Quick Start Reference Sheet

UT CARE™ Medicare PPO Plan

The UT CARE Medicare PPO plan (UT CARE) is an Open Access Medicare Advantage PPO plan for Medicare-eligible retirees and Medicare-eligible dependents of retirees. All retirees and dependents of retirees who are enrolled in UT SELECT and Medicare Part A and Part B will be enrolled into the UT CARE plan when they become Medicare-eligible. Employees who work beyond their initial Medicare-eligibility date, typically at age 65, will enroll into UT CARE and Medicare Part A and Part B at retirement along with any covered Medicare-eligible dependents.

IMPORTANT: Contact your benefits office at least 90 days in advance of your planned retirement date to begin your UT Retiree Health Insurance enrollment process. If you are age 65 or older, you must contact Social Security at least 90 days in advance of your retirement date or if already retired, at least 90 days in advance of turning age 65.

When To Enroll

Enrollment in Medicare Parts A and B is required to be enrolled in the UT CARE plan

☐ If retired before turning 65, retirees and their covered dependents should each enroll in Medicare Part A and Part B 90 days before their 65th birthday so Part A and B will be active on the first of the month in which the individual is turning 65.

☐ Employees and retirees who are still employed at a UT institution in a benefits-eligible position up until or after age 65 should enroll in Medicare Part A and Part B 90 days before the date of retirement, along with any Medicare-eligible dependents, so Parts A and B will be active for each covered family member on the first day of full retirement.

☐ In advance of your enrollment into UT CARE, you will receive a packet from Blue Cross and Blue Shield of Texas (BCBSTX) with information about the plan.

To Enroll

☐ There are several ways to enroll in Medicare Parts A and B, including:

1. In person at your local Social Security Administration (SSA) office,
2. By phone at 1-800-772-1213, or
3. Online at ssa.gov/benefits/medicare.

Once enrolled, you will receive a Medicare ID card with a Medicare Beneficiary Identifier (MBI) (your Medicare ID number).

☐ Share your MBI# with BCBSTX or you can enter it yourself by logging into My UT Benefits.

☐ Important – You may incur a penalty from Medicare if you delay signing up for Part B when you are first eligible, typically when you are both retired and age 65. If you stay enrolled in active employee coverage after age 65, the penalty may be waived under Medicare rules.

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What You Will Receive Once You Are Enrolled

- Once your Medicare Part A and B enrollment is processed, you will receive your Medicare ID card with your MBI (described above).
- You will receive a UT CARE Welcome Packet, after enrollment into UT CARE is approved under federal guidelines.
- UT CARE Medicare PPO card and UT CARE Medicare Part D prescription drug ID Card, received separately.
- Due to space limitations on the UT CARE ID cards, Medicare guidelines determine how names are truncated and the size of the print. Please note that your coverage and benefits are not impacted if your name is not fully displayed on the ID Card.
- If Medicare does not accept your enrollment because a federal requirement was not met or due to a discrepancy with information on file, you will remain in UT SELECT medical coverage with benefits typically paying just 20%. You should respond to any Requests for Information (RFI) from BCBSTX to clear up the discrepancy in an expedient manner in order to process your enrollment into UT CARE.

When Does My Coverage Start?

- Your UT CARE coverage starts on the first day of the month following the date you are approved by Medicare, or on the Medicare Part A and Part B effective date, whichever is later.
- If you have a medical service scheduled prior to your Medicare effective date, please contact UT SELECT Customer Service to ensure the claim processes under UT SELECT during this transitional period.

Prefer To Not Be Enrolled In UT CARE?

- Medicare-eligible retirees and their Medicare-eligible dependents will be enrolled into UT CARE as the medical and prescription coverage available through UT. If you do not want to be enrolled in UT CARE, you may decline/opt out of the plan. If you are the retiree and opt out, you and your dependents will not have any UT medical or prescription drug coverage, and the retiree will not have the UT basic life insurance.
- If you prefer to opt out of the UT CARE medical and prescription plan you must do so by declining the coverage through My UT Benefits online system as soon as possible. To access My UT Benefits, please visit the “Manage Your UT Benefits” page at http://utbenefits.link/manage

UT CARE Customer Service
1-877-842-7562 TTY 711
Help is available 24 hours per day, 7 days per week except Thanksgiving and Christmas Day.

bcbstx.com/retiree-medicare-ut

UT CARE™ Medicare PPO is an open access Medicare Advantage PPO plan. On occasion, you may receive automated communications that reference plan name ‘Blue Cross Group Medicare Advantage Open Access (PPO)SM.’ This plan name also refers to UT CARE Medicare PPO.

PPO plans provided by Blue Cross and Blue Shield of Texas, which refers to HCSC Insurance Services Company (HISC) and GHS Insurance Company (GHSIC). PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HCSC, HISC, and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, HISC, and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.