Frequently Asked Questions
BlueSecureSM Retiree Group Supplemental Medical Plan

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Plan Information

1. Why is Oklahoma State University (OSU)/A&M making this change in insurance plans?

Oklahoma State will now be able to better manage the health care benefits for our employees through this shift to BlueSecure. The three new BlueSecure retiree group supplemental medical plans offered are comparable to the current Plans F, F-High Deductible, and G. With this change, everyone will need to complete a new enrollment form and choose a new plan.

2. How will my benefits change?

Your OSU/A&M health coverage will change from the current individual Blue Cross and Blue Shield of Oklahoma (BCBSOK) offerings to the BCBSOK BlueSecure Retiree Group Supplemental Medical Plans. You will continue to have the freedom and security of medical coverage that goes wherever you go. Your employer-sponsored retiree plan includes three enhanced BlueSecure options.

The majority of retirees will continue to have access to coverage options comparable to current Plans F, F-High Deductible, and G, through BlueSecure Enhanced Plans 3, 4, and 5. If you are one of the few retirees that no longer has access to your existing plan design, you will have the opportunity to choose a more robust offering, which will reduce your overall out-of-pocket cost.

3. Will my provider network change?

No. OSU/A&M’s 2021 BlueSecure supplemental medical plan options offer you access to any provider nationwide that accepts Medicare assignment. Therefore, you will have more flexibility in choosing your providers.

4. Am I covered by my BCBSOK Supplemental Medical Plan if I do not live in Oklahoma?

Yes. OSU/A&M’s BCBSOK BlueSecure plans offer coverage nationwide. You can visit any provider that accepts Medicare assignment.

Enrollment

1. Do I need to be enrolled in Medicare to receive my retiree medical and drug benefits?

Yes. Enrollment in Medicare Part A and Part B is required for retirees to be eligible for the Oklahoma State University post-65 retiree medical plans.

If you are not currently enrolled in Medicare, please contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778), or go to www.socialsecurity.gov/retirement to enroll in Medicare.

2. What are some important dates I should know?

- **Webinars:** retirees can access an informational webinar [here](#) any time after 9/15.
- **September 15, 2020:** Education Helpline opens.
- **Late September 2020:** Retirees will receive a BlueSecure enrollment kit
- **October 12 – October 30:** Open Enrollment
3. What can the Education Helpline assist me with?

The Education Helpline can support you in better understanding your benefits.

The Education Helpline at 1-888-984-4102 will be available on:
- **September 15 – January 31** - daily, 8:00 a.m. to 9:00 p.m. CT
- **February 1 – August 30** - Monday through Friday, 8:00 a.m. to 8:00 p.m. local time.

Alternate technologies (for example, voicemail) will be used on weekends and holidays.

4. What do I need to do to enroll?

This change will require you to act, to either enroll in one of the three new plan offerings or decline future coverage.

The Enrollment Kit with detailed enrollment information will be supplied to you by OSU. Please review those materials carefully when you receive them and complete the enclosed enrollment forms. If you have questions, please call the Education Helpline at 1-888-984-4102.

5. What does “Medicare Reason” mean?

Most Americans join Medicare when they turn 65, but it’s also available to younger people with certain disabilities and people with End-Stage Renal Disease (permanent kidney failure that requires dialysis or a transplant). Circle the option that applies on the form, and provide the effective date for your Part A enrollment.

6. Do I have to enroll in Medicare and BlueSecure plans when I turn 65?

- **Active Employees** – No, OSU does not require Active employees or their covered spouses to enroll in Medicare when turning 65. If you are an Active employee/covered spouse and YOU DO enroll in Medicare Part B while still covered on OSU plans, then Medicare will be the secondary payer.
- **Retired Employees** – Yes, Retired employees and their covered spouses are required by OSU to enroll in Medicare Part B when turning 65. In addition to Medicare, Retired employees/covered spouses have the option to also enroll in OSU’s BlueSecure and Medicare Part D Prescription plans.

7. I (or my spouse) am turning 65 soon, how do I enroll in the BlueSecure plans?

- **Active Employees and their covered spouses** are not required to enroll in Medicare when turning 65. If you do decide to enroll, the OSU Active policy will be the primary payer and Medicare will be secondary. Active employees/covered spouses do have the option to drop OSU coverage and enroll in Medicare as a qualifying life event. However, Active employees are not eligible to enroll in OSU’s BlueSecure plans. Therefore, they would need to find Medicare plans elsewhere.
• **Retirees** – 3 months prior to a retiree’s 65th birthday a “Turning 65” packet is mailed to them by OSU Benefits. It includes instructions and the applications for OSU’s BlueSecure and Medicare Part D Prescription plans.

8. **Why would I choose an employer-sponsored Medicare plan over an individual plan?**

   Employer-sponsored Medicare plans tend to have richer benefits than individual Medicare plans. Furthermore, employer-sponsored medical plans are often partially subsidized by employers, decreasing retirees’ costs.

   **Because of this change, you will be required to take action to either enroll in one of the three new plans offered or decline any future coverage.**

9. **Can I cover dependents?**

   If you are covered by a plan, in most cases, you may also cover your Medicare-eligible dependents.
   - Your dependents (spouse and/or children) cannot be covered on a plan if you are not covered.

10. **What if I am over 65 and my spouse is under 65, or vice versa, at the time of retiring?**

    - The **Under** 65 individual would stay on the BlueOptions or BlueEdge.
    - The **Over** 65 individual would enroll in Medicare and the BlueSecure.

**Benefits and Coverage**

1. **What are my medical plan options for 2021?**

   You can choose one of the three BlueSecure Enhanced Plan options, all of which provide excellent coverage. The three options vary on the basis of payment structures and extent of coverage, allowing you to evaluate your personal situation and choose the best option for you and your dependents.

   - **Enhanced Plan 3** provides the most robust coverage, and therefore has the highest premium.
   - **Enhanced Plan 4** requires you to meet an annual deductible before any benefits are paid out, and therefore has the lowest premium of the three options.
   - **Enhanced Plan 5** is similar to Enhanced Plan 3 but does not cover the Part B deductible.

   More detailed cost-sharing information will be presented to you on the Benefit Highlight flyer in your BlueSecure Enrollment Kit.
2. **How do I pay for my BlueSecure plan?**

OSU/A&M’s Billing Administrator is Chard Snyder. All retiree benefit premiums are paid directly to Chard Snyder. When you retire, Chard Snyder will send you information about payment options, and each calendar year at the time benefits change on January 1, new billing information will be provided.

3. **What are my monthly BlueSecure plan premiums?**

The new 2021 BlueSecure plans are based on age only. Please refer to the enrollment kit for more information on rates.

4. **Will I be refused coverage due to a pre-existing condition? Can my policy be cancelled once I am enrolled because of my condition? Can my rate be raised for that reason?**

Your coverage cannot be cancelled, your claims cannot be denied, nor can your premium be increased because of a pre-existing condition.

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### Other Resources

- [Oklahoma State University Human Resources](#)