

# **Important information for you about The PERS Retiree Insurance Program**

## **Introduction**

The PERS Retiree Insurance Program provides medical and dental insurance options as well as long term care insurance for PERS retirees. These insurance plans offer coverage for retirees, their spouses, and eligible dependents.

## **PERS Health Insurance Program**

The PERS Health Insurance Program offers health insurance coverage for Tier One and Tier Two retirees, their spouses and dependents. If you are not yet Medicare-eligible, the PERS health plans may not be your best options for health insurance coverage. Make sure you inquire about your employer's health plan options for non-Medicare-eligible retirees. Employer retiree plans often have better benefits and premiums for retirees who are not Medicare-eligible and are required to offer health insurance options to retirees until they are eligible for Medicare.

## **Health Plan Information**

PERS offers health plans through four different health insurance companies. The health plans offered include plans for retirees who are enrolled in Medicare. These plans coordinate with Medicare to provide additional or supplemental benefits to Medicare, and include the benefits available through the new Medicare Part D. There are also health plans for retirees who are not yet eligible for Medicare. Dental plans are also available. You may enroll in the PERS dental plan if you are enrolling in a PERS-sponsored health insurance plan.

The PERS Health Insurance Program Member Handbook and Benefit Guide available on the [www.pershealth.com](http://www.pershealth.com) website has detailed information about the health plans available and the current premium rates.

## **Survivor Continuation of Coverage**

Survivors and dependents of deceased retirees are eligible to continue their health plan through PERS as survivors of the PERS retired member. Application for this coverage must be submitted within 60 days of the death of the insured. Dependents must meet all eligibility requirements.

## **Health Plan Enrollment Opportunities**

### **New Retiree**

New retirees may enroll up to 90 days after the effective date of their retirement. Coverage will be effective on your retirement date if you apply before your retirement date and on the first day of the month after your application is received if you apply after your retirement date.

### **Medicare Eligibility**

PERS retirees may enroll up to 90 days after the date of their initial Medicare eligibility if they are enrolled in both Medicare Parts A & B. Enrollment in a PERS-sponsored medical plan includes enrollment in the Medicare Part D Pharmacy Plan.

Coverage will be effective on the date that your Medicare coverage becomes effective if you enroll before the date of your Medicare eligibility. Coverage will be effective on the first day of the month after your application is received if you apply after the date of your Medicare eligibility.

### **Medicare Disability**

PERS retirees and/or dependents who are disabled and receiving Social Security benefits will become eligible for Medicare approximately 24 months following the established date of disability. The 90 day Medicare eligibility enrollment opportunity also applies in these circumstances.

### **Continuous Group Coverage.**

PERS retirees may enroll at any time if they have been covered under another employer-sponsored group health plan. Coverage will be effective on the date that your other coverage ends.

If you have any questions, call the PERS Health Insurance Program or visit the website at [www.pershealth.com](http://www.pershealth.com).

### **Dental Plan Enrollment**

Dental plan enrollment is elective; however, you are eligible to enroll in a PERS-sponsored dental plan only if you also have PERS medical coverage. In addition, if a PERS retiree elects to enroll in dental coverage, all family members enrolled in medical coverage must also enroll in dental coverage. Enrollment in a dental plan is limited to when you first enroll in a PERS medical plan.

### **Dependent Enrollment**

Dependents may be enrolled during any of the enrollment periods available to retirees, including the retiree's date of retirement, the dependent's eligibility for Medicare or after the dependent has had at least 24 consecutive months of coverage under another group health plan. New dependents may also be

enrolled within 30 days of becoming a dependent. Dependents must be enrolled in the same plan as the retiree.

### **Cost of PERS Health Plans**

Health insurance premium rates are available in the PERS Health Insurance Program booklet found at the [www.pershealth.com](http://www.pershealth.com) website.

The monthly premiums can be paid by:

- a) automatic deduction from your PERS pension,
- b) automatic withdrawal from your checking account, or
- c) a check to the PERS Health Insurance Program.

### **PERS Long Term Care Insurance**

Long term care is care received either at home or in a facility when someone needs assistance with activities of daily living. Health insurance does not pay for the cost of long term care.

The PERS long term care insurance carrier is UnumProvident Life Insurance Company of America. Eligible PERS retirees, spouses, and dependents may apply for long term care insurance by contacting UnumProvident at the number below for enrollment and eligibility information.

You, your spouse, and eligible dependents may enroll in the PERS-sponsored Long Term Care Plan if you are a retired member of PERS. PERS long term care insurance is offered to retirees in a different fashion than PERS health insurance plans. Retirees communicate directly with the insurer for enrollment, premium payments, claims, and all other aspects of the plans.

Although the option to purchase long term care insurance is available to all PERS retirees and eligible dependents, some individuals may be denied coverage because of poor health. Premium rates vary with the individual's age. The lower an individual's age when the long term care plan is purchased, the lower the premium will be. Therefore, if you are interested in purchasing long term care insurance, it is generally more affordable if you purchase your plan as soon as you are eligible to enroll.

For more information, call UnumProvident at 800-227-4165.

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