# RETIREE HEALTH BENEFIT OPTIONS AT 65

## MEDICAL OPTIONS

### Cigna Medicare Expand OAP -
A nationwide (except HI) PPO plan providing Coordination of Benefits, with your Medicare primary and your Cigna OAP secondary. You may use the contracted Cigna Preferred Provider of your choice. Required enrollment in Medicare Part A and Part B. This includes In and Out-of-Network.

### SCAN -
Only available in the California zip codes authorized by Medicare. A Medicare Advantage HMO Plan which requires that all participants have Medicare Part A and Part B. SCAN includes a vision benefit and an HMO Delta dental benefit. If you are interested, contact Benefits Management and request that a SCAN representative meet with you in your home to review the plan(s) and help you with the SCAN enrollment forms.
- SCAN Basic Plan and
- SCAN Enhanced Plan

### Kaiser Senior Advantage -
Not available outside Southern California. A Medicare Advantage HMO Plan requiring that all participants have Medicare Part A and Part B.

**NOTE:** Retiree may choose either the Cigna, SCAN or Kaiser plan. If the spouse is under 65, they would remain on their current plan and would make their own choice at age 65. Spouses not currently on NMUSD plan would be allowed to enroll in their choice of plan at Open Enrollment, or if they have a loss of other coverage they could enroll in the Cigna, SCAN or Kaiser within 30 days with documentation of prior coverage.

## DENTAL OPTION

### Cigna
- **HMO** - Basic managed care plan with a primary care dentist.
- **PPO** - See the dentist of your choice, preferred or non-preferred.

**Spouse may be enrolled only in the same dental plan as retiree.**

**What about Medicare?**
- Contact Social Security to arrange for your Medicare Part A and Part B.
- You are responsible for paying your Medicare premiums. This cost is not included in the rates for any of the NMUSD plans.
- **DO NOT** sign up for Part D prescription coverage if you are electing a NMUSD plan.

## PREMIUMS
- Your premiums are due by the first of the month and should be paid prior to the month they are due. Premiums are payable to WageWorks. WageWorks will invoice you monthly.

**WageWorks, Inc. P.O. Box 660212, Dallas TX 75266-0212 (877) 864-9546**
You may pay by check or arrange for automatic payments if you wish; and you can pay for multiple months at a time.

## IMPORTANT NOTE

- **Medical:** If you decline to enroll in the medical plan now, you will be offered the opportunity to re-enroll at the next Open Enrollment. If you decline at that time, you will be given one more opportunity re-enroll at the following Open Enrollment. **You must contact Benefits Management at NMUSD to receive this offer.** No further offers of medical coverage will be made following the 2nd consecutive medical declination or if no response is received.

- **Dental:** if dental is declined now, enrollment will **not** be allowed in any NMUSD dental plan in the future.