



SCHOOLCARE

HEALTH BENEFIT PLANS

Retiree Health Care Overview



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A Labor/Management Collaborative

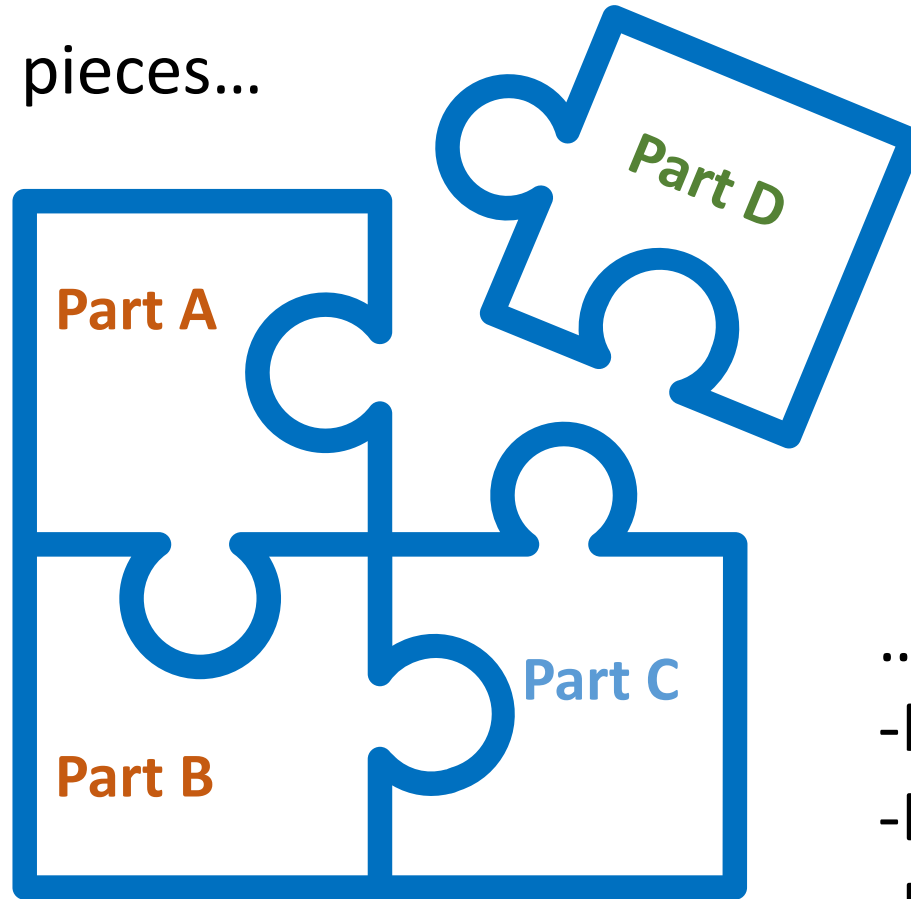


AT RETIREMENT

- Per NH statute RSA 100:A, you may continue on health insurance from your employer
 - Spouses and family members can as well
 - Most retirees will pay 100% of the monthly premiums
- If not eligible for Medicare (under age 65) remain on the same plan as active employees
- Once eligible for Medicare, enroll in Medicare and retiree plan from the employer plan

THE MEDICARE PUZZLE

Parts and pieces...



...and,

- Medigap plans
- Enrollment period
- Resources



WHAT IS MEDICARE?

- Federal health insurance program administered by Centers for **Medicare & Medicaid Services (CMS)**, a division of the U.S. Department of Health & Human Services (DHHS)
- Your health insurance is based on Medicare after you reach **age 65 and** you **retire** and leave an employer-sponsored health plan
- Eligibility: Must be eligible for Social Security (10 years working)
- Must be 65+ (except for disability)
- It has four parts: A, B, C and D

MEDICARE PARTS A & B

Part A

Inpatient Hospital Services

- Admitted to hospital
- No premium cost for eligible participants
- Covers most inpatient hospital expenses
- Deductible is \$1,676 per admission (2025)
- Daily copay applies for stays beyond 60 days

Part B

Outpatient Medical Services

- Office visits, medical treatments and testing services
- Standard premium \$185*/month (2025)
- Covers 80% of doctor bills and medical expenses
- Annual deductible is \$257 (2025)

* Could be more depending on income

MEDICARE PARTS C & D

Part C

Medicare Advantage Plans

- Commercial health plans offered by Medicare-approved private insurance companies, subsidized by government
- Medical coverage in lieu of Parts A & B and usually includes prescriptions
- Often includes additional benefits – hearing aids, eyeglasses, fitness programs, etc.
- Generally, services limited to a network of providers

Part D

Prescription Drug Plans

- Standalone prescription plans in conjunction with Medicare Parts A & B
- May be available through your district's retiree health plan or
- Search www.medicare.gov

MEDICARE SUPPLEMENT PLANS

- Medicare is primary insurer
- Medigap plans help cover the out-of-pocket costs that Medicare Parts A & B don't pay, essentially “filling the gaps”
- Different types of supplements – i.e.: “G”, “K”, and “N” Plans
- Additional monthly premium
- Might be available through your employer or search at www.medicare.gov
- Do NOT include prescription coverage



MEDICARE ADVANTAGE PLANS

- Becomes your primary coverage; Medicare sits in the background
- Prescription drug coverage included
- Most have additional benefits and features:
 - Annual physicals
 - Coverage for eyeglasses, hearing aids
 - Wellness programs
- There are different kinds of Advantage Plans!
 - **Group** plans such as offered through your district's benefits administrator
 - **Individual** plans as seen on TV (read the fine print!)

MEDICARE ADVANTAGE PLANS

- Most NH school district retiree plans include a Medicare Advantage Plan
 - **SCHOOLCARE:** SCHOOLCARE 65+ Medicare Advantage with UnitedHealthcare
 - **HealthTrust:** Medicare Advantage with Anthem
 - **NH Interlocal Trust:** Harvard Pilgrim Medicare Enhance
 - **Manchester SD:** Medicare Advantage with Anthem

- Broad coverage across the U.S.
- Low or no copays
- Prescriptions included
- Additional benefits and features



PART D PRESCRIPTION DRUG PLANS

- Medicare supplement plans do not include prescriptions
- Shop for Part D Prescription Plans at www.medicare.gov
- Numerous options (14) available in NH
- Range from \$0 - \$156 per month (deductibles and copays vary)



MEDICARE ENROLLMENT



Initial Enrollment Period: typically at age 65

- If still working and covered by employer plan, only enroll in Part A
- If spouse is working and you are covered by their employer insurance, only enroll in Part A

Special Enrollment Period: When retiring and over age 65, enroll in both Medicare Parts A, B and Supplement or Advantage plan

- Penalties apply if you wait and don't enroll when you should
- Part B premiums deducted from Social Security

RESOURCES

- Your employer SAU office and benefits administrator:
 - SCHOOLCARE: www.schoolcare.org
 - HealthTrust: www.healthtrustnh.org
 - NH Interlocal Trust: www.nhitrust.org
- Medicare: www.medicare.gov
- Medicare and You handbook:
www.medicare.gov/medicare-and-you
- NH Service Link: www.dhhs.nh.gov/servicelink





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Questions?



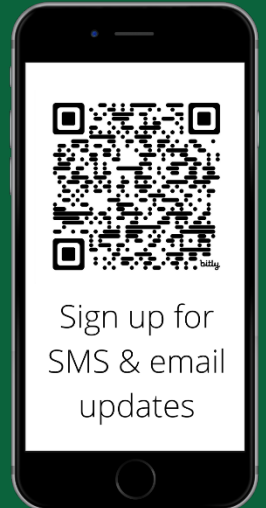
Stay Current on YOUR Benefits



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Thank
You!



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