



## Health Insurance Open Enrollment - Frequently Asked Questions

**1. Do I have to do anything if I want to keep the same health insurance I have currently?**

No. No actions are required if you have no changes.

**2. Can I cancel my health care coverage with ACPS during Open Enrollment?**

Yes. As a retiree, you may cancel your health insurance coverage for yourself and your dependents at any time. However, once you cancel coverage for yourself, you will not be able to re-enroll at a later date.

**4. Where can I locate the enrollment form?**

Retiree health insurance enrollment form is available on ACPS website, at <https://www.acps.k12.va.us/departments/human-resources/benefits>. You may contact a Benefits staff member at [hrbenefits@acps.k12.va.us](mailto:hrbenefits@acps.k12.va.us) if you have any questions.

**5. I am turning age 65 this year, do I have to enroll in Medicare?**

Yes. You typically become eligible for Medicare on the first day of the month in which you turn age 65. When you become eligible for Medicare, you must enroll in Medicare Part B to continue your health insurance with ACPS. Contact Social Security during the 3 months prior to your 65<sup>th</sup> birthday to initiate your Medicare coverage. More information on Medicare is available online, [www.medicare.gov](http://www.medicare.gov).

If you elect to enroll in the United Healthcare Medicare Advantage plan, the rates remain in effect through December 31, 2023. Keep in mind that when you sign up for a Medicare plan, either UHC Medicare Advantage or Kaiser Medicare Plus, you must enroll in Medicare Part B. To enroll in Kaiser Medicare Plus, you must live within the service area of Kaiser Medicare. You may contact Kaiser at 1-888-777-5536 for a Provider Directory or to confirm that you live in a covered area.

**6. Do I need to complete a new Authorization to Deduct Health Insurance Premiums and Application for Health Insurance Credit (VRS-78) to have my health insurance deductions taken from my VRS pension check?**

No, if you are currently having deductions taken from your VRS monthly pension payments, you do not need to complete a new form. Your deductions will automatically be updated and continue.