

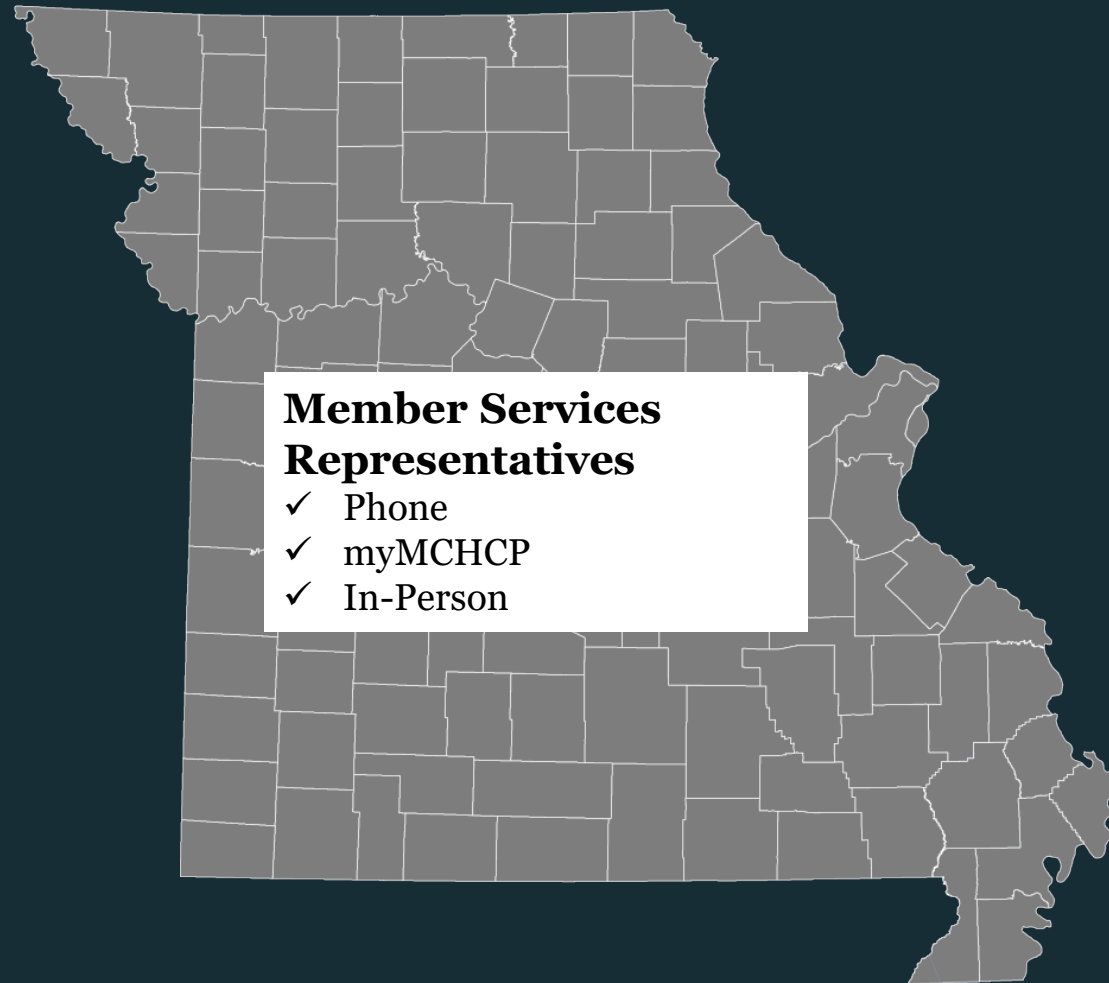
Ready to Retire

Missouri Consolidated Health Care Plan

Missouri Consolidated Health Care Plan (MCHCP)



Meredith Curry
Education
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Member Services Representatives

- ✓ Phone
- ✓ myMCHCP
- ✓ In-Person



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Education
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MCHCP Coverage in Retirement

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 Health Plans

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



Retired Members with Medicare

Group Medicare Advantage PPO plan with Part D prescription drug plan



Military Members

Option of the TRICARE Supplement plan



Other Offers

MCHCP also offers dental and vision benefits, and the SELF program



Retire with MCHCP in 3 Steps

1. Determine Options
2. Determine Premiums/Prepayment Option
3. Complete Retiree Enrollment

We'll also discuss:

- Coverage Changes After Retirement
- MCHCP and Medicare
- Resources and Reminders

A top-down view of a dark wooden table. On the left, a white cup of coffee with a frothy top sits on a matching saucer. On the right, a wooden-framed chalkboard is tilted, showing a checklist with three squares. The top square contains a checkmark, while the other two are empty. The text 'Step 1 – Determine Options' is overlaid in white serif font across the center of the image.

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).

A hand is shown dropping a coin into a clear glass jar that is already filled with many coins. In the foreground, there are four stacks of coins of increasing height from left to right. The background is a soft-focus wooden surface.

Step 2 – Determine Premiums/Prepayment Options



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 2025 premiums**.

What would you like to do today?

Calculate 2025 premiums

Calculate 2024 premiums

Enroll, change or cancel coverage

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 • 26 years of service
- Participating in both incentives • 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	1,042.00	721.00	256.00
PPO 1250 Plan Anthem	Subscriber Only	1,174.00	721.00	388.00
PPO 750 Plan Anthem	Subscriber Only	1,240.00	721.00	454.00
TRICARE Supplement	Subscriber Only	60.50		60.50
Delta 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



*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



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	239.00	155.00	84.00
Delta 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.
- ✓ May prepay premiums through the end of the year.
- ✓ 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 \$388 divided in half and deducted from last two active paychecks.

June 30	\$194
July 15	\$194

Used annual leave payout to prepay Aug.-Dec. premiums pretax.

August	\$388
September	\$388
October	\$388
November	\$388
December	\$388

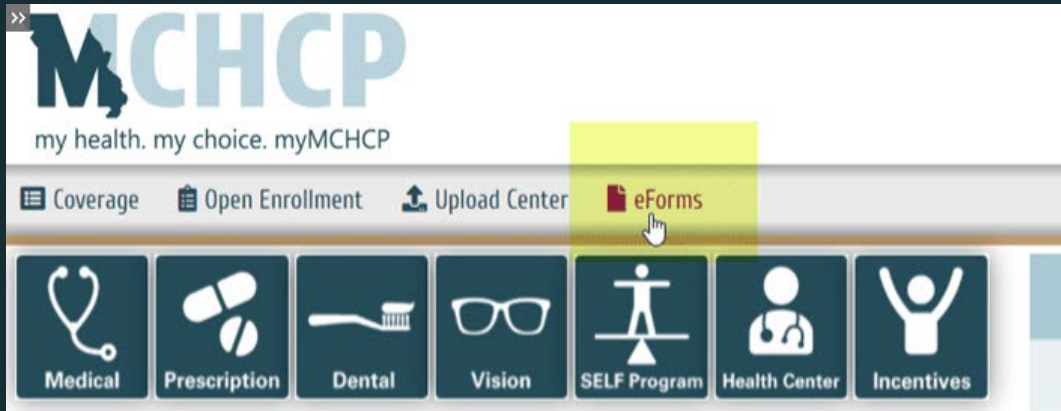
Total Prepay Amount $\$388 \times 5 = \$1,940$

***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.

The background of the slide features a serene sunset scene. Two dark-colored Adirondack chairs are positioned on a sandy beach, facing away from the viewer towards the ocean. A wooden pier extends into the water in the distance. The sky is filled with soft, golden light from the setting sun, with some clouds catching the light. The overall mood is peaceful and contemplative.

Coverage Changes After Retirement

MCHCP Coverage Changes

Open Enrollment (Oct. 1-31)

- Can update existing coverage.
- Cannot add new coverage or dependents.

Life Changes

- 31-days
 - Marriage, Birth, Adoption (or placement of adopted child).
- 60-days
 - Involuntary loss of group-sponsored coverage or Medicaid eligibility.
- Medical plans may be changed when adding dependents.
- Submit proof of eligibility (e.g., marriage license or birth certificate) for dependents.

Medicare Eligibility

- Medicare eligible retirees transfer to MCHCP's Medicare Advantage Plan.
- Non-Medicare retirees remain in an HSA or PPO Plan.

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



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 submit MCHCP's Survivor Enrollment Form to MCHCP within 31-days of the first day of the month after the retiree's passing.

A healthcare professional in a white lab coat is standing and holding a clipboard, smiling as she interacts with two elderly patients. One patient is an older man with glasses and a grey sweater, standing with his arms crossed. The other is an older woman with dark hair, wearing a light-colored shirt and using a blue-handled walker. The background shows a clinical or office environment with a desk, a water cooler, and some medical equipment.

MCHCP and Medicare



Medicare Basics

Eligible to enroll in Medicare at age 65 or younger if disabled.

- **Parts of Medicare**

- **Social Security Administration (SSA)**

- Part A (Hospital Insurance) – Typically no premium
 - Part B (Medical Insurance) – Monthly premium

- **MCHCP**

- Part C (Medicare Advantage Plan)
 - Part D (Prescription Drug Plan)

- **MCHCP**

- Medicare Advantage Plan bundles Parts C & D - Monthly premium
 - Non-Medicare members remain in a PPO or HSA Plan
 - MCHCP will adjust the premium upon proof of enrollment in Medicare Parts A & B



Medicare Eligible Active vs. Retiree

- **When to enroll in Medicare**

- Active employees may defer Medicare enrollment.
- Contact SSA for Part A & B three to four months prior retirement date.
- MCHCP Retiree Enrollment form 60 days prior to retirement date.
 - Submit copy of Medicare card to MCHCP.

- **Medicare becomes primary at retirement**

- Transition to MCHCP's Medicare Advantage Plan.
- Non-Medicare members remain in an HSA or PPO Plan.

Medicare Advantage Plan (Part C)



- ✓ Customized plan for Missouri state retirees
- ✓ UnitedHealthcare (UHC) administers
- ✓ Group Medicare Advantage PPO plan
- ✓ Use UHC ID card for medical services
- ✓ 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 Benefits and Programs

Virtual Visits

House Calls

Annual Wellness Visit

Renew Active® by UnitedHealthcare®

UnitedHealthcare Healthy at Home

Let's Move by UnitedHealthcare

Real Appeal by UnitedHealthcare

UnitedHealthcare Hearing

Vision

Rewards

UnitedHealthcare
Group Medicare Advantage

MCHCP
my health. my choice. myMCHCP

MCHCP
my health. my choice. myMCHCP

Express Scripts Medicare

Part D Prescription Drug Plan



- 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 additional premium. (It's included in the Medicare Advantage Plan!)
- Use Express Scripts Medicare ID card at the pharmacy.



Medicare Advantage Plan Tips

- **Do Not** enroll in another Medicare Plan for medical or prescription drug coverage.
- Contact Missouri SHIP at 800-390-3330 or visit www.missouriship.org for free help with Medicare.
- Contact Medicare at call 1-800-MEDICARE or visit www.medicare.gov.



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 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.**

Thank You!

Missouri Consolidated Health Care Plan

www.mchcp.org

800-487-0771

8:30 a.m.-12 p.m. & 1-4:30 p.m.

Monday through Friday

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

