

TRANSCRIPT



Hello, my name is Marie Carroll, and I am a Senior Counselor at the School Employees Retirement System of Ohio.

As a counselor, I help our members understand how their pensions are calculated and assist them with the retirement process.

In this video, I will be walking you through the consultation requirement for members who are interested in SERS' health care coverage, but are not yet eligible for Medicare.

SERS does **not** do this counseling. Instead, it is provided by another company called UMR. Most people become eligible for Medicare at age 65. If you are not yet 65, this information is for you.

Non-Medicare counseling will help you determine what coverages are available and which options are more affordable to you.

It will help you to compare SERS' traditional group coverage with the Marketplace Wraparound HRA option.

In most situations, a Marketplace plan will be more affordable when combined with Wraparound reimbursement for out-of-pocket costs.

You will not need to complete counseling if:

- You will be waiving health care coverage, or
- A family member will be enrolling in the SERS Aetna Medicare Plan (PPO).

A company called UMR, SERS' Marketplace Wraparound administrator, handles the consultations.

Once you've requested or submitted a health care or benefit application, you will call UMR at 1-888-236-2377 to start the consultation requirement.

During your consultation, a UMR counselor will discuss the Marketplace plans available where you live.

These plans are offered through the federal and state health insurance marketplaces.

Most people will qualify for premium reductions based on their household size and income.

SERS' Marketplace Wraparound Health Reimbursement Arrangement, or HRA, provides reimbursements for Marketplace plan deductibles, co-pays, and coinsurance.

To receive reimbursements, you must enroll in a Marketplace plan with the assistance of UMR.

To prepare for your consultation, ask yourself:

- Will I need single or family coverage?
- What are the ages for those seeking coverage?

You should also have the following information ready for your appointment:

- ✓ Estimated gross yearly household income
- ✓ List of your usual doctors and hospitals
- ✓ List of prescription drugs you take
- ✓ Date your current health coverage will end

The counseling will take about 30 minutes.

If you choose a Marketplace plan with the SERS Marketplace Wraparound HRA, an appointment may be made to complete your plan enrollment.

Once you complete your counseling, UMR will notify SERS.

- If you select the Wraparound option, UMR will help you with the Marketplace plan enrollment.
- SERS will set up the HRA portion to make you eligible for the Wraparound reimbursements.
- SERS will also mail an enrollment confirmation letter.

The *Member Health Care Guide* has more information about the counseling.

You can access the Guide by visiting our website at ohsers.org. Click the 'Members' tab, and under the 'Ready to Retire' section, find and click 'Health Care Coverage.' Scroll down to find the link for the *Member Health Care Guide*.

Thank you, and Happy Retirement!