ENROLLING IN MEDICARE ON TIME CAN HELP YOU AVOID COSTLY MEDICAL BILLS

When you turn 65, you need to decide whether to enroll in Medicare Part B, since Part B requires you to pay a monthly premium. In general, you should enroll in Medicare Part A three months before you turn 65, as there is no premium and Medicare Part A is required for enrollment in Medicare Part B.

It is important to understand your specific circumstances so you know when to begin your Medicare Part B enrollment. If you wait too long, you could find yourself paying for claims that would have been covered by Medicare.

WHAT IS MEDICARE PART B?

Medicare Part B provides doctor coverage and requires a monthly premium. Medicare Part A provides hospital coverage and does not require a monthly premium. You should enroll in Part A at least three months before you turn 65.

WHEN TO ENROLL IN PART B?

If you have coverage based on current earnings (e.g. at least $34,100 in non-residual earnings), you must decide if you want to enroll in Medicare Part B cover-
FIVE GOOD REASONS TO CONSIDER A PENSION DEDUCTION

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| 1 | SET IT AND FORGET IT  
If you’re on retiree health coverage AND receiving a monthly Basic Plan pension payment, you can have your health premium automatically deducted from your pension. This will ensure you don’t experience a break in coverage due to non-payment. And, we’ll automatically update your deduction if your premium changes. |
| 2 | IT’S GREEN  
There are no checks to write and no invoices to print (you can still request an invoice from our office at any time). |
| 3 | YOU’RE IN CONTROL  
You can stop the automatic pension deduction at any time by calling or writing our office. |
| 4 | IT’S FREE  
There is no charge for health premium pension deductions. |
| 5 | IT’S EASY TO SIGN UP  
Simply fill out and send in the Pension Deduction Authorization Form available on the Documents and Forms section of dgaplans.org. You’ll be glad you did. PH |
age, which requires a monthly premium. You will be on earned active coverage and the Health Plan will be your primary coverage. Part B, if you choose to enroll, will be secondary.

If you delay enrollment in Medicare Part B, be sure to enroll in Part B at least three months before your coverage ends if you:

1) will not re-qualify for coverage; or
2) will qualify for coverage through carry-over credit; or
3) will need to use residual earnings to meet the $34,100 minimum earnings threshold.

In each of these scenarios, Medicare will become your primary coverage when your earned coverage ends.

COORDINATION OF BENEFITS

When you are covered by the Health Plan and another plan (like Medicare), both plans coordinate your claims. We will determine which plan takes primary position on each claim and which plan is secondary. This is called Coordination of Benefits.

Coordination of Benefits is especially important when you turn 65. When you are eligible for Medicare and you do not meet the Health Plan minimum with current earnings, Medicare will be your primary coverage, even if you have not enrolled in Medicare. If you do not have Medicare Part B coverage, you will be responsible for the primary portion (80%) of any claim that Medicare would have paid, plus amounts in excess of the Health Plans’ reasonable and customary charge.

To enroll in Medicare:

- Apply online at www.socialsecurity.gov/medicareonly.
- Visit your local Social Security office.
- Call Social Security at 1-800-772-1213.
- If you are asked to complete a verification form, contact our Eligibility Department at (877) 866-2200, Ext 402 for assistance.

ENROLL IN PART B BEFORE YOUR COVERAGE ENDS

It can take up to 90 days to set up your Medicare coverage, so, if you chose to delay enrollment past age 65, make sure you check your coverage status three months before your coverage ends. This will help ensure that you have enough time to enroll in Medicare before it’s too late.

If you have any questions about your coverage status and Medicare enrollment, please contact the Health Plan’s Eligibility Department at (877) 866-2200, Ext. 402. PH

BASIC PLAN REMAINS WELL FUNDED

Read the enclosed Annual Funding Notice for more details

The Basic Pension Plan remains ready to meet its obligations to current and future Plan participants. As of January 1, 2014, the Basic Plan’s funded status is 101.3%, with assets in excess of $1.4 Billion.

In fact, the Plan has been certified by its actuary as a green zone plan for the ninth consecutive year, ever since 2006 when the Pension Protection Act began requiring zone status reporting. For details on the Plan’s assets and funding status, read the enclosed Annual Funding Notice or view it online at dgaplans.org/fundingnotice.pdf. PH

HEALTH BOOKLET CORRECTION

On page 87 of the March 2015 Health Plan booklet, the term “OptumHealth” should be replaced with “Anthem Blue Cross.”

Anthem Blue Cross handles pre-authorization of inpatient mental health and substance abuse treatment. PH
WE'RE HERE FOR YOU
As a Pension and Health Plans’ participant, you have access to a diverse set of retirement and health benefits. Now you have a new way to learn about your benefits.

Previously, access to Plans’ Pension and Health staff was limited to phone calls, meetings in our office or periodically scheduled meetings at various locations. Now you can meet “face to face” with Plans’ staff online.

GOT SKYPE?
We are pleased to announce meetings via Skype. If you have a Skype-enabled computer or tablet, you can now meet with us from the comfort of your home during our normal business hours: M-F, 8:30 a.m. to 5:00 p.m., Pacific Time.

To schedule an online meeting call (877) 866-2200 and dial “0”. Tell the Plans’ representative that you are calling to schedule a Skype meeting. PH

TO SCHEDULE AN SKYPE MEETING WITH THE PLANS’ REPRESENTATIVES, CALL:
(877) 866-2200
DIAL “0” FOR THE OPERATOR