

PEHP Medicare Supplement Open Enrollment 2025

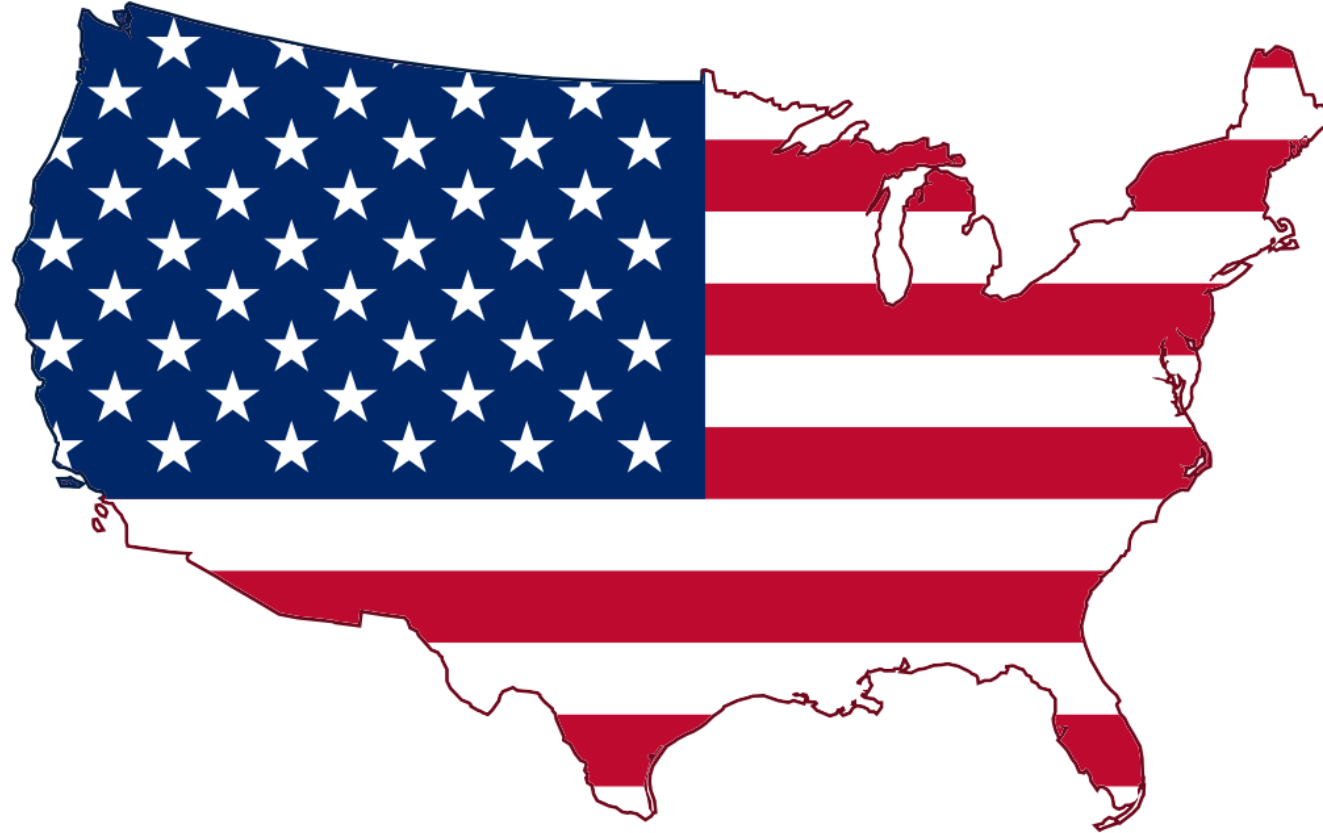
PEHP
Health & Benefits



Medicare Review



Medicare



Medicare is a National Health Insurance Program
Offers **Individual Coverage** vs. **Group Coverage**

Who is Eligible?



Age 65+

Certain disabilities

End Stage Renal
Disease (kidney failure)

*Must be a U.S. Resident and either be a U.S. citizen, or an alien lawfully admitted for permanent residence in the U.S. for 5 continuous years prior to the month you enroll.

Medicare Alphabet

PART A



PART B



PART C



PART D



Medicare Alphabet

PART A



Inpatient Hospital

PART B



Hospice

PART C



Skilled Nursing Facility

Home Health

PART D

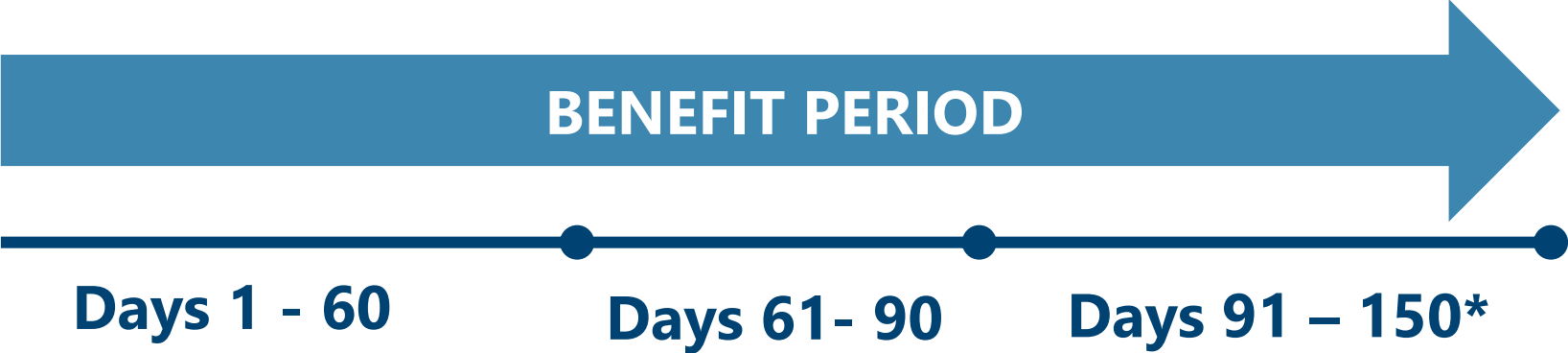


Part A – Inpatient Hospital 2025



\$1,676 deductible per benefit period

Benefit Period: begins when admitted to the hospital, ends 60 days after discharge.



Medicare pays nothing after 150 days

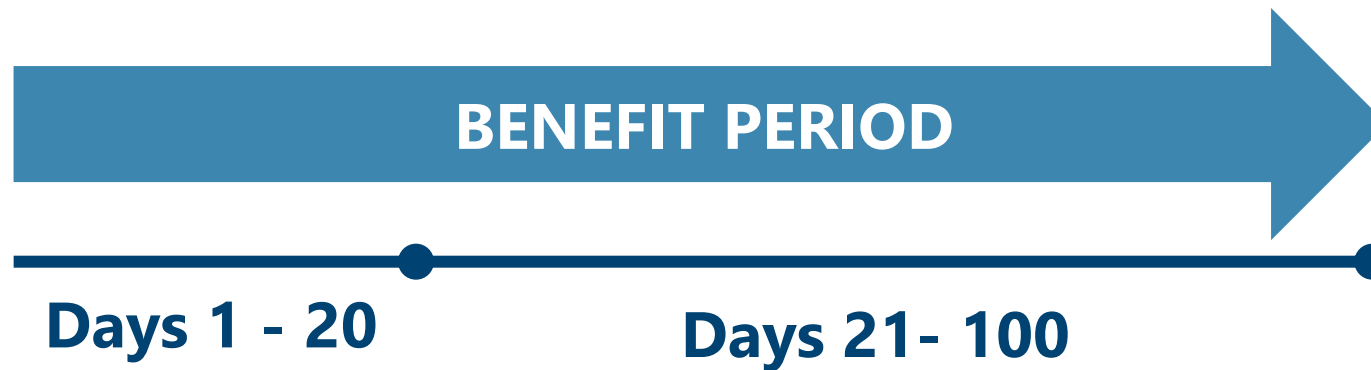
You Pay:	\$0 after deductible	\$419 per day	\$838 per day	All additional costs
-----------------	----------------------	---------------	---------------	-----------------------------

* Using 60 Lifetime Reserve Days

Part A – Skilled Nursing Facility 2025

\$1,676 deductible per benefit period

Benefit Period: begins when admitted to the hospital, ends 60 days after discharge.



Medicare pays nothing after 100 days

You Pay:

\$0 after deductible

\$209.50 per day

All additional costs

Medicare Alphabet

PART A



Doctors & Other Physicians

PART B



Durable Medical Equipment (DME)

PART C



Many Preventive Services

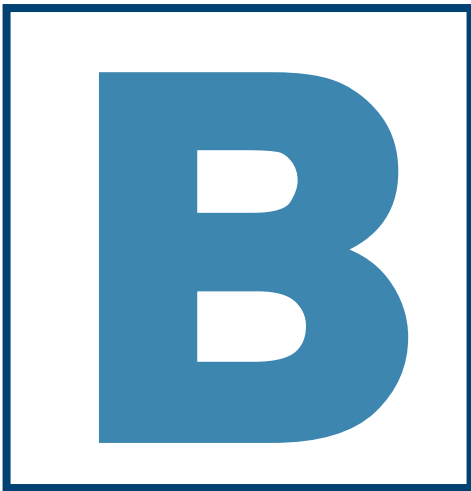
PART D



Home Health*

* Only Home Health Services not covered by Part A

Physician & Outpatient Services **2025**



- **\$257 deductible** per calendar year
- **20% coinsurance (usually)** after deductible
- Preventive Visits covered
- Excess Fees not covered (PEHP covers them!)

Medicare Alphabet

PART A



PART B



PART C



PART D



Medicare Advantage Plans

Combines Part A, Part B, usually Part D
May include Vision, Dental, etc.

Medicare Alphabet

PART A



PART B



PART C



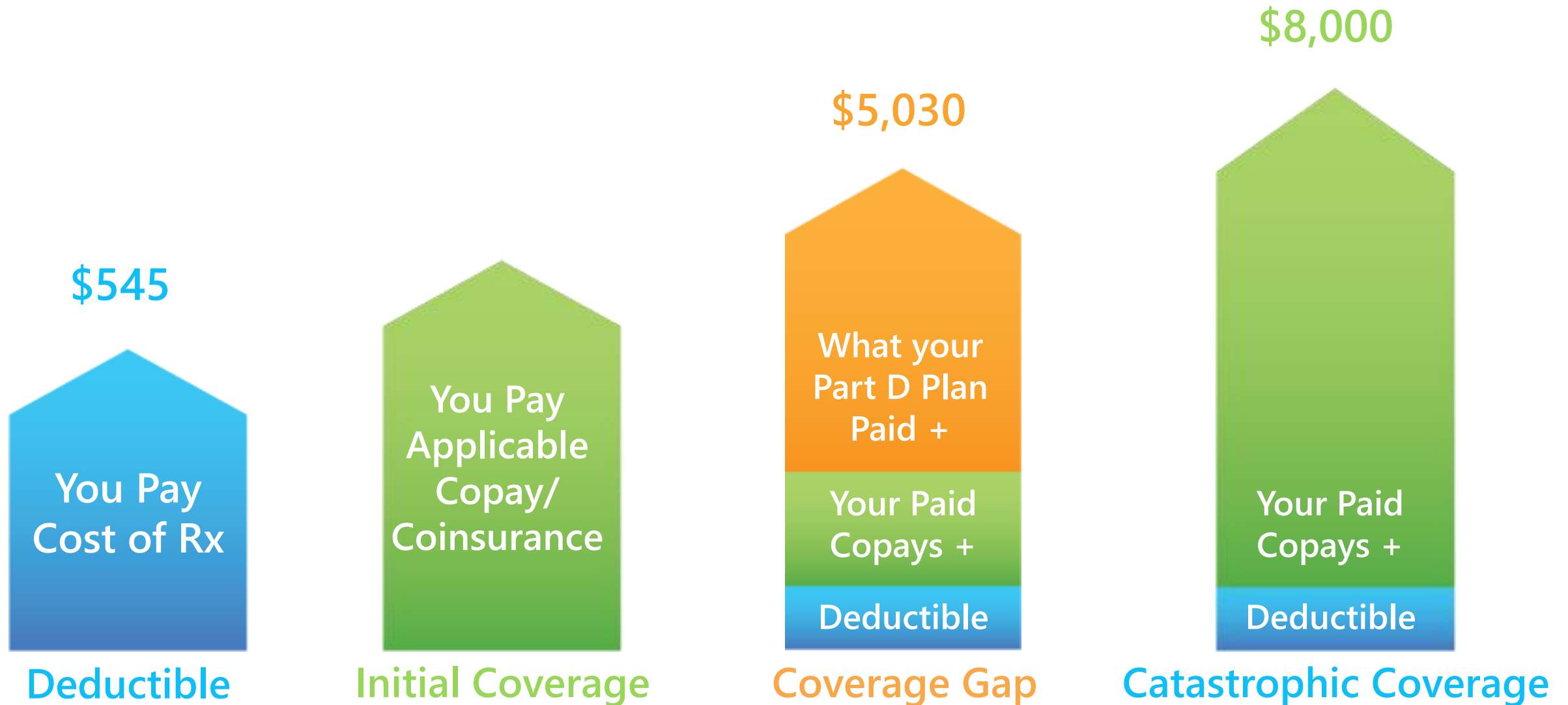
PART D



Prescription Drug Coverage (including many shots & vaccines)

Part D plans are run by private insurance companies under Medicare rules

Standard Medicare Part D - 2024



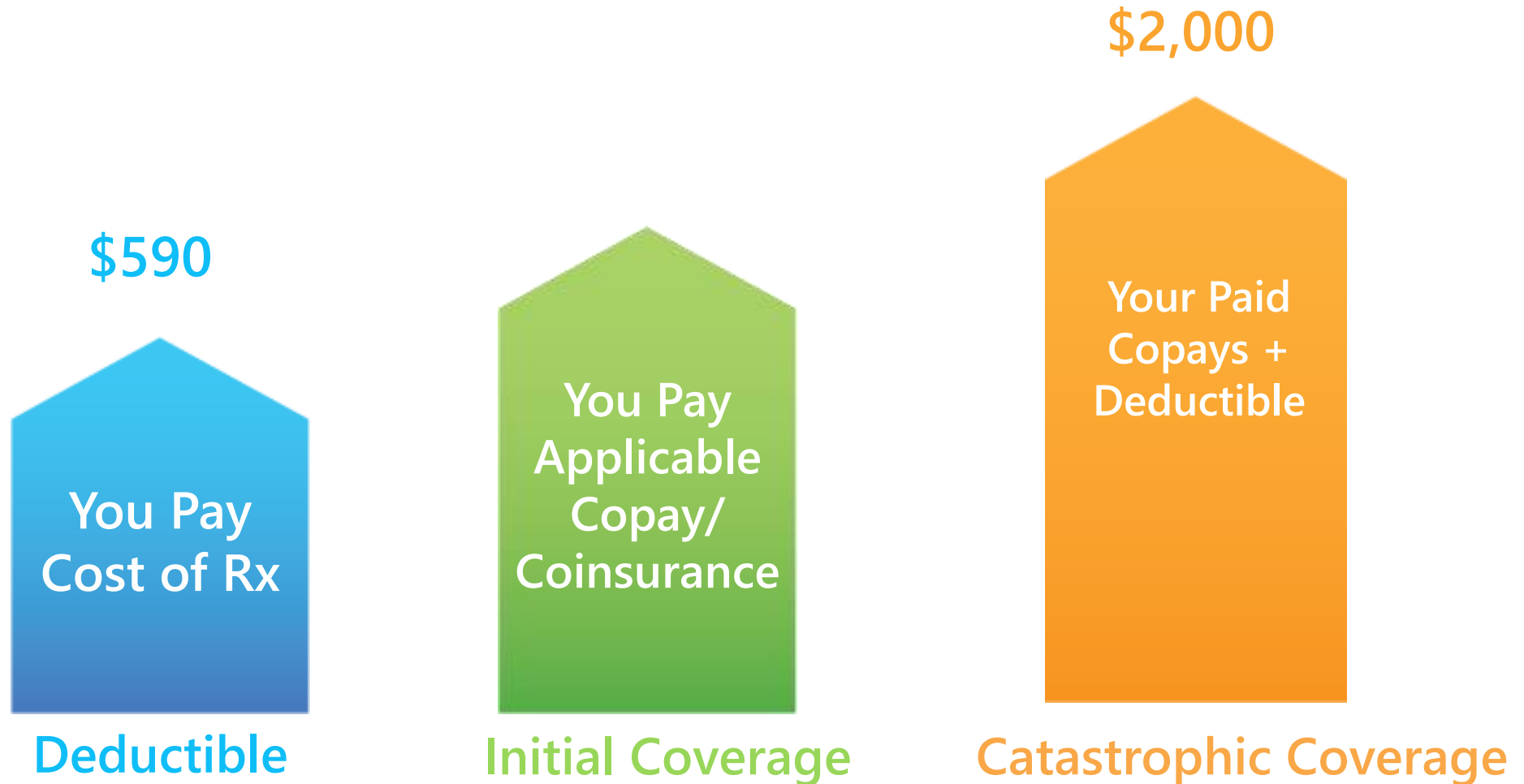
Changes Effective 2025

- Coverage gap (donut hole) stage will be removed
- The most you pay for eligible medications is \$2,000
- Payment plans now available through your Part D Plan



Standard Medicare Part D - 2025

NEW for 2025!



Medicare Premiums and Costs



Part A Cost 2025

Quarters you – OR – spouse paid FICA taxes while working:	Part A Premium
40 Quarters or more (10 years)	FREE
30 – 39 Quarters	\$285/month
Less than 30 Quarters	\$518/month

Premiums change every year, check [Medicare.gov](https://www.Medicare.gov)

Part B Cost **2025**

Standard Part B Premium = \$185/month

Income Related Monthly Adjustment – you pay a higher premium based on your tax return from two years ago

- Income from 2022 = Determines 2024 Premiums
- Income from 2023 = Determines 2025 Premiums

Premiums change every year, check [Medicare.gov](https://www.Medicare.gov)

Part B IRMA 2025



File Individual	File Joint Tax	File Married & separate return	Part B Monthly Premium (per person)
\$106,000 or less	\$212,000 or less	\$106,000 or less	\$185.00
above \$106,000 - \$133,000	above \$212,000 - \$266,000	N/A	\$259.00
above \$133,000 - \$167,000	above \$266,000 - \$334,000	N/A	\$370.00
above \$167,000 - \$200,000	above \$334,000 - \$400,000	N/A	\$480.90
above \$200,000, less than \$500,000	above \$400,000, less than \$750,000	above \$106,000 less than \$394,000	\$591.90
\$500,000 and above	\$750,000 and above	\$394,000 and above	\$628.90

Part C Cost (Medicare Advantage)

Premium varies based on your plan and where you live (zip code).

You still pay for your Part B premium

Check with each Advantage plan for details.

Part D Cost

Premiums depend on plan and carrier

Most Advantage Plans include Part D premiums

Part D has an IRMA (like Part B) which adds on to the plan premium



Part D IRMA 2025



File Individual	File Joint Tax	File Married & separate return	Part D Monthly Premium (per person)
\$106,000 or less	\$212,000 or less	\$106,000 or less	Plan Premium
above \$106,000 - \$133,000	above \$212,000 - \$266,000	N/A	\$13.70 + Plan Premium
above \$133,000 - \$167,000	above \$266,000 - \$334,000	N/A	\$35.30 + Plan Premium
above \$167,000 - \$200,000	above \$334,000 - \$400,000	N/A	\$57.00 + Plan Premium
above \$200,000 , less than \$500,000	above \$400,000 , less than \$750,000	above \$106,000 less than \$394,000	\$78.60 + Plan Premium
\$500,000 and above	\$750,000 and above	\$394,000 and above	\$85.80 + Plan Premium

Medicare Enrollment & and Penalties





Medicare Enrollment Periods

- **Initial Enrollment** - first time you are eligible for Medicare at 65
- **Special Enrollment** – enrolling in Medicare after age 65, once you lose group health coverage
- **General Enrollment** – if you didn't enroll during Initial Enrollment, and you don't qualify for Special Enrollment
- **Open Enrollment** - enroll in a new medical or Part D plan, or switch between Original Medicare & Medicare Advantage. Enroll in PEHP's Medicare Supplement!

Late Enrollment Penalties

Medicare Part	Penalized if...	Penalty	Duration
Part A	You do not qualify for <u>Premium-Free Part A</u> and did not purchase Part A when first eligible	10% added to your monthly premium	Twice the number of years you could have had Part A
Part B	You didn't enroll in Part B when first eligible	10% for each full 12-month period you didn't have it	Never goes away
Part D	<p>You don't have one of the following for <u>63 consecutive days</u> at any time after your Initial Enrollment period:</p> <ul style="list-style-type: none"> Medicare Part D Drug Plan Medicare Advantage Plan (Part C) or other Medicare health plan with prescription drug coverage Creditable Prescription Drug Coverage 	\$.33 for each full month you didn't have it	Never goes away

Working Past Age 65



Do you need to enroll at 65?

Yes, if:

- You have Individual, VA, COBRA, or Retiree Coverage
- If you plan to retire within 3 months of turning 65
- **ENROLL DURING INITIAL ENROLLMENT to avoid late enrollment penalties**

No, if:

- You're covered by an active group health plan, through your or your spouse's employer

Note: Employers Under 20

If your (or your spouse's) employer has less than 20 employees:

- Check with the employer to see if they require you to enroll in Medicare when first eligible.

If you are covered by an active PEHP Medical Plan:

- PEHP will **not** require you to enroll in Medicare if working past age 65, nor limit your medical plan benefits if you enroll in Medicare while working

Working Beyond Age 65

You can:

- **Enroll in Medicare** anytime you're still covered under a group health plan
- **Delay Medicare** until leaving active employment and/or losing group health coverage



Special Enrollment

There's an 8-month Special Enrollment Period if you delayed Part A & B enrollment because you were:

- **An active employee or spouse** covered under a group health plan
- **A disabled dependent** of an active employee (employer must have 100 or more employees)



Why Enroll While Working?

1. You get Premium-Free Part A & do not have an HSA

- Enroll in Part A since there's no added cost to you
- Delay Parts B and D until losing group coverage to save in premiums

2. You need or want coverage beyond your group health plan

- Double Coverage is allowed
- Typically, Medicare will be secondary (depends on employer size)



Why Delay While Working?

1. To save in Medicare premiums

- You may have sufficient coverage through your group health plan - save money by delaying Part B and/or D.

2. To continue Health Savings Account (HSA) contributions

- Once enrolled in Medicare, you **cannot contribute** to an HSA (including from your employer)
- Does not apply to your spouse's Medicare enrollment



HSA & Medicare

- **If Enrolling at 65:** contributions can be made up to the month you enroll
- **If Working Past Age 65:** stop all contributions 6 months before you apply for Medicare
 - *Premium-Free Part A backdates coverage 6 months, but no earlier than the first of the month you turn 65*
- **Contact your HSA Administrator on prorating your HSA contributions**



Plan Ahead

Avoid a Gap in Coverage: the first day of the month after losing group coverage, you should have Medicare in place

If only applying for Part B during your Special Enrollment Period, enroll online or fill out **CMS Form 40B**

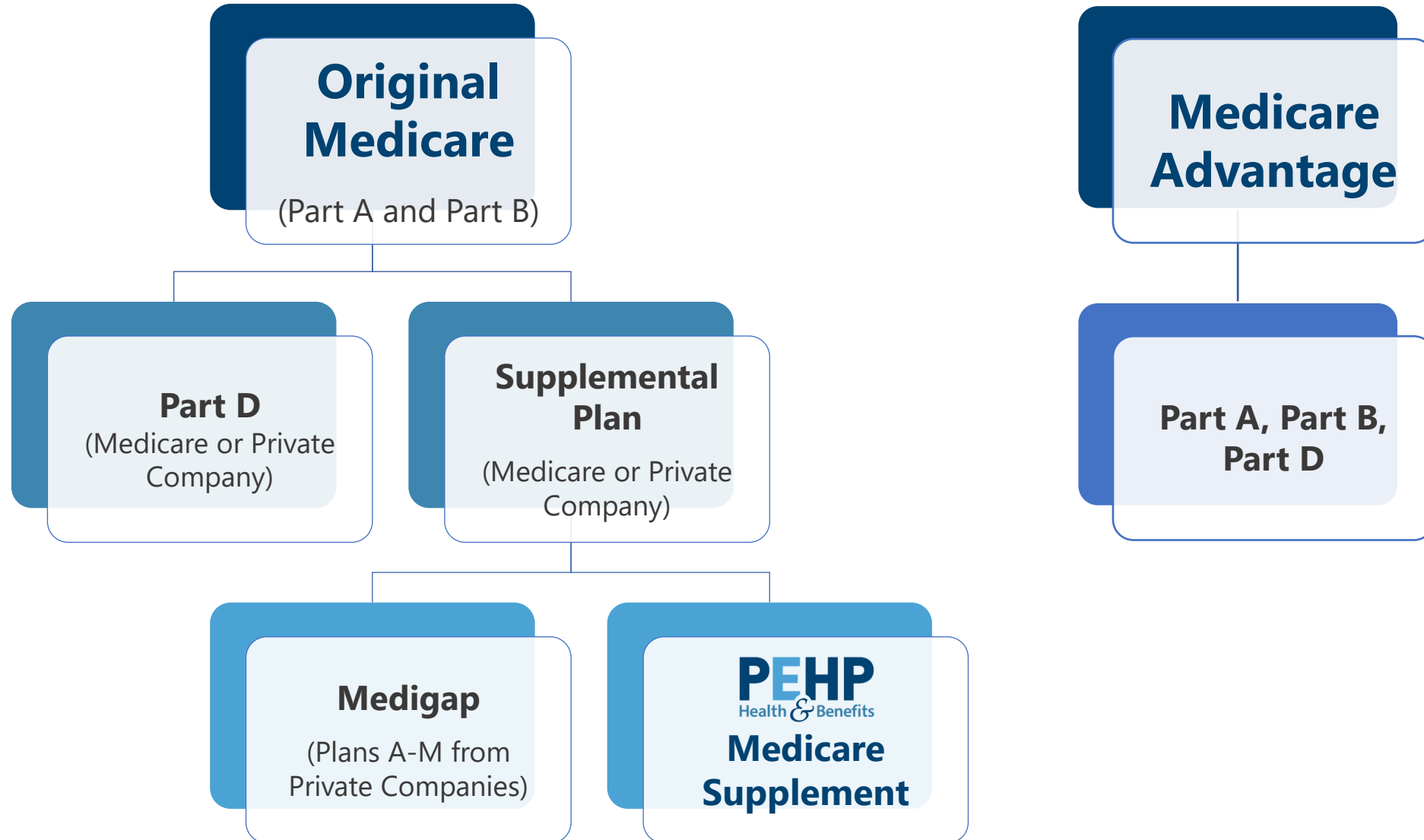
You will need to provide documentation proving you had group health coverage



PEHP's Medicare Health Plans



Two Approaches to Medicare



Who is Eligible?



PEHP Medicare Supplement

- No Medical Questions Asked upon Enrollment
- Monthly rates are based on age, and only increase on January 1
- Health Plans cover all, or part, of the Part B Medical Deductible (no longer covered by Medigap plans), plus a Hearing Aid Benefit
- Plans include Out-of-Country Coverage
- Choose the plans that meet your needs (you and your spouse can have different plans!)



PEHP Medicare Health Plans - 2025



- See any provider nationwide who accepts Medicare!
- Plans cover a percentage of eligible services that Medicare doesn't pay for:

PEHP Plan	Coverage Level	Out of Pocket Maximum	Comparable Medigap Plan
Plan 100	100%	None	Plan G* * Plus, the Part B Deductible
Plan 75	75%	\$3,530 (up from \$3,470)	Plan L
Plan 50	50%	\$7,060 (up from \$6,940)	Plan K

Premiums are based on your age. See rates in PEHP's Medicare Supplement Open Enrollment Guide

Example with PEHP Med Sup



Part A Inpatient Hospital 2025

	Medicare Pays	PEHP Pays (depending on your plan)
Part A Deductible (\$1,676)	Nothing	100% 75% 50%
Days 1-60	100% after deductible	Nothing
Days 61 – 90 (\$419/day co-pay)	Nothing	100% 75% 50%
Bonus: Additional 365 Days (after Lifetime Reserve Days)	Nothing	100% 75% 50%

Hearing Aid Benefit

Included will all PEHP Medicare Supplement medical plans!

- Available through Amplifon
- Average savings of 66% off MSRP
- Free Hearing Exam
- Risk-free trial
- Follow up care

amplifonusa.com/lp/pehpmedsupp
or call 888-670-2307



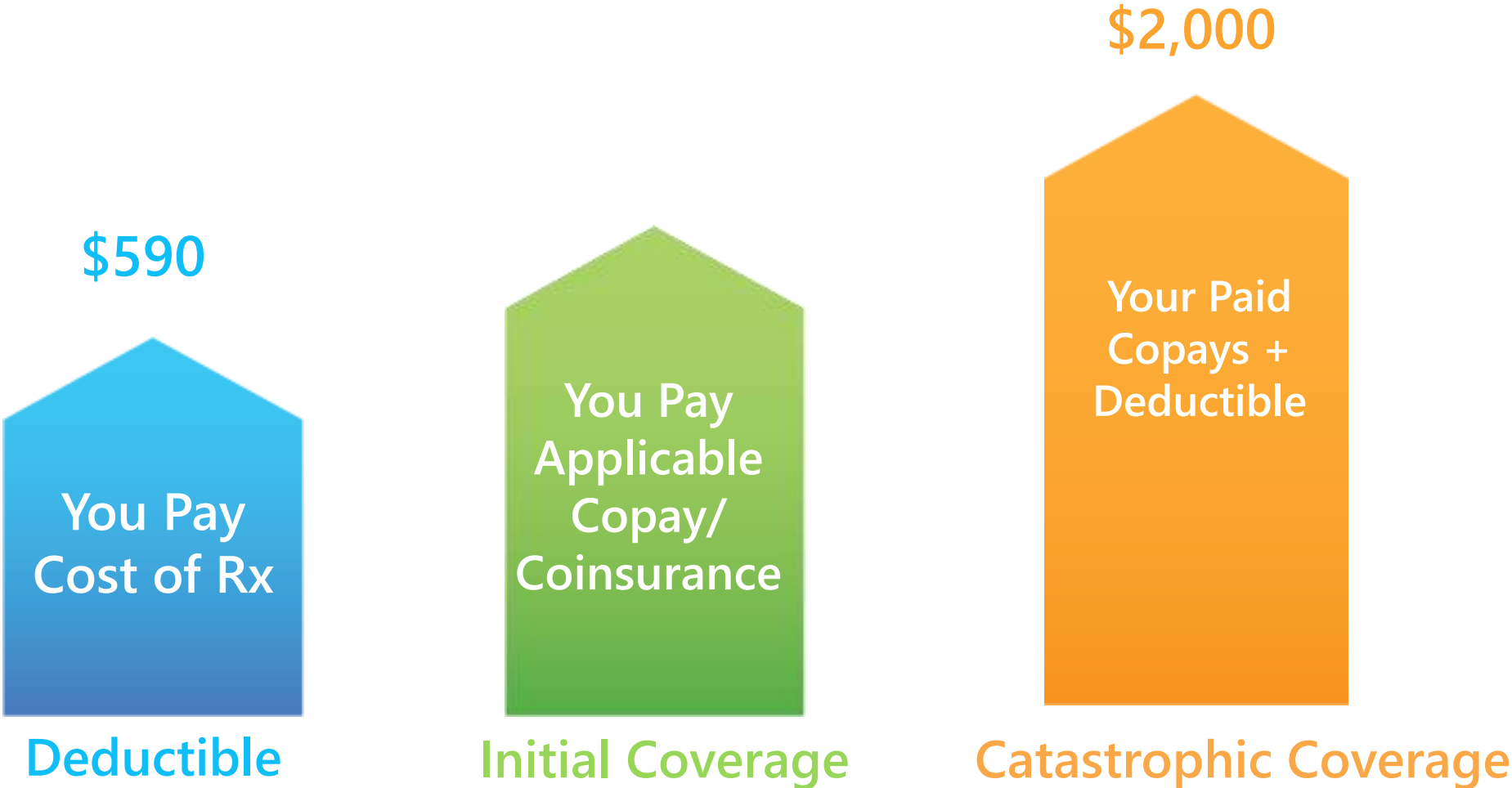
PEHP Part D Plan Updates 2025

- **Consolidating to one Part D plan:**
 - Enhanced Drug Plan
 - Monthly Premium: \$92.75
- Those currently on the Basic or Basic Plus Plan will get a transition credit in 2025 to help with premium cost
 - PEHP will contact you if you qualify



PEHP Part D - 2025

Follows Medicare Standard Part D Plans



PEHP Part D Plan Reminders

- Insulin: \$35 max copay for one-month supply
- Recommended Vaccinations at \$0 cost share
- Price your medications at pehp.org/medsup



Helpful Medicare Information

- [See Drug Prices](#)
- [Covered Drug List for Medicare Part D Plan](#)
- [Medicare Basics Brochure](#)
- [Medicare FAQs](#)
- [Medicare.gov](#)
- Enroll in Medicare at ssa.gov

PEHP Medicare Dental Plans



Discount Dental Plan is included with all PEHP Med Sup Medical Plans (even if you don't enroll in a dental plan!)

You pay out-of-pocket for dental services but receive average savings of 40% on dental services.

If you'd like comprehensive dental benefits, enroll in one of three affordable dental plans, which use PEHP's Dental Network



See full plan details in [PEHP's Medicare Supplement Open Enrollment Guide](#)

PEHP Medicare Dental Plans 2024



Benefits	Plan 1500	Plan 1000	Basic Dental Plan
Deductible	None	\$50	\$50
Annual Maximum	\$1500	\$1000	\$500
Preventive	No Charge	20%	No Charge
Restorative	20%	20%	50%
Prosthodontics	50%	50%	Not Covered
Monthly Rate	\$41.98	\$26.91	\$16.95

Implant and prosthodontic services are not eligible for six months from the date of PEHP coverage, unless you provide proof that you had other dental coverage in place for at least six consecutive months prior to enrolling.

PEHP Vision Plans

Two Carriers to Choose From
Opticare Vision Services
EyeMed

Each Carrier Offers Two Plans

1. Full Plan (with eye exam)
2. Eyewear Only Plan

See full plan details in PEHP's Medicare
Supplement Open Enrollment Guide



PEHP AgeWell Rebate

Participate with PEHP Wellness to receive two \$50 rebates each year!

Choose wellness programs like:

- health coaching
- webinars
- wellness challenges

Learn more at pehp.org/agewell



PEHPplus Discounts

Discounts on non-covered health & wellness products or services including:

Gyms & Fitness Classes

LASIK

Hearing Aids

Acupuncture

Massages

Home Medical Supplies

Pet Insurance and more!



PEHP Open Enrollment



October 15TH - December 7TH

Coverage Effective January 1, 2025

No action needed if you want to keep your current benefits

*New Medicare Enrollees can enroll midyear, once enrolled in Medicare Part A and B



How to Enroll

- **New Members**

- pehp.org/US/enrollmedsup

- **Existing Members**

- [Pehp.org/forms](https://pehp.org/forms)
- Fill out the **Medicare Supplement Enrollment Form**
- Send that to us in your PEHP Account Message Center or by Mail

- OR call us at 801-366-7499 to change/enroll

Enroll In or Change Coverage, Access Benefit Materials, Forms, Documents, and Presentation Slides



Medicare *doesn't* pay everything
Turning 65? Get the coverage you need with a PEHP Supplemental Plan*

[See Plans & Rates for 2024](#) [See Plans & Rates for 2025](#)

*You must be enrolled in Medicare Part A and B to enroll in a supplemental plan. You can enroll in PEHP plans only if you or your spouse have ever had URS/PEHP benefits.

First time enrolling in Medicare Supplement? [Enroll](#)

Current Medicare Supplement Member? [Enroll](#)

[Attend a Medicare presentation](#)
Need help? Call us at 801-366-7499 or 800-765-7347

Considerations and Resources



Consider Your Health & Budget



Consider Your Medications



- Do I have Creditable Coverage?
- Does this plan cover my prescriptions?
- What do my prescriptions cost on this plan?

Consider Your Retirement Plans

PEHP
Health & Benefits



Consider Your Financial Goals

- Could delaying Medicare enrollment help maximize my HSA contributions?
- How will retirement withdrawals or other sources of income affect my future Medicare premiums?



Open Enrollment
starts October 15

[Preview 2024 plans](#)



Welcome to Medicare

[Get Started with Medicare](#)



**Log in or create
an account**

Access your information
anytime, anywhere



**Find health &
drug plans**

Find & compare plans in
your area



**Find care
providers**

Compare hospitals,
nursing homes, & more



Talk to someone

Contact Medicare & other
helpful resources

Your Medicare Coverage

Is my test, item, or service covered?

Type your test, item, or service here



Find out who to call about Medicare options, claims and more.

[Talk to Someone](#)

Feedback

Didn't find what you're looking for?

- [Use this list if you're a person with Medicare, family member or caregiver.](#) Medicare coverage for many tests, items and services depends on where you live. This list only includes tests, items and services (both covered and non-covered) if coverage is the same no matter where you live.
- If your test, item or service isn't listed, talk to your doctor or other health care provider about why you need certain tests, items or services. Ask if Medicare will cover them.
- [Use this list if you're a Medicare contractor, provider or other health care industry professional.](#) This list includes the ability to search by procedure codes (CPT/HCPCS codes).

Where to Go For Help



- 24/7 Medicare help – **1-800-MEDICARE**
- Centers for Medicare & Medicaid Services (**CMS**)
- **Medicare.gov**
- State Health Insurance **Assistance Programs**
- **Adult & Aging Services** in your County

Contact PEHP



Customer Service

801-366-7555

Pharmacy

801-366-7551

**Retiree Health
Insurance Counselors**

801-366-7499

Secure Emails through Message Center (under the *Contact Us* menu)

Contact or Refer to Medicare for detailed Medicare information

Thank You!

