



Futuris CareSM
A Keenan Solution

Medicare Exchange

Medicare Coverage Q&A

Anyone who has gone through the process of making Medicare coverage choices knows how challenging it can be. The City has prepared a Q&A to help answer some of those questions.

What is Futuris Care?

The Futuris Care program is a unique service offered by Keenan & Associates, which provides access to a team of licensed benefits advisors who are available for you to call to review Medicare plans available in your area. A benefits advisor can help you select and enroll in a Medicare plan based on your individual needs. They will help you find a plan that is just right for you.

What does a Benefits Advisor do?

They take you through a series of simple questions about your situation; questions that are designed to find the coverage options that best match your personal needs. Then they search through hundreds of plans. Within just a few minutes, you will be guided to the Medicare plans available in your area that best meet your needs and circumstances. Advisors are available toll-free 888-616-7130, Monday through Friday, from 6:00 a.m. to 6:00 p.m. Pacific Time.

Do I need to go talk to a Benefit Advisor?

No. Futuris Care makes it easy to research and compare Medicare plans online. Check out the plans that are in your area, find plans with your doctors or plans that cover specific medications you are taking. If you want, you can even enroll in a plan online. Go to:
www.Medicare.healthcompare.com/futuriscare

When is Open Enrollment?

The City's Open Enrollment timelines: During the month of April for both Non-Medicare Retirees and Medicare Retirees

Keenan
Associates

Medicare Coverage Q&A (continued)

Is the program guaranteed issue and can I be cancelled by the insurance carriers at anytime?

The Futuris Care - Medicare Exchange is guaranteed renewable even if you have health problems. This means the insurance company can't cancel your policy as long as you pay the premium.

Do I have to enroll in the Futuris Care - Medicare Exchange?

No. This is completely an alternative option in our group-based health plans. We understand health care is an expensive cost for retirees and there is a need to have options available to help ease costs and more selections. This is only an option for those retirees.

Is Kaiser part of the Futuris Care - Medicare Exchange?

At this time, Kaiser isn't participating in the Futuris Care - Medicare Exchange. Retirees on the Kaiser program will continue the coverage in which they are currently enrolled.

Is this only available for retirees living in California?

No. This program is available to everyone living in the United States. It actually gives you more choices in plan designs. Currently, retirees living out of state only have one plan option.

If I elect the Futuris Care, what happens to my enrollment with the City of Glendale's retirement medical?

Retirees electing the Futuris Care - Medicare Exchange will have a trial period to Try the program. Within the trial period, they will have the option to re-enroll into the City's retiree group plans: Anthem PPO or CaliforniaCare. After the trial period, retirees electing the Futuris Care - Medicare Exchange will not be able to re-enroll in the City's retiree medical programs. The trial period will end on 08/31/2016. You will have to remain on or off the City's plan at that time.

Will I still have open enrollment options with the City of Glendale?

Under the Futuris Care- Medicare Exchange, you will have two types of open enrollment periods:

Medicare Exchange Open Enrollment Period: The normal Medicare Exchange enrollment period runs from October 15th to December 7th with a January 1st effective date. You could elect to change your plan under the Futuris Care - Medicare Exchange.

City of Glendale's Open Enrollment Period: If you are within the trial period, you will still have open enrollment options with the City of Glendale. After the trial period ends, and if you are enrolled in the City's dental and vision programs, you will only be able to change your dental and vision open enrollment options.

Medicare Coverage Q&A (continued)

Do I need to have Medicare Part A & Part B to enroll in the Futuris Care - Medicare Exchange?

Yes. You are required to have Medicare Part A & Part B for the Futuris Care – Medicare Exchange.

Is the Futuris Care - Medicare Exchange the same as the Obama Covered California Exchange?

NO. The Futuris Care - Medicare Exchange has been in effect longer than the Obama Coverage Exchange and it is only available for Medicare eligible people: Age 65 or older, under age 65 with certain disabilities.

What if my spouse or children are not Medicare eligible, what happens to their plan?

Your dependents will be assigned a new group number under the existing group plan and their coverage will not change. Dependents will continue under the plan in which they are enrolled until they are eligible for enrollment under the Futuris Care - Medicare Exchange. They would have the option of enrolling in Covered California through KeenanDirect.

If I move to the Futuris Care - Medicare Exchange what happens to my dental and vision coverage?

The coverage will still continue with the City of Glendale and you will continue to make your payments to PayFlex.

I have the RHSP ICMA-RC, will the premiums for the Futuris Care - Medicare Exchange continue to be reimbursable?

Yes. The premiums continue to be reimbursable under the RHSP ICMA-RC. You will need to submit a new claim form to Meritain once you receive your first invoice from the enrolled insurance carrier. Meritain customer service can be reached at 888-587-9441 or via email at icmarc@meritain.com

I get reimbursed for Medicare Part A under the City's medical plan. Does my reimbursement still continue when I enroll in the Futuris Care - Medicare Exchange?

Retirees who receive Medicare Part A premium reimbursement because they do not qualify for Medicare Part A due to lack of quarters or do not meet the qualification under their spouse, will still continue to receive the reimbursement.

If I have problems with the plan that I enrolled under the Futuris Care - Medicare Exchange; will I still have a contact at the City of Glendale?

Yes. The City of Glendale will still be a resource for retirees for questions and answers.