UW Retiree Benefits Overview

BENEFITS
UNIVERSITY of WASHINGTON
Human Resources

Agenda

- **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**

PEBB Retiree Insurance

- **Washington State Health Care Authority (HCA)**
  - Can elect medical, dental, vision (*non-Medicare retirees*) and/or life insurance
    - Option to defer medical coverage if you have other qualifying coverage
  - Submit enrollment to HCA no later than 60 days after your Retirement Date
  - You must also submit first month's premium via check. DRS retirees can also elect to deduct from their pension payment:
  - PEBB Enrollment Form A & B : Health Care Authority, PO Box 42684, Olympia, WA 98504-2684
    - Checks & EDS form: Health Care Authority, PO Box 42691, Olympia, WA 98504-2691

PEBB Retiree Insurance

- Once enrollment is submitted the HCA is your contact for questions on retiree coverage
- HCA sends a confirmation letter after enrollment 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

PEBB Retiree Insurance

- **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
  - Online enrollment - Benefits 24/7 - https://www.hca.wa.gov/employee-retiree-benefits/help-benefits-24/7
    - Retiree enrollment only

MEDICARE

- **Medicare**
  - National health care insurance: Age 65 or older, or under age 65 with Social Security approved disability
  - Required for enrollment in PEBB retiree insurance for Retirees & Dependents eligible for Medicare
- **Medicare Components**
  - Part A – Hospital Insurance
  - Part B – Doctor, Outpatient, durable equipment
  - Part D – Prescription Drug Coverage

MEDICARE

- **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

MEDICARE

> 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
- PEBB does not offer a standalone 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

PEBB MEDICARE PLANS

FOR MEDICARE ELIGIBLE RETIREES

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

Retiree Insurance

- **Statewide Health Insurance Benefits Advisors (SHIBA) Phone:** 1-800-562-6900
  - Washington Office of the Insurance Commissioner
  - Provides information about health insurance and Medicare
  - https://www.insurance.wa.gov/insurance-resources/medicare/get-free-medicare-help-shiba
- ***"Health Insurance Options for Medicare-Eligible UW Retirees (HCA)***
  - UWRA sponsored presentation at 1:00 PM

DRS Retirees

- **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 (*30-60 days in advance*)
  - Contact DRS if you did not receive your first payment at the end of the month in which you formally retire; your retirement date will be listed on your DRS Benefits Letter
  - Ensure PEBB Retiree health insurance premiums are being deducted (if applicable)

DRS Retirees

- **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
  - Sign up for DRS Email Update option

UWRP Retirees

- **After retiring from UW you will still have access to resources and your TIAA accounts**
- **To request a distribution from your account:**

  Contact TIAA

  - Log into your TIAA account: https://www.tiaa.org/public/tcm/washington/home
  - Phone: 1-800-842-2252

WORKDAY ACCESS

- After retiring from UW, your access to Workday depends on your UW affiliations
- You can also work directly with your department for more information on what this will look like for you individually
- https://hr.uw.edu/ops/ending-employment/system-access/

UW Retiree Privileges

- **To be eligible for UW Retiree privileges you must complete a UW Retirement Application no later than 60 days from your UW Termination date**
  - This can be found on the UW Benefits website: Preparing to Retire webpages:
    - https://hr.uw.edu/benefits/retirement-plans/nearing-retirement/
    - Log in using your UW Net ID and password to complete form

UW Retiree Privileges – After you Retire

- **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)** ***if applicable**
  - VEBA Trust sends information 3-4 weeks after your Effective Retirement date
    - 1-888-828-4953
    - https://www.veba.org/
    - https://hr.uw.edu/benefits/retirement-plans/nearing-retirement/veba-sick-leave-cash-out-at-retirement/

* *Unused Sick leave (25%)*

UW Retiree Privileges

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

Return to Work Retirees

- **PERS/TRS/LEOFF/PSERS Retirees**
  - Limited to 867 hours of employment during the calendar year before pension benefits will be suspended
- **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/

UW Retirement Checklist

- **Many of the resources discussed today can be found on the UW Retirement Checklist**

  UW Retirement Checklist: https://hr.uw.edu/benefits/wp-content/uploads/sites/3/2016/07/hr-retirement-checklist-2026-a11y.pdf

- **You can keep the Resource Page (page 3) for any contact information you may need**
- **Retirement workshops can be found here:**

  https://hr.uw.edu/benefits/retirement-plans/nearing-retirement/workshops-prepare-to-retire-from-uw/

Questions?

UW Benefits office contact information:

Web: http://hr.uw.edu/benefits/
Email: **benefits@uw.edu**
Phone: 206-543-4444

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