

Post-Retirement Q&A

System Insurance Billing Office
979.845.0015 | SBAInsurance-Billing@tamus.edu

When will I be eligible to retire and continue my insurance benefits?

Under current state law, if you were retired from or employed in a benefits-eligible position with The Texas A&M University System on August 31, 2003, you are eligible for the employer contribution toward your premiums as a retiree when:

- you are at least age 55 and have at least 5 years of TRS or ORP service credit, or your age plus years of service equal at least 80, or you have at least 30 years of service and,
- 3 of those years of service are with the A&M System,
- the A&M System is your last state employer, and
- you have an intact TRS or ORP account.* If you left A&M System employment before September 1, 2003, but you met the above criteria as of August 31, 2003, you qualify for retiree benefit coverage under these criteria.

If you were hired by the A&M System in a benefits eligible position after August 31, 2003, or if you left A&M System employment before August 31, 2003, and did not meet the criteria listed above as of August 31, 2003, you are eligible for the employer contribution as a retiree when:

- you are at least age 65 and have at least 10 years of TRS or ORP service credit, or your age plus years of service equal at least 80 and you have 10 years of service credit, and,
- 10 of those years of service are with the A&M System, or you have a combined total of 10 or more years of service with the A&M System, UT System and ERS and the A&M System has the most years of service, or the A&M System has the same amount of service as the other highest system and A&M is your last employer, and
- you have an intact TRS or ORP account.*

* An intact TRS account is one that has not been withdrawn. An intact ORP account is a 403(b) account containing funds that can be tied to your Texas ORP account. The 403(b) account must meet the vendor's minimum balance requirement. An IRA is not a 403(b) account. Transferring funds after retirement to other types of investments or types of funds such as an IRA or receiving a lump-sum distribution will not affect your eligibility to continue receiving insurance benefits as a retiree.

How are my A&M System insurance benefits impacted?

In general, your health coverage will be the same as that provided to employees, and you may cover yourself and eligible dependents. Details for all coverages are disclosed in [A Look Ahead: A Guide to Retiring from the A&M System](#).

How do I pay my insurance premiums as a retiree?

The Texas A&M University System Benefits Administration Insurance Billing Office, provides billing services and collects payments for insurance premiums for Retirees.

You can have your retiree premiums deducted directly from your TRS annuity payments before they are deposited to your bank account (for TRS retirees only) or you can have the premiums drafted directly from your bank account. If you do not select one of those options, you will be billed each month.

How do I update my routing/account number if I change banks?

If you change banks or have a change in your routing and/or account number, please contact the Insurance Billing Office directly at 979.845.0015 or email SBAInsurance-Billing@tamus.edu; or access the SBA Insurance Billing Office website at <https://www.tamus.edu/business/benefits-administration/system-insurance-billing-department/> to get a new ACH form.

If you are receiving Teacher Retirement System annuity payments and need to update your bank routing and account number, contact TRS directly at 800-223-8778.

If you are receiving Federal Civil Service Retirement System annuity payments and need to update your bank routing and account number, contact Office of Personnel Management (OPM) at 888-767-6738.

What if my contact information changes?

If you have a change in address/phone number, you will need to make the update in Workday or contact your benefits or human resources office from which you retired. The update will transmit to the insurance carriers.

If you are a TRS participant, you must contact TRS directly to update your contact information.

What if I want to change my A&M System insurance benefits?

You may make changes during any Open Enrollment period (each July) and the change will be effective September 1. Or, you may make changes within 60 days of a valid Change in Status. Common changes in status during retirement are: dependents gaining/losing benefits due to a job change or Open Enrollment period, you or your spouse gaining or losing Medicare/Medicaid or marriage/divorce.

What steps should be taken in the event of my death?

When a retiree or their dependent passes, a family member (or another individual close to the retiree) must contact the retiree's human resources or benefits office to provide the date of death. The human resources or benefits office will notify the Benefits Administration Office who in turn will notify The Hartford (the life insurance carrier), if applicable. If the deceased individual is enrolled in life insurance, a claim packet will be sent to the beneficiary(ies) on file. Make sure to keep your beneficiaries updated. The claim forms will need to be completed and returned to the life insurance carrier with a copy of the death certificate.

What happens to my dependent's coverage in the event of my death?

If a retiree pre-deceases his or her insured eligible dependents, the surviving eligible dependents (spouse and/or children) will be permitted to continue A&M System sponsored medical, dental and/or vision coverage indefinitely and eligible dependents may continue coverage subject to the age maximum, provided that premiums are paid. However, the survivor will not be eligible to receive the employer contribution toward the health insurance premium. Thus, the medical premium increases significantly.

What is a UIN?

A Universal Identification Number (UIN) is assigned to all Texas A&M University System affiliates. It is used in place of Social Security numbers to identify permanent records. Your UIN is printed on your Blue Cross and Blue Shield of Texas (BCBSTX) ID card and on your Open Enrollment Personal Benefit Summary letter.

The UIN also is used to log in to services such as Workday (payroll and benefits) and HRConnect Legacy (historical HR/payroll) using the Single Sign On (SSO) system, <https://sso.tam.us.edu>.

Why didn't I receive my Retiree Booklet and Personal Benefit Summary for Open Enrollment via mail?

If you elected to receive electronic retiree communications, you will receive an Open Enrollment announcement email on or about July 1; you will not receive a hard copy Open Enrollment packet.

Your packet may be delayed or undeliverable if your address is not correct when the address file is created for Open Enrollment packets. The addresses are pulled/dated for early to mid-June.

Open Enrollment is always during the month of July. Any changes made during Open Enrollment are effective September 1. If you do not make any changes, your current elections will remain in effect for the next plan year.

What is Workday and how can I use it?

Workday is the human resource and payroll application used by the A&M System. HR, payroll and benefits information for system employees and retirees can be found on Workday, available through the Single Sign On (SSO) menu, <https://sso.tam.us.edu>. If you need assistance to access Workday, contact the Benefits Office.

To access Workday, you will need your UIN and password. You can use Workday to:

- review your insurance coverages
- edit/change beneficiaries
- update your contact information (mailing/residential address/phone-landline or mobile/personal email)
- elect to receive retiree communications via email
- make changes during Open Enrollment (or just review your benefit elections)
- access your 1095-C form (confirms if you were enrolled in health insurance all year)

Am I required to enroll in Medicare?

You will need to enroll in Medicare if you are age 65 or older at time of retirement as Medicare will become your primary coverage the first of the month following your retirement date. Employees reaching age 65 or preparing for retirement are advised to contact Medicare three months prior to their 65th birthday or retirement date, whichever comes first.

After your Initial Enrollment Period is over, you may have a chance to sign up for Medicare during a Special Enrollment Period. If you didn't sign up for Part B (or Part A if you have to buy it) when you were first eligible because you're covered under a group health plan based on current employment (your own, a spouse's, or a family member's (if you have a disability)), you can sign up for Part A and/or Part B:

- Anytime you're still covered by the group health plan
- During the 8-month period that begins the month after the employment ends or the coverage ends, whichever happens first. Usually, you don't pay a late enrollment penalty if you sign up during a Special Enrollment Period. This Special Enrollment Period doesn't apply to people who are eligible for Medicare based on End-Stage Renal Disease (ESRD). It also doesn't apply if you're still in your Initial Enrollment Period.

Please be aware that you and your spouse (if applicable) should enroll in Medicare Part A upon attaining age 65; however, each of you may delay enrollment in Medicare Part B since you continued working and were both enrolled in health coverage through your active employer. If that is the case, you will each need to enroll in Part B as Medicare will become primary the first of the month following your retirement date. Medicare can supply you with Request for Employment Information forms confirming that each of you have had group health coverage through your active employer so you will not be penalized as a late enrollee for Medicare Part B. You will each need to submit this form to the Social Security Administration along with the Medicare Part B application. The suggested time frame for applying is about 2-3 months prior to your retirement date.

Will I have to pay an Income Related Monthly Adjustment Amount for my Medicare Part B and Medicare Part D?

Most people will pay the standard premium amount. If your modified adjusted gross income is above \$85,000, you may pay an Income Related Monthly Adjustment Amount (IRMAA). Medicare uses the modified adjusted gross income reported on your IRS tax return from 2 years ago. This is the most recent tax return information provided to Social Security by the IRS. Information regarding your Medicare costs is available at [Medicare.gov](https://www.medicare.gov). The Social Security Administration will notify you if you are subject to the IRMAA.

How do I determine if the A&M Care health plan or Medicare is my primary coverage?

If you retire prior to attainment of age 65, you will need to enroll in Medicare Part A and Part B upon becoming eligible (age 65 or 24 months after becoming eligible for Social Security if disabled) as Medicare will become your primary coverage on the first of your birthday month. If birthday is the first day of the month, Medicare becomes primary the first of the month previous to the birthday month. Medicare will be your primary coverage (meaning Medicare pays first), unless you work for the A&M System after retirement a certain number of hours and length of time during the year.

I am a Teacher Retirement System participant. Am I subject to return to work restrictions?

Yes, a TRS participant who retires is subject to a full calendar month break prior to returning to work half-time or less. If a TRS retiree has a full 12-month break in service, a full-time return-to-work is permissible. Refer to the TRS [Employment After Retirement](#) brochure for full details.

I am an Optional Retirement Program participant. Am I subject to return to work restrictions?

No, an ORP participant who retires may return to work without any restrictions regarding a break in service or percent effort.

How do I request a Teacher Retirement System retirement packet and what is the time frame for receiving the packet?

The TRS "Request for Retirement Estimate or Packet" can be submitted:

- via paper form, [TRS 18 - Request for Estimate of Retirement Benefits Form](#);
- Online at [MyTRS](#). If you have not already done so, click on [Register now](#) to set up your MyTRS User ID and password; or
- By calling TRS at 800-223-8778 to request the packet.

It takes about 60 days to receive the packet once you have submitted your request to TRS.

When can I expect to receive my first Teacher Retirement System annuity payment?

Your first annuity check will typically be two months after the last day of the month you retire. For example, if your retirement date is January 31, the Payroll Office confirms and processes final pay in February and forwards the TRS 7 on or before the 10th of the following month, in this case, March 10. TRS sends your first annuity check March 31. This check includes February 1 and March 1 back-payments. Please keep this process in mind when planning for the transition to retiree status.

Example:

Official Retirement Date:	January 31
Payroll Final Processing:	February
TRS 7 Form sent to TRS:	March 10
First Annuity Check:	March 31

I am a Teacher Retirement System participant and am not eligible to retire. How can I apply for a refund of my TRS contributions?

In order to end TRS membership and withdraw your account, you must submit an [Application for Refund](#) form (TRS 6) to TRS. You may print a copy of this form from the TRS website. You will only receive your employee contributions. TRS requires that you acknowledge that you are forgoing (waiving) future retirement benefits if you have at least five years of service credit by taking a refund. The waiver is included as part of the refund application. Your account will be refunded after TRS

receives all required, completed forms and termination of your employment is confirmed or the final deposit is received from your employer and posted to your account.

I am an Optional Retirement Program participant. Am I required to make withdrawals from my ORP account?

You are not required to make withdrawals from your ORP account unless you are subject to required minimum distribution based on federal regulations.

I am an Optional Retirement Program participant and am not eligible to retire. How can I access my ORP account?

To gain access to your Optional Retirement Program account, you will need to complete an [ORP Notification of Change in Employment Status](#). After the form is forwarded to your vendor(s), you will be eligible to access the funds in your account.

What happens to my accrued vacation?

Upon termination or retirement, you have the option to allocate all or a portion of your lump-sum vacation pay for deposit in a 403(b) Tax-Deferred Account or a 457(b) Texa\$aver Deferred Compensation Plan account (Social Security and Medicare taxes and applicable federal income tax withholding will be deducted). Deferrals are subject to the federal annual maximum contribution limits.

Are there additional retiree privileges or benefits if enrolled in the A&M Care or A&M Care 65 Plus plan?

Retirees over the age of 65 and their enrolled spouses over the age of 65 have access to Silver Sneakers by Tivity Health, a senior fitness program. Contact your Human Resources office or the Benefits office from which you retired to find out if your campus or agency has additional retiree benefits such as campus parking, recreation, and more.

What is the difference between retiring and resigning?

Eligibility for the A&M System retiree insurance benefits drives the terminology of 'retirement'. If you are not eligible for the retiree insurance, you will be resigning, rather than retiring. This means that your separation will be handled the same as any other employee who is terminating employment.

QUICK REFERENCE - Customer Service Phone Numbers

Blue Cross and Blue Shield A&M Care; 65 PLUS	(866) 295-1212
Express Scripts	(866) 544-6970
Express Scripts Medicare Part D Drug Coverage	(855) 895-4647
A&M Dental (Dental PPO)	(800) 336-8264
DeltaCare USA (Dental HMO)	(800) 422-4234
Superior Vision	(844) 549-2603
The Hartford (Life Insurance)	(833) 867-5300

The Hartford (Accidental Death/Dismemberment)	(833) 867-5300
P&A Group – Retiree Billing Vendor through December 2020	(800) 688-2611
System Benefits Administration Billing Office-Retiree Billing Vendor effective December 2020	(979) 845-0015