

# Pre Sixty-five Retiree Benefit Options

## Calendar Year 2017 Benefit Options

Pre Sixty-five Retirees: Multi-Carrier Benefit  
Options

Employer, Pool, On Exchange, Off Exchange

# Retiree Benefit Regulatory Update

## ▶ Texas Legal Update

- Chapter 175 of the Local Government Code-applies to a person who retires from municipal employment with a population of 25,000 or more
  - The level of coverage provided under this chapter at any given time is the same level of coverage provided to current employees of the municipality at that time
  - The person may elect to continue coverage at a reduced level, if offered by the municipality
- Rate may be at the same rate available to active employees or a reasonable or actual utilization rate established for retirees that may be greater than the rate offered to active employee
  - Manual Rate with Retirees and Actives
  - Manual Rates Active only
  - Manual Rates for Retirees only
  - Utilization Review/Loss Ratio for Actives and Retirees
  - Utilization Review/Loss Ratio for Actives only
  - Utilization Review/Loss Ratio for Retirees only

# Retiree Benefit Regulatory Update

## ▶ Texas Legal Update

- Article 111.53 of the Texas Constitution prohibits employees from receiving extra compensation after the work has been performed. As interpreted by the Attorney General in JC 383, the provision prohibits retirees from getting benefits that were not a part of the retirement package when they retired (two exceptions)
  - If the political subdivision does not pay any portion of the new program
  - If the political subdivision increases retiree benefits, the employer's retirement policy or applicable federal or state law may address the possibility of additional payments
- 1625.10/EEOC Costs and benefits under employee benefit plans
  - Possible discrimination against the older employee by making compensation in the form of employee and denying that compensation altogether to an older employee unwilling or unable to meet the less favorable terms. Such discrimination is not authorized by Section 4(f)(2).
  - Awaiting final written regulations on EEOC costs and benefits
- Employer should review
  - Ordinance/Resolution
  - Policy and Procedure regarding Pre/Post Sixty-five Retiree Benefits

# Difficult Decisions Regarding Retiree Costs

- Employers are reviewing stability in retiree plan
- Do employers offer benefits to retirees?
- What is the definition of a retiree that receives benefits?
  - Years of Service, Age and Service Rule or employer definition
- Do employers have a hybrid approach to retiree benefits?
  - Grandfathered
  - Non Grandfathered
- What is projected retiree population over next 3 years?
  - Identify early and 65 and older retirees.
- Do employers provide medical, prescription, dental, vision, life/LTD/STD or other supplemental benefits?
- Retiree ordinances should be reviewed to ensure retiree benefit procedures are in compliance with current ordinances and is there going to be an issue due to current ordinance/resolution and prior ordinance/procedure or resolution

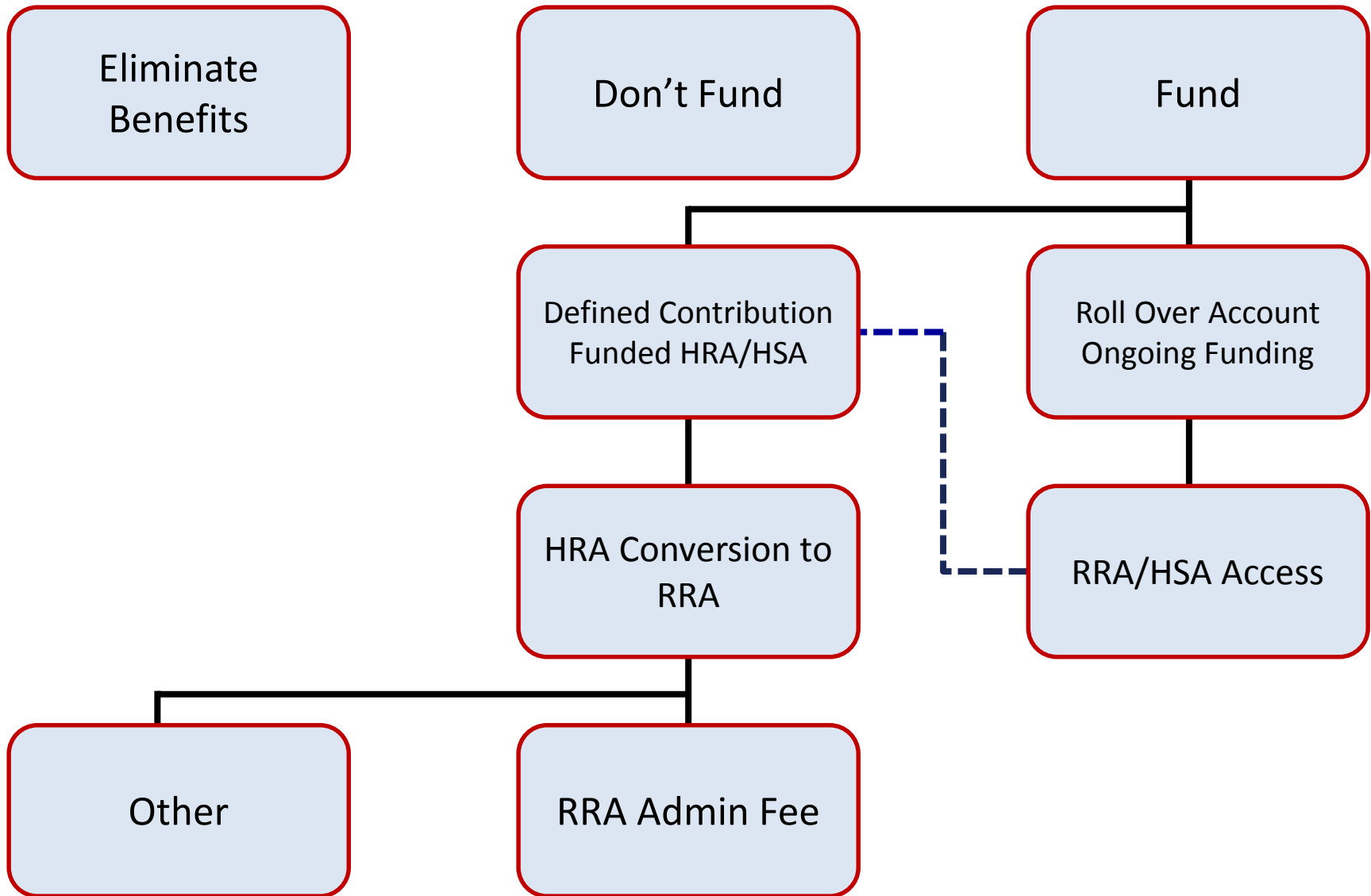
# Governmental Accounting Standards Board (GASB 45)

- GASB has determined that post-employment benefits, Other Post-Employment Benefits (OPEB) are an accruing cost, similar to pensions, that should be reflected in the governmental unit's financial statements for years beginning after June 15, 2006.
- GASB Exposure Draft on Pension Plans/TMRS Amend Statement 67, 68, and 73
  - Includes pay elements that are included in benefits, contributions and pension plans/68 employer contribution estimated future amount on balance sheet

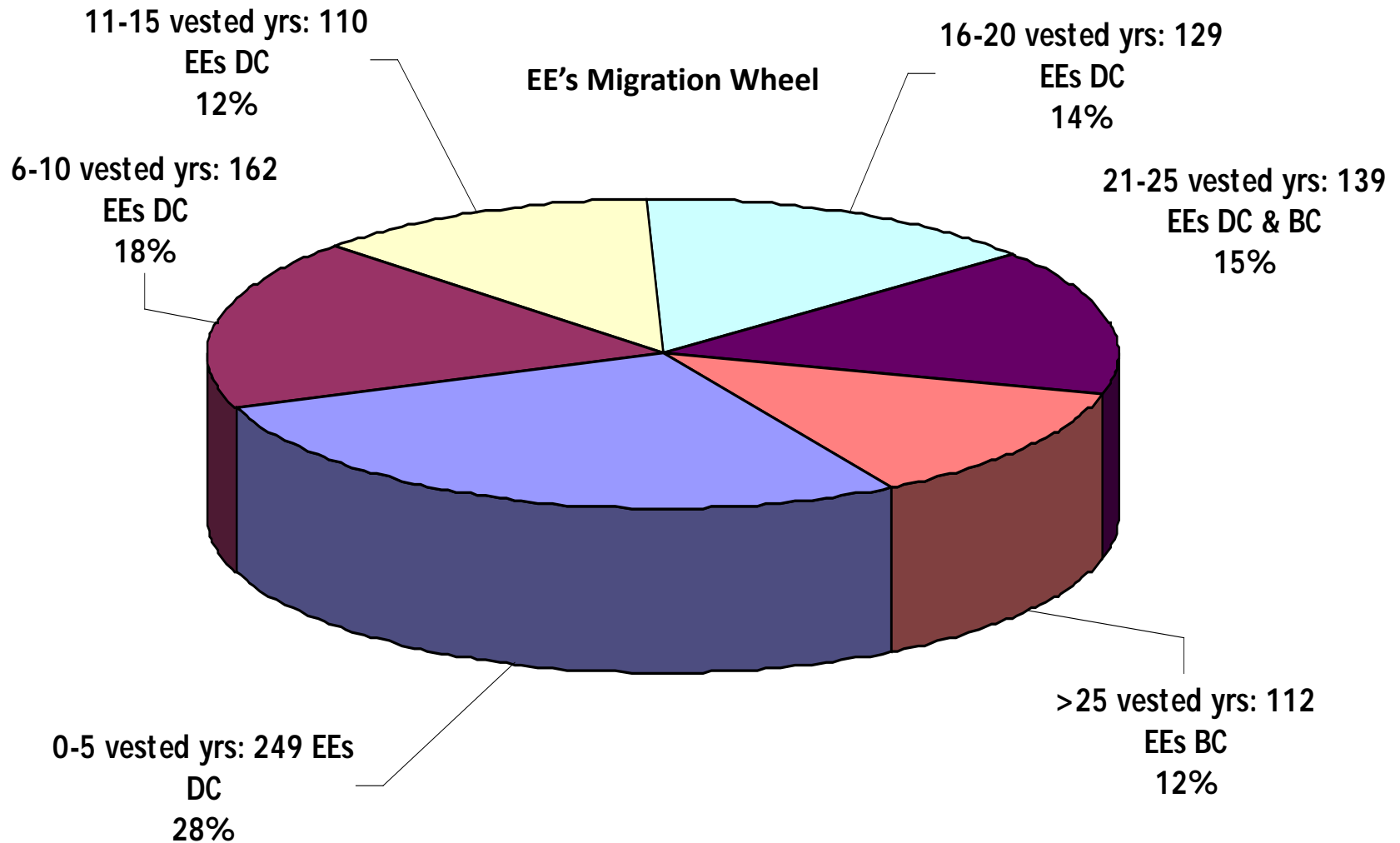
# Employers may choose one of the Medical IEBP or UnitedHealthcare Pre Sixty-five (65) Employer Benefit Plan Options

- Employers may choose to have the pre sixty-five retirees access the active employee benefits at the active employee cost, manual underwriting will include retiree age and gender information, active employees subsidize retiree cost
- Employers may choose to have the pre sixty-five retirees access the active employee benefit plan at a % of the active employee rate (underwrite separately and most groups blend retiree manuals with retiree utilization)
- Employers may offer their pre sixty-five retirees the IEBP Pool pre sixty-five retiree metal plan options with employer retiree census underwriting.
  - Once the retiree transitions to the Pool Metal Plans, the retiree should not be able to transition back to the employer plan.
- Employers may offer their pre sixty-five retirees the employer's minimum essential coverage UnitedHealthcare's On Exchange Pre Sixty-five Multi-Carrier Connector Model metal benefit plans.
- Employers may offer their pre sixty-five retirees the employer's minimum essential coverage UnitedHealthcare's Off Exchange Pre Sixty-five Multi-Carrier Connector Model metal benefit plans.

# 3 Options to Managing the Liability

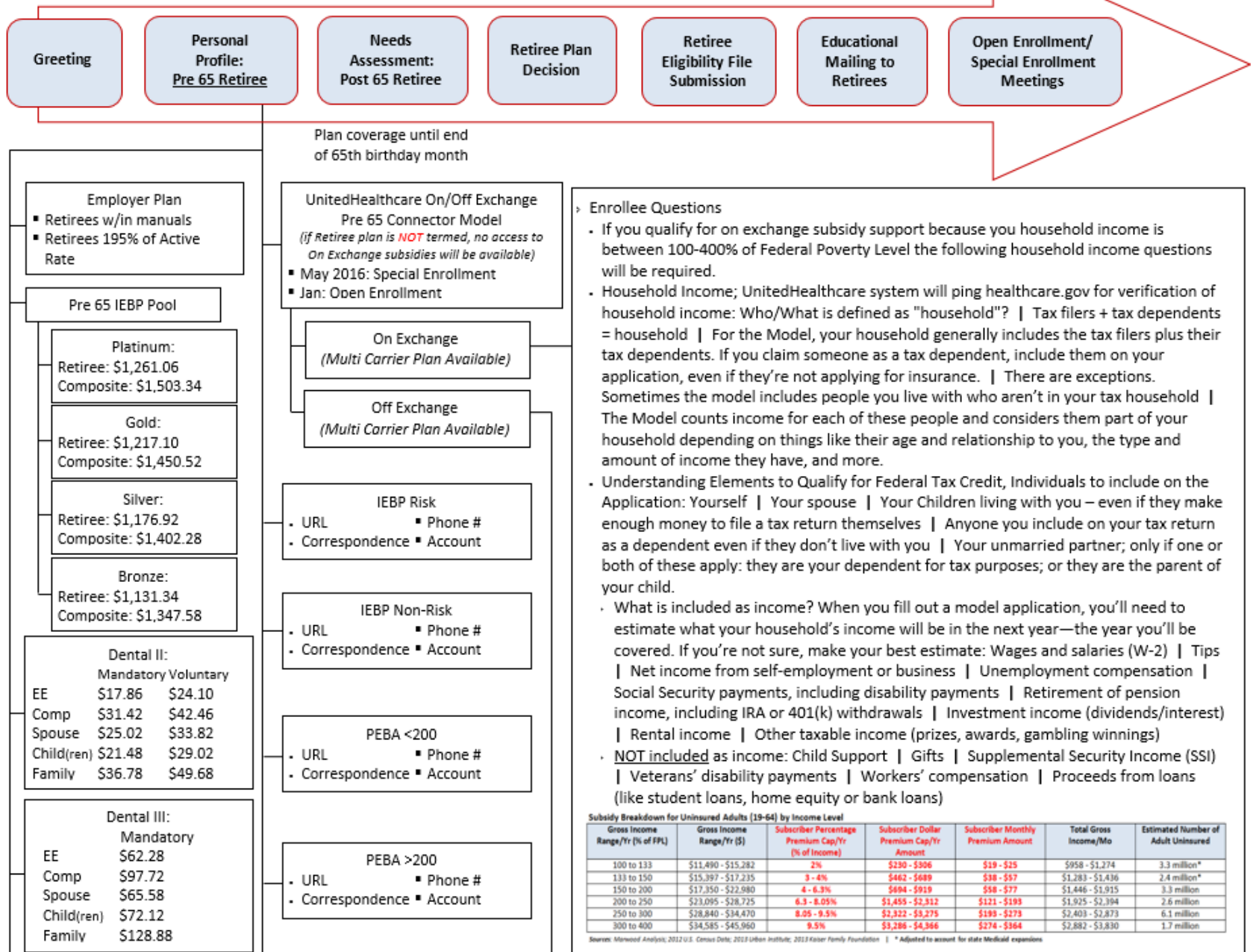


# Sample Migration Wheel





## Pre Sixty-five Retiree Options



- Enrollee Questions
- If you qualify for on exchange subsidy support because you household income is between 100-400% of Federal Poverty Level the following household income questions will be required.
  - Household Income; UnitedHealthcare system will ping healthcare.gov for verification of household income: Who/What is defined as "household"? | Tax filers + tax dependents = household | For the Model, your household generally includes the tax filers plus their tax dependents. If you claim someone as a tax dependent, include them on your application, even if they're not applying for insurance. | There are exceptions. Sometimes the model includes people you live with who aren't in your tax household | The Model counts income for each of these people and considers them part of your household depending on things like their age and relationship to you, the type and amount of income they have, and more.
  - Understanding Elements to Qualify for Federal Tax Credit, Individuals to include on the Application: Yourself | Your spouse | Your Children living with you – even if they make enough money to file a tax return themselves | Anyone you include on your tax return as a dependent even if they don't live with you | Your unmarried partner; only if one or both of these apply: they are your dependent for tax purposes; or they are the parent of your child.
    - What is included as income? When you fill out a model application, you'll need to estimate what your household's income will be in the next year—the year you'll be covered. If you're not sure, make your best estimate: Wages and salaries (W-2) | Tips | Net income from self-employment or business | Unemployment compensation | Social Security payments, including disability payments | Retirement of pension income, including IRA or 401(k) withdrawals | Investment income (dividends/interest) | Rental income | Other taxable income (prizes, awards, gambling winnings)
    - NOT included** as income: Child Support | Gifts | Supplemental Security Income (SSI) | Veterans' disability payments | Workers' compensation | Proceeds from loans (like student loans, home equity or bank loans)

Subsidy Breakdown for Uninsured Adults (19-64) by Income Level

Gross Income Range/Yr (% of FPL)	Gross Income Range/Yr (\$)	Subscriber Percentage Premium Cap/Yr (% of Income)	Subscriber Dollar Premium Cap/Yr Amount	Subscriber Monthly Premium Amount	Total Gross Income/Mo	Estimated Number of Adult Uninsured
100 to 133	\$11,490 - \$15,282	2%	\$230 - \$306	\$19 - \$25	\$958 - \$1,274	3.3 million*
133 to 150	\$15,397 - \$17,235	3 - 4%	\$462 - \$489	\$38 - \$57	\$1,283 - \$1,436	2.4 million*
150 to 200	\$17,350 - \$22,980	4 - 6.3%	\$694 - \$919	\$58 - \$77	\$1,446 - \$1,915	3.3 million
200 to 250	\$23,095 - \$28,725	6.3 - 8.05%	\$1,455 - \$2,312	\$121 - \$193	\$1,925 - \$2,394	2.6 million
250 to 300	\$28,840 - \$34,470	8.05 - 9.5%	\$2,322 - \$3,275	\$193 - \$273	\$2,403 - \$2,873	6.1 million
300 to 400	\$34,585 - \$45,960	9.5%	\$3,286 - \$4,366	\$274 - \$364	\$2,882 - \$3,830	1.7 million

Sources: Manwood Analytics, 2012 U.S. Census Data; 2013 Urban Institute; 2013 Kaiser Family Foundation | \* Adjusted to account for state Medicaid expansion

Dental IV:		
	Mandatory	Voluntary
EE	\$41.82	\$64.74
Comp	\$69.04	\$106.92
Spouse	\$56.50	\$87.48
Child(ren)	\$48.12	\$74.50
Family	\$83.64	\$129.54

Vision A:		
	Mandatory	Voluntary
EE	\$7.68	\$10.66
Family	\$15.32	\$21.28

Vision B:		
	Mandatory	Voluntary
EE	\$9.46	\$15.12
Family	\$18.90	\$30.20

PEBA >200	
• URL	▪ Phone #
• Correspondence	▪ Account

Eligibility Pre Sixty-five Roster identifying plan eligible retirees and disabled social security eligible pre sixty-five retirees

Employer Contracts	
▪ Connector Model	
▪ RRA Admin Fee: \$3.75 PRPM	

Dental Option w/Vision

Vision Only

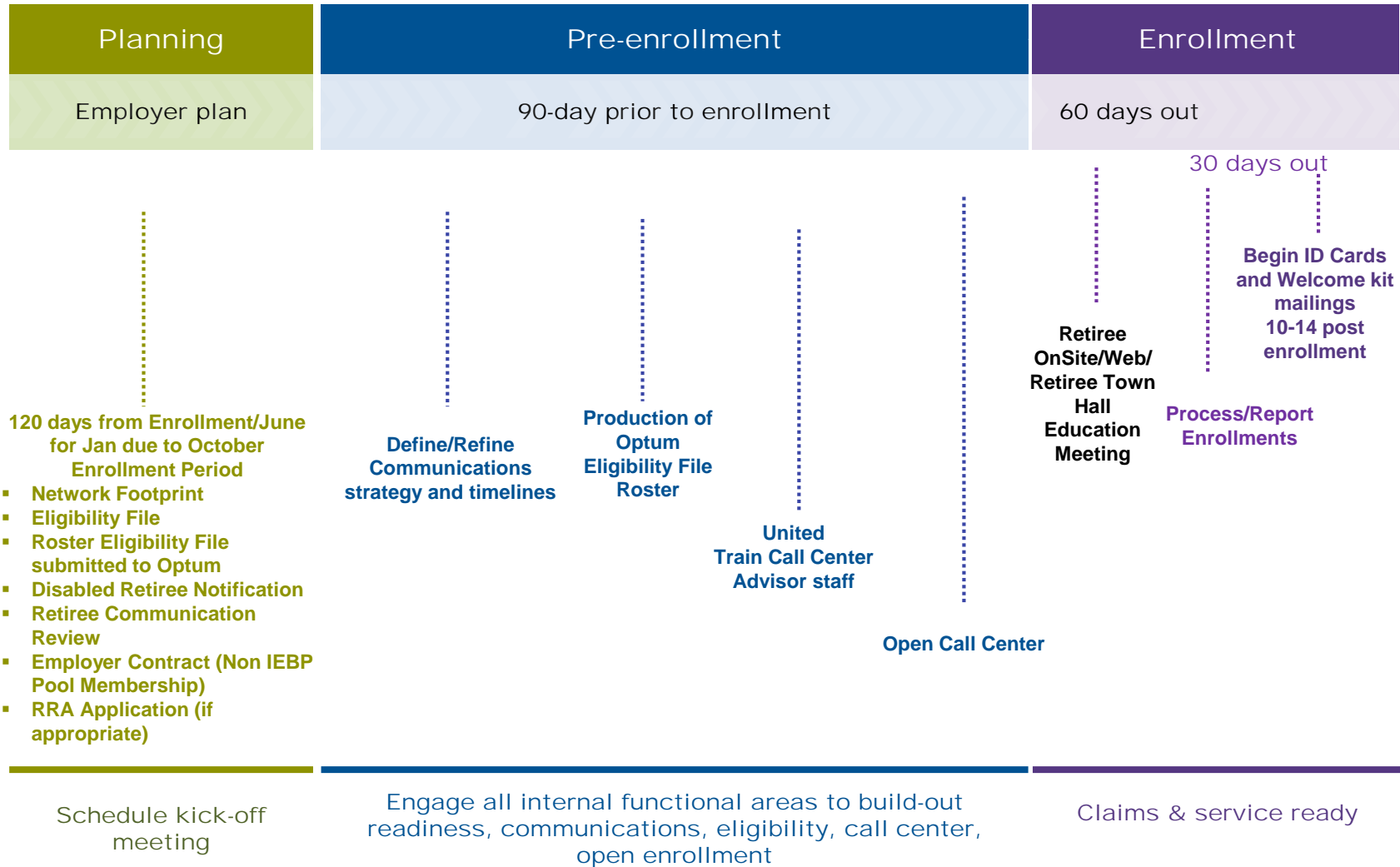
#### Enrollee Questions

- Do you prefer less premium or broader based of coverage?
  - How often do you use the benefit plan?
  - Which best describes you? One physician coordinating care | More flexibility | Network Status via zip code provider name, specialty | "Help Me" Functionality
  - Do you have ongoing prescriptions? Medication | Dose
- The Rx coverage depends on the plan the individual selects. Every carrier has levels of plans to review with the participants. Some carriers are stronger in Rx than others. The tool has a look up function to identify how the drug is covered by a carrier. There are options with the top rated plans in each. The advisor will guide the retiree through this dialogue.

- Optional employer subsidy through a Retiree Reimbursement Arrangement (RRA) or members may pay premiums via electronic fund transfer:
- If there is a Low Benefit PPO and NOT a HDHP that has excess HRA dollars, can that be transferred to the RRA? Yes
  - The current RRA administrator funds, administration will be transferred to Optum, and the fee per participant will be \$3.75 per acct per month. Optum will use the standard industry tool called "Take Over". The balance will appear in the Optum account and be notional dollars. The claims history will not transfer.
- Is there any additional transfer fees? No, unless there are special file issues required.

- UnitedHealthOne: Dental and Vision Supplemental Benefit Option for Post Sixty-five Supplemental Benefits. Vision is only an option under the Dental Plan. The waiting period is extensive, and retirees were educated to obtain services under the IEBP Benefit Plan prior to the close of December so the transition would not be as difficult.
- Dental Benefit Options
- The value added benefit options will be available as an individual choice per retiree.
  - Preventive services have no waiting period and include routine dental exams, routine X-rays, cleaning, fluoride treatment for children, sealants, and space maintainers.
  - Basic services have a six-month waiting period and include dental exams, X-rays, routine extractions, treatment for children to ease dental pain, and simple fillings.
  - Major services have a 12-month waiting period and include treatment for diseases of the pulp (including root canals), bone and other tissues supporting the teeth, crowns, inlays, onlays, veneers, bridges, dentures (payable once every 5 years), and oral surgery for impactions
  - Please contact UnitedHealthOne | Call: (800) 321-1957 - Ask for "Dental Benefits" | Online: [www.uhone.com](http://www.uhone.com) "get quote" (pink tab has sample brochures)
- Vision Benefit Options
- The valued added vision benefit is available at an individual choice per retiree contingent on the retiree's purchase of Dental Benefits.
  - Please contact UnitedHealthOne | Call: (800) 321-1957 - Ask for "Vision Benefits" | Online: [www.uhone.com](http://www.uhone.com) "get quote" (pink tab has sample brochures)

# Implementation Milestones



Note: Dates are illustrative

# IEBP Pre-65 Retiree Offering



Product Features	IEBP Risk	IEBP Non-Risk	PEBA	PEBA Employer Specific
Group Size (Pre-65 Eligibles)	1 – 199+	1 – 199+	1 – 199+	≥ 200
Subsidy with RRA: 1 Plan Design & 1 Funding Account	X \$3.75	X \$3.75	X \$3.75	X \$3.75
Membership Footprint	X	X	X	X
Implementation	1 Initial Implementation	1 Initial Implementation	1 Initial Implementation	1 Dedicated Per Employer Group
Enrollment Telephone Number	1 Dedicated TFN For IEBP Risk	1 Dedicated TFN For IEBP Non-Risk	1 Dedicated TFN For PEBA (small employer)	1 Dedicated TFN Per Large Employer
Pre-Sales Landing Page	myconnectorplans.com/IEBP with IEBP Logo	myconnectorplans.com/EMP with IEBP Logo	myconnectorplans.com/PEBA with PEBA Logo	Custom with Employer Logo
Eligibility Roster File: Disability Retirees with Part B, <b>Standard PEBA/IEBP RRA Parameters</b>	IEBP Administer/58 fields	IEBP Administer/58 fields	PEBA Administer/58 fields	Employer Administer/58 fields
Education Kits	IEBP Logo	IEBP Logo	PEBA Logo	Employer Logo
Reporting	Reporting to IEBP Only*	Reporting to IEBP Only*	Reporting to PEBA Only*	Reporting to Employer Group
Post-65 Option	X	X	X	X

\*Reporting to List Employer, as provided in the Roster File

# UnitedHealthcare Pre Sixty-five Retiree Benefit Option Overview

## ▶ UnitedHealthcare Pre Sixty-five Plan Options

- The Connector Exchange offers Product Advisors and provides access to Multiple Carriers for individual plan options and selection. A sample of the carriers are: BC/BS, Coventry, Humana, Anthem, Empire, UnitedHealthcare, CIGNA, HSCS, Aetna, Kaiser Permanente
- An individual selecting an “On Exchange Plan” may be Eligible for tax subsidies based on House Hold Income. (See definition below)
  - Connector Exchange Product Advisor Assistance
    - ▶ Federal Run Exchanges
    - ▶ State Run Exchanges
- Patient Advocacy Service Center is available for the lifetime of the retiree as long as the members entered into the plan through the connector exchange and chose a carrier that was and is still offered in the connector exchange.
- Once they transition to one of the carriers on the exchange they have this as a service. If the issue cannot be resolved by the carrier client service center identified on the back of the ID card, they can call to the toll free number for the Connector Exchange for assistance. This is available if the retiree has employer subsidy or not.

# UnitedHealthcare Pre Sixty-five Retiree Benefit Option Overview

## ▶ Enrollee/Retiree Questions

- Do you prefer less premium or broader based of coverage
- How often do you use the benefit plan
- Which best describes you
  - One physician coordinating care
  - More flexibility
  - Network Status via zip code provider name, specialty
  - “Help Me” Functionality
- Do you have ongoing prescriptions
  - Medication
  - Dose
  - The RX coverage depends on the plan the individual selects. Every carrier has levels of plans to review with the participants. Some carriers are stronger in RX than others. The tool has a look up function to identify how the drug is covered by a carrier. There are options with the top rated plans in each. The advisor will guide the retiree through this dialogue.
- Disabled retirees are Medicare eligible and go through SelectQuote.
- View Best Plan: Platinum, Gold, Silver, Bronze
- View Runner Up Plan: Platinum, Gold, Silver, Bronze

# UnitedHealthcare Pre Sixty-five Retiree Benefit Option Overview

## ➤ Internet Enrollment Process

- URL Employer Co-Branded Site with UnitedHealthcare
- Employer Eligibility Transfer Roster
  - Pre Sixty-five Connector Model Pre-populated Fields
    - First Name
    - Last Name
    - Social Security Number
    - Dependent Information
  - RRA Information
- On Exchange/Off Exchange Options

## ➤ On Exchange

- Household Income
  - Household Income
    - **Who/what is defined as “household”?**
    - Tax filers + tax dependents = household
    - For the Model, your household generally includes the tax filers plus their tax dependents. If you claim someone as a tax dependent, include them on your application, even if they’re not applying for insurance.
    - There are exceptions. Sometimes the model includes people you live with who aren’t in your tax household
    - The Model counts income for each of these people and considers them part of your household depending on things like their age and relationship to you, the type and amount of income they have, and more.

# UnitedHealthcare Pre Sixty-five Retiree Benefit Option Overview

## ▶ Internet Enrollment Process

### ■ On Exchange

#### ● Household Income

#### ▶ Understanding Elements to Qualify for Federal Tax Credit, Individuals to include on the Application

- Yourself
- Your spouse
- Your Children living with you – even if they make enough money to file a tax return themselves
- Anyone you include on your tax return
  - as a dependent even if they don't live with you
- Your unmarried partner
- only if one or both of these apply:
  - They are your dependent for tax purposes
  - They are the parent of your child



# UnitedHealthcare Pre Sixty-five Retiree Benefit Option Overview

## ▶ Internet Enrollment Process

### ■ On Exchange

#### ● Household Income

#### ▶ Understanding Elements to Qualify for Federal Tax Credit

##### – What is included as income?

- When you fill out a model application, you'll need to estimate what your household's income will be **in the next year**—the year you'll be covered. If you're not sure, make your best estimate:
- COUNTED AS INCOME
  - Wages and salaries (W-2)
  - Tips
  - Net income from self-employment or business
  - Unemployment compensation
  - Social Security payments, including disability payments
  - Retirement of pension income, including IRA or 401(k) withdrawals
  - Investment income (dividends/interest)
  - Rental income
  - Other taxable income (prizes, awards, gambling winnings)

# UnitedHealthcare Pre Sixty-five Retiree Benefit Option Overview

## ▶ Internet Enrollment Process

### ■ On Exchange

#### ● Household Income

#### ▶ Understanding Elements to Qualify for Federal Tax Credit

##### – What is included as income?

- When you fill out a model application, you'll need to estimate what your household's income will be **in the next year**—the year you'll be covered. If you're not sure, make your best estimate:
- NOT INCLUDED AS INCOME
  - Child Support
  - Gifts
  - Supplemental Security Income (SSI)
  - Veterans' disability payments
  - Workers' compensation
  - Proceeds from loans (like student loans, home equity or bank loans)

# UnitedHealthcare Pre Sixty-five Retiree Benefit Option Overview

## ▶ Internet Enrollment Process

### ■ On Exchange

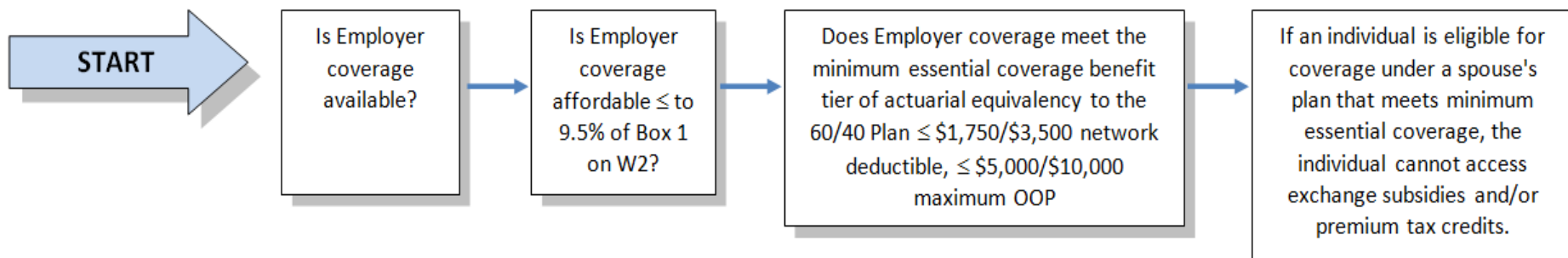
- Tax Subsidy 100%-400%

#### ▶ 2016 Federal Poverty Level

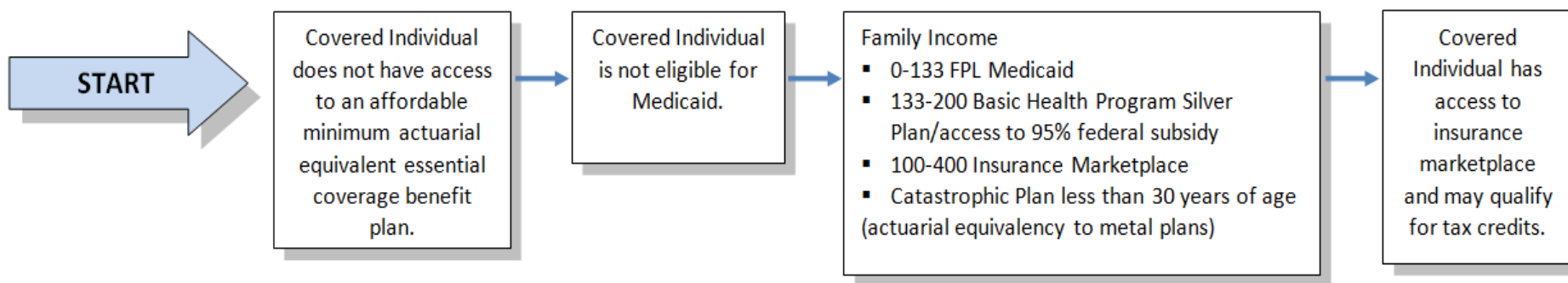
- Every year, the perimeters of the [Federal Poverty Level](#) (FPL) increase based on the cost of living. Families need to understand where they fall on the FPL so they know whether they are eligible for **Medicaid** in their state or whether they are eligible for a federal [Subsidy](#) because they earn between 100 and 400 percent of the FPL, or whether they are eligible for a tax credit because they purchased a Silver plan and earn less than 250 percent of the FPL.
- The following rates are updated for the 2016 calendar year. The 2016 Open Enrollment Period begins on **November 1st and closes on January 31, 2016.**

Family Size	100%	133%	138%	250%	400%
1	\$11,770	\$15,654	\$16,242	\$29,425	\$47,080
2	\$15,930	\$21,186	\$21,983	\$39,825	\$63,720
3	\$20,090	\$26,719	\$27,724	\$50,225	\$80,360
4	\$24,250	\$32,252	\$33,465	60,625	\$97,000
5	\$28,410	\$37,785	\$39,205	\$71,025	\$113,640
6	\$32,570	\$43,318	\$44,946	\$81,425	\$130,280
7	\$36,730	\$48,850	\$50,687	\$91,825	\$146,920
8	\$40,890	\$54,383	\$56,428	\$102,225	\$160,360

## How to get Coverage under the Insurance Marketplace



## Premium Tax Credit Access



**Subsidy Breakdown for Uninsured Adults (19-64) by Income Level**

Gross Income Range/Yr (% of FPL)	Gross Income Range/Yr (\$)	Subscriber Percentage Premium Cap/Yr (% of Income)	Subscriber Dollar Premium Cap/Yr Amount	Subscriber Monthly Premium Amount	Total Gross Income/Mo	Estimated Number of Adult Uninsured
100 to 133	\$11,490 - \$15,282	2%	\$230 - \$306	\$19 - \$25	\$958 - \$1,274	3.3 million*
133 to 150	\$15,397 - \$17,235	3 - 4%	\$462 - \$689	\$38 - \$57	\$1,283 - \$1,436	2.4 million*
150 to 200	\$17,350 - \$22,980	4 - 6.3%	\$694 - \$919	\$58 - \$77	\$1,446 - \$1,915	3.3 million
200 to 250	\$23,095 - \$28,725	6.3 - 8.05%	\$1,455 - \$2,312	\$121 - \$193	\$1,925 - \$2,394	2.6 million
250 to 300	\$28,840 - \$34,470	8.05 - 9.5%	\$2,322 - \$3,275	\$193 - \$273	\$2,403 - \$2,873	6.1 million
300 to 400	\$34,585 - \$45,960	9.5%	\$3,286 - \$4,366	\$274 - \$364	\$2,882 - \$3,830	1.7 million

Sources: Marwood Analysis; 2012 U.S. Census Data; 2013 Urban Institute; 2013 Kaiser Family Foundation | \* Adjusted to account for state Medicaid expansions

\*\* Advance Premium Tax Credit: reconciliation over underpayment on tax returns

\*\* Exemptions include incarcerated individuals, Native Americans who access care through Indian healthcare, illegal immigrants, and people with religious objections to insurance coverage.

In 2012 employees paid \$951 on average towards cost of single coverage in an employer plan and \$4,316 of a family of four.

# UnitedHealthcare Pre and Post Sixty-five Retiree Benefit Option Overview

➤ “Off Exchange Plans” often broader Networks

■ **Bronze Plan**

- Lowest Premiums
- 60% Plan Cost Sharing
- Catastrophic Coverage

■ **Silver Plan**

- Low Premiums
- 70% Plan Cost Share
- Baseline plan for federal subsidy

■ **Gold Plan**

- Competitive Premiums
- 80% Plan Cost Share

■ **Platinum Plans**

- Highest Premiums
- 90% Plan Cost Share

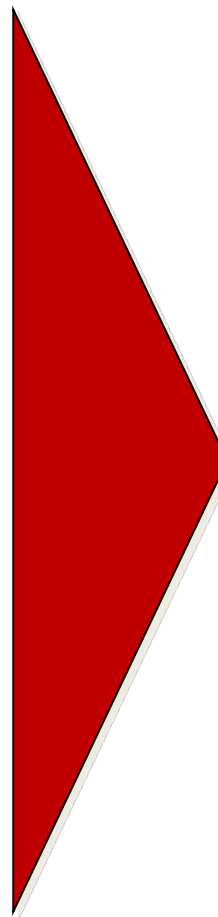
State	Geographic Area	Bronze	Silver	Gold	Platinum
Texas Blue Cross	Harris County	\$406- \$609	\$531- \$772	\$645- \$955	N/A
Texas UHC	Harris County	\$477- \$526	\$560- \$583	\$624- \$636	\$698
Texas Humana	Harris County	\$520- \$692	\$624- \$723	\$750- \$889	\$951- \$1139
Texas Other?	Harris County	\$400- \$627	\$526- \$809	\$631- \$899	N/A

# Retiree Reimbursement Arrangement and Strategy

Health Reimbursement Accounts  
Migrating to Retiree Reimbursement  
Account

# RRA – Features and Benefits

- IEBP/PEBA standards: RRA account funds can be used for the follow eligible expenses:
  - Premiums, and
  - Other IRS 213(d) health care related expenses
  - Funds roll from year to year
- IEBP account contributions and disbursements are tax free for retirees
- Flexible retiree reimbursement options including direct deposit
- Online retiree account access
- IEBP reporting and retiree education
- HRA rollover funds to RRA



- **Flexibility**
- **Tax Advantage**
- **Retiree Friendly**
- **Anytime Access**
- **Convenience**

# RRA – What's included?

## Initial setup of IEBP RRA Plan and retiree reimbursement accounts

### Management of initial/on-going account allocations

- Standard contribution file format supports frequency of IEBP defined contribution
- Federal law prohibits use of the RRA subsidy for premiums if you are accepting a plan with a Federal or State Based premium subsidy.

### Employer services

- Establishment of RRA claims funding bank account and banking process management
- Scheduled standard employer reports for IEBP(RRA account balance, enrollment, banking)

### Premiums and IRS 213(d) Claims Reimbursement

- Claims for reimbursement can be submitted by fax, mail, or web portal
- Reimbursement via direct deposit to retiree bank account or paper check
- Management of other administrative functions including questions and appeal process

### Retiree education and communication

- Welcome Kit containing RRA claim forms, website, phone numbers, etc.
- Retiree website access for account balance and individual account administration
- RRA credits are not taxable
- Employees are not taxed when they receive reimbursement from RRA for eligible medical expenses
- Submission of RRA expenses
  - Employees will receive an RRA kit
  - Completion of claim form



# Political Subdivision Standards

- ▶ Retiree Premium
  - Split Billing
    - TMRS
    - Employer
    - Retiree
  - Retiree Payment
    - Refunds from Employer and TMRS if appropriate
- ▶ Retiree Reimbursement Accounts
  - Premium
  - Time of Services Eligible Merchant Codes and Expenses
  - RRA dollars roll from year to year
- ▶ Death of Retiree
  - Funds return to Employer not dependents
  - Forfeit Option on RRA application

# Political Subdivision Standards

- Optum Notional Account
  - Imprest
    - Claims reimbursed daily/debit card Friendly
    - Employer Funding
      - Imprest Pre-fund week
      - Funding Friday
  - Non-Imprest
    - Claims reimbursed weekly
- One time rollover from employer current HRA account
- Employer Option of ongoing funding for RRA
  - Monthly NOT Annually

## IEBP Employer Group (Risk & Non-Risk)

### ➤ RRA Option

- IEBP Plan Design: RRA \$3.70
- Optum Plan Design: 1 Benefit Plan Design to be determined with Susan Smith (Admin Fee **\$3.75** Per Retiree Per Month)
- Contribution Amounts: Variable (Can vary by retiree/member)
- Contract: Directed to & Signed by IEBP
- Funds for RRA: Tax ID & claim funding for IEBP (a group can only be attached to one funding file)
  - IEBP will facilitate the funding and be the client of record with Optum
  - Optum will pull from the one bank account (one imprest bank account) – No Exceptions
- **Roll Over of HRA transfers to RRA**

### ➤ Roster File: 58 column roster file directly from IEBP to URS

- IEBP to work with employer groups to obtain retiree information for file
  - Use employer subgroup (field 54) to document the employer, if needed
- IEBP to send updated monthly roster file as Pre-65 actives retiree and/or additional groups onboard, etc.

## How retirees get reimbursed

Retiree incurs an expense that is eligible for reimbursement from the RRA.



Retiree submits a claim for reimbursement. Claim includes supporting documentation detailing the expense.



Claim is processed (approved) and reimbursement is issued.



Retiree receives reimbursement via paper check in the mail or direct deposit. Direct deposit is the fastest way for reimbursements to be received.



Retirees can submit their requests for reimbursement online or via traditional paper form, or by requesting Recurring Premium Reimbursement.\*

\*Depending on RRA plan design, Auto-Premium Reimbursement may be available.

# Eligibility Rules

## Multi-Carrier Connector Model

# UnitedHealthcare Pre Sixty-five Retiree Benefit Option Overview

- ▶ Pre Sixty-five Connector Model
  - Enrollment 10 minutes timeframe
    - Privacy
    - Application per Employer Eligibility File
    - Health Status ONLY tobacco Use (Load)
    - Guarantee Issue
  - Every Page is toll free number 8-8 local time 7 days a week for access to enrollment advisor
- ▶ Open Enrollment January 2017 Plan Year
  - October Call Centers Open
  - November Reminder Postcard #1
  - December Reminder Postcard #2
- ▶ Special Enrollment Period Compliance
  - Specified Period of time when eligible participant can enroll
  - Unless plan access is terminated; On-Exchange Subsidy option is not available
  - Retiree must be experiencing a Qualifying Event

# UnitedHealthcare Pre Sixty-five Retiree Benefit Option Overview

- ▶ On/Off Exchange Qualifying Event Enrollment Period/Enrollment Period within 60 days of qualifying event
  - Voluntary or Involuntary Termination of Employment
  - Loss of Minimum Essential Coverage
    - Age 26
    - Divorce
  - Loss of Access to Medical Plan
    - Affordable Rates
    - Change in Eligibility Requirements
  - Birth/Adoption of a Child
  - Placement in Foster Care
  - Court Ordered Coverage
  - Marriage or Divorce
  - Permanent Move from another state
- ▶ Multi-Carrier Plan Availability
- ▶ System pings to [healthcare.gov](https://healthcare.gov) for verification
- ▶ Disabled Retirees with Part B

# Have a Great Day!

## Your Time is Appreciated