

#### Under Age 65

If you retire before attaining age 65, you are eligible to participate in the ICUBA BCBS Plan you were enrolled in at the time of your retirement.

#### Age 65 or older

If you are age 65 or older you will be offered a choice to remain on the ICUBA BCBS Plan or switch to the ICUBA Retiree Medicare Supplemental Plan.



### **When will my benefits go into effect?**

If you choose the BCBS plan your medical and prescription drug coverage benefits will start on the first day of your retirement. If you choose the ICUBA Supplemental Plan your medical and prescription drug coverage will start on the first day of the month in which you retire as long as your election is received within 30 days of your retirement date. If your enrollment is received after the 30<sup>th</sup> day of your retirement your prescription drug coverage will start on the 1st day of the following month.

### **Is prescription drug coverage available with the above plans?**

Yes. Under the ICUBA Retiree plan prescriptions continue to be covered through OptumRx. The ICUBA Prescription Drug Benefit is Creditable Coverage, which means that you will receive credit towards Medicare Part D upon your retirement if you choose to enroll in Medicare Part D.

Creditable coverage means the amount the plan expects to pay on average for prescription drugs for individuals covered under the plan in the applicable year is the same or more than what standard Medicare prescription drug coverage would be expected to pay on average.

The ICUBA Retiree Medicare Supplemental Plan includes an enhanced Medicare Part D prescription drug plan. There is no additional cost for prescription coverage.

### **What if I am 65 or older and my spouse is less than 65?**

If you are age 65 or older you will be offered a choice to remain on the ICUBA BCBS Plan or switch to the ICUBA Retiree Medicare Supplemental Plan. If your spouse is under 65 he/she will be offered the ICUBA BCBS Retiree Plan if he/she was enrolled in coverage during the 3-month period immediately prior to your date of retirement and you were actively at work on the day prior to your retirement.

### **What if my spouse is 65 or older and I am less than 65?**

If your spouse is age 65 or older he/she will be offered a choice to remain on the ICUBA BCBS Plan or switch to the ICUBA Retiree Medicare Supplemental Plan. If you are under 65 you will be offered the ICUBA Retiree BCBS Plan if you were enrolled in coverage during the 3-month period immediately prior to your date of retirement and you were actively at work on the day prior to your retirement.



## What will happen to my ICUBA Retiree coverage when I or my spouse attain age 65 after I retire?

You and/or your spouse will be offered a choice to remain on the ICUBA BCBS Retiree Plan or switch to the ICUBA Retiree Medicare Supplemental Plan. If you or your spouse have previously enrolled in the ICUBA Retiree Medicare Supplemental Plan then you or your spouse must enroll in the ICUBA Retiree Medicare Supplemental Plan upon attaining age 65.

## What is the ICUBA Retiree Medicare Supplemental Plan?

ICUBA Retiree Medicare Supplemental Plan is a Medigap (also called "Medicare Supplement Insurance") policy and is private health insurance that is designed to supplement Original Medicare. This means it helps pay some of the health care costs ("gaps") that Original Medicare doesn't cover (like copayments, coinsurance, and deductibles). Medigap policies may also cover certain things that Medicare doesn't cover.

If you are in Original Medicare and you have a Medigap policy, Medicare will pay its share of the Medicare-approved amounts for covered health care costs. Then your Medigap policy pays its share. It is a Medicare Supplement plan that pays the balance of approved Medicare expenses not covered by Medicare once you meet your calendar year deductible.

## I am a retiree over the age of 65, is my ICUBA coverage primary or secondary to my Medicare coverage?

Both the ICUBA BCBS Retiree Plan and the Transamerica Life Medicare Supplement Plan pay secondary to Medicare. **Please note:** The plans require that all retired covered persons eligible for Medicare enroll in Medicare Parts A and B and pay any associated premiums. The ICUBA BCBS plan will pay benefits based on the premise that the retired covered person has elected coverage under Medicare Parts A and B, regardless of whether the retired covered person actually has coverage. The Transamerica Life Medicare Supplemental Plan does not allow enrollment unless you have both Medicare A and B.

## How are claims paid under the ICUBA Retiree Medicare Supplemental Plan?

Example: After, you have met your Medicare Part B \$300 deductible. If the total cost for a covered service is \$100, Medicare will pay 80%, or \$80. The remaining balance of \$20 is paid in full by Transamerica. Your cost for the service is \$0. After Medicare has paid their portion of the claim, Medicare will automatically send the remaining portion of the claim to be paid to Transamerica Life.



### **How are claims paid under the ICUBA Retiree Medical Plans?**

Example: If the total cost for a covered service is \$100, Medicare will pay 80%, or \$80. The ICUBA Retiree Plan will process the remainder of the claim (\$20) based on the plan you are enrolled in.

Under the Blue Option Preferred PPO Plan the appropriate benefit would be applied on the remaining portion of the covered service (\$20). The plan's coinsurance must be met so 80% of the \$20 would be covered. Your cost will be \$4.00.

Under the Premier Copay the appropriate benefit would be applied on the remaining portion of the covered service. The plan's copay must be met so Your cost will depend on the type of provider or the service rendered.

**Refer to the Plan Document or the Plan Summary of Benefits for a list of services and associated costs.**