OU Human Resources is here to help you understand OU retiree medical insurance and Medicare. We’ve created this document to answer some of the most common questions.

After retirement, you will receive most information about insurance and Medicare through the mail. Because of this, it is important that you notify OU Human Resources and the Social Security Administration if your mailing address changes.

**What happens to my employee medical insurance when I retire?**
When you retire, your employee medical insurance will end and you will be enrolled in OU retiree medical insurance automatically. BlueCross BlueShield will mail you new insurance membership cards. BlueCross BlueShield will also mail you a Certificate of Credible Coverage documenting your previous employee medical insurance. Keep this certificate in a safe place because you may be asked in the future to show proof of past medical coverage.

**How is OU retiree medical insurance different before and after I reach age 65?**

- **Retirees under Age 65:** You will be enrolled in the retiree version of the same medical insurance plan and coverage you had as an active employee.

- **Retirees Age 65 and Older:** You will be automatically enrolled in the OU Traditional Indemnity Plan. You must also enroll in Medicare Part A and Part B. Find more information below.

**Will OU pay my retiree medical insurance premiums?**

**Employees with hire dates on or after Jan. 1, 2008:**
Employees hired on or after Jan. 1, 2008, may continue to participate in the medical and dental plans at group rates upon retirement by paying the full premium without university subsidy. This plan provision was adopted in 2007.

**Employees with hire dates before Jan. 1, 2008:**
The university will pay 100% of medical insurance premiums for current retirees and employees eligible for retirement before Jan. 1, 2016. The university will subsidize medical premiums for employees that become eligible for retirement on or after Jan. 1, 2016 at the percentages shown in the table below. The subsidy percentage paid by OU is determined by the employee’s years of service at retirement and their age when participation begins. Retirement eligibility rules can be found at [HR.ou.edu/Employees/Retiring-from-OU/Eligibility-And-Benefits](http://HR.ou.edu/Employees/Retiring-from-OU/Eligibility-And-Benefits).

**Medical Insurance Premium Subsidy for Employees Eligible On or After Jan. 1, 2016**

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<thead>
<tr>
<th>Age</th>
<th>Years of Service</th>
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<tbody>
<tr>
<td></td>
<td>10–14</td>
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<tr>
<td><strong>Under 55</strong></td>
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</tr>
<tr>
<td>55–61</td>
<td>No subsidy</td>
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<tr>
<td>62–64</td>
<td>55%</td>
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<tr>
<td>65+</td>
<td>65%</td>
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Can I opt out of OU retiree medical insurance?
A one-time opt-out/opt-in feature was added to the retiree medical plan beginning Jan. 1, 2013. If retirees have other medical insurance coverage through another employer or their spouse, they may now consider a one-time opportunity to opt-out of OU retiree medical plan coverage and preserve future eligibility. Find more information at HR.ou.edu/Retirees/Insurance-Benefits/Medical-Insurance.

What is Medicare and who uses it?
Medicare is the federal health insurance program for individuals who are 65 or older, qualified younger individuals with disabilities, and individuals with End-Stage Renal Disease. All participants in OU medical plans including active employees, retirees, and spouses become eligible for Medicare at age 65 and must enroll in Medicare to receive the fullest possible medical coverage.

How do OU’s retiree medical insurance and Medicare work together?
For Medicare-eligible retirees, Medicare will serve as your primary coverage. The university’s medical insurance will serve as a supplement, paying any eligible expenses not covered by Medicare. OU medical coverage for active employees is not affected when they enroll in Medicare.

When do I enroll in Medicare?
All participants in OU medical plans including active employees, retirees, and spouses should enroll in Medicare three months before reaching age 65 by contacting their local Social Security Administration office. To avoid delays and monetary penalties, enroll as soon as you are eligible.

What parts of Medicare do I need to enroll in?
Eligible active employees or their eligible spouses must enroll in Medicare Part A. Eligible retirees or their eligible spouses must enroll in Medicare Part A and Part B. Individuals in OU medical plans do not need to enroll in Medicare Part D.

What are the Parts of Medicare?

<table>
<thead>
<tr>
<th>Part</th>
<th>Description</th>
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| Part A | Hospital Insurance:  
Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care. |
| Part B | Medical Insurance:  
Part B covers certain doctors’ services, outpatient care, medical supplies, and preventive services. |
| Part C | Medicare Advantage Plans:  
A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. |
| Part D | Prescription Drug Coverage:  
Part D adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans. |

How do I transition to Medicare?
In order to ensure a smooth transition from employee medical insurance to Medicare coverage, you must send Human Resources your Medicare Part A and Medicare Part B numbers. These numbers are required for you to receive the OU-provided Medicare retiree prescription drug coverage.

You may continue to provide coverage for your spouse and dependents after retirement. You will be required to pay insurance premiums for these family members since you will no longer receive income from the university and payroll deductions will no longer be possible. Please be sure to notify Human Resources if your mailing address changes.

Questions?
website......... hr.ou.edu
email ............. ohr@ou.edu

Norman
phone .......... (405)325-2961
address ......... Nuclear Engineering Lab (NEL), rm 244
905 Asp Ave
Norman, OK 73019

HSC
phone .......... (405)271-2180
address ......... Service Center Bldg, rm 118
1100 N. Lindsay
Oklahoma City, OK 73104

Tulsa
phone .......... (918)660-3192
address ......... Human Resources Office, rm 2C11
4502 E. 41st St.
Tulsa, OK 74135