

Frequently Asked Questions (Continued)

possibly reduce your premium.

Q. Who is responsible for notifying my physician of primary and secondary coverage?

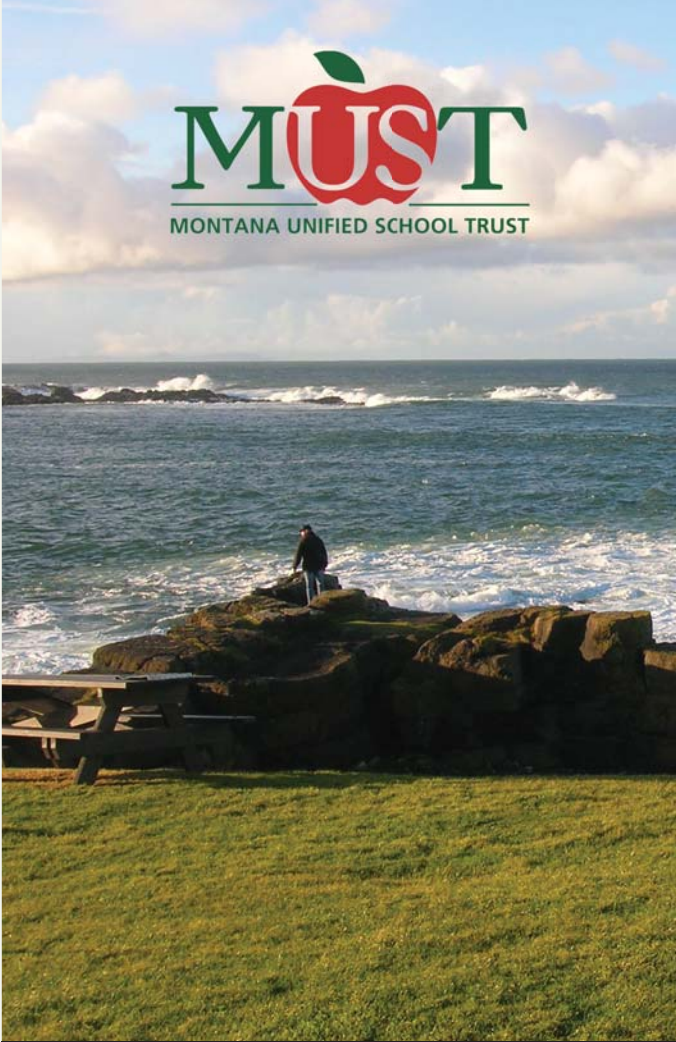
A. It is the member's responsibility to notify his/her providers and Medicare of primary and secondary coverage.

Q. Can I continue my life insurance coverage?

A. Yes and no. If the school district provides employer-paid life, or if the member has elected additional life, the member can elect to continue that coverage. However, retirees are ineligible to continue the plan-provided life insurance (\$10,000 coverage provided with the medical plan at no extra cost).

Q. I have received information in the mail as well as phone calls from AccordantCare™ about my health condition. Who are they? Do I have to participate?

A. AccordantCare™ is the disease management group MUST contracts to provide this service for MUST members. You do not have to participate if you choose not to. You can call 1-800-227-3728 to enroll or to opt out of this program.



Montana Unified School Trust



retiree health benefits

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new horizon, new questions

# You're retiring and have a decision to make about your health coverage...

Decisions you make at the time of retirement can affect your healthcare coverage in the future, so it is important to be aware of your options.

## Retirement Basics

When you retire you are entitled to continue your MUST health coverage through the group's plan as long as 1) you have coverage in place prior to retirement and 2) the group retains MUST coverage. You must meet eligibility requirements and, if you choose to continue coverage, you will probably be responsible for paying the premiums.

If you drop MUST coverage after you retire you will not be eligible to reinstate coverage. However, if you are subsequently employed by another MUST group you may become eligible under the new group's coverage again as an active employee.

If you are married and drop coverage due to reaching Medicare age and your spouse would like to continue coverage, your spouse is eligible for 36 months of continued coverage through COBRA. Be sure to let us know if this is the case.

## MUST Benefits and Medicare

You can keep your MUST coverage even if you are covered by Medicare. If you are retired and over age 65, Medicare will be your primary coverage and MUST secondary.

If you are active (working) and become Medicare-eligible at age 65, your MUST coverage will remain primary until you retire. Upon reaching retirement *and* age 65, your premium may be adjusted (contact your district clerk, group business manager, or MUST).

If you become covered under another plan through active employment, your employer's plan will become primary for you (and possibly your spouse) and MUST will become secondary.

If your spouse is covered under another plan through employment, your spouse's plan remains primary.

## Frequently Asked Questions (FAQ)

- Q. Will my premium be less if I am an active employee and reach Medicare age?
- A. No. Only retirees are eligible for reduced Medicare premiums.

- Q. Do I need to notify MUST when I turn 65?
- A. No. It is not necessary to notify MUST. However, you can call us to find out what your new premium will be. You will also want to contact your group benefit manager in order to coordinate premium payments with TRS or PERS.
- Q. Do I *have* to enroll in the Medicare Part D Prescription Plan?
- A. No. But we mail a comparison sheet to members eligible for Part D Prescription Plans each November so members can compare their current prescription benefits with those offered under Medicare and make informed choices.
- Q. Can I keep my medical coverage and drop the prescription coverage to lower my premium?
- A. No. The prescription drug premium is combined with the medical premium.
- Q. If I am (or my spouse is) under 65 and become(s) Medicare-eligible due to a disability, should I notify MUST?
- A. Yes. It is necessary to notify us in order to coordinate benefits and

(continued on reverse)