

# Medicare Guide

Medicare is a federally-funded health insurance program divided into four different parts: A, B, C, and D. The State of Florida offers three Medicare Advantage and Prescription Drug (MA-PD) plans. You may purchase Part B, C, D, or Medigap plans on the private market. If you choose to do so, you should cancel your State Group Insurance plan. Remember, once you cancel, you cannot re-enroll. To help you understand Medicare so that you can make the best choice for your needs, below is a guide with important actions if you choose to enroll in Medicare.



## Parts A and B: Original Medicare

- Original Medicare includes Part A (hospital insurance) and Part B (medical insurance).
- Part A is free for most people (if you or a spouse paid Medicare taxes long enough while working, generally at least 10 years).
- Part A deductible is \$1,600 each year.
- If you do not qualify for free Part A, buy it for \$278 or \$506 each month, depending on how long you or your spouse worked and paid Medicare taxes.
- Part B costs \$164.90 each month or higher depending on your income.
- Part B deductible is \$226 each year.
- Out-of-pocket costs (coinsurance) are 20% of Medicare-approved amount.
- State of Florida offers standard and high-deductible, health-maintenance organization, and preferred-provider health plans. View [health premiums](#).



## Part C: Medicare Advantage Prescription Drug

- MA-PD plans are Medicare-approved alternatives to original Medicare for health and drug coverage.
- You must have both Part A and Part B to join a MA-PD.
- You continue to pay your Medicare Part B premium.
- MA-PD offers lower out-of-pocket costs.
- MA-PD includes prescription drugs. MA-PD may include dental, hearing, vision, and health and wellness.
- View [MA-PD FAQs](#) for more information.
- Watch [MA-PD Plans video](#).

State of Florida offers three MA-PD plans. They are:

- [Capital Health Plan Classic MA-PD HMO](#)
- [Humana MA-PD HMO](#)
- [UnitedHealthcare MA-PD \(national coverage\) PPO](#)

Use the [MA-PD Comparison Chart](#) and [Plans by Service Areas](#) to select the plan that is right for your needs.



## Part D: Prescription Drug Plan

- Review the [Special Notice About the Medicare Part D Drug Program](#).
- If you do decide to enroll in a Medicare prescription drug plan and drop your State Health Insurance coverage, be aware that you and your dependents will be dropping your hospital, medical, and prescription drug coverage.



## Medicare Enrollment

- You will receive information regarding Medicare enrollment from the People First Service Center 90 days prior to turning 65 years old.
- Sign up for Parts A and B through [Medicare.gov](#). Coverage must be the first of the month after your employee coverage ends.
- Mail a copy of your Medicare card to the People First Service Center, or upload a copy on People First. Make sure the Medicare number and effective date are legible.
- If you do **not** sign up for Part B when you are first eligible, you may have a delay getting Medicare coverage in the future, be subject to higher out-of-pocket costs for claims, and face penalties for late enrollment.
- You will **not** be automatically enrolled in Part A, complete the OMB No. 0938-0787 Form, Section A. Have your employer complete Section B. Include the form with your Application for Enrollment (CMS-40B).
- For additional Medicare enrollment information and confidential health insurance counseling, contact Florida [Serving Health Insurance Needs of Elders \(SHINE\)](#) program.

## If You Plan to Work Past Your 65th Birthday

- Sign up for Part A. Defer Medicare Part B enrollment.
- You have eight months to enroll in Part B once you stop working or your employer coverage ends.

## Secondary Health Plans

Your State Group health plan will become secondary insurance that pays secondary to Medicare Part B, even if you fail to enroll in Part B. When Medicare pays, your State Group health plan will pay secondary to Medicare Part B. When Medicare does not pay, your State Group Health Insurance will pay primary. Prescription drug coverage that pays primary for most prescription drugs is included. Florida Blue administers the nationwide PPO secondary plan. Aetna, CHP, and UnitedHealthcare administer the HMO secondary plans in their respective service areas.

## Medicare Tiers

The State offers the following three coverage tiers for Medicare-eligible retirees:

Medicare I: Single policy for you.

Medicare II: Family policy for you and your eligible dependents and at least one is eligible for Medicare.

Medicare III: Family policy for you and one dependent and you are both Medicare-eligible.

## MA-PD Plans

Capital Health Plan, Humana and UnitedHealthcare offers MA-PD plans to state retirees. To enroll in a MA-PD plan, you must be enrolled in Medicare Part A and Part B, complete the application and receive approval before your retiree health coverage becomes effective. Medicare Advantage Plans do not allow retroactive enrollment and claims can only be paid if you are approved for the plan. Medical and prescription drug coverage are included.

# Retiree Contact Information

## Secondary Health and Life

**HMO** (See [HMO by region](#) for coverage)

### Aetna

Phone: 877-858-6507

Video in [English](#) | [Spanish](#)

[AetnaStateofFlorida.com](http://AetnaStateofFlorida.com)

### Capital Health Plan

Phone: 850-518-6679

Video in [English](#)

[capitalhealth.com/state](http://capitalhealth.com/state)

### UnitedHealthcare

Phone: 877-614-0581

Video in [English](#) | [Spanish](#)

[WhyUHC.com/Florida](http://WhyUHC.com/Florida)

### PPO (Nationwide)

### Florida Blue

Phone: 800-825-2583

Video in [Spanish](#)

[Florida.Blue.com/stateemployees](http://Florida.Blue.com/stateemployees)

### Securian Financial - Term Life

Phone: 888-826-2756

Mail: State Group Insurance,  
400 Robert St. North, St. Paul, MN 55101-2098

Video in [English](#) | [Spanish](#)

[LifeBenefits.com/Florida](http://LifeBenefits.com/Florida)

## MA-PD Plans

### Capital Health Plan MA-PD - HMO Medical Plan

Phone: 850-518-6679, TTY: 850-383-3534

Video in [English](#) [capitalhealth.com/state](http://capitalhealth.com/state)

### Humana MA-PD - HMO Medical Plan

Phone: 800-555-7997, TTY: 711

Video in [English](#) [our.humana.com/sof](http://our.humana.com/sof)

### UnitedHealthcare Group Medicare Advantage

PPO Medical Plan (Nationwide)

Phone: 877-352-7794, TTY: 711

[English](#) | [Spanish](#) [retiree.uhc.com/myflorida](http://retiree.uhc.com/myflorida)

## Other

### Florida SHINE Program (Medicare Counseling)

Phone: 800-963-5337 [FloridaSHINE.org](http://FloridaSHINE.org)

### Medicare

Phone: 800-633-4227 [Medicare.gov](http://Medicare.gov)

## People First Service Center

Phone: 866-663-4735, Option 2

Upload documents in [PeopleFirst](#). Log into your account. Go to upper right corner, click **Upload** and follow the steps.

Mail Payments:

P.O. Box 5437, Tallahassee, FL 32314-5437

Mail Forms:

P.O. Box 6830, Tallahassee, FL 32314-6830