

# Retiree Health Benefits: Frequently Asked Questions

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The transition of your health benefits from active employee to retiree status does not happen automatically. Before beginning your enrollment process in retiree health benefits, review this list of frequently asked questions.

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## **How long do I have from my retirement date to complete the HSS retiree health benefits enrollment process?**

Ideally, you should begin the process of enrolling in retiree health benefits 30 to 60 days prior to your retirement date. Retirement processing at HSS must be completed no later than 30 calendar days after your retirement date. If you do not submit all required documentation by that deadline, you will not have HSS retiree health coverage for yourself and any covered dependents when your active employee benefits terminate. You must then wait until the next Open Enrollment period to enroll in HSS retiree benefits.

## **What happens if I don't complete my enrollment in HSS retiree health benefits by the required 30 day deadline?**

If you do not visit HSS and submit all the documentation required for enrollment in retiree health benefits 30 days from your retirement date, you will have no HSS health coverage when your active employee benefits terminate. You must then wait until the next Open Enrollment period in April to enroll in HSS retiree benefits.

## **What if I change my retirement date?**

You must contact the San Francisco Employee's Retirement System (SFERS). Then you must provide the Health Service System with a copy of the confirmation of the date change you receive from SFERS.

## **Can I cover dependents on my retiree health plan?**

Yes, but your dependents must meet the eligibility requirements established in the Health Service System rules. Also, the rates for covering dependents on a retiree plan will differ from the rates that you paid as an active employee.

## **What happens to my coverage if I move out of my plan's service area?**

If you are enrolled in an HMO (medical plan) or a DMO (dental plan) and no longer live in a zip code serviced by that plan, you must elect a different plan. Contact HSS to discuss the coverage options available to you at your new address.

## **How often can plan benefit and rates change?**

Rates and benefits are subject to change each plan year, which begins July 1. Open Enrollment takes place in April. At that time you must review the plans and rates for the coming year and make your enrollment decisions.

## **How do I enroll in Medicare at the time of my retirement?**

All HSS retiree members and their covered dependents who are eligible are required to enroll in non-contributory Medicare Part A and Medicare Part B. (Some members will only be eligible for Part B.) If you or your dependents are eligible but not enrolled in Medicare when you retire, you must visit HSS. HSS will complete the Social Security form "Request for Employment Information." You must bring this completed form to Social Security to complete your enrollment in non-contributory Medicare Part A (if eligible) and Medicare Part B. You must then submit proof of your Medicare enrollment to HSS – either a copy of your Medicare card or a letter from the Social Security Administration confirming Medicare enrollment and the effective date of your Medicare coverage.

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Retiree plan benefits and rates are subject to change each year. Make sure HSS always has your current address and email on file so we can contact you about important updates to your retiree benefits.

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## **What about HSS members and dependents who are not eligible to enroll in Medicare Part A?**

Individuals who are not eligible for non-contributory (free) Medicare Part A are not required to enroll in Part A. In that case, you must obtain a letter from the Social Security Administration documenting ineligibility for Part A, and submit the letter to HSS. Individuals who are ineligible for Part A must still enroll in Part B and submit proof to HSS of enrollment in Medicare Part B, and the date Part B takes effect.

## **Do Medicare enrollment requirements also apply to the dependents enrolled on my HSS retiree health benefits plan?**

Yes, any dependents enrolled on your HSS retiree health plan who are eligible must enroll in Medicare Part A and Part B. If you do not submit proof of your dependent's Medicare enrollment by required deadlines, your dependent's coverage will be terminated.

## **What happens if I am already enrolled in Medicare Part A and Part B at the time of my health benefits retirement processing?**

If you are already enrolled in Medicare Part A and Part B, you must simply show your Medicare card along with other required retirement documentation when you visit HSS for retirement benefits processing.

## **What happens if I am eligible for, but not enrolled in, Medicare Part A and Part B at the time of my health benefits retirement processing?**

You will be enrolled in City Plan 20 until you have submitted to HSS proof of Medicare Part A and Part B enrollment and the date your Medicare coverage takes effect. Under City Plan 20 you will be responsible for paying the 80% that Medicare would have paid for any covered service, as well as any amounts above usual and customary fees. In addition, your yearly out-of-pocket limits will increase to \$10,950. You are not eligible to enroll in any other HSS medical plan until you have submitted proof of your Medicare enrollment.

## **What happens if I am enrolled in Medicare but do not submit proof of my enrollment to HSS?**

You will remain enrolled in City Plan 20 until HSS receives the required documentation of your Medicare enrollment, or may request to waive your health coverage.

## **In the event of my death, what happens to the coverage for the dependents covered on my retiree health plan?**

A covered surviving spouse or legal domestic partner and covered children may continue coverage provided the spouse or partner applies for continuation of coverage from HSS within 30 days of the retiree's death. The marriage or partnership must be valid for at least one year prior to the retiree's date of death, and the survivor must be receiving a survivor's pension. A surviving spouse or partner of less than one year may continue coverage but will be charged a rate that reflects no employer contribution. If a surviving spouse or partner remarries, subsidized health benefits end.

## **Will HSS contact me about plan benefit and rate changes?**

Yes, but in order to do so we must have your current address on file. (The retirement system does not share address changes with HSS.) Remember to call HSS at (415)554-1750 to update your address and email information. If we do not have your current address and email on file you could miss important notices about health plan and premium contribution changes.

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# Retiree Benefits Contact Information

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Answers to questions about your retiree benefits may require coordinating information from different agencies and departments. Reference this list to get the assistance you need.

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## HEALTH BENEFITS

For questions about:

- Retiree medical, dental and vision benefits enrollment
- Retiree health benefits premium costs and payments
- Health coverage eligibility for retiree dependents

### Health Service System (HSS)

Call Center:

(415) 554-1750  
(800) 541-2266

Office:

1145 Market Street 2nd Floor  
San Francisco, CA 94103

Phone and Office Hours:

8:00am to 5:00pm

Website:

[www.myhss.org](http://www.myhss.org)

## RETIREE PENSION BENEFITS

For questions about:

- Direct pension deposits
- Eligibility for retirement
- Pension benefits
- 457(b) deferred compensation plan

### City & County of San Francisco:

SFERS

Telephone: (415) 487-7000      Website: [www.sfers.org](http://www.sfers.org)

Office:

30 Van Ness Avenue, Suite 3000  
San Francisco, CA 94102

Some City employees have pension benefits administered by CALPERS.

CALPERS

Telephone: (888) 225-7377      Website: [www.sfers.org](http://www.sfers.org)

### SFUSD Employees:

CALSTRS (teachers)

Telephone: (800) 228-5453      Website: [www.calstrs.com](http://www.calstrs.com)

PARS (para-professionals)

Telephone: (800) 540-6369      Website: [www.parsinfo.org](http://www.parsinfo.org)

### SFCCD Employees:

Contact the SFCCD benefits office for more information - [www.ccsf.edu/hr](http://www.ccsf.edu/hr).

Employees may also contact their department Personnel Officer with questions about which retirement system they are participating in.

## MEDICARE BENEFITS

For questions about:

- Medicare eligibility
- Medicare enrollment

### Social Security Administration (SSA)

Telephone: (800) 772-1213      Website: [www.ssa.gov](http://www.ssa.gov)

Office:

You may go to any SSA office. There is one located a block away from the HSS office at 90 Seventh Street on the corner of Mission Street.

For questions about:

- Medicare benefits
- Medicare Part B premiums

### Centers for Medicaid & Medicare Services (CMS)

Telephone: (800) 633-4227      Website: [www.medicare.gov](http://www.medicare.gov)


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# Proof of Medicare Enrollment

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Medicare eligible retired members and their Medicare eligible dependents must provide proof of Medicare enrollment to HSS. HSS will accept either a copy of a Medicare card or a signed letter from the Social Security Administration.

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**MEDICARE**  **HEALTH INSURANCE**

**1-800-MEDICARE (1-800-633-4227)**

NAME OF BENEFICIARY  
**JANE DOE**

MEDICARE CLAIM NUMBER      SEX  
**000-00-0000-A**      **FEMALE**

IS ENTITLED TO      EFFECTIVE DATE  
**HOSPITAL (PART A)**      **07-01-1986**  
**MEDICAL (PART B)**      **07-01-1986**

SIGN  
HERE \_\_\_\_\_

Option 1: Copy of Medicare Card

# Proof of Medicare Enrollment

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SOCIAL SECURITY ADMINISTRATION

Social Security Administration  
90 7th St., Annex Flr. 1  
San Francisco, CA 94103

Date: June 10, 2010  
Claim Number:

**SAMPLE LETTER**

You asked us for information from your record. The information that you requested is shown below. If you want anyone else to have this information, you may send them this letter.

There was no cost of living adjustment in Social Security benefits in December 2009. The benefit amount shown is current as of the date on this letter.

Medicare Information

You are entitled to hospital insurance under Medicare beginning December 2001.

You are entitled to medical insurance under Medicare beginning July 2010.

If You Have Any Questions

If you have any questions, you may call us at 1-800-772-1213, or call your local Social Security office at 888-632-7073. We can answer most questions over the phone. You can also write or visit any Social Security office. The office that serves your area is located at:

SOCIAL SECURITY  
SUITE 100  
3100 MOWRY AVE  
PREMONT, CA 94538

If you do call or visit an office, please have this letter with you. It will help us answer your questions.

*signature of Social Security representative to appear here*

OFFICE MANAGER

## Option 2: Signed Letter from the Social Security Administration

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