

Charting the Course YOUR NEXT CHAPTER

COMMON QUESTIONS

If I choose not to continue my retiree coverage through my old employer during the district's open enrollment period, does this trigger a Special Enrollment Period for purposes of exploring Marketplace (on and off-exchange) coverage options?

Yes, for purpose of exploring coverage on the Marketplace coverage options. There is not a distinction between "terminating" or "renewing"; your Qualifying Event date is your last day of coverage. You will receive a notice of creditable coverage letter from MUST.

If I'm eligible for other coverage but haven't enrolled yet, can I qualify for Marketplace (on-exchange) premium tax credits?

Yes, you can explore your options before and during your district's open enrollment period. Depending on your situation, you may also qualify for a premium tax credit. You have a Special Enrollment Period 60 days before or after the Qualifying Event, which is your last day of coverage. Explore your options early. For more information call 1-800-318-2596 or contact Jarett Laden, MUST marketing representative, at 406-366-3252 or jladen@ms-sf.org.

I'm 63 and enrolled in a retiree health plan through my former employer/district. Can I look for coverage and subsidies in the Marketplace?

Yes, you can explore your options before and during your district's open enrollment period. Depending on your situation, you may also qualify for a premium tax credit. You have a Special Enrollment Period 60 days before or after the Qualifying Event, which is your last day of coverage. Explore your options early. For more information call 1-800-318-2596 or contact Jarett Laden, MUST marketing representative, at 406-366-3252 or jladen@ms-sf.org.

REMEMBER: Outside of your district's open enrollment or a special enrollment period, you may not be able to voluntarily drop your retiree coverage and replace it with other Marketplace coverage. Consult with a licensed insurance agent specialized in Marketplace coverage.



For questions about your options, contact

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OR

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I'm 63 and about to retire. I'll be offered a retiree health plan. Can I look for coverage and subsidies in the Marketplace instead?

Yes, you can explore your options before and during your district's open enrollment period. Depending on your situation, you may also qualify for a premium tax credit. You have a Special Enrollment Period 60 days before or after the Qualifying Event, which is your last day of coverage. Explore your options early. For more information call 1-800-318-2596 or contact Jarett Laden, MUST marketing representative, at 406-366-3252 or jladen@ms-sf.org.

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You can also explore COBRA coverage.

I'm a district retiree and elected COBRA, which is expensive. Can I drop my COBRA coverage during district open enrollment and enroll in district retiree coverage instead?

No. Upon retirement, if you were a district eligible covered employee, you needed to notify MUST and/or your business manager within 60 days of your last day of employment of your decision to continue coverage as a retiree.

AFTER
climbing
THE
MOUNTAIN
YOU CAN
FINALLY
enjoy
THE VIEW.



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