

SUP WELFARE PLAN NOTES

To Do List Before Retirement

Check with the Pension Department on your pension and the Welfare Plan office on your coverage.

Your active medical and dental coverage will terminate when you retire. As an example, if your shipping time has given you active plan eligibility through March 2020 and you retire effective January 2020, your active coverage terminates January 2020.

If you are 65 years old or older, you should already be enrolled for Medicare Part A. Medicare Part A covers in-patient hospitalizations after a deductible. Most people do not pay for Medicare Part A.

Since active plan coverage will terminate when you retire, you should also visit the Social Security/Medicare office to inquire about Medicare Part B and Medicare Part D. The Plan office will help you complete forms for your enrollment.

Medicare Part B covers Medicare eligible physician services, outpatient hospital services, certain home health services, and durable medical equipment. Medicare Part D is the Medicare Prescription Drug Plan. Medicare can advise you of the plans available and the cost.

The cost of the Medicare Part B premium will be reimbursed to you on your pension check. The amount reimbursed for the Medicare Part B premium is then deducted from the Pensioners' Annual Allowance available to the Pensioner.

The cost of the Medicare Part D premium and cost of co-payments for medical services covered by Medicare Part B and prescription co-payments covered by Medicare Part D can be submitted as claims to the Pensioners Annual Allowance.

If your spouse is not eligible for Medicare or you have other dependents, you will need to inquire about other health care options available for them when your active coverage terminates. It would also be in your best interest to inquire about additional supplemental plans for yourself.

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