



RETIREMENT

DECISIONS YOU MAKE AT THE TIME OF RETIREMENT can affect your healthcare coverage in the future, so it is important to be aware of your options.

RETIREMENT BASICS

When you retire, you are able to continue your MUST health coverage through your employer's health plan, as long as (1) you have coverage in place prior to retirement, and (2) the group retains MUST coverage. You must meet eligibility requirements and you may be responsible for paying the premiums. For more information and the required forms, visit <http://mustbenefits.org/retirees/>.

If you drop your MUST coverage after you retire, you will not be eligible to reinstate coverage. However, if you are subsequently employed by another MUST group, you may become eligible under the new group's coverage as an active employee.

If you are married and drop coverage due to reaching Medicare age and your spouse would like to continue coverage, your spouse is eligible for 36 months of continued coverage through COBRA. Contact MUST if you want to explore COBRA coverage for your spouse at **(800) 845-7283** or contact@ms-sf.org.

MUST BENEFITS AND MEDICARE

You can keep your MUST coverage even if you are covered by Medicare. If you are retired and over age 65, Medicare will be your primary coverage with MUST being secondary. Upon reaching retirement and age 65, your premium may be automatically reduced. Contact your district clerk, business manager or MUST for premium details.

If you are active (working) and become Medicare-eligible at age 65, your MUST coverage will remain primary until you retire.

If you are retired and become covered under another plan through active employment, your employer's plan will become primary for you (and possibly your spouse) and MUST will become secondary.

If your spouse becomes Medicare eligible and you are an active employee, MUST will remain their primary plan. If you are retired and your spouse turns 65, their Medicare becomes primary and MUST secondary.

LIFE AND LONG-TERM DISABILITY

Basic Life and Accidental Death and Dismemberment (AD&D) provided in conjunction with the MUST medical coverage may be converted to an individual product at the time of retirement. If you are also covered by supplemental employer-paid or voluntary employee-paid life/AD&D insurance, those too may be converted to an individual policy. For more information on converting any of these coverages, please contact MUST at **(800) 845-7283** or contact@ms-sf.org.