

Employees may participate in an MCHCP plan at retirement if eligible to receive a monthly retirement benefit from either the Missouri State Employees' Retirement System (MOSERS) or another retirement system whose members are grandfathered for coverage under the plan by law. *MCHCP members who are employees of a state-sponsored college or university covered under the Plan should check with their employer to see if MCHCP retiree coverage is included as a benefit to employees.*

1 Determine Options

- **Continue** your current coverage.
- **Enroll** yourself and/or your dependents in MCHCP medical, dental and/or vision coverage at retirement with proof of six months of continuous coverage and/or proof of eligibility for dependents.
- **Transfer** to your spouse's MCHCP coverage.
- **Cancel** one or more of your MCHCP health care plans for medical, dental, and vision.
- Retirees who cancel or fail to elect coverage for themselves or their dependents may not enroll at a later date.

Notes:

2 Determine Premiums and Prepayment Options

- Eligible retirees receive a state contribution of 2.5% for each full year of service, as reported by MOSERS. The maximum state contribution cannot exceed 65% (equal to 26 years of service). The contribution for non-Medicare retirees is based on the PPO 1250 Plan with the *Strive for Wellness*® incentives and for Medicare retirees it's based on the Medicare Advantage Plan total premium.
- **Log into your myMCHCP account and use the Premium Calculator to determine your premiums at retirement.**
- Your first month's retiree premium will be collected from your last two active paychecks. If your premiums are collected pre-tax through MoCAFE, you have the option to prepay additional premiums, through the end of the year, with your last two active paychecks and/or lump sum vacation/compensatory time payroll.

3 Complete Retiree Election

- Complete MCHCP's Retiree Enrollment form by logging into your myMCHCP account, selecting "eForms" from the menu bar and then selecting "Retirement".
- If you or your covered dependent will be eligible for Medicare at retirement (age 65 or earlier if due to a disability), it's best to submit your enrollment 60 days in advance of your retirement date. Non-Medicare retirees should submit enrollment at least 31 days in advance.
- If you fail to submit your enrollment within 31 days of your retirement date, coverage is terminated effective the last day of the month employment ends.



Coverage Changes After Retirement

When is a retiree allowed to make coverage changes after retirement?

Life event (marriage, birth, adoption or placement of a child)
– 31 days to submit enrollment.

Involuntary loss of employer sponsored group coverage or loss of dependent's Medicaid eligibility - 60 days to submit enrollment.

Must submit proof of loss and proof of 12 months of coverage.

Must submit proof of eligibility (birth certificate, marriage license).

Vested employees who leave state employment prior to retirement should contact MCHCP regarding coverage after employment ends.

Survivor Benefit

Survivors covered at the time of your death may continue coverage. Medicare primary survivors' coverage is automatically continued.

Non-Medicare survivors must submit a Survivor Enrollment form and pay the required premium within 31 days of the first of the month after the subscriber's death to continue coverage.



MCHCP and Medicare

What happens to my retiree coverage when I become eligible for Medicare?

When you or your covered dependent becomes eligible for Medicare (age 65 or younger due to a disability), you must enroll in Medicare Part A (hospital coverage) and Part B (doctor and outpatient care) and submit a copy of your Medicare card to MCHCP.

You will automatically be enrolled in MCHCP's Medicare Advantage Group PPO Plan for medical and prescription drug coverage. Your medical premium will be adjusted based on Medicare status. Do not enroll in another Medicare plan for prescription or medical coverage or you may be disenrolled from this plan.

Medicare Resources

Missouri State Health Insurance Assistance Program (SHIP) can be reached at 800-390-3330 or <http://missouriship.org>

Medicare can be reached at 1-800-MEDICARE or www.medicare.gov

Notes:



Action Items

- Complete Your Enrollment: Enroll within 60 days of retirement
- Submit Your Medicare Card: If you're eligible for Medicare, submit a copy of your Medicare card with your enrollment.
- Retirees who complete the Retiree Enrollment do not need to submit the COBRA packet.
- Complete the Authorization to Release Protected Health Information form



Additional Information

- Non-Medicare retirees not enrolled in TRICARE can continue participating in *Strive for Wellness*® incentives.
- The *Strive for Employee Life and Family (SELF)* Program continues for 18 months after retirement.
- October 1-31 is the annual Open Enrollment period.
- Keep contact information current
- If you do not enroll at retirement, or if you cancel coverage as a retiree, you **will not** be able to enroll later.



Do You Have Additional Questions?

- Contact MCHCP Member Services by logging into your myMCHCP account and sending a secure message or call 800-487-0771, Monday-Friday, 8:30 a.m.-12 p.m. & 1-4:30 p.m.
- MCHCP's office is located at 832 Weathered Rock Ct., Jefferson City, MO 65110. Office hours are Monday through Friday, 8 a.m. to 4:30 p.m. We are closed on state holidays.
- To view this booklet and to download a copy of the Ready to Retire presentation, please visit our website at www.mchcp.org. Once there, you will hover your mouse over "State Members" in the menu bar at the top of the homepage, then select "Member Education". On the next page, select "Medicare and Retirement".
- For additional contact information please visit our website www.mchcp.org or scan the QR code below.



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