

Healthcare Overview

Compiled by

**RETIRED TEACHERS HEALTHCARE ADVOCATES
(RTHA)**

Informed by

**“The Medicare and You” booklet
and the Anthem/TRB Contracts**

In 2018 TRB changed its primary healthcare offering from a self-insured Medicare Supplement plan to a Medicare Advantage base Plan

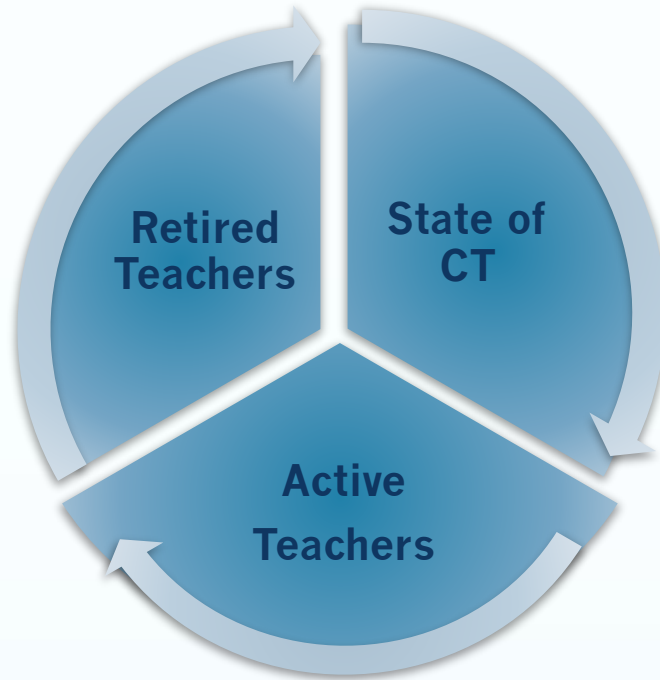
The Spring of 2018 was a turning point and the events that occurred arose from an anticipated bankruptcy of the Teachers' Health Insurance Fund

When we became involved, we learned that the TRB represented the state's interests, and we realized the need to represent our interests.

TRB Health Plan Funding

for Medical & Prescription

Per Statute, there should be 3 equal sources of funding- 1/3 each



Retirees and Active Teachers have paid their share. The State has not paid their required share.

Over the decades the state has underfunded the plan by about \$192 million

Teachers' Health Care History

- 1997-2017 (20 years) Retired Teachers had Original Medicare with a “self-insured” Supplement through the CT Teachers’ Retirement System (TRS) administered by Stirling Benefits
- In July 2018, ALL Retired Plan Members were AUTOMATICALLY transferred to the ANTHEM ADVANTAGE “BASE” PLAN
- To stay on Original Medicare with the Stirling Supplement, retired teachers had to “OPT-OUT” of the Anthem Advantage Plan and pay a higher premium for the Stirling “buy up” plan.
- The “OPT-OUT” window was about 4 weeks (APRIL to MAY 4, 2018)
- In calendar year 2020, Stirling Benefits’ Supplement was ELIMINATED and replaced with the ANTHEM MEDICARE INSURANCE SUPPLEMENT
- Anthem now provides BOTH the Medicare Advantage Plan AND the Medicare Supplement Plan.

CT TRB Healthcare Plans

Who is eligible ?

- Must have Medicare Part A & Part B
- Retiree • Spouse • Surviving Spouse

Contact local Social Security office 3 months prior to age 65 or 3 months prior to retirement to obtain Medicare Coverage

** Note: there are some retired teachers who are not eligible for Medicare & TRB Plans – they pay for their full insurance through their past Board of Ed*

2021 Medicare Monthly Premiums

Based on your yearly Adjusted Gross Income

Single	Couple	Part B Premium
\$88,000 or Less	\$176,000 or Less	\$148.50*
\$88,001- \$111,000	\$176,001- \$222,000	\$207.90
\$111,001- \$138,000	\$222,001- \$276,000	\$297.00
\$138,001- \$165,000	\$276,001- \$330,000	\$386.10
\$165,001- \$500,000	\$330,001- \$750,000	\$475.20

*Note: Some long-retired teachers with a small Soc.Sec. check may pay less

TRB Retiree Health Benefit Package

Coverage	Vendor
<p>Medical</p> <p>You have a choice of:</p>	<p>Original Medicare with Anthem Supplement (“Buy Up” Plan) or Anthem Advantage (“Base” Plan)</p>
Prescription Drugs	Express Scripts
Dental Benefits	Cigna Dental
Vision / Hearing	Anthem

New Enrollees Must take full pkg. with Med, RX, Dental, Vision/Hearing

Two Medical Plan Options

	Option 1: Original Medicare with Anthem Supplement	Option 2: Anthem Advantage Plan
Type of Plan	Medicare with Supplement	Medicare Advantage
How it works	Medicare is Primary – Anthem is Supplement	Anthem becomes Primary
“Medicare Approved” Claims paid	Medicare (80%) & Anthem Supplement (20%)	Anthem pays 100% (with \$12,000+ subsidy per person from Medicare)
Cost	Higher Premium “Buy Up Plan”	Lower Premium “Base Plan”

Option 1: Original Medicare With Anthem Supplement Plan

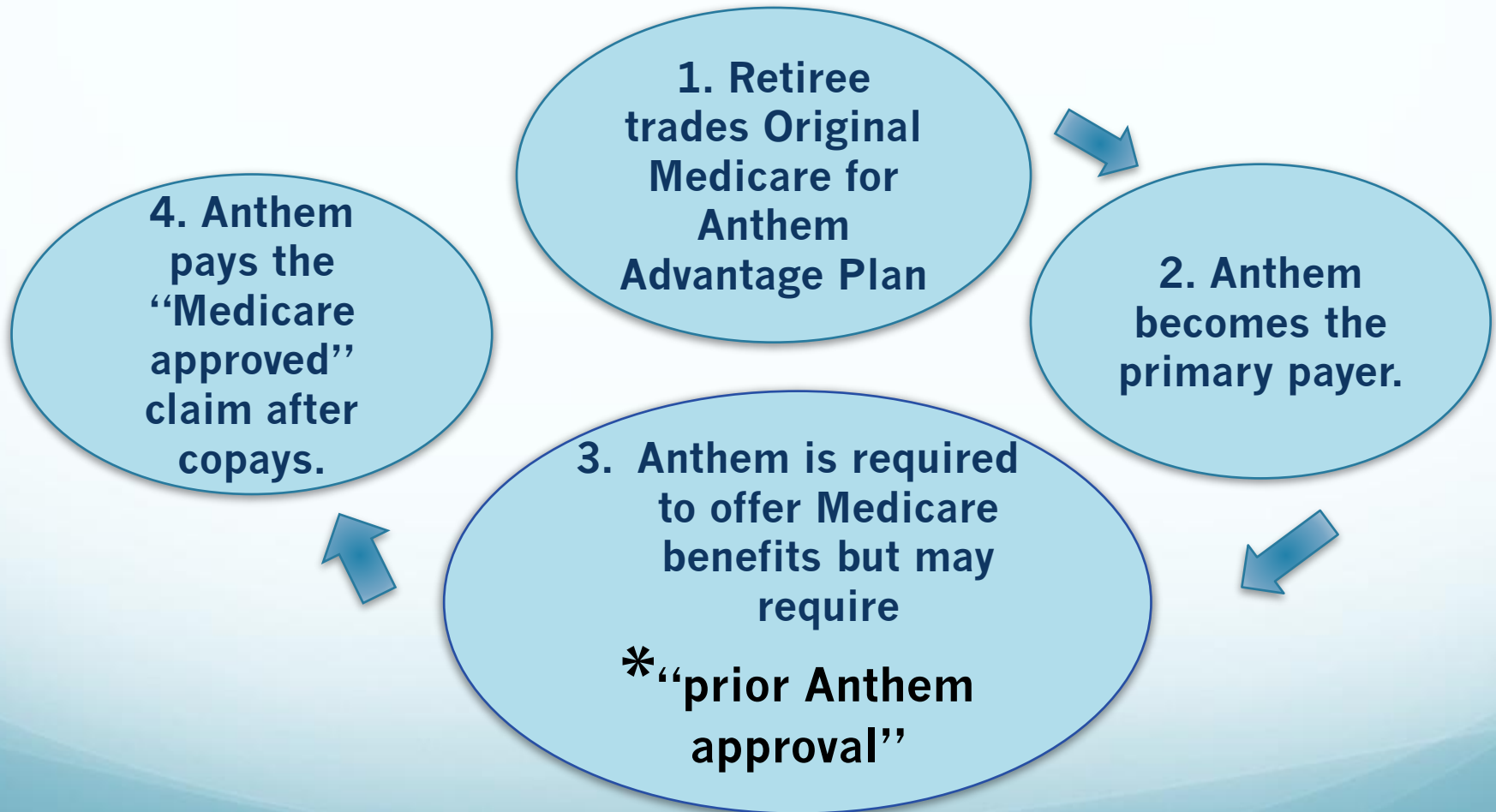
1. Any provider that accepts Medicare

2. Original Medicare Covers 80%

3. Claims paid by Medicare first, then sent to Anthem Supplement

4. Anthem pays "Medicare approved" costs after copay & annual \$203 Medicare deductible

Option 2: Anthem Medicare Advantage Plan



Comparison of Medical Plans

Option 1: Medicare Supplement

Option 2: Anthem Advantage

Covers what Medicare Covers
and Silver Sneakers

Covers what Medicare Covers
and Silver Sneakers

Access to any Medicare Provider.
Same Coverage in all 50 States and P.R.

Access to any Medicare Provider. Network
coverage may vary depending on state.

\$10 copay for Doctor visits
\$0 copay-Diagnostic, Vision Exam,
Physical Therapy, Chiropractic, Durable
Medical equipment and related supplies,
chemo Wigs
\$100 copay ER, Ambulance, O.P. Surgery
\$250 copay per Hospital stay

\$10 copay for Doctor visits
\$10 copay- Diagnostic*, Vision Exam,
Physical Therapy, Chiropractic, Durable
Medical equipment* and related supplies*
\$100 copay ER, Ambulance
\$200 copay per Hospital stay

*** Prior approval may be required**

Pays remaining 20% of
Medicare approved amount
After annual Medicare deductible (\$203)

Pays according to Medicare assignment

*** With Prior approval**

Other Coverages

Rx Drugs: Express Scripts

Cost: \$46.00/mo

Deductible \$200

**Out of pocket
maximum
\$ 3,500**

**After out-of-pocket
maximum, plan pays
100%**

Dental: Cigna

Cost: \$53.00/mo

**\$50 annual
deductible**

**100% for 2 cleanings
/ year**

**80% Basic restorative
50% Major restorative**

**\$2,550 annual
Maximum**

Vision & Hearing: Anthem

Cost: \$8.00/mo

Vision:

**1 exam per yr.
\$240 for eyewear every
2 years**

Hearing:

**1 exam per yr.
MA - \$70 max
MS - No limit**

Hearing Aids:

**MA - every 3 yrs.
\$1,500 max
MS - every 2 yrs.
Standard- no limit**

Cost of TRB Premium for 2021

per person, per Month, out of Pension check

As of Jan 1, 2021	Option 1: Medicare with Anthem Supplement	Option 2: Anthem Advantage
MEDICAL	\$ 121.00	\$ 18.00
OTHER COVERGE {Prescription Drugs, Dental, Vision & Hearing)	\$ 107.00	\$ 107.00
FULL PACKAGE	\$ 228.00	\$ 125.00

\$103 dollars/month more, yes, but

“the lowest premium may not always provide the lowest cost to you”.

Medicare Pamphlet

Issues we discovered !

- People who choose a Medicare Advantage Plan are **NO LONGER MANAGED BY MEDICARE**. They are managed by a private insurance company.
- “Opt out” method used to choose your TRB Insurance plan (a negative choice)
- Rollout process and Open Enrollment – contained invalid comparisons, incomplete information & omissions of key information
- Lack of Transparency - Unanswered questions
- Changes made without Retired Teacher Input – Only 2 retired teacher representatives on TRB Board of 14 members & only ONE in the TRB healthcare plan
- Unlimited Consultant fees (\$\$\$) for the TRB are paid out of the Teachers’ Health Insurance Account
- Risk of losing the choice of a Supplement plan - Having an equal membership in the two plans keeps both plans better !
- Proposed legislation might eliminate State Insurance Mandates that exceed Medicare minimums

Legislation Initiatives

- **Always include a Medicare Supplement choice**
- **ADD a third retired teacher on the TRB**
- **Limit Consultant Fees being paid from the Health Insurance Account**
- **Establish TRB board-member term limits**
- **Form an Advisory Council of Retired Teachers**

What you can DO

- **Stay connected**
- **Join a Retired Teacher Organization that advocates for our interests in retirement**
- **Attend a TRB meeting (virtual now, easy to attend)**
- **Write or call Legislators/Write Testimony to support our initiatives - we can provide guidance**
- **Ask LOTS of questions and keep learning about issues**
- **Share information with your staff**

Retired Teacher Organizations

- **ARTC (Association of Retired Teachers CT) Retired only !**
- **CEA (Connecticut Education Assoc.) Active & Retired**
- **HFT-CT (Hartford Federation of Teachers-CT) Active & Retired**
- **RTHA (Retired Teachers Healthcare Advocates) Retired only !**

TRB Virtual Meeting Schedule

2021 Board Meeting Schedule

All meetings will be held at the Teachers' Retirement Board office located at 165 Capitol Avenue, Hartford, CT 06106.

February 10, 2021 @ 3:00 pm	Virtual
March 10, 2021 @ 3:00 pm	Virtual
April 21, 2021 @ 3:00 pm	Virtual
May 12, 2021 @ 3:00 pm	Virtual
June 9, 2021 @ 3:00 pm	Virtual
September 8, 2021 @ 3:00 pm	Virtual
October 6, 2021 @ 3:00 pm	Virtual
November 3, 2021 @ 3:00 pm	Virtual

Dial in # **+1 (646) 749-3122**

Access Code: **699-922-461**

Contact Information

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Your Questions ???

"Today is yesterday's
tomorrow!"