Need Help Understanding Your Options?

MEDICARE Basics

This guide helps you understand Medicare and your options.

PEHP Health & Benefits

PROUDLY SERVING UTAH PUBLIC EMPLOYEES
Coverage Choices at a Glance

Select **Original Medicare or Medicare Advantage**. Regardless of what you choose, you must enroll in Medicare Parts A and B.

**Step 1** » Enroll in Original Medicare when you become eligible

<table>
<thead>
<tr>
<th>Original Medicare</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PART A</strong> Covers Hospital Stays</td>
</tr>
</tbody>
</table>

**OFFERED BY GOVERNMENT**

**Step 2** » If you want more coverage or benefits, you have two choices

- Keep Original Medicare and add **Medicare Supplement**. Helps with some out-of-pocket expenses not paid by Medicare Parts A & B.

  **OFFERED BY PEHP (SEE PAGES 8-9)**

- **Medicare Part D**

  **OFFERED BY PEHP (SEE PAGES 8-9)**

- **Enroll in a Medicare Advantage plan**

  **Medicare Advantage (Part C)**

  Combines Parts A & B

  **Additional benefits**

  If your Part C plan doesn’t include prescription drugs, consider adding Part D

  **OFFERED BY PRIVATE COMPANIES**
Medicare Costs

**Medicare premiums vary each year.** Go to www.medicare.gov to see the latest costs. Click “Your Medicare Costs” at the top menu.

<table>
<thead>
<tr>
<th>Premium Type</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part A Premium</td>
<td>Most people don’t pay a monthly premium for Part A (sometimes called “premium-free Part A”) if they or their spouse paid Medicare taxes while working.</td>
</tr>
<tr>
<td>Part B Premium</td>
<td>Most people pay a monthly premium, which is based on your income.</td>
</tr>
<tr>
<td>Part C Premium (Medicare Advantage)</td>
<td>Varies by plan.</td>
</tr>
<tr>
<td>Part D Premium (Prescription Drugs)</td>
<td>Varies by plan (higher-income consumers may pay more).</td>
</tr>
</tbody>
</table>
You Decide Original Medicare

The type of Medicare you choose impacts how much you pay out of pocket, what doctors and hospitals you use, and benefits available.

Traditional or Original Medicare

Unless you say otherwise you will have “traditional” or “Original” Medicare, where government pays directly for your healthcare costs. This is the plan that most retirees use.

» Covers hospital and facilities through Part A; most don’t have to pay a monthly premium.

» Covers doctors and medical services through Part B; you pay a monthly premium.

» Allows you to go directly to the doctor or hospital when you need care. You don’t need to get a referral from your primary care doctor.

» Defines how much a hospital and doctor can charge you for care.

» You pay a co-insurance and deductibles for services received.

» Prescription drug coverage is not included, so add a Part D plan for coverage and to avoid penalties. Paid through a monthly premium.

» Many retirees add a Medicare Supplement plan to their traditional Medicare coverage to help pay for healthcare costs or improve coverage when traveling, like the PEHP plans do. Learn more about PEHP Medicare Supplement on Pages 8-9.
or Medicare Advantage?

**Medicare Advantage**

Medicare Advantage plans are run by private insurance companies with different rules, limitations, and costs that impact where and how you receive care.

» Includes at least the same benefits under Part A and Part B Original Medicare, but can do so with different rules, coverage restrictions, and costs.

» You must pay Part A monthly premium if you would otherwise under traditional Medicare.

» You must pay Part B monthly premium.

» You pay co-insurance and co-pays for services, which vary by plan.

» Part D or prescription drug coverage is usually included in the benefit.

» Usually charge a monthly premium in addition to the Part A and Part B premium.

» Defines a network or service area of hospitals and doctors you can use in certain parts of the country. If you go to a doctor outside of the coverage area it will cost you more.

» Find & compare Medicare Advantage plans at [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan)

**Thinking of choosing a Medicare Advantage plan? Ask these questions:**

» What is the monthly premium?

» What is the deductible? What are the co-pays? How much do I have to pay for care? What is the annual out-of-pocket maximum?

» Will I be able to use my doctors? Are they in network?

» Are my preferred hospitals, clinics, specialists, and skilled nursing facilities in the plan’s network?

» Do I have to get approval from my doctor before going to a hospital? Do I need a referral to see a specialist?

» What extra benefits does the plan include? What are the rules for each?

» Does the plan cover prescription drugs? Which drugs are covered? What are the costs for drugs under the benefit?

» What is the service area the plan covers?

» What coverage is there if I travel in the U.S.? What about traveling outside the U.S.?
When and How Do I Enroll in Medicare?

**Enrollment Instructions**

The Medicare Initial Enrollment Period is a seven-month period you can apply for Medicare around age 65. Apply three months before your birthday, the month of your birthday, or three months after.

<table>
<thead>
<tr>
<th>3 months before the month you turn 65</th>
<th>2 months before the month you turn 65</th>
<th>1 month before the month you turn 65</th>
<th>The month you turn 65</th>
<th>1 month after the month you turn 65</th>
<th>2 months after the month you turn 65</th>
<th>3 months after the month you turn 65</th>
</tr>
</thead>
</table>

**Retired Before Age 65**

Medicare begins at age 65, so if you retire earlier, check with your employer about coverage options. Coverage options include: the federal marketplace, COBRA, or possibly retiree coverage through your employer. Ensure you have coverage that bridges the gap until you’re Medicare eligible.

**Retiring at Age 65**

The initial enrollment period is a seven-month period you can apply for Medicare around age 65 (see chart above).

If you want coverage to begin the first day of your birthday month, apply three months before your birthday. **Don’t delay applying for coverage unless you are certain you have other insurance coverage.** It typically takes a month to three months from the time you apply for coverage to begin.

Medicare enrollment is handled through the Social Security Administration (SSA). Apply at your local SSA office, at www.ssa.gov, or by calling 800-772-1213.

Note: If you’re eligible for Social Security at 65, but choosing to delay Social Security, you may still enroll in Medicare through the Social Security website.

**General Enrollment**

If you missed the deadline to sign up during your initial enrollment period, you can sign up during annual General Enrollment (January-March, effective July 1), but it will likely cost you more in monthly premium.
How Do I Enroll in Medicare?

Working 65 and beyond
If you plan to work beyond age 65 and stay on an employer plan, check with Medicare (Social Security) prior to your 65th birthday to avoid penalties. Late penalties won't apply if you sign up during the special enrollment period.

You can delay enrollment in Medicare Part A and Part B if you are covered by an employer group health plan (with 20 or more employees, as defined by Medicare Guidelines) as an active employee or their spouse.

Special Enrollment Period
Anytime you’re covered by a group health plan or during an eight-month period that begins the month after your employment ends or coverage ends, whichever happens first.

COBRA, retiree and individual health plan coverage do not count as employer coverage for the special enrollment period because these plans aren’t based on current employment.

You can enroll in Part A and B while working and have dual coverage, but in general it’s not worth the additional cost for Part B. Part A is usually premium-free and may provide additional coverage.

Heath Savings Accounts (HSA) and Medicare Part A and Part B
Once you are enrolled in Medicare, you can’t make or receive contributions to your HSA.

If you’d like to continue contributing to an HSA, talk with your employer benefits manager to see if your employer group health plan is eligible to delay Part A and Part B.

You can delay both Part A and Part B until you (or your spouse) stop working or lose that employer coverage.

Stop making contributions to your HSA six months before you enroll in Part A and Part B or apply for Social Security benefits. Your Medicare coverage will be retroactive up to six months.

Please contact Social Security prior to your 65th birthday to find out what enrollment period is best for you.

Enrolling in Medicare Advantage
Contact the Medicare Advantage plan to enroll during your initial enrollment period. General enrollment each year runs from October to December.

Enrolling in PEHP Medicare Supplement
It’s best to enroll in PEHP Medicare Supplement at the same time as traditional Medicare. If you need coverage when you turn 65, call three months prior. If you’ve already signed up for traditional Medicare and are in your initial enrollment period, call us to enroll in a supplement plan. Otherwise you must wait for the next annual enrollment period.

You can also enroll within 60 days of your employer coverage ending. Learn more about PEHP Medicare Supplement on Pages 8-9.
Supplemental insurance Advantages of

An Exclusive URS Benefit » If you or your spouse have ever had URS/PEHP benefits, you can enroll.

Extra Coverage
PEHP Medicare Supplement plans provide medical and prescription drug coverage beyond what Medicare pays.

Extra Features
» Monthly premiums can be deducted from your URS retirement check.
» Coverage out-of-state and out-of-country.
» Medical plans include dental discounts.

Options for Every Budget
» Three medical plans, three prescription drug plans, and two dental plans.

PEHPplus
www.pehp.org/plus
Enjoy exclusive offers on healthy lifestyle products and services, including fitness, vision, and hearing discounts.

For more information about PEHP Medicare Supplement, call us at 801-366-7555 or 800-765-7347. Or go to www.pehp.org/medsup, where you can download the Enrollment Guide with rates, coverage details, and more.

Attend a free PEHP Medicare Supplement presentation »
To find a presentation near you, go to www.pehp.org/medsup.

Contact Information
PEHP
560 East 200 South
Salt Lake City, UT 84102-2004
www.pehp.org/Medsup
Customer Service: 801-366-7555 or 800-765-7347
Billing: 801-366-7574 or 800-765-7347

Prescription Benefits (Medicare Part D)
Express Scripts
PO Box 2016
Pine Brook, NJ 07058-2016
www.express-scripts.com
Customer Service: 800-590-2239 (TTY/TDD 800-716-3231)

Medicare Administration
www.medicare.gov
800-633-4227
(TTY/TDD 877-486-2048)

Social Security Administration
www.ssa.gov
800-772-1213
(TTY/TDD 800-325-0778)
PEHP Medicare Supplement

2020 Monthly Rates » Your medical rates are based on your age at the time of enrollment and will not change until the next plan year.

Medical Plans
Monthly rates per person

<table>
<thead>
<tr>
<th>Age</th>
<th>65</th>
<th>66</th>
<th>67</th>
<th>68</th>
<th>69</th>
<th>70</th>
<th>71</th>
<th>72</th>
<th>73</th>
<th>74</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan 100</td>
<td>$203.75</td>
<td>$123.41</td>
<td>$127.42</td>
<td>$131.44</td>
<td>$135.45</td>
<td>$139.47</td>
<td>$143.49</td>
<td>$147.50</td>
<td>$151.52</td>
<td>$155.54</td>
</tr>
<tr>
<td>Plan 75</td>
<td>$156.97</td>
<td>$95.05</td>
<td>$98.14</td>
<td>$101.24</td>
<td>$104.33</td>
<td>$107.43</td>
<td>$110.53</td>
<td>$113.62</td>
<td>$116.72</td>
<td>$119.82</td>
</tr>
<tr>
<td>Plan 50</td>
<td>$115.67</td>
<td>$70.03</td>
<td>$72.32</td>
<td>$74.60</td>
<td>$76.88</td>
<td>$79.16</td>
<td>$81.44</td>
<td>$83.72</td>
<td>$86.01</td>
<td>$88.29</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>75</th>
<th>76</th>
<th>77</th>
<th>78</th>
<th>79</th>
<th>80</th>
<th>81</th>
<th>82</th>
<th>83</th>
<th>84</th>
<th>85+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan 100</td>
<td>$163.57</td>
<td>$167.59</td>
<td>$171.61</td>
<td>$175.62</td>
<td>$179.64</td>
<td>$183.65</td>
<td>$187.68</td>
<td>$191.69</td>
<td>$195.71</td>
<td>$199.72</td>
<td>$203.75</td>
</tr>
<tr>
<td>Plan 75</td>
<td>$126.01</td>
<td>$129.11</td>
<td>$132.19</td>
<td>$135.29</td>
<td>$138.39</td>
<td>$141.48</td>
<td>$144.58</td>
<td>$147.68</td>
<td>$150.77</td>
<td>$153.87</td>
<td>$156.97</td>
</tr>
<tr>
<td>Plan 50</td>
<td>$92.85</td>
<td>$95.13</td>
<td>$97.42</td>
<td>$99.69</td>
<td>$101.98</td>
<td>$104.26</td>
<td>$106.54</td>
<td>$108.83</td>
<td>$111.10</td>
<td>$113.39</td>
<td>$115.67</td>
</tr>
</tbody>
</table>

Pharmacy Plans
Monthly rates per person

<table>
<thead>
<tr>
<th>Plan</th>
<th>Monthly Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
<td>$44.00</td>
</tr>
<tr>
<td>Basic Plus</td>
<td>$66.10</td>
</tr>
<tr>
<td>Enhanced</td>
<td>$178.00</td>
</tr>
</tbody>
</table>

Dental Plans
Monthly rates per person

<table>
<thead>
<tr>
<th>Plan</th>
<th>Monthly Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental 1500</td>
<td>$43.48</td>
</tr>
<tr>
<td>Dental 1000</td>
<td>$27.88</td>
</tr>
</tbody>
</table>

Vision Plans
Monthly rates per person

<table>
<thead>
<tr>
<th>Plan</th>
<th>Monthly Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>EyeMed - Full</td>
<td>$7.39</td>
</tr>
<tr>
<td>EyeMed - Eyewear Only</td>
<td>$6.38</td>
</tr>
<tr>
<td>Opticare - Full</td>
<td>$8.32</td>
</tr>
<tr>
<td>Opticare - Eyewear Only</td>
<td>$6.39</td>
</tr>
</tbody>
</table>
**PEHP Dental Care**

*Your dental coverage doesn’t have to end in retirement.* Choose PEHP Dental Care in combination with a medical plan or a la carte.

<table>
<thead>
<tr>
<th></th>
<th>Dental 1500</th>
<th>Dental 1000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Premium</strong></td>
<td>$43.48</td>
<td>$27.88</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Annual Benefit Max</strong></td>
<td>$1,500</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

### Diagnostic

<table>
<thead>
<tr>
<th>Service</th>
<th>YOU PAY</th>
<th>YOU PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Periodic Oral Examinations</td>
<td>No Charge</td>
<td>20% of In-Network Rate</td>
</tr>
<tr>
<td>X-rays</td>
<td>20% of In-Network Rate</td>
<td>20% of In-Network Rate</td>
</tr>
</tbody>
</table>

### Preventive

<table>
<thead>
<tr>
<th>Service</th>
<th>YOU PAY</th>
<th>YOU PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cleanings and Fluoride Solutions</td>
<td>No Charge</td>
<td>20% of In-Network Rate</td>
</tr>
<tr>
<td>Sealants</td>
<td>Permanent molars only through age 17</td>
<td>No Charge</td>
</tr>
</tbody>
</table>

### Restorative

<table>
<thead>
<tr>
<th>Service</th>
<th>YOU PAY</th>
<th>YOU PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amalgam Restoration; Composite Restoration</td>
<td>20% of In-Network Rate</td>
<td>20% of In-Network Rate</td>
</tr>
</tbody>
</table>

### Endodontics & Periodontics

<table>
<thead>
<tr>
<th>Service</th>
<th>YOU PAY</th>
<th>YOU PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pulpotomy; Root Canal</td>
<td>20% of In-Network Rate</td>
<td>20% of In-Network Rate</td>
</tr>
</tbody>
</table>

### Oral Surgery

<table>
<thead>
<tr>
<th>Service</th>
<th>YOU PAY</th>
<th>YOU PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extractions</td>
<td>20% of In-Network Rate</td>
<td>20% of In-Network Rate</td>
</tr>
</tbody>
</table>

### Anesthesia

<table>
<thead>
<tr>
<th>Service</th>
<th>YOU PAY</th>
<th>YOU PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Anesthesia</td>
<td>20% of In-Network Rate</td>
<td>20% of In-Network Rate</td>
</tr>
</tbody>
</table>

### Prosthodontic Benefits

<table>
<thead>
<tr>
<th>Service</th>
<th>YOU PAY</th>
<th>YOU PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crowns; Bridges; Dentures</td>
<td>50% of In-Network Rate</td>
<td>50% of In-Network Rate</td>
</tr>
</tbody>
</table>

### Implants

<table>
<thead>
<tr>
<th>Service</th>
<th>YOU PAY</th>
<th>YOU PAY</th>
</tr>
</thead>
<tbody>
<tr>
<td>All related services</td>
<td>50% of In-Network Rate</td>
<td>50% of In-Network Rate</td>
</tr>
</tbody>
</table>

» If you use an Out-of-Network provider, your benefits will be reduced by 20%. Out-of-Network providers may bill charges that exceed PEHP’s In Network Rate.

» Prosthodontic and implant services are not eligible for six months from the date coverage begins unless prior, continuous coverage with a PEHP-sponsored dental plan can be shown.

» Services to replace teeth missing prior to effective date of coverage are not eligible for a period of five years from the date of continuous coverage with a PEHP-sponsored dental plan. Learn more in the Dental Master Policy.

For comparison purposes only. See Enrollment Guide for complete benefits.
Note: Both Social Security Number and Medicare ID Number are required for each applicant.

Reason for enrollment change: ___________________________  Effective date: _______________

<table>
<thead>
<tr>
<th>Retiree Information</th>
<th>Spouse Information on Reverse</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOUR NAME (last, first, middle initial) AS IT APPEARS ON YOUR MEDICARE ID CARD</td>
<td>SOCIAL SECURITY NUMBER</td>
</tr>
<tr>
<td>GENDER</td>
<td>MARITAL STATUS</td>
</tr>
<tr>
<td>☐ MALE</td>
<td>☐ SINGLE</td>
</tr>
<tr>
<td>HOME ADDRESS</td>
<td>CITY/STATE/ZIP</td>
</tr>
<tr>
<td>MAILING ADDRESS (if different from Home Address)</td>
<td>EMAIL ADDRESS</td>
</tr>
</tbody>
</table>

CURRENT MEDICARE COVERAGE

**NOTE:** You must be enrolled in Medicare Parts A and B to enroll in any PEHP Medicare Supplement (medical) plan.

Will you have Medicare A and B when this plan takes effect?  ☐ YES  ☐ NO

Do you currently have other non-PEHP medical coverage other than Medicare?  ☐ YES  ☐ NO

If yes, provide company name: ___________________________  Termination Date: _______________

**PLAN SELECTION**

**MEDICAL** (all medical plans include discount dental plan)

- ☐ PEHP Medicare Supplement Medical Plan 100
- ☐ PEHP Medicare Supplement Medical Plan 75
- ☐ PEHP Medicare Supplement Medical Plan 50
- ☐ No Coverage / Terminate Coverage

**PHARMACY**

- ☐ Basic Pharmacy
- ☐ Basic Plus Pharmacy
- ☐ Enhanced Pharmacy
- ☐ No Coverage / Terminate Coverage

**VISION**

- ☐ Opticare - Full
- ☐ Opticare - Eyewear only
- ☐ EyeMed - Full (Plan H)
- ☐ EyeMed - Eyewear only (Plan F)
- ☐ No Coverage / Terminate Coverage

**DENTAL**

- ☐ Dental 1500 – $1,500 Annual Benefit Maximum
- ☐ Dental 1000 – $1,000 Annual Benefit Maximum
- ☐ No Coverage / Terminate Coverage

I represent that the above information is true and correct. I understand and agree that any false information I provide on this form may, at PEHP’s sole discretion, result in a limitation or termination of my coverage. By signing below, I hereby: (1) authorize PEHP to release information to health/dental providers, insurance entities, or other entities necessary to process claims and to administer the health plan; (2) agree to the terms and conditions in the PEHP Master Policy.

SIGNATURE OF RETIRED EMPLOYEE  DATE

Authorization To Deduct Premiums

Please select one option below and sign.

- ☐ Please **deduct** my portion of costs **from my URS pension retirement check.** (New retirees may be billed up to three months prior to pension deduction).
- ☐ Please **deduct** from my HRA monthly for my portion of costs. **Authorization form required.**
- ☐ Please **bill me** (paper bill or ACH withdrawal) monthly for my portion of costs. **Authorization form required.**

I agree to make payments for benefits by means authorized above. Pension check deductions will be made in accordance with the bylaws of Utah Retirement Systems. I hereby request and authorize you to deduct from my allowance the amount necessary to pay for the benefits for which I have been approved.

Signature  Date

Please make a copy for your records.  MSUP-E  Updated 08-15-19
Spouse Information

You must be enrolled in Medicare Parts A and B to enroll in any PEHP Medicare Supplement (medical) plan.

Will you have Medicare A and B when this plan takes effect?  □ YES  □ NO
Do you currently have other non-PEHP medical coverage other than Medicare?  □ YES  □ NO

If yes, provide company name: ____________________________________________  Termination Date: ____________________

You may choose a Medical Plan only, or a Pharmacy Plan only, or a combination of both Medical and Pharmacy.

Dental 1500 – $1,500 Annual Benefit Maximum
Dental 1000 – $1,000 Annual Benefit Maximum
No Coverage / Terminate Coverage

Opticare - Full
Opticare - Eyewear only
No Coverage / Terminate Coverage

EyeMed - Full (Plan H)
EyeMed - Eyewear only (Plan F)
No Coverage / Terminate Coverage

I represent that the above information is true and correct. I understand and agree that any false information I provide on this form may, at PEHP’s sole discretion, result in a limitation or termination of my coverage. By signing below, I hereby: (1) authorize PEHP to release information to health/dental providers, insurance entities, or other entities necessary to process claims and to administer the health plan; (2) agree to the terms and conditions in the PEHP Master Policy.

SIGNATURE OF RETIRED EMPLOYEE  DATE

SIGNATURES ARE REQUIRED FOR EACH ELIGIBLE APPLICANT FOR THIS FORM TO BE PROCESSED.