

Retiree health coverage options

You are on Medicare.

There are three paths available to you under the AWC Trust



Enroll on an AWC Trust retiree medical plan

- The retiree must be at least 50 years of age with at least 5 years of cumulative government experience upon separation from employment.
- You must be enrolled in Medicare Part *A and B*.
- You must be retired.
- You must be enrolled on an AWC Trust medical plan immediately preceding retirement.

or

Defer your AWC Trust retiree coverage if you enroll on other employer-sponsored insurance

- May be covered as an employee or a dependent.
- Must submit a coverage deferral form to the AWC Trust within 60 days of separation from the time your AWC Trust coverage ends.
- Other actions are required, contact the AWC Trust for more details or to obtain the deferral form.

or

Continue your current coverage through COBRA

- Monthly cost is the full premium amount + 2%.
- COBRA coverage is typically available for 18 months.
- COBRA coverage pays secondary to Medicare coverage.

Check out [AWC Trust retiree plan options](#)



Medicare Advantage plan options

	Regence BlueShield			Kaiser Permanente Medicare Advantage Plan
	Rx enhanced plus	Rx enhanced	Rx classic	
Deductible	\$0	\$0	\$0	\$0
Prescription	Tier 1: \$5 copay Tier 2: \$15 copay Tier 3: \$45 copay Tier 4: \$100 copay Tier 5: 33% copay	Tier 1: \$10 copay Tier 2: \$8 copay Tier 3: \$40 copay Tier 4: \$100 copay Tier 5: 33% copay	Tier 1: \$10 copay Tier 2: \$13 copay Tier 3: \$40 copay Tier 4: \$100 copay Tier 5: 30% copay	Tier 1: \$0 copay Tier 2: \$0 copay Tier 3: \$0 copay Tier 4: \$0 copay Tier 5: \$0 copay
Out-of-pocket maximum	\$2,800 combined in and out of network	\$5,000 in network \$8,300 combined in and out of network	\$5,500 in network \$8,950 combined in and out of network	\$2,500 in network

Other things to think about:

- Part D is included in the cost of the AWC Trust Medicare Advantage plans.
- If your employer or employee group leaves the AWC Trust, you are no longer eligible to be covered on an AWC Trust plan.
- Service areas may vary. Planning to move or travel? Contact AWC Trust staff to confirm you'll still have access to services.
- The AWC Trust also offers retiree dental coverage, through both Delta Dental and Willamette Dental.

Questions? Here are some options for help

Get free unbiased education and advice:
Statewide Health Insurance Benefits Advisors (SHIBA)
 Office of the Insurance Commissioner
 1.800.562.6900

Contact us for more detailed information about retiree medical and dental coverage, current rates, and deferral:
AWC Employee Benefit Trust
 1.800.562.8981
benefitinfo@awcnet.org

