Ready To Retire

Missouri Consolidated Health Care Plan
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.*
MCHCP provides coverage to employees and retirees of MOST state agencies

- **Active state employees and non-Medicare retirees** – HSA, PPO 750 and PPO 1250 medical plans with a commercial prescription drug plan
- **Military members** – Option of TRICARE Supplement plan (Note: They will need to contact Selman and Co. to see if they are eligible.)
- **Retired members with Medicare** – Group Medicare Advantage PPO plan with Part D prescription drug plan
- MCHCP also administers dental and vision benefits, and the SELF program

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.
Retire with MCHCP in 3 Steps:

Step 1 – Determine Options

Step 2 – Determine Premiums/Prepayment Option

Step 3 – Complete Retiree Enrollment

We’ll also discuss:

- Coverage Changes After Retirement
- MCHCP and Medicare
- Resources and Reminders
Step 1 - Determine Options
Retirees and their dependents may continue their existing coverage OR may enroll in coverage with:

- proof of other coverage for six months immediately prior to retirement; and

- proof of eligibility for dependents, such as a birth certificate or marriage license.

If you choose NOT TO continue or enroll in coverage, you have lost the opportunity to have MCHCP coverage in retirement.
Transfer Coverage

• Retirees may transfer to their spouse’s MCHCP coverage at retirement.

• Members can transfer back to their own coverage later if the coverage is continuous.

• MCHCP DOES NOT administer medical plans for MoDOT, the Missouri Department of Conservation or the Missouri State Highway Patrol.
Cancel Coverage

- Retirees can elect to cancel **ALL OR PARTS** of their coverage.

- Retirees who cancel or fail to elect coverage for themselves or their dependents **CANNOT** re-enroll later (unless otherwise eligible).
Step 2 – Determine Premiums/Prepayment Option
MCHCP’s Contribution

- (Number of FULL YEARS of Service) x 2.5% (as reported by MOSERS)
- Maximum contribution is capped at 65% (26 years of service).
- Non-Medicare retiree contribution is based on PPO 1250 Plan with both Strive for Wellness® incentives.
- Medicare retiree contribution is based on the Medicare Advantage Plan total premium.
- Contribution is subject to change each year.
1) Log into myMCHCP. Under the What would you like to do today? menu, select Calculate 2024 premiums.

2) Use the drop-down boxes to input your criteria.

3) Select Calculate to get your monthly premiums.
Non-Medicare Premium Calculator Example

- Non-Medicare retiree
- Participating in both incentives
- 26+ years of service
- Subscriber-only coverage

**Calculated Monthly Premiums**

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Level of Coverage</th>
<th>Total Plan Premium</th>
<th>MCHCP Contribution</th>
<th>Subscriber Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>HSA Plan Anthem</td>
<td>Subscriber Only</td>
<td>1,010.00</td>
<td>701.00</td>
<td>244.00*</td>
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<td>PPO 1250 Plan Anthem</td>
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<td>701.00</td>
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<td>PPO 750 Plan Anthem</td>
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<td>1,210.00</td>
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<td>TRICARE Supplement</td>
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<td>60.50</td>
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<tr>
<td>MetLife Dental</td>
<td>Subscriber Only</td>
<td>26.90</td>
<td></td>
<td>26.90</td>
</tr>
<tr>
<td>NVA Basic Plan</td>
<td>Subscriber Only</td>
<td>3.43</td>
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</tr>
<tr>
<td>NVA Premium Plan</td>
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<td>4.33</td>
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<td>4.33</td>
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</table>

*Non-Medicare retirees can still participate in the Partnership and Tobacco-Free incentives.*

*Premium shown includes $40 incentive for subscriber receiving the Tobacco-Free Incentive.*

*Premium shown includes $25 incentive for subscriber participating in the Partnership Incentive.*
Medicare Retiree Premium Calculator Example

- Medicare retiree
- 26+ years of service
- Subscriber-only coverage

*Medicare retirees are **NOT** eligible for the Tobacco or Partnership incentives.

<table>
<thead>
<tr>
<th>Plan Description</th>
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<th>Total Plan Premium</th>
<th>MCHCP Contribution</th>
<th>Subscriber Pays</th>
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<tr>
<td>Medicare Advantage Plan</td>
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<td>235.00</td>
<td>139.00</td>
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<td>MetLife Dental</td>
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Prepayment Option

• Cafeteria plan ends at retirement.
• Employees may be eligible to prepay premiums pretax through the end of the year in which they retire.
• HR/Payroll reps can determine worth of annual leave/compensatory time/holiday payouts.
• Retiree’s first month of premiums is divided between last two active paychecks.

EXCEPTIONS

1. Opted out of the Cafeteria Plan’s Premium-Only Participation
2. Dec. 1 retirement date
3. Transferred to active state spouse’s plan
### Prepayment Example

<table>
<thead>
<tr>
<th>July 1 Retirement</th>
<th>July’s Premium</th>
</tr>
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<tbody>
<tr>
<td>Monthly retiree premium of $378 divided in half and deducted from last two active paychecks.</td>
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<tr>
<td>June 30</td>
<td>$189</td>
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<tr>
<td>July 15</td>
<td>$189</td>
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<tr>
<td><strong>Used annual leave payout to prepay Aug.-Dec. premiums pretax.</strong></td>
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<tr>
<td>August</td>
<td>$378</td>
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<tr>
<td>September</td>
<td>$378</td>
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<tr>
<td>October</td>
<td>$378</td>
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<tr>
<td>November</td>
<td>$378</td>
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<tr>
<td>December</td>
<td>$378</td>
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</table>

Total Prepay Amount $378 x 5 = $1,890

*Default for premium collection is MOSERS retirement benefit payment.*
Step 3 – Complete Retiree Enrollment
Submit Your Retiree Enrollment Form

• To ensure a smooth transition, submit at least 60 days in advance of your retirement.

• Medicare-eligible? Submit a copy of your Medicare card showing enrollment in Medicare Parts A & B.

• Preferred Method: Submit the Retiree Enrollment Form online through myMCHCP.

• Deadline is 31 days after your retirement date.
Coverage Changes After Retirement
MCHCP Coverage Changes

31 days from the event date to enroll
- Marriage
- Birth
- Adoption
- Placement of a child

60 days from the date coverage is lost to enroll
- Involuntary loss of employer-sponsored group coverage

- Use Open Enrollment (Oct. 1-31 each year) to update existing coverage. However, as a retiree, you can no longer elect new coverages or add dependents during this time.
- Dependents may be added when there is a qualifying life event.
- Provide proof of eligibility (e.g., birth certificate, marriage license).
- Medical plans may be changed when adding dependents due to a qualifying life event.
- Medicare-eligible dependents will be enrolled in the Medicare plans.
Survivor Coverage

Survivors covered at the time of a retiree’s death may elect to continue coverage.

- **Medicare members**
  - Coverage automatically continues

- **Non-Medicare members**
  - Complete MCHCP’s Survivor Enrollment Form (31 days)
MCHCP and Medicare
Medicare

- The Social Security Administration (SSA) administers Medicare **Parts A and B**.
- MCHCP’s Medicare Advantage Plan includes **Parts C and D** coverage and is only available to Medicare-eligible retirees.
- You **MUST** be enrolled in Medicare Parts A & B and pay your Part B premium.
- Active employees may opt out of Medicare Part B until their retirement.
- Contact SSA 3 to 4 months prior to your retirement date to enroll in Medicare Part B.
Medicare-Eligible Retiree

• Submit a copy of your Medicare card to MCHCP upon receipt.
  o To ensure a smooth transition, submit 60 days in advance.
• Medicare-eligible retired members are automatically enrolled in the UnitedHealthcare (UHC) Group Medicare Advantage Plan (Part C) & Express Scripts Medicare (Part D) prescription drug plan.
• Non-Medicare members and/or dependents remain in a non-Medicare MCHCP plan.
• Premiums will be adjusted based on Medicare status.
Medicare Advantage Plan (Part C)

- Customized plan for Missouri state retirees
- UnitedHealthcare (UHC) administers
- Group Medicare Advantage PPO plan
- Nationwide coverage
- Preventive Care – covered at 100%
- Copayments for majority of services
  - $15 for PCP
  - $30 for specialists
- $1,500 yearly out-of-pocket maximum
## Additional Programs

- Virtual Visits
- HouseCalls
- Annual Wellness Visit
- Renew Active® by UnitedHealthcare®
- UnitedHealthcare® Healthy at Home
- Rally® Coach
- UnitedHealthcare Hearing
- Vision
Prescription Drug Plan (Part D)

- Express Scripts Medicare administers the prescription drug plan.
- Medicare members are automatically enrolled.
- Fill prescriptions at any nationwide network, or by using home delivery.
- Must pay copayments for preferred generic or brand, or non-preferred drugs.
- There is no donut hole.
- There is no additional premium. (It’s included in the Medicare Advantage Plan!)

EXPRESS SCRIPTS®
Medicare Advantage Plan Tips

• **DO NOT** enroll in another Medicare Advantage, Medigap, Medicare Supplement or another Medicare Part D plan.

• You may contact Missouri SHIP at 800-390-3330, or visit [www.missouriship.org](http://www.missouriship.org), for free, unbiased, confidential Medicare counseling and education.

• For questions regarding Medicare, call 1-800-MEDICARE or visit [www.medicare.gov](http://www.medicare.gov).
Resources and Reminders
Additional eForms available on myMCHCP

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<th>Family Changes</th>
<th>Employment Changes</th>
<th>Coverage Changes</th>
<th>Privacy Changes</th>
<th>PDF Forms</th>
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</thead>
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<tr>
<td>Birth of child</td>
<td>Retirement</td>
<td>Cancel coverage</td>
<td>Authorization to Release PHI</td>
<td>Other MCHCP and health plan forms</td>
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<tr>
<td>Birth of grandchild</td>
<td>Leave of absence</td>
<td>Add coverage due to loss of employer-sponsored or</td>
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<tr>
<td>Marriage</td>
<td>Return to work from leave of absence</td>
<td>MCHCP group coverage</td>
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<tr>
<td>Adoption</td>
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<td>Add coverage due to loss of MO HealthNet or Medicaid coverage</td>
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<tr>
<td>Foster child</td>
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<td>Change family roll up election</td>
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<td>Legal guardianship</td>
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<tr>
<td>Dependent Social Security number</td>
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<tr>
<td>Dependent name change</td>
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<tr>
<td>Death of dependent</td>
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</tbody>
</table>

my health. my choice. myMCHCP
Reminders

- Complete enrollment (preferably within 60 days of retirement date) and submit a copy of your Medicare card (if eligible).
- Retirees who completed the Retiree Enrollment DO NOT need to complete the COBRA packet.
- Non-Medicare retirees not enrolled in TRICARE may continue the Strive for Wellness® incentives.
- The Strive Employee Life and Family (SELF) Program continues for 18 months after retirement.
- Oct. 1–31 is Open Enrollment each year. Review your plans to make necessary changes.
- Always keep your contact information up-to-date with MCHCP.
- If you do not enroll at retirement, or if you cancel coverage as a retiree, you cannot enroll later.
Missouri Consolidated Health Care Plan
www.mchcp.org
800-487-0771

Contact MCHCP for:
Eligibility/Enrollment, premiums, change of address, name change or general benefit questions.
Plan contact information can be found on our website or in your Enrollment Guide.