

## Frequently Asked Questions

### *Understanding Your Medical Plan Options When You Become Medicare-Eligible*

1. What happens to my spouse's (and/or dependent children's) coverage if I pass away?
  - a. If family members (spouse and/or eligible children) are enrolled at the time of a retiree's death, family members are able to retain State Health Plan coverage. If not covered at time of retiree's death, family members are unable to enroll.
  
2. I am actively working but my spouse who is covered under me will be turning 65. Will my spouse be auto-enrolled into a Medicare Advantage plan?
  - a. No. As long as you continue to be actively working for the State and cover your spouse under the State Health Plan, then it will be primary and the spouse would be on the same plan as the actively working employee. In this situation, you may want to reach out to the Seniors' Health Insurance Information Program (SHIIP) for potential options in covering your Medicare-eligible spouse.
  
3. My spouse and I are both retired from the State and both turning 65. Do we have to be in the same plan of coverage?
  - a. No. If you and your spouse are each a retired State employee, then you are individually covered by the State Health Plan and may be on different plans.
  
4. How do I enroll in Medicare?
  - a. Enrollment into Medicare is handled through the Social Security Administration (SSA). You may complete enrollment through their website, by visiting a local SSA field office or calling SSA. Note: If you started collecting Social Security benefits before turning 65, then SSA will typically enroll you into Medicare Part A and Medicare Part B automatically.
  
5. Do I need Medicare Part A, Medicare Part B and Medicare Part D (Medicare Prescription Coverage)?
  - a. If you are under the State Retirement Systems and Medicare-eligible, it is strongly recommended you enroll in both Medicare Part A and Medicare Part B. You must have both Medicare Part A and Medicare Part B to enroll into the UnitedHealthcare Group Medicare Advantage Plans. As long as you are covered by any of the options under the State Health Plan, you do not need to have a separate Medicare Part D plan.

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6. Will the Medicare Advantage plan(s) work with TRICARE for Life (TFL)?
  - a. Yes. The Medicare Advantage plan would be primary coverage and typically TFL will pay any applicable medical copay required under the Medicare Advantage plan. Coordination of benefits will normally occur within the pharmacy benefit as well.
  
7. I am retired from the State and turning 65 BUT actively working in the private sector with health coverage from them. Will I be auto-enrolled?
  - a. Unless you have opted out of the State Health Plan as a retiree you will be auto-enrolled. If you do not have both Medicare Part A and Medicare Part B in place, you will be enrolled in the 70/30 PPO.
  
8. I did not have State Health Plan coverage as an active employee but when I retired, I was auto-enrolled into a plan. Why?
  - a. If you have at least 5 years of service as a full-time employee, then you are eligible for State Health Plan coverage as a retiree. You will be defaulted into either the 70/30 PPO plan or if Medicare-eligible the UnitedHealthcare Group Medicare Advantage Base Plan. If you do not want coverage as an eligible retiree, you must opt out as a retiree.

## **Important Numbers**

State Health Plan Eligibility and Enrollment Support Center  
**855-859-0966**

UnitedHealthcare  
**866-747-1014**

Blue Cross and Blue Shield of North Carolina (Benefits and Claims)  
**888-234-2416**

CVS/Caremark (Active employees, Non-Medicare retirees and Medicare primary retirees electing 70/30 PPO)  
**888-321-3124**

Social Security Administration  
**800-772-1213**

Seniors' Health Insurance Information Program (SHIIP)  
**855-408-1212**

North Carolina State Retirement Systems  
**877-627-3287**