

From: **Academic Senate** <senate@ucsc.edu>

Date: Thu, Oct 8, 2020 at 2:24 PM

Subject: Important Health Insurance Information for Faculty Nearing Retirement

To: Senate Senate <senate@ucsc.edu>

Dear Colleagues,

With Open Enrollment approaching, I write to share some information concerning retiree health insurance. This message is directed especially to those who are planning to retire this year or in the next few years, but the information regarding presentations by the Benefits Office is relevant to those who are already retired as well.

Transitioning from Employee Health Insurance to Retiree Health Insurance

When you retire, you will transition from employee health insurance to retiree health insurance. If you or a covered family member are eligible for Medicare when you retire (for example, age 65 or older), this will involve coordination with Medicare. Reports from recent emeriti indicate that this transition, including the coordination with Medicare, does not always go smoothly and can sometimes result in a delay in the retirement process. Educating yourself about this transition ahead of time can help smooth the process.

The UC Benefits Office is offering a presentation which will deal with these issues. I encourage you to register and attend.

UC Retiree Health & Medicare Presentation (October 20, 1:00-2:30)

Presenter: Marianne McIvor, Health Care Facilitator, UCSC Benefits Office

This presentation will cover insurance options for retirees and eligible dependents; describe the components of Medicare and how they work; and most importantly, how the UC medical plans coordinate with Medicare. A registration link for the session can be found [here](#).

Thinking About Retiree Health Plans *Prior* to Retirement

You should be aware that retirement is not generally a qualifying event which allows you to make changes to your medical or dental plans. You will either continue on your current plan (if you are not eligible for Medicare when you retire) or you will be transferred to the Medicare version of your current plan (commonly called the "partner" plan). If you wish to change health plans post-retirement, you will have the opportunity to do so during the following Open Enrollment period, with the change effective the following plan year. Alternatively, you can strategize during the Open Enrollment period *prior* to retirement and consider making changes that will position you to transfer to the desired partner plan upon retirement.

In coordination with Open Enrollment, the Benefits Office is offering two further presentations which will cover the health insurance options available to retirees in 2021. If you plan to retire in 2021, or are already retired, these sessions will help you determine whether you should consider making changes to your health plan coverage during the November Open Enrollment period.

Open Enrollment Presentations for Retirees (October 29 10:00-11:30 and November 17, 1:00-2:30)

These sessions will provide an overview of UC retiree medical plan offerings, including updates for 2021. Updates for non-medical plans (e.g., dental and legal) will also be covered. There will be ample opportunity to ask questions in a group setting. Current retirees as well as faculty and staff considering retirement in the coming year are welcome to attend. Click on the desired date to register: [October 29](#); [November 17](#).

See the Benefits Office [Open Enrollment page](#) for a list of all its presentations.

For up-to-date information about webinars and presentations concerning the retirement process, please consult the

UCSC Retiree and Emeriti Center [website](#).

Sincerely,
Judith Aissen, Chair
Committee on Emeriti Relations

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