

## State Retiree Health Plans

There are [three different retiree health options](#), and they are all part of the **original Medicare** structure: **supplementary** to Medicare Part B for medical coverage (similar to "Medigap") and **primary** for prescription drug coverage (no need to enroll in Part D).

Medicare Monthly Rates <sup>11</sup>					
Plan Name	Plan Type	Medicare I One Eligible <sup>5</sup>	Medicare II One Under/Over <sup>6</sup>	Medicare III Both Eligible <sup>7</sup>	MA-PD Plans <sup>10</sup>
<b>Self-Insured HMO/PPO</b>	Standard	\$430.18	\$1,243.63	\$860.35	\$203.00
	HDHP	\$324.26	\$1,061.06	\$648.52	
<b>Capital Health Plan<sup>7</sup></b>	Standard (Retiree Advantage)	\$319.44	\$1,345.02	\$638.88	
	HDHP (Retiree Advantage)	\$290.74	\$1,202.94	\$581.48	
	MA-PD <sup>9</sup> (Classic)				\$203.00
 <b>Humana</b>	HMO MA-PD <sup>8</sup>				\$74.30
	PPO MA-PD <sup>8</sup>				\$353.43

- Yellow: **Retiree conversion of your current employee health plan**
  - Includes the [Florida Blue PPO](#) and the [state HMO for your county](#).
    - HMO provider will be [Aetna](#), [UnitedHealthcare](#), or [Capital Health](#) based on where you live.
    - If you live outside Florida, you are eligible for the Florida Blue PPO only.
  - Premium:
    - \$430.18 monthly for individual coverage.
    - \$1,243.63 monthly for family coverage if at least one member is over 65.
    - \$860.35 monthly for family coverage if both spouses are enrolled in Medicare.
    - These premiums would be in addition to Medicare Part B premiums.
  - These plans are the only option for early retiree coverage (under age 65) or for covering family members under age 65 (spouse or dependent children).
  - The Florida Blue PPO is the only retiree plan that offers international coverage.
  - **This is the default plan. If you do not want state retiree coverage or you would like to participate in one of the Humana plans, you must actively choose that.**
- [\*\*Humana Group Medicare Advantage Plans\*\*](#)
  - Green: HMO
    - No out-of-network coverage.
    - \$74.30 per person monthly in addition to Medicare Part B premiums.
  - Blue: PPO
    - Out-of-network and in-network coverage similar in most medical categories.
    - \$353.43 per person monthly in addition to Medicare Part B premiums.
  - Everyone covered must be enrolled in Medicare prior to choosing one of these plans.
  - Dental, vision, hearing, and podiatry benefits.
  - Health coaching, Go365, My Directives Advance Care, Silver Sneakers, and Well Dine programs.
  - These plans are part of original Medicare. They supplement Medicare Part B rather than replace it, so they don't incur the problems of Medicare-replacement Advantage plans.

## Enrollment Process: SUSORP Members

Here are the steps to access your state retirement funds and enroll in one of the state retiree Medicare supplements immediately after the end of your employee coverage.

- Submit your retirement notice to your department and copy UF Benefits at [benefits@ufl.edu](mailto:benefits@ufl.edu).
- Submit Service Retirement application to authorize distribution of retirement funds.
  - Options for submission:
    - **Option 1:** Submit application electronically at [FRS Online](#), which does not require notarization.
      - If you have not logged in before, you will need to register your account first. Here is a [walkthrough guide](#) for the application.
    - **Option 2:** Submit completed [ORP Retire form](#) to UFHR Benefits by fax at 352-392-5166 or by email at [benefits@ufl.edu](mailto:benefits@ufl.edu), redacting your SSN if you choose email.
      - Your hard copy form may be completed at an [appointment](#) with a Benefits team member if desired. We are all notaries.
  - Make sure to indicate that you want to take an early distribution. If using the ORP Retire form, include a proof of birthdate document (driver's license with RealID star, birth certificate, passport, etc.).
  - Please also request your employment and employer health coverage verification form for Medicare at this time (CMS-L564).
  - Ask your investment provider to notify you when they receive authorization from the state to release your funds so that you can coordinate your distribution.
  - *Benefits will complete your CMS-L564, return it to you, and submit your ORP Retire form to the state.*
  - *The state will transmit authorization for release of funds to your investment provider.*
  - *Investment provider will contact you when they receive that authorization so you can schedule your distribution.*
- Enroll in Medicare starting no later than the last month you'll have your employee coverage. You can do this while your service retirement application processes.
- Schedule your early SUSORP distribution for 1 month after your exit. This can be any amount you like up to 10% of the fund. Please work with a financial advisor if you have any concerns about tax implications.
  - You must take a distribution from your state retirement plan to be eligible for retiree coverage. It can be as small as \$1, but that distribution is what marks you as a retiree in the state's eyes.
  - If you do not wish to take a distribution, you may enroll in COBRA for up to 18 months to ensure that you remain active in the state health system. If your participation ever dropped, you would lose the option to enroll in retiree coverage.

- Decide whether a [Humana Medicare supplement plan](#) or the retiree version of your current plan is best for you.
  - [SHINE](#) is an excellent nonprofit offering free Medicare advising. Their representatives are familiar with the state retiree options and can help you navigate this decision. Their phone number is 800-963-5337.
- **If choosing one of the Humana plans:**
  - When your Medicare enrollment is complete, upload your Medicare card to your [People First account](#) and request enrollment in your retiree plan of choice (steps outlined in next section).
  - **Complete this enrollment by the 20<sup>th</sup> of the month BEFORE you want your retiree coverage to start** so that you can roll straight into that retiree plan when your employee coverage ends.

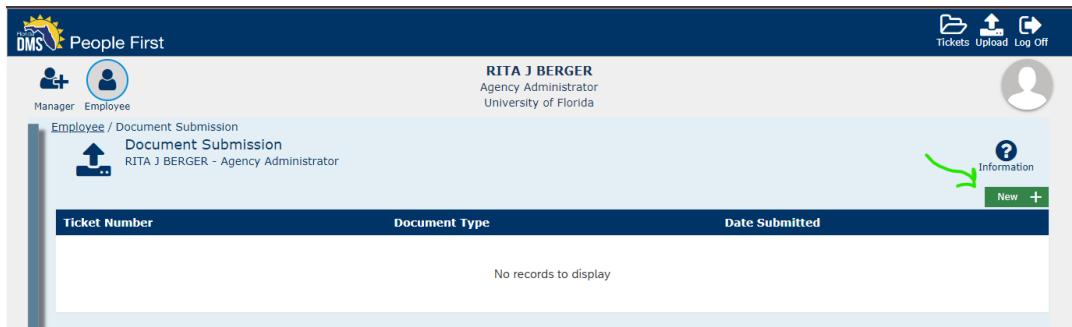
## Uploading Medicare Card to People First

If you are enrolling in one of the Humana Medicare supplement plans, you will need to complete this process by the 20<sup>th</sup> of the month before you want your coverage to start.

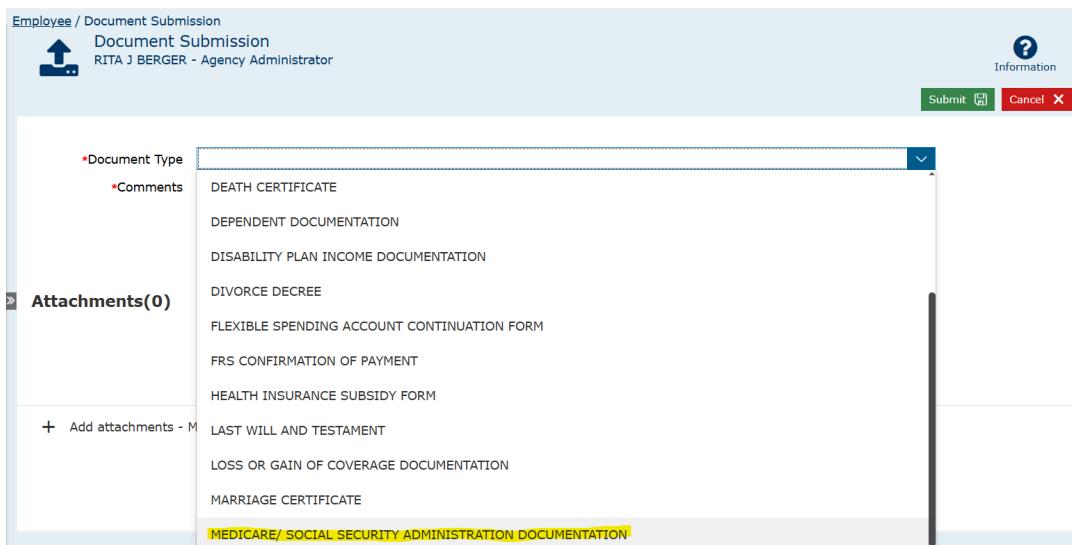
- Log in to your People First account. Your People First ID is available in myUFL at:
  - Menu > My Self Service > Benefits > PFID & Beneficiary Info
- Select "Upload" in the top right corner of the screen:



- Click "New"



- In the drop-down menu, select "Medicare/ Social Security Administration Documentation"



- In the “Comments” box, share which retiree health plan you want and the desired start date (Ex: enrolling in myFlorida Group Medicare Advantage PPO immediately after end of employee coverage, effective DATE).
- Through "+ Add attachments," upload a copy of your Medicare Part B card.
  - If you are also enrolling your spouse in the plan, upload their Medicare Part B card as well.
  - If your spouse is under age 65 or if you are covering dependent children, the only plan you may choose is the retiree conversion of your current state health plan. No documentation is required for that enrollment.
- If not previously provided, also attach dependent verification documents.
  - For spouse:
    - Marriage certificate if married less than one year.
    - Most recent joint tax transcript if married longer than one year.
  - For child:
    - Birth certificate or official adoption record.

Employee / Document Submission

Document Submission

RITA J BERGER - Agency Administrator

Document Type: MEDICARE/ SOCIAL SECURITY ADMINISTRATION DOCUMENTATION

Comments: Enrolling in state retiree health plan (NAME OF CHOSEN PLAN) immediately after end of employee coverage, effective (DATE).

Attachments(0): No files attached

Submit Cancel

- Click "Submit."

The People First Service Center at 866-663-4735 can confirm receipt of your documentation and the start date for your retiree coverage. Keep your ticket number on hand to help the agent find it.

If you have any questions, the UF Benefits Team is here to help! Please feel free to reach out.