

WMU-AAUP Bulletin

Western Michigan University Chapter
of the
American Association of University Professors

Health Care Update

For Those Approaching 65 Years of Age

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A number of questions have been raised recently by faculty who are approaching 65 years of age. Specifically, faculty near 65 years of age are hearing from Medicare, private supplemental health insurance providers and Medicare Part D providers. Many of these notices are confusing, but here is a map to navigate any complications.

1. For all of our faculty members approaching 65 and who are still actively employed at WMU, normally you will be enrolled automatically in Medicare Part A, effective on the day that you turn 65. To ensure that this enrollment takes place, you are encouraged to contact the Social Security Administration to verify your enrollment **ONLY in Medicare Part A**. There is no cost to you for Medicare Part A which will then serve as a supplement to your WMU BCBSM PPO coverage during your continued employment at WMU.

You can reach the Social Security Administration at: 1-800-772-1213

or locally at: 317 South Drake Road
Kalamazoo, MI
269-381-2313

Please Note: *As long as you are employed at WMU, your WMU BCBSM PPO will remain as your primary health care coverage. This means that as long as you are still employed at WMU you should not enroll in Medicare Part B because there will be an extra cost to you, and no additional benefit.*

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2. When you decide to retire, and are over 65 years of age, you should contact the Social Security Administration approximately two (2) months prior to your retirement date and enroll in Medicare Part B, effective on your retirement date from WMU. Experience indicates that it usually takes a maximum of 60 days for the Social Security Administration to process enrollment in Medicare Part B.

Please Note: *If you are a TIAA-CREF retiree you should NEVER enroll in Medicare Part D as this is the Medicare Pharmacy Coverage. If you enroll in Medicare Part D you will negate, and thus lose, your WMU primary pharmacy coverage in retirement.*

3. For faculty under MPSERS (the Michigan Public School Employees Retirement System) who are still working and approaching 65 years of age, you should also make sure — as in point 1 above — that you are enrolled in Medicare Part A on your 65th birthday. Likewise, you should contact the Social Security Administration and make sure to enroll in Medicare Part B — as in point 2 above — to take effect the date of your retirement.

MPSERS is a state controlled health care plan for retirees and any changes in the health care plan are contingent on the State of Michigan, not the WMU-AAUP Contract on health care benefits (Article 33). MPSERS enrolls its participants in the federal prescription plan (Medicare Part D) at retirement and this plan is different from the WMU pharmacy plan.

If it is applicable to you, i.e., if you are in the MPSERS retirement system, rather than TIAA-CREF, you can find detailed information about MPSERS at: www.michigan.gov/orsschools.

National Health Care? At the current time, the federal government is exploring a variety of changes in health care. The outcomes of this exploration are uncertain, but for all faculty employed, the current WMU-AAUP Contract does define your health care benefits throughout the duration of the Contract. If you have any health care benefit concerns, please contact the WMU-AAUP Chapter for assistance.