

# UW Retiree Benefits Overview



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# Agenda

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- > **Public Employees Benefits Board (PEBB):**
  - Retiree Insurance
- > **Medicare**
- > **WA Department of Retirement Systems (DRS) Retirees**
- > **UW Retirement Plan (UWRP) Retirees**
- > **Workday Access**
- > **UW Retiree Privileges**
- > **Return to Work Retirees**
- > **UW Retirement Checklist**



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# PEBB Retiree Insurance

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- > **Washington State Health Care Authority (HCA)**
  - Can elect medical, dental, and/or life insurance
    - > Option to defer medical coverage if you have other qualifying coverage
  - Submit application to HCA no later than 60 days after your Retirement Date
  - If you do not elect to pay premiums from DRS pension, you must also submit first month's premium via check:
    - > Form A, B, or C: Health Care Authority, PO Box 42684, Olympia, WA 98504-2684
    - > Checks & EDS form: Health Care Authority, PO Box 42691, Olympia, WA 98504-2691



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# PEBB Retiree Insurance

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- > Once application is submitted the HCA is your contact for questions on retiree coverage
- > HCA sends a confirmation letter after application is received
- > Enroll for Retiree coverage (if elected) to start the day after employee coverage ends.
- > After enrollment your retiree health plan sends a welcome packet



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# PEBB Retiree Insurance

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- > **HCA Phone:** 1-800-200-1004
  - Monday through Friday, 8 a.m. to 4:30 p.m.
- > **Secure Email:**
  - Register for an account at:  
<https://support.hca.wa.gov/hcasupport>
- > **Online Resources:**
  - <https://www.hca.wa.gov/employee-retiree-benefits/retirees>
    - > Access to plan information, premiums, program rules, publications and forms
  - HCA My Account - <https://www.hca.wa.gov/help-pebb-my-account-login>
    - > Not available to Active UW employees due to Workday



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# PEBB Retiree Insurance

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## > Medicare

- National health care insurance for people age 65 or older, or under age 65 with Social Security approved disability
- Required for Retirees & Dependents eligible for Medicare

## > Medicare Components

- Part A – Hospital Insurance
- Part B – Doctor, Outpatient, durable equipment
- Part D – Prescription Drug Coverage



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# PEBB Retiree Insurance

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- > **What Isn't Covered By Medicare Parts A & B?**
  - On Medicare covered services you still pay
    - > Your deductible
    - > Coinsurance & copayments
  - Most dental care including dentures
  - Eye exams related to prescribing glasses
  - Routine foot care
  - Custodial care
  - Hearing aids
  - Limited prescription drug coverage



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# PEBB Retiree Insurance

## > Do I Need Medicare Part D?

- Voluntary prescription drug plan
  - > Part D Plans are administered by Medicare-approved insurance companies
  - > Premiums, deductibles, co-insurance vary by plan
    - for more information contact [www.medicare.gov](http://www.medicare.gov)
- PEBB does not offer a Medicare Part D plan.
  - > If electing PEBB Retiree Medical plan, generally you do not need a Medicare Part D plan\*
  - > Prescription drug coverage included
  - > Coverage is as good or better than Part D plans available

*\*Except Premera Blue Cross Medicare Supp. Plan G*



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# PEBB MEDICARE PLANS FOR MEDICARE ELIGIBLE RETIREES

- > **PEBB plans offer secondary coverage to Medicare Parts A & B and provide coverage for important services not covered by Medicare.**
  - Uniform Medical Classic (Coordination of Benefit Plan)
  - Medicare Advantage Plan (Kaiser Permanente WA & NW, and UnitedHealthcare)
  - Medicare Supplement Plan G (administered by Premera)
  
- > **You pay the monthly premium to the HCA for you and your eligible dependent (s)**

# Retiree Insurance

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## > **Statewide Health Insurance Benefits Advisors (SHIBA) Phone: 1-800-562-6900**

- Washington Office of the Insurance Commissioner
- Provides information about health insurance and Medicare

## > **Online Resource:**

- [www.insurance.wa.gov](http://www.insurance.wa.gov)
  - > Type SHIBA into the search box

## > ***“Understanding Your Medicare Options”***

- <https://www.washington.edu/uwra/events/resource-fair-2022>
- UWRA sponsored presentation



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# DRS Retirees

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- > **Washington State Department of Retirement Systems (DRS)**
  - Must request Pension estimate from DRS ( *3-6 months in advance*)
  - Enroll with DRS to start your pension (*30 days in advance*)
  - Contact DRS if you did not receive your first payment within one week of the retirement date listed on your DRS Benefits Letter
  - Ensure PEBB Retiree health insurance premiums are being deducted (if applicable)

# DRS Retirees

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- > **Questions about your DRS benefit payments can be addressed by:**
  - Logging into your online account at <https://www.drs.wa.gov/>
  - Phone: 1-800.547.6657
  - Email: [drs.contact@drs.wa.gov](mailto:drs.contact@drs.wa.gov)
  - Sign up for DRS Email Update option



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# UWRP Retirees

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- > After retiring from UW you will still have access to resources and your Fidelity and/or TIAA accounts
- > To request a distribution from your account:
  - Fidelity
    - > Log into NetBenefits: <https://nb.fidelity.com/public/nb/uw/home>
    - > Phone: 1-800-343-0860
  - TIAA
    - > Log into your TIAA account:  
<https://www.tiaa.org/public/tcm/washington/home>
    - > Phone: 1-800-842-2252



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# WORKDAY ACCESS

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- > **After retiring from UW you will still have access to Workday for three years after you retire**
- > **Primary reasons to retain access:**
  - Update Contact Information
  - Review payroll history
  - UW Employee ID remains unchanged for UW Retirees

# UW Retiree Privileges

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- > **To be eligible for UW Retiree privileges you must complete a UW Retirement Application no later than 60 days from your UW Termination date**
  - Can be found on the UW Benefits website: Preparing to Retire
    - > [https://uw.service-now.com/uwc.do?sysparm\\_direct=true#/catalog\\_order/b1557dc90f6a7e006cad419ce1050e73](https://uw.service-now.com/uwc.do?sysparm_direct=true#/catalog_order/b1557dc90f6a7e006cad419ce1050e73)



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# UW Retiree Privileges – After you Retire

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## > Retiree Husky Card

- Available approximately 2 weeks after Effective Retirement date
- Contact ID Center to verify card availability
  - > <https://hfs.uw.edu/Husky-Card-Services/Husky-Card/ID-Center-Locations>

## > VEBA - Health Reimbursement Account (HRA) <sup>\*if applicable</sup>

- VEBA Trust sends information 3-4 weeks after your retirement date
  - > 1-888-828-4953
  - > <https://www.veba.org/home-veba-mep>

\* *Unused Sick leave (25%)*



# UW Retiree Privileges

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- > **UWRA is your best resource for additional Retiree questions concerning:**
  - Retiree Parking
  - Retiree UW email access
  - UW Athletics and Arts discounts
  - Library access



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# Return to Work Retirees

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## > PERS/TRS Retirees

- Limited to 867 hours\* during the year before pension benefits will be suspended
  - > \* Does not include those who chose the 2008 ERF Option

## > UWRP Retirees

- Limited to 40% FTE in your return to work position\*
  - > \* Faculty should review the Office of Academic Personnel policy on Faculty retirees returning to work
    - <https://ap.washington.edu/ahr/working/leaving-the-uw/working-after-retirement/>



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# UW Retirement Checklist

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- > Many of the resources discussed today can be found on the UW Retirement Checklist
- > Recommend keeping the Resource Page (page 3) for any contact information you may need
  - <https://hr.uw.edu/benefits/wp-content/uploads/sites/3/2016/07/Retirement-Checklist-202211116.pdf>

# Questions?



## UW Benefits office contact information:

**Web:** <http://hr.uw.edu/benefits/>

**Email:** [totalben@uw.edu](mailto:totalben@uw.edu)

**Phone:** 206-543-4444



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