

Ready To Retire

Missouri Consolidated Health Care Plan

Disclaimer

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.

Missouri Consolidated Health Care Plan (MCHCP)



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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

Continue or Enroll in Coverage

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.

Premium Calculator

1) Log into myMCHCP. Under the What would you like to do today? menu, select **Calculate 2024 premiums**.

What would you like to do today?

Calculate 2024 premiums

Calculate 2023 premiums

Enroll, change or cancel coverage

Change HSA payroll deduction

Update address

Based on your selections, an estimated monthly premium will be shown below.

Retiree or Survivor ^

No spouse medical coverage ^

No child medical coverage ^

Select retirement time frame ^

Select years of service ^

Select Medicare status ^

Select Tobacco-Free Incentive ^

Select Partnership Incentive ^

No Benefit Option ^

Select dental coverage ^

Select vision coverage ^

Calculate

Reset

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

Retiree or Survivor ^

No spouse medical coverage ^

No child medical coverage ^

Retired on or after 7/1/2002 ^

26 or more years of service ^

I do not have Medicare ^

I will receive the Tobacco-Free Incentive ^

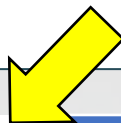
I will participate in the Partnership Incentive ^

No Benefit Option ^

Dental coverage for myself ^

Vision coverage for myself ^

Calculate Reset



Calculated Monthly Premiums				
Plan Description	Level of Coverage	Total Plan Premium	MCHCP Contribution	Subscriber Pays
HSA Plan Anthem	Subscriber Only	1,010.00	701.00	244.00*
PPO 1250 Plan Anthem	Subscriber Only	1,144.00	701.00	378.00*
PPO 750 Plan Anthem	Subscriber Only	1,210.00	701.00	444.00*
TRICARE Supplement	Subscriber Only	60.50		60.50
MetLife Dental	Subscriber Only	26.90		26.90
NVA Basic Plan	Subscriber Only	3.43		3.43
NVA Premium Plan	Subscriber Only	4.33		4.33

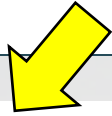
*Premium shown includes \$40 incentive for subscriber receiving the Tobacco-Free Incentive.
 *Premium shown includes \$25 incentive for subscriber participating in the Partnership Incentive.

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



Medicare Retiree Premium Calculator Example

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



Retiree or Survivor ^

No spouse medical coverage ^

No child medical coverage ^

Retired on or after 7/1/2002 ^

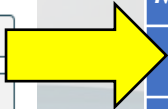
26 or more years of service ^

I have Medicare ^

No Benefit Option ^

Dental coverage for myself ^

Vision coverage for myself ^



Calculated Monthly Premiums				
Plan Description	Level of Coverage	Total Plan Premium	MCHCP Contribution	Subscriber Pays
Medicare Advantage Plan	Subscriber Only	235.00	139.00	82.00
MetLife Dental	Subscriber Only	26.90		26.90
NVA Basic Plan	Subscriber Only	3.43		3.43
NVA Premium Plan	Subscriber Only	4.33		4.33

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



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

July 1 Retirement	July's Premium
Monthly retiree premium of \$378 divided in half and deducted from last two active paychecks.	
June 30	\$189
July 15	\$189
Used annual leave payout to prepay Aug.-Dec. premiums pretax.	
August	\$378
September	\$378
October	\$378
November	\$378
December	\$378

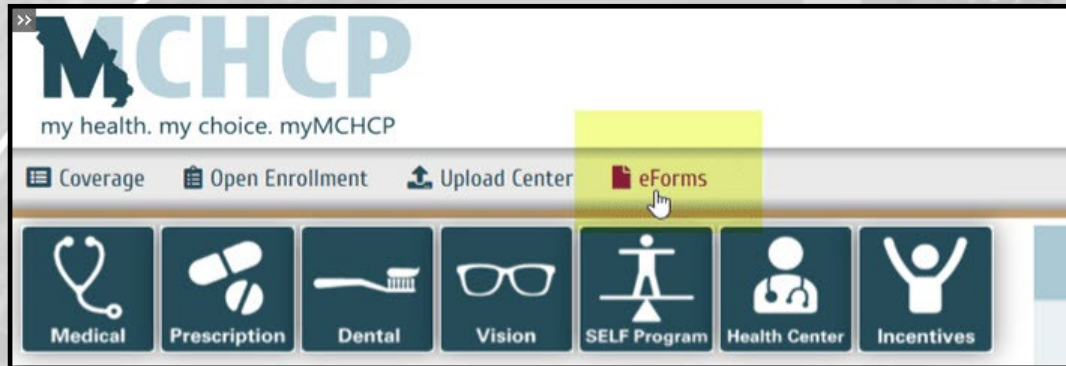
Total Prepay Amount $\$378 \times 5 = \$1,890$

***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.



PART A
Hospital Insurance

PART B
Medical Insurance



PART C
Medicare Advantage

PART D
Prescription Drug



Medicare-Eligible Retiree

- Submit a copy of your Medicare card to MCHCP upon receipt.
 - 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, for free, unbiased, confidential Medicare counseling and education.
- For questions regarding Medicare, call 1-800-MEDICARE or visit www.medicare.gov.

Resources and Reminders

Additional eForms available on myMCHCP



Family Changes

- Birth of child
- Birth of grandchild
- Marriage
- Adoption
- Foster child
- Legal guardianship
- Dependent Social Security number
- Dependent name change
- Death of dependent



Employment Changes

- Retirement
- Leave of absence
- Return to work from leave of absence



Privacy Changes

- Authorization to Release PHI



Coverage Changes

- Cancel coverage
- Add coverage due to loss of employer-sponsored or MCHCP group coverage
- Add coverage due to loss of MO HealthNet or Medicaid coverage
- Change family roll up election



PDF Forms

- Other MCHCP and health plan forms

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.

Thank You!

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.

