# **Medicare Guide**

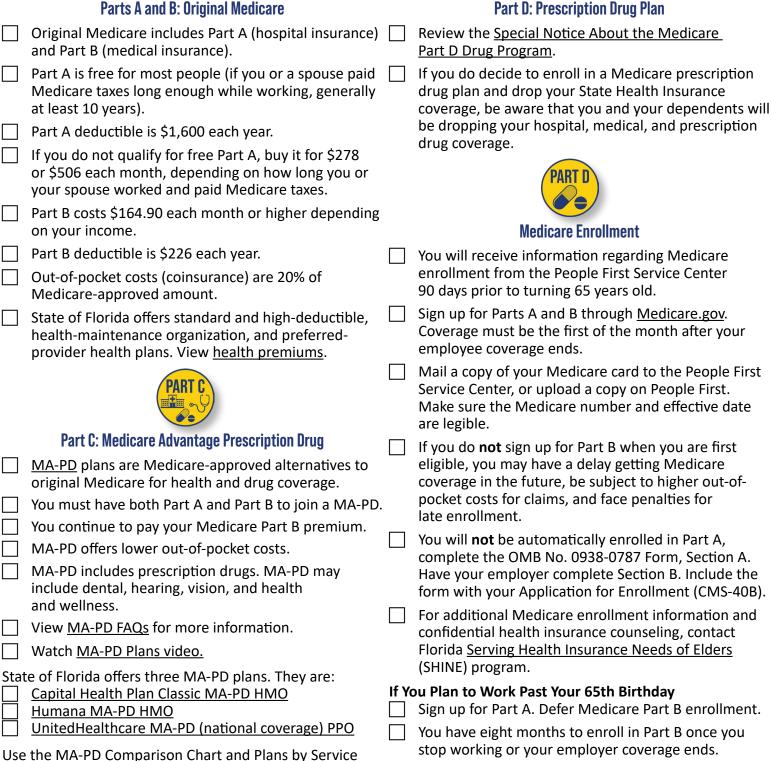
Medicare is a federally-funded health insurance program divided into four different parts: A, B, C, and D. The State of Florida offers three Medicare Advantage and Prescription Drug (MA-PD) plans. You may purchase Part B, C, D, or Medigap plans on the private market. If you choose to do so, you should cancel your State Group Insurance plan. Remember, once you cancel, you cannot re-enroll. To help you understand Medicare so that you can make the best choice for your needs, below is a guide with important actions if you choose to enroll in Medicare.





## Parts A and B: Original Medicare

Areas to select the plan that is right for your needs.



For information about Medicare, visit MyBenefits.MyFlorida.com/MyHealth/Retirees.

### **Secondary Health Plans**

Your State Group health plan will become secondary insurance that pays secondary to Medicare Part B, even if you fail to enroll in Part B. When Medicare pays, your State Group health plan will pay secondary to Medicare Part B. When Medicare does not pay, your State Group Heath Insurance will pay primary. Prescription drug coverage that pays primary for most prescription drugs is included. Florida Blue administers the nationwide PPO secondary plan. Aetna, CHP, and UnitedHealthcare administer the HMO secondary plans in their respective service areas.

### **Medicare Tiers**

The State offers the following three coverage tiers for Medicare-eligible retirees:

Medicare I: Single policy for you.

Medicare II: Family policy for you and your eligible dependents and at least one is eligible for Medicare.

Medicare III: Family policy for you and one dependent and you are both Medicare-eligible.

#### **MA-PD Plans**

Capital Health Plan, Humana and UnitedHealthcare offers MA-PD plans to state retirees. To enroll in a MA-PD plan, you must be enrolled in Medicare Part A and Part B, complete the application and receive approval before your retiree health coverage becomes effective. Medicare Advantage Plans do not allow retroactive enrollment and claims can only be paid if you are approved for the plan. Medical and prescription drug coverage are included.

# **Retiree Contact Information**

## **Secondary Health and Life**

**HMO** (See <u>HMO by region</u> for coverage)

**Aetna** 

Phone: 877-858-6507 Video in English | Spanish AetnaStateofFlorida.com

**Capital Health Plan** 

Phone: 850-518-6679 Video in English

capitalhealth.com/state

UnitedHealthcare

Phone: 877-614-0581 Video in English | Spanish WhyUHC.com/Florida

**PPO** (Nationwide)

Florida Blue

Phone: 800-825-2583 Video in Spanish

Florida.Blue.com/stateemployees

Securian Financial - Term Life

Phone: 888-826-2756

Mail: State Group Insurance,

400 Robert St. North, St. Paul, MN 55101-2098

Video in English | Spanish LifeBenefits.com/Florida

### **MA-PD Plans**

Capital Health Plan MA-PD - HMO Medical Plan

Phone: 850-518-6679, TTY: 850-383-3534

Video in English capitalhealth.com/state

Humana MA-PD - HMO Medical Plan

Phone: 800-555-7997, TTY: 711

Video in English our.humana.com/sof

**UnitedHealthcare Group Medicare Advantage** 

PPO Medical Plan (Nationwide) Phone: 877-352-7794, TTY: 711

English | Spanish retiree.uhc.com/myflorida

### Other

**Florida SHINE Program** (Medicare Counseling) Phone: 800-963-5337 FloridaSHINE.org

Medicare

Phone: 800-633-4227 Medicare.gov

## **People First Service Center**

Phone: 866-663-4735, Option 2

Upload documents in <u>PeopleFirst</u>. Log into your account. Go to upper right corner, click **Upload** and

follow the steps.

Mail Payments:

P.O. Box 5437, Tallahassee, FL 32314-5437

Mail Forms:

P.O. Box 6830, Tallahassee, FL 32314-6830