

Planning for Retirement with BSSP 2025



BUTTE SCHOOLS
SELF-FUNDED PROGRAMS

AGENDA

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DISCLAIMER

BSSP representatives will not provide recommendations regarding Medicare, BSSP retirement benefits or discuss PERS/STRS eligibility. This presentation is intended to provide the viewer with information regarding what benefits options are available to active employees enrolled in BSSP benefits upon retirement.

For further information about Medicare, visit www.medicare.gov or contact a Health Insurance Counseling and Advocacy Program (HICAP) office near you.



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ELIGIBILITY FOR BSSP BENEFITS



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Eligibility for BSSP Benefits

Participating in a medical, dental and/or vision plan as a retiree is not mandatory.

If you decline medical, dental or vision at the time of retirement, or terminate coverage later, benefits cannot be reinstated.

Retiree benefits are not bundled.

Example: Retiree Sally elects medical, only.

Retiree Tom elects dental, only.



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Eligibility for BSSP Benefits



- ✓ You must be enrolled in coverage immediately prior to retirement to continue coverage as a retiree.

🗨️ **ATTENTION:** Part-Time Employees not currently enrolled in benefits...

If you intend to participate in benefits as a retiree, you must enroll during the annual enrollment period immediately prior to retirement.

- ✓ Coverage for spouse and/or dependent children **REQUIRES** coverage as a retiree.

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Eligibility for BSSP Benefits

Retiree benefits begin on the first of the month following your date of retirement or concurrent with drawing your STRS/PERS benefit.

EXAMPLE:

Last day of work: June 3

Last day of active employee benefits: June 30

STRS/PERS benefits begin: July 1

First day of retiree benefits: July 1



No gap in coverage between "active" and "retiree" status.

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Eligibility for BSSP Benefits

As you approach retirement, meet with an HR representative to determine...



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RETIRING BEFORE MEDICARE

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Retiring Before Medicare

<p data-bbox="402 1398 716 1440">Same as Active</p>	<ul style="list-style-type: none">• Menu of plans• Benefits within each medical, dental, and/or vision plan• Monthly dental and vision rates• Annual Open Enrollment opportunity
<p data-bbox="410 1608 683 1703">Change from Active</p>	<ul style="list-style-type: none">• Some districts/bargaining units have limited menu for retirees• Retiree coverage is optional• Retiree medical plan rates are 2 or 3-tiered (based on bargaining unit contract)

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Retiring Before Medicare

The Benefits Overview (received each annual enrollment period) includes information on the monthly premium and each medical plan available to you during retirement.

Medical and Prescription - Anthem / Navitus

Regular rates for your benefit are outlined below for each plan. Rates are subject to change without notice. Rates shown are for the 2025 plan year. Rates are subject to change without notice. Rates shown are for the 2025 plan year. Rates are subject to change without notice. Rates shown are for the 2025 plan year.

Plan	2025 Monthly Premium	2025 Annual Premium	2025 Monthly Premium	2025 Annual Premium
Plan 101	\$100.00	\$1,200.00	\$100.00	\$1,200.00
Plan 102	\$100.00	\$1,200.00	\$100.00	\$1,200.00
Plan 103	\$100.00	\$1,200.00	\$100.00	\$1,200.00
Plan 104	\$100.00	\$1,200.00	\$100.00	\$1,200.00
Plan 105	\$100.00	\$1,200.00	\$100.00	\$1,200.00
Plan 106	\$100.00	\$1,200.00	\$100.00	\$1,200.00
Plan 107	\$100.00	\$1,200.00	\$100.00	\$1,200.00
Plan 108	\$100.00	\$1,200.00	\$100.00	\$1,200.00
Plan 109	\$100.00	\$1,200.00	\$100.00	\$1,200.00
Plan 110	\$100.00	\$1,200.00	\$100.00	\$1,200.00

Dental

Regular rates for your benefit are outlined below for each plan. Rates are subject to change without notice. Rates shown are for the 2025 plan year. Rates are subject to change without notice. Rates shown are for the 2025 plan year. Rates are subject to change without notice. Rates shown are for the 2025 plan year.

Plan	2025 Monthly Premium	2025 Annual Premium
Plan 101	\$100.00	\$1,200.00
Plan 102	\$100.00	\$1,200.00
Plan 103	\$100.00	\$1,200.00
Plan 104	\$100.00	\$1,200.00
Plan 105	\$100.00	\$1,200.00
Plan 106	\$100.00	\$1,200.00
Plan 107	\$100.00	\$1,200.00
Plan 108	\$100.00	\$1,200.00
Plan 109	\$100.00	\$1,200.00
Plan 110	\$100.00	\$1,200.00

Vision

Regular rates for your benefit are outlined below for each plan. Rates are subject to change without notice. Rates shown are for the 2025 plan year. Rates are subject to change without notice. Rates shown are for the 2025 plan year. Rates are subject to change without notice. Rates shown are for the 2025 plan year.

Plan	2025 Monthly Premium	2025 Annual Premium
Plan 101	\$100.00	\$1,200.00
Plan 102	\$100.00	\$1,200.00
Plan 103	\$100.00	\$1,200.00
Plan 104	\$100.00	\$1,200.00
Plan 105	\$100.00	\$1,200.00
Plan 106	\$100.00	\$1,200.00
Plan 107	\$100.00	\$1,200.00
Plan 108	\$100.00	\$1,200.00
Plan 109	\$100.00	\$1,200.00
Plan 110	\$100.00	\$1,200.00

ELIGIBILITY FOR MEDICARE

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Eligibility for Medicare



Most US citizens are eligible for Medicare at age 65 and effective...

- 1st day of 65th birthday month if birthday on 2nd-31st of the month

OR

- 1st day of month prior to 65th birthday month if birthday is 1st of the month

Eligibility due to disability is effective on 1st day of the 23rd month following the date of disability as determined by Medicare.

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Eligibility for Medicare

Coverage	Medicare Premium	Your Deductible and Coinsurance before a Medicare Supplement*
Part A: Hospitalization	Most @ \$0	<ul style="list-style-type: none"> • \$1,676 deductible • Days 1-60: \$0 coinsurance • Days 61-90: \$419 coinsurance per day of each benefit period • Days 91 and beyond: \$838 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime) • Beyond lifetime reserve days: all costs
Part B: Medical	Most @ \$185~	<ul style="list-style-type: none"> • You pay first \$257 then 20% of Medicare-Approved Amount
Part D: Pharmacy	Included~ in and varies by supplemental plan	

* Supplements vary in cost and what portion of deductible and coinsurance they offset.

~ Subject to Income-Related Monthly Adjustments Amount (IRMAA) from Medicare for those with higher annual earnings.

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Eligibility for Medicare

For further information about Medicare, visit www.medicare.gov.



Medicare Counseling

			
About HICAP? Health Insurance Counseling & Advocacy Program	What We Do Get assistance with Medicare issues regardless of age.	Volunteer Medicare Counseling Become a HICAP counselor and help others enroll!	Events Check out our upcoming events explicitly related to Medicare!
LEARN MORE	LEARN MORE	LEARN MORE	VIEW OUR EVENTS

Contact a Health Insurance Counseling and Advocacy Program (HICAP) office near you.

Butte County HICAP:
Passages

www.passagescenter.org/medicare-counseling
(530) 898-5923

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Eligibility for Medicare as Active Employee

When covered under a BSSP medical plan as an active employee (or active employee's spouse or child) and eligible for Medicare, BSSP recommends...

Medicare Part A: Consider deferring enrollment in Medicare A until you are covered under a retiree plan. Although Medicare A is free to nearly all, enrollment in Medicare A ends eligibility to contribute to a Health Savings Account (HSA).

Medicare Part B: Defer enrollment until you retire. Begin Special Enrollment process 2-3 months prior to planned retirement date.



NO Late Enrollment Penalty for deferring enrollment IF covered under BSSP active employee's medical plan (as an employee or spouse of active employee).

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Eligibility for Medicare as Active Employee



Full-time employees who are eligible for Medicare may opt-out of BSSP's medical plan with proof of enrollment in Medicare Part A and Medicare Part B.

- 🌍 Opting out prohibits access to all benefits associated with a BSSP medical plan, including the Health and Wellness Centers.
- 🌍 Coverage in BSSP's dental and vision plans may continue.

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RETIRING WITH MEDICARE



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Retiree Coverage with Medicare

Certificated: California Education Code provides opportunity for continuous medical coverage through employee's lifetime.

Classified: Subject to collective bargaining agreement, MOU or contract. If no, then COBRA for 18 months, but not recommended.

Surviving Spouse: At spouse's cost:

- COBRA for 36 months
- To spouse's eligibility for Medicare
- Indefinite



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Retiree Coverage with Medicare

ALL BSSP medical plans require Medicare Part A and Part B effective as of the later of:

- ✓ Medicare eligibility (1st of 65th birthday month or 1st of month prior when birthday is 1st of month)
- ✓ Effective 1st of the month following your date of retirement

🌍 You will not be penalized for late enrollment; before applying for Medicare, request a **Request for Employment Information Form** (Form CMS-L564) from your employer.

🌍 Coverage under retiree status + Medicare Eligibility = Medicare Part A and Part B **REQUIRED**

Without A+B, you will pay an additional \$650/month for each missing part of Medicare.

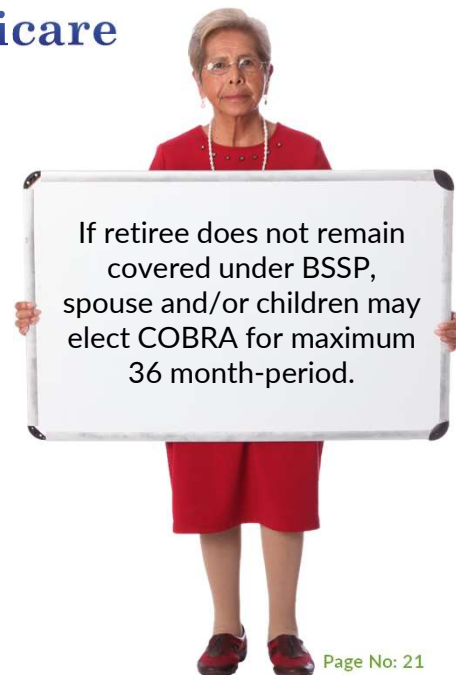
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Retiree Coverage with Medicare

- 🌱 Medicare does not allow enrollment in multiple Medicare Part D plans.
- 🌱 Health and Wellness Centers are not included with BSSP's Medicare Supplement, CompanionCare.
- 🌱 Retiree must remain covered to provide coverage to spouse and/or children not yet eligible for Medicare.



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Retiree Coverage with Medicare

CompanionCare – BSSP's Medicare Supplement Plan

Cost

- \$429 per person, per month through 9/30/2025

Type of Plan

- Medicare Supplement + Part D Rx Coverage (included in cost)
- Medicare Part A and B REQUIRED
- Anthem Blue Cross processes Claims

Provider Network

- Any US provider that accepts and bills Medicare
- Generally, \$0 deductible; \$0 copayments for Medicare-covered services

Pharmacy

- Navitus Medicare Rx
- Costco for Mail Order
- No coverage gap or donut hole

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Retiree Coverage with Medicare

Medicare Part A & B+ CompanionCare

Part B Services: Office Visits, Labs, X-rays, etc.	Medicare Pays	Companion Care Pays	Member Pays
Travel Coverage (when outside the US for less than 6 consecutive months)	\$0 (not covered)	80% of inpatient hospital, surgery, anesthetist and in-hospital visits for medically necessary services for 90 days of treatment per lifetime	20%

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Retiree Coverage with Medicare

CompanionCare – Navitus Medicare Rx Part D



The Medicare Part D prescription drug plan is administered through Navitus Health Solutions.

It is similar but not identical to your BSSP prescription formulary as an active employee or non-Medicare retiree.

	Generic*	Brand-Name
Retail 30-Day Supply	\$9	\$35
Retail 90-Day Supply	\$27	\$105
Costco Mail order 90-Day Supply	\$18	\$90

*\$0 generic copay at Costco is not available.

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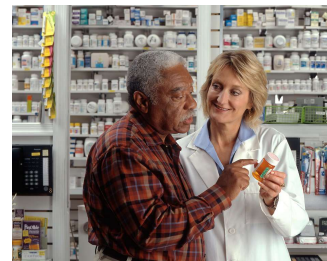
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Retiree Coverage with Medicare

CompanionCare – Navitus Medicare Rx Part D

- ✓ Plan uses Medicare Part D Formulary
- ✓ No donut hole or coverage gap
- ✓ Some exclusions and prior authorizations may apply
- ✓ Auto refills: Only available when using Costco's online mail order services at www.Costco.com/home-delivery
- ✓ No-Hold for Mail Order: If you have a new prescription from your provider, please wait to send it to Costco until you are ready to fill it.



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Retiree Coverage with Medicare

Medicare Part A & B+ CompanionCare

CompanionCare



- More expensive
- \$0 out of pocket costs for care
- No provider network, only Medicare assignment

Other Medicare Supplements



- Many plans available offering lower premiums
- Reasonable out of pocket costs for care
- Provider networks vary

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DENTAL, VISION & OTHER BENEFITS

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Dental Benefits



Monthly Rate	Plan 1	Plan 8	Plan 10	Plan 12
In-Network Benefits	PPO Network	Premier+PPO Network	Plan 8	Plan 10
Calendar Year Benefit	\$1,200 PPO \$1,000 non-network	\$2,200 PPO \$2,000 Premier and non-network	<i>plus</i>	<i>with</i>
Cal Year Deductible	\$50 / \$150	None	100% up to \$2,000 lifetime	\$3,000 Calendar Year Benefit PPO + Premier
Cleanings	3	3	Orthodontia Benefit per covered family member	\$2,000 Calendar Year Benefit non-network
Preventive Care	Plan pays 100%	Plan pays 70-100%		
Fillings, etc.	Plan pays 80%			
Crowns, etc.	Plan pays 50%			
Bridges/ implants	Plan pays 50%	Plan pays 50%		
Night Guard	Plan pays 50% up to \$750	Plan pays 50% up to \$750		
Orthodontia	Not Applicable	Not Applicable		

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Vision Benefits

vsp
vision care






Monthly Rate	Plan 4	Plan 4X	Plan 8	Plan 8X
Eye Exam Copay	Every 12 months \$10	Plan 4	Plan 4	Plan 4
Eyeglass Lenses Frames	Every 12 months Every 24 months	<i>plus</i>	<i>with</i>	<i>with</i>
Frame Allowance	\$250	Annual supply of contacts at \$50 with no impact to allowance for glasses	Frames every 12 months	Frames every 12 months + Annual supply of contacts at \$50 with no impact to allowance for glasses
Costco/Walmart/Sam's Club Frame Allowance	\$135			
Computer Vision Care	✓			
Contact Lenses	Every 12 months			
Contact Lens Exam Copay	\$60 (instead of glasses)			

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Other Benefits

-  Life Insurance (The Hartford): This may be converted to a private policy, but it is expense.
-  MASA: You may continue this benefit until Medicare-eligibility, as long as you also have BSSP medical, dental and/or vision benefits.
-  Pet's Best Pet Insurance: You may continue this benefit indefinitely, as long as you also have BSSP medical, dental and/or vision benefits.
-  American Fidelity: Some may be converted to a private policy.
-  Long Term Care: You may convert to a private policy.

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WHAT'S NEXT?





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Next Steps



-  Notify your employer of your intent to retire
-  Employer will provide you with information regarding your district-specific contribution (if applicable) and plan options as a retiree
-  Employer will notify BSSP of your upcoming retirement
-  BSSP will send information about CompanionCare and enrolling in Medicare, if applicable

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We are here to help!



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SELF-FUNDED PROGRAMS

THANK YOU

Christy Patterson
Executive Director
cpatterson@bsspjpa.org

Nicole Strauch
Employee Benefits Manager
nstrauch@bsspjpa.org



EMAIL US:
bssp@bsspjpa.org



PHONE NUMBER:
(530) 879-7438



WEBSITE:
www.bsspjpa.org

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