



FAQ for Retirees

1. What will happen to my current insurance after June 30, 2021?

- ❖ All EDCO group insurance plans will come to an end June 30, 2021. This includes medical, dental, vision, disability and FSA plans. As of July 1, 2021, individuals in the retiree cohort will need to find their own insurance.

2. Why is group insurance no longer available from EDCO after June 30, 2021?

- ❖ Without active employees, EDCO can no longer purchase group insurance. Retirees who were participating in an EDCO group insurance plan with their costs for the insurance subsidized in part by the Retiree Health Trust will continue to be eligible for partial reimbursement of their costs from the Trust. The difference is that the eligible retiree will need to purchase their own insurance coverage, pay for it, and then submit a timely request for reimbursement with supporting documentation to the Trust.

3. What is the Retiree Health Trust?

- ❖ The Retiree Health Trust is a VEBA (Voluntary Employees Beneficiary Association) trust established by EDCO Collaborative. It was first established in 1997. It is not an OPEB trust such as those established in 2016 under new state legislation. The sole purpose of the Retiree Health Trust is to assist in funding retiree medical coverage and trust administration. It cannot be used for any other purpose.

4. Where do I go to find new medical or dental insurance?

- ❖ All employees and retirees can go to the Massachusetts Health Connector for insurance resources. You are not restricted to subscribing to a Tufts health plan. The link is below:
<https://www.mahix.org/individual/>
or
<https://www.mahealthconnector.org/help-center/in-person-help>
- ❖ You can also find information here:
<https://www.hsainsurance.com/Home.aspx>
- ❖ In addition, below is a link for information for employees and retirees under 65 who would like to join Tufts Health Plan on their own. The plans are through the connector:
<https://tuftshealthplan.com/enrollnow>
- ❖ If there are questions regarding the current plan benefits and claims, members can continue to call member services at 1-800-462-0224. This number is on your ID cards.
- ❖ For retirees over the age of 65, you can find additional information here for insurance resources:
 - Tufts Medicare Preferred Member Services – 800-701-9000 (Med Supplement/PDP)
 - Tufts Medicare Complement Plan Member Services – 800-870-9488
 - SHINE – <https://www.mass.gov/health-insurance-counseling> or 800-243-4636
 - <https://www.mass.gov/doc/medigaphmo-guide-effective-010120/download>

5. Will vision insurance be covered?

- ❖ Only if your new medical coverage includes vision. Separate vision plans will not be covered.

6. Will prescription costs be covered?

- ❖ When choosing a new plan, you should inquire if it provides prescription drug coverage. If it does not, you may need to seek separate coverage such as Medicare Drug Coverage (Part D).

7. Can I choose any insurance provider I want?

- ❖ You can choose any health insurance carrier licensed to sell such insurance in your state of residence.

8. How will EDCO help me to pay for the costs of the health insurance I decide to buy?

- ❖ The Trust provides for partial reimbursement to you for your costs for qualifying health insurance you have purchased. A copy for the reimbursement form is attached and there is a link to the reimbursement form on the EDCO Collaborative website detailing the information needed for reimbursement. The form and the necessary documentation to support your request for reimbursement must be filed timely in order for you to be eligible for this partial reimbursement.

9. Will I need to provide proof of coverage and proof of payment to be reimbursed?

- ❖ Yes. Refer to the reimbursement form for more details on those requirements.

10. Where do I send my reimbursement form and documentation to get reimbursement?

- ❖ You will find that information on the reimbursement form.

11. How much of my insurance will the Retiree Health Trust pay?

- ❖ With EDCO closing down, the Trust will have no more income. The Board is exploring how best to preserve the Trust's financial ability to continue to support our retirees by helping them to pay their insurance costs. Participants will be reimbursed the lower of the dollar amount or the percentage set forth in Appendix A to the revised Retiree Health Plan. For specific information regarding your individual plan, please contact EDCO's Benefits Coordinator.

12. How long will reimbursement from the Trust be available?

- ❖ Subject to adequate funds remaining in the Trust, reimbursement payments to eligible retirees are anticipated to continue for many years. Reimbursement will only be available to eligible retirees timely submitting complete reimbursement requests for qualified health insurance with all necessary supporting documentation.

13. Payment for my insurance is deducted from my pension. What will happen July 1, 2021?

- ❖ If your insurance is deducted from your pension, the last payment will be deducted in June for June 2021 coverage. As of July 1, 2021, no further deductions will be taken from your MTRS or MA State Retirement pension accounts towards your insurance costs. You will need to pay for the entire cost of your insurance directly to the health insurance carrier that you select. You may then submit a claim for reimbursement as detailed above.

14. What will happen to my pension?

- ❖ Your pension with MA Teachers Retirement or MA State Retirement is not affected by EDCO's closing.

15. If I am over 65 and have not received my notification of termination of insurance from Tufts, when should I expect to receive this?

- ❖ Summary Response from Tufts: *Due to the timing of invoice runs on the Medicare side, our operations team was not able to begin the process of disenrolling members from the group until last week. These letters should hit homes within the first to 10 days of June, in accordance with CMS guidelines. We can confirm that members **do not** need to receive a termination letter in order to enroll on another Medicare plan.*

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