STARTING SHORTLY

You are in the right place. We will begin in just a moment.

Please note: Only the first half of this session will made available at on the OHR website page for Retirement Readiness.

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HAVE A QUESTION?
Use the **Q&A feature** on your screen to submit questions at any time during the session.

See final slide for full disclosures & CBA guidance.

Office Of Human Resources, Benefits Department

University of Pittsburgh

Educational Series

Retirement Readiness:

Your Passport to the Next Chapter

Medicare & Social Security Benefit Strategies

PASSENGERS: University of Pittsburgh Employees

DESTINATION: Retirement

MAY ✈ AUG

June 16, 2026

Noon – 1.pm.

Presenters

For Benefits Customer Support following the presentation:
[Submit a question or comment]
Phone: 833-852-2210 (Phone Hours: Monday - Friday, 8:30 am to 5:00 pm)

Lindsey Bandison

Benefits Customer Support Supervisor

Moderator

Tammy Weaver

Sr. Benefits Analyst,

Retiree Benefits & Life Insurance

Moderator

Ana Frost

Benefits Analyst,

Retirement Savings & SAVI

Moderator

Kate Young

Manager of Benefits, Health & Welfare Benefits

External Guest Speakers

pennsylvania
Medicare Education and Decision Insight

Jody Perez

WFS Administrative Supervisor-Older Adults Volunteer Services, Allegheny County, PA Medi Coordinator (PA MEDI/PACE)

Sara Thomas

Sr. Director, Wealth Management (TIAA)

University of Pittsburgh

ITINERARY

Welcome & Session Overview

Medicare 101:

Presented by Guest Speaker Jody Perez

Social Security Benefits Planning*

Presented by Guest Speaker Sara Thomas

Wrap Up & Next Steps

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Pitt Passport

Guest Speaker

pennsylvania
Medicare Education and Decision Insight

Jody Perez
WFS Administrative Supervisor-Older Adults Volunteer Services, Allegheny County, PA Medi Coordinator (PA MEDI/PACE)

University of Pittsburgh

- Medicare 101

- Presented by: Pennsylvania Medicare Education & Decision Insight, PA MEDI

This presentation is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $1.9 million with 100% funding by ACL/HHS. The contents are those of the author and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

PDA pennsylvania DEPARTMENT OF AGING

What we will cover…

- Overview of the PA MEDI Program
- Medicare Basics
  - Parts of Medicare, Options, Costs, Enrollr
- Coordination of Benefits
- Penalties
- Switching Plans
- Cost Savings Programs
- Where to Find Help

What is PA MEDI?

- **Pennsylvania's** State Health Insurance Assistance Program (SHIP)
- Supported by both federal and state funds (i.e., SHIP Base, MIPPA and Lottery funding)
- Services provided locally through Pennsylvania's 52 Area Agencies on Aging
- Supported by over 300 volunteers statewide

pennsylvania
Medicare Education and Decision Insight

SHIP
State Health Insurance Assistance Program
Navigating Medicare

What is Medicare?

- A federal health insurance program for:

  People age 65 years or older

  People under age 65 with certain disabilities

  - ESRD (End Stage Renal Disease)
  - ALS (Lou Gehrig's Disease)
  - Other disabilities are determined by the Social Security Administration

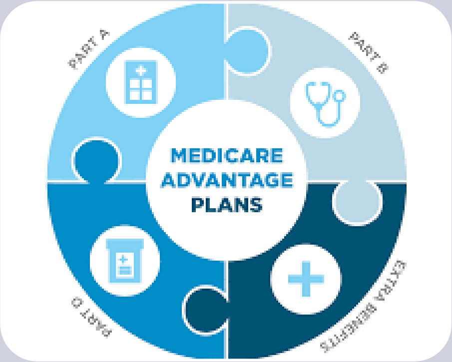
- You must be a U.S. Citizen or legal immigrant for at least five years

Medicare is not the same as Medicaid

Medicare has Four Parts

Part A
Hospital
Insurance

Part B
Medical
Insurance



Part C
Medicare
Advantage

Part D
Prescription
Drugs

How Does Medicare Enrollment Work?

If…	Then…
You are collecting Social Security retirement or disability payments	You will be enrolled automatically
You are not collecting Social Security benefits and you will soon turn 65 years old	You should contact the Social Security Administration to sign up

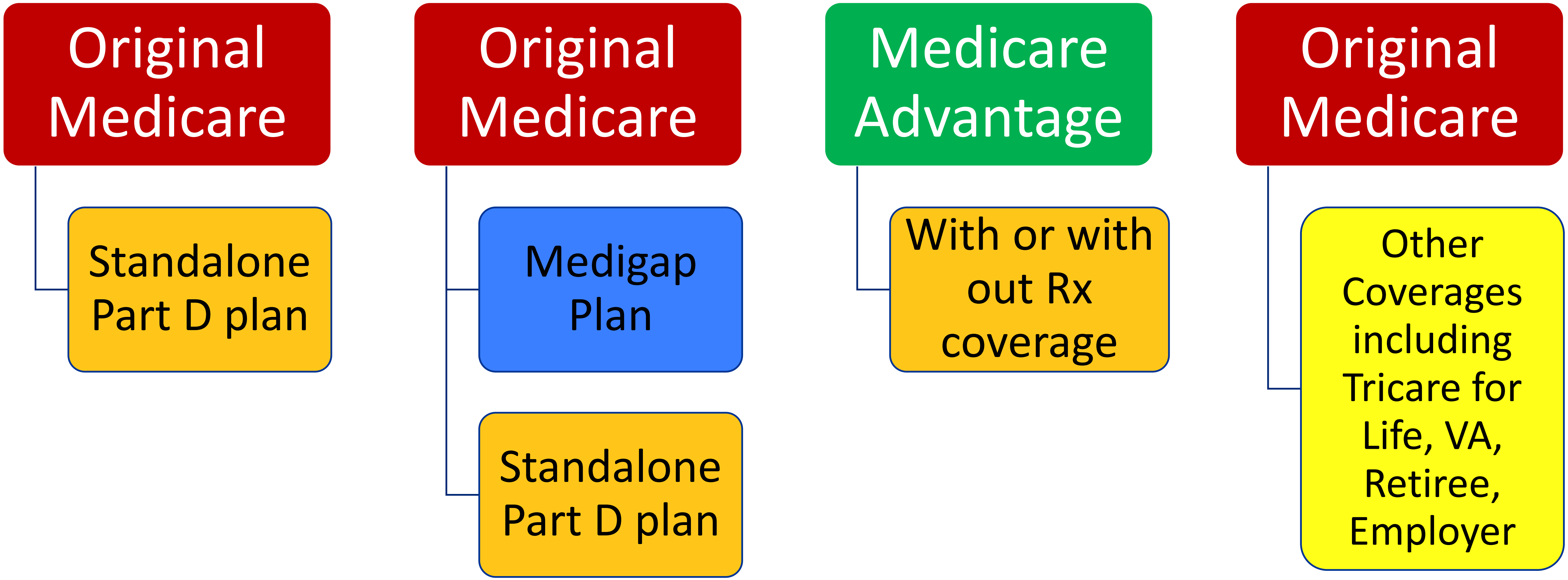
Enroll online at www.ssa.gov

2026 Medicare Costs

	Part A	Part B
Monthly Premium	$0 or up to $565/month*	$202.90 Per month**
Deductible	$1,736 per benefit period	$283 per year
Cost Sharing	Inpatient Hospital $0 for days 1-60 $434/day for days 61-90 $868/day for days 91-150 Skilled Nursing Facility $0 for days 1-20 $217/day for days 21-100	20% of the Medicare approved amount

*If an individual (or their spouse) has not gained 40 work quarters (10 years) with Social Security, they will pay a monthly Part A premium.

**Standard premium. Higher for those at higher income levels.

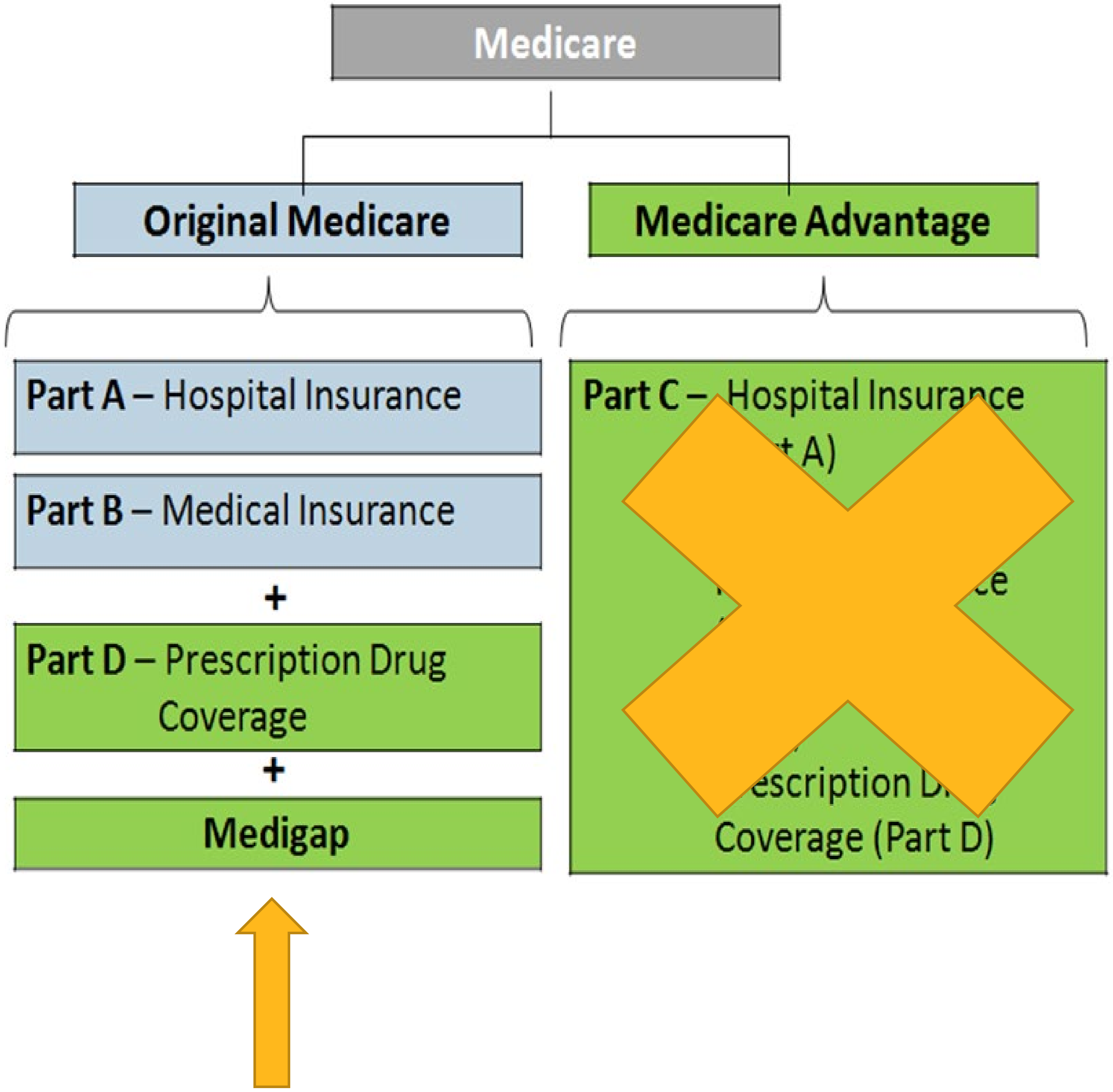

Original Medicare
Standalone Part D plan
Original Medicare
Medigap Plan
Standalone Part D plan
Medicare Advantage
With or without Rx coverage
Original Medicare
Other Coverages including Tricare for Life, VA, Retiree, Employer

Original Medicare	Medicare Advantage

• Does not include prescription coverage
  o Would need to purchase a stand alone Part D plan
• Can see any doctor that accepts Original Medicare
• No referrals for specialists
• Does not include hearing, vision, or dental coverage
• No limit on out-of-pocket costs
• Can purchase a Medigap plan to help cover gaps in costs
	• Usually includes prescription coverage
	• Networks of doctors, service areas
	• Sometimes requires referral for specialist
	• May offer additional benefits
	  o Hearing, vision, dental, OTC allowance
	• Limit on out-of-pocket costs
	• Do not need to purchase Medigap plan
	
	* You will be responsible for the monthly Medicare Part B premium whether you select original Medicare or a Medicare Advantage plan

Medigap Policies

- A policy that pays part or all of the remaining costs that Original Medicare doesn't cover
- Only works with Original Medicare, not Medicare Advantage
- Does not include prescription coverage



Medigap Policies

- Medigap Policies are sold by private insurance companies
  - Current Medigap Policies: A, B, D, G*, K, L, M, N
- Medigap policies are standardized: Medigap policies with the same letter must offer the same benefits, even if offered through different insurance companies
- Medigap policies are sold in three ways: Issue Age, Attained Age and Community Rated

Note: Medigap Plans C and F are available to those who were eligible for Medicare prior to January 1, 2020.

Part D: Prescription Drug Coverage

Offered through private insurance companies as a stand alone prescription drug plan (PDP) or through a Medicare Advantage Plan (MA-PD)

Provides coverage for outpatient prescription medications:

- Brand and generic medications
- Vaccinations not covered by Medicare Part B

Part C: Medicare Advantage (MA) Plans

Medicare Parts A and B + Medicare Part D in one policy

The most common Medicare Advantage plans are:

- Health Maintenance Organizations (HMOs)
- Preferred Provider Organizations (PPOs)
- Special Needs Plans (SNPs)

A plan must cover the same benefits as Original Medicare

Initial Enrollment Period

The Initial Enrollment Period is the first time an individual is allowed to sign up for Medicare Benefits. An individual can choose to join Medicare Parts A, B, C and D during this time.

3 months before the 65th birthday/25th month on disability

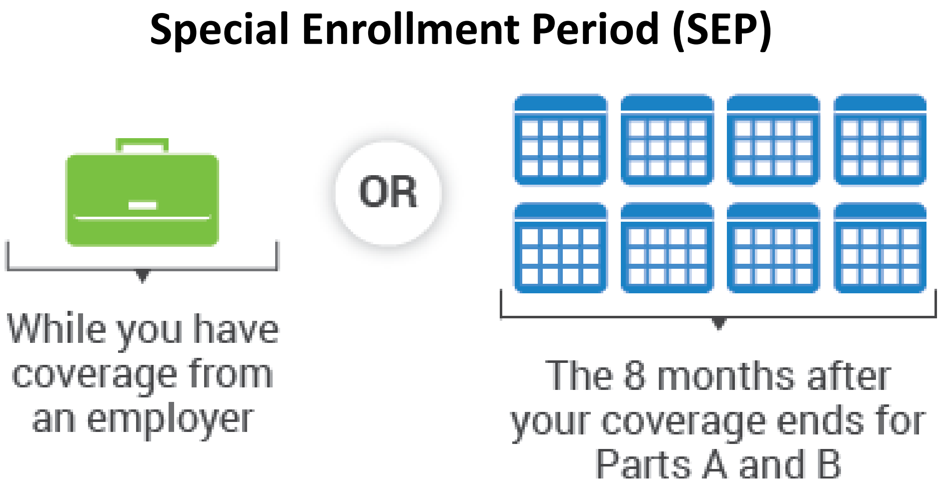
The month of the 65th birthday/25th month on disability

3 months after the 65th birthday/25th month on disability

What if I am still working?

Delaying Part A/B While Still Working

- Before delaying enrollment, you should know:
  - If your insurance will pay primary
  - If you will face delays, gaps in coverage, or penalties if you sign up later
- Special Enrollment Period (SEP)
  - If you (or spouse) are **actively employed** and you are covered by a group health plan, you can delay Medicare enrollment and use Medicare Part B SEP to enroll later
  - No late enrollment penalty for delayed enrollment



Coordination of Benefits

Type of Insurance	Condition	Primary	Secondary
Age 65+ with insurance based on current employment	Fewer than 20 employees	Medicare	Employer Insurance
	20 or more employees	Employer Insurance	Medicare

Type of Insurance	Condition	Primary	Secondary
Disabled with insurance based on current employment	Fewer than 100 employees	Medicare	Employer Insurance
	100 or more employees	Employer Insurance	Medicare

Enrolling in Part B after Delaying

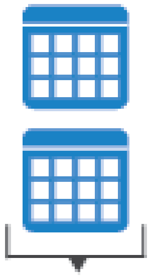
- If you already have Part A and you are signing up for Part B after delaying enrollment, complete the following forms:
  - CMS 40B – Application for Part B
  - CMS L564 – Proof of employment/insurance, partially filled out by employer
    - Fill out multiple if there have been different employers since becoming Medicare eligible

- Turn forms in together ahead of time, if able, to local Social Security Office for processing. Will receive new Medicare card.
- If you need A and B, make an appointment with SSA or apply online. Still obtain the L564 form(s) to avoid a penalty.

Delaying Part D While Still Working

- Before delaying Part D enrollment, you should know:
  - Whether you will have a Special Enrollment Period (SEP)
    - Individuals covered by prescription drug coverage through employer/union have a SEP to get Part D later.
  - Whether you will have a Late Enrollment Penalty (LEP)
    - You do not have a penalty as long as you were covered by **<u>creditable</u>** drug coverage while eligible for Part D
    - If you delay Part D enrollment and do not have creditable drug coverage, you will likely have Part D penalty

Special Enrollment Period (SEP)



The 63 days after your coverage ends for Parts C and D

Tips for Delaying Medicare

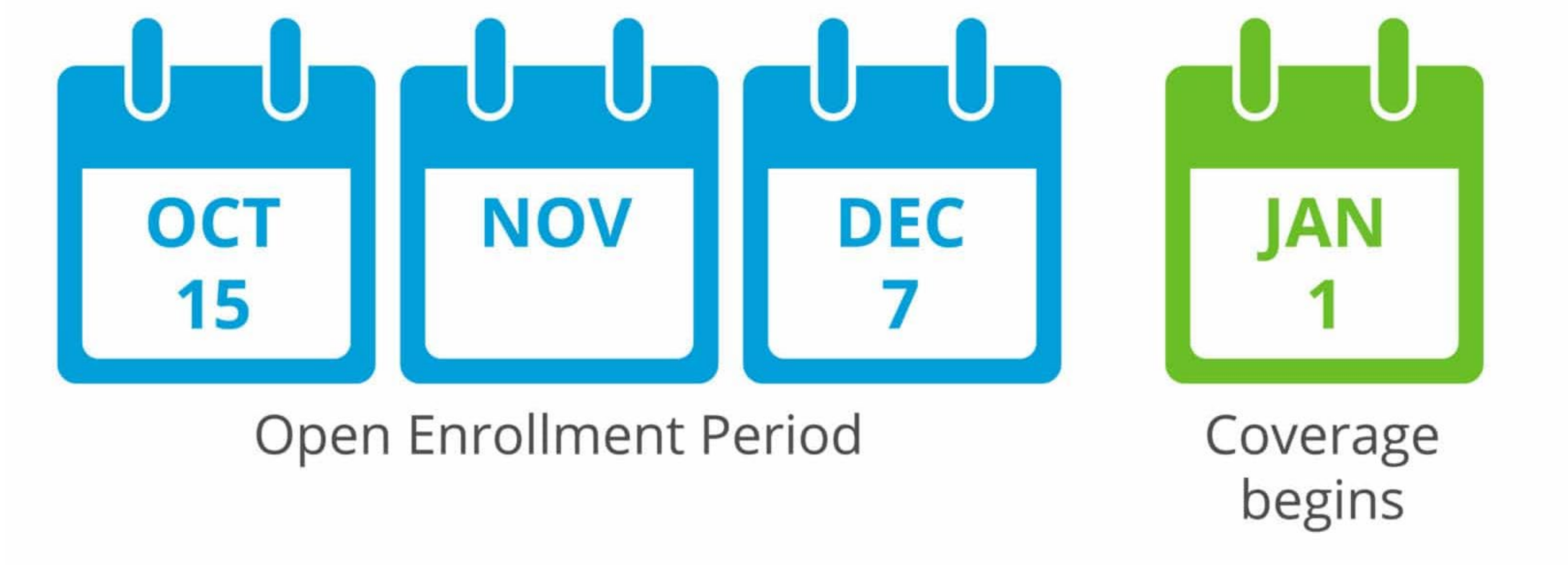
- **<u>Individuals should keep records of health insurance coverage</u>**
- Always talk with the plan's administrator and Social Security to double check the rules
  - Write down **who** you spoke to, **when** you spoke to them, and the **result** of the conversation
- Most individuals should still sign-up for free Part A
  - **Exception:** taking Medicare while contributing to a Health Savings Account may result in a tax penalty
- Losing COBRA or retiree coverage does not give someone a Special Enrollment Period to sign up for Medicare Part B. It is not **<u>active</u>** employment coverage.

Retiree Health Plans

- Generally is secondary coverage to Medicare – recommend enrolling in Parts A & B
- Retiree plans can vary in type, price and coverage.
- If dropped, it may be difficult to get back.
- Talk to your Human Resources Department or your Benefits Administrator about Retiree Health Plan benefits and how it works with Medicare.
  - Please bring retiree plan information when seeing a PA MEDI Counselor.

Medicare <u>Annual</u> Open Enrollment Period

You can join, switch or disenroll from a Medicare Advantage Plan or a Part D Plan during the Medicare Annual Open Enrollment Period.



Medicare Savings Programs	Extra Help Program	PACE and PACENET
Can help with the payment of the Medicare Part B Premium and other Medicare cost sharing depending on income/resources Apply through County Assistance Office Income/asset limits apply	Can help to lower or eliminate Medicare Part D premium/deductible and lower prescription drug co-pays. Apply through the Social Security Administration Income/asset limits apply	Will help to lower prescription drug costs. Apply through the Pennsylvania Department of Aging Must be 65 or older Income limits apply

PACE and PACENET Eligibility

Based on previous year's income

PACE

- $14,500 or less for a single person
- $17,700 or less for a married couple

PACENET

- $14,501 to $33,500 for a single person
- $17,701 to $41,500 for a married couple

- Part B premiums are excluded.
- Assets are not counted.

How can this Program benefit me?

- OPEN Formulary
- Low Prescription Copays

  PACE: $6.00 Generic; $9.00 Brand
  PACENET: $8.00 Generic; $15.00 Brand
  90-day supplies only possible through a Part D plan

- No benefit cap. No deductible.
- Seamless Coordination of Benefits with Medicare Part D

How does PACE/PACENET work with Medicare Part D?

- Part D is primary; PACE/PACENET secondary
- Covers medications that the Part D plan does not cover

Premium Payment Agreements

2026 Partner Plans

- **Wellcare**
  - Wellcare Classic (S4802/080)
  - Monthly Premium $14.70

- **SilverScript**
  - SilverScript Choice (S5601/012)
  - Monthly Premium $22.70

Premium Payment Agreements

2026 Non-Partner Plans

- A full list can be found on our website

https://pacecares.primetherapeutics.com/2026-Medicare-Part-D-Plans.html

Monthly Premiums

PACE with Medicare Part D

- Monthly premium paid by PACE (up to the regional benchmark of $32.71)
  - **IF** enrolled in one of the premium payment agreement plans (Partner or Non-Partner)

PACE/PACENET Annual Renewal

- Annual renewal application is NOT required
- Completed by the Program using file exchanges
- Looks at income two years prior – Used 2024 income for 2026 renewal
- Cardholders receive correspondence indicating any changes to their enrollment

- **Note**: If the cardholder becomes ineligible, then they can re-apply by completing a new application on January 1st of the following year, if their income for the previous year has changed.

How to Apply

- **Phone:** 1-800-225-7223
- **Online:** https://pacecares.primetherapeutics.com
- **Mail:** P.O. Box 8806, Harrisburg, PA 17105-8806
- **Email:** papace@primetherapeutics.com
- **Fax:** 1-888-656-0372

Help is Available

- PA MEDI Helpline: 1-800-783-7067
- Allegheny County PA MEDI Helpline: 412-661-1438
- Local PA MEDI Office: Contact your local Area Agency on Aging https://www.aging.pa.gov/aging-services/medicare-counseling

Help is Available

- Social Security: 1-800-772-1213 or www.ssa.gov
- Medicare: 1-800-633-4227 or www.medicare.gov
- Medicare's Benefits Coordination & Recovery Center: 1-855-789-2627
- PA Senior Medicare Patrol: 1-800-356-3606

Join PA MEDI! Become a Volunteer

- Help us help people like you
- Learn more about Medicare
- Meet new friends
- Make a real difference in your community

pennsylvania
Medicare Education and Decision Insight

Contact your local Area on Aging for more details or visit:

https://www.aging.pa.gov/Pages/Volunteer.aspx

Guest Speaker

Sara Thomas,
Sr. Director, Wealth Management (TIAA)

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Questions?

Submit yours via the Teams Q&A panel

We will answer as many as time allows.

Wrap Up

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What’s Next?

Register for the Next Session

Make sure you are registered for Session 4 of the Summer Retirement Readiness Series. Register at hr.pitt.edu/retirement-readiness.

Download the Retirement Readiness Passport

If you haven't already, download the Passport PDF to track your progress through the 10-session series and take notes.

Check Out the Retirement Readiness Webpage

Visit the newly updated Retirement Readiness webpage at hr.pitt.edu/retirement-readiness for resources, recorded sessions, FAQs, and more.

Don't Miss What's Next

SESSION 4

Wednesday, June 17

Post-65 Health Insurance: Navigating Your Benefits at 65+

Benefit strategies for a smooth transition at 65

✨ **What does Retiree Health Coverage Look like at age 65?**

🕒 Noon – 1 p.m. 💻 Live webinar (Recording available)

Featuring Panelists from the Insurance Carriers for Post-65 coverage (UPMC, Highmark, Davis Vision by MetLife, United Concordia & more!)

SESSION 5

Tuesday, July 14

Retirement Ready: Income, Savings & Financial Planning

Understanding the financial aspects of retirement income

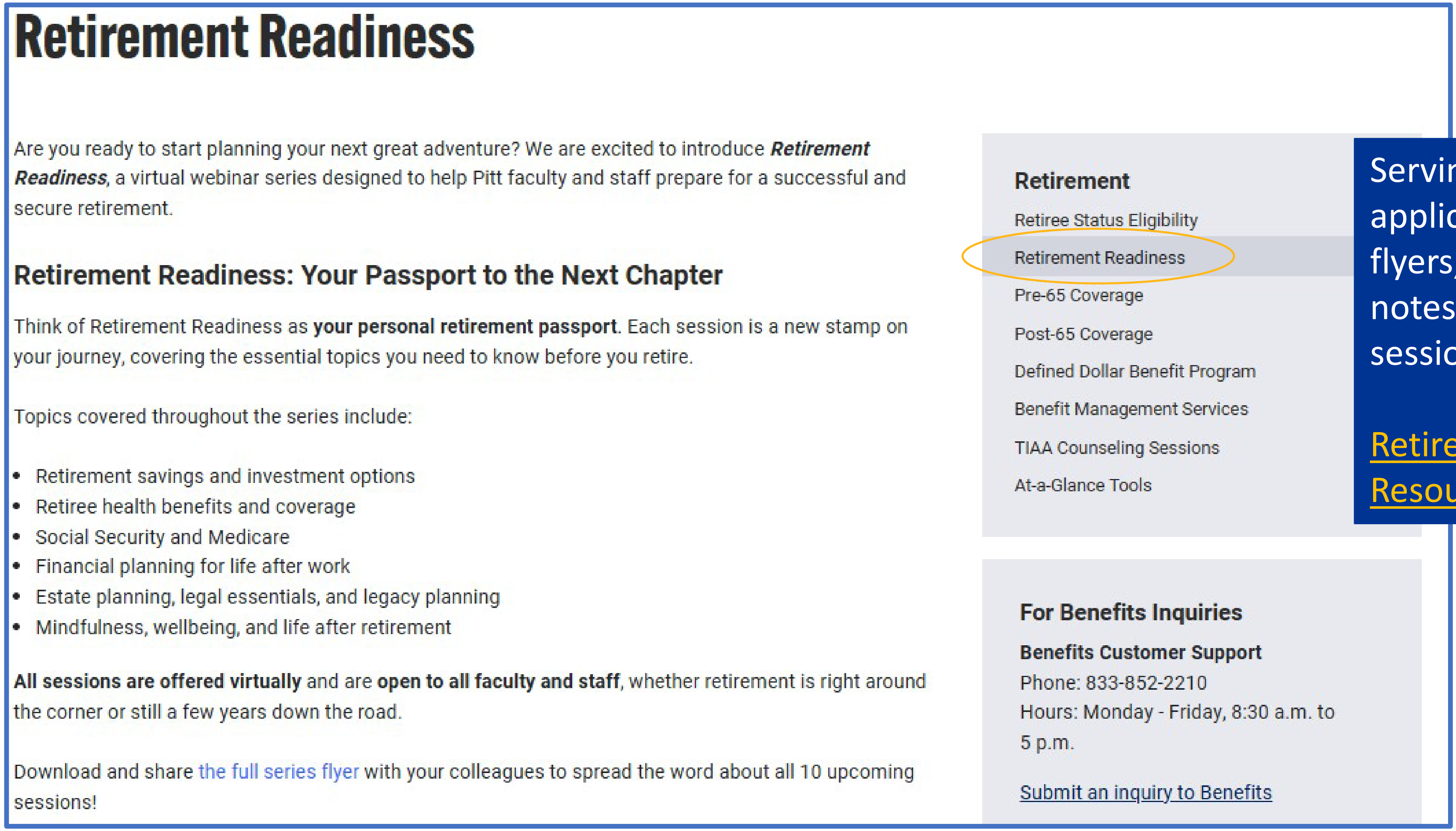
✨ **How will my retirement be funded?**

🕒 Noon – 1 p.m. 💻 Live webinar (Not Recorded)

Featuring TIAA Guest Speaker Adam Rayburg, Wealth Management Advisor

⚠ **Register now at hr.pitt.edu/Retirement-Readiness or via your Passport!**

New! Dedicated Webpage



Serving as the landing page for all applicable information, session flyers, registration, passport for notes and recordings* if you miss a session!

[Retirement Readiness | Human Resources]

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Give us Feedback!

Every participant is encouraged to share feedback on session presenters, content, and format. The survey will be sent to the email you used to register when the recording is available.

What we want to hear from Participants:

Presenters
How effective and engaging were the speakers?

Content & Format
Was the material relevant, clear, and well-paced?

Future Topics
What programming would you like to see next?

Share your feedback: **Take the Qualtrics Survey**
Your responses help shape future Benefits & Welfare Committee programming.

Resources & Contact Information

Department:	Topic:	Where to Learn More:
OHR Benefits Department **Phone:** 833-852-2210 Mon - Fri 8:30 a.m. – 5 p.m.	Main Retiree Webpage	Retirees | Human Resources | University of Pittsburgh
	The Steps Toward Retirement Checklist	Steps toward Retirement
	Retiree Eligibility	Retiree Status Eligibility | Human Resources | University of Pittsburgh
	Pre-65 Coverage	Pre-65 Coverage | Human Resources | University of Pittsburgh
	Post-65 Coverage	Post-65 Coverage | Human Resources | University of Pittsburgh
	Defined Dollar Benefit Program	Defined Dollar Benefit Program | Human Resources | University of Pittsburgh
	Defined Contribution Plan (TIAA)	Retirement Savings for Current Employees | Human Resources | University of Pittsburgh
	Defined Benefit Pension Plan (University Pension Center)	Noncontributory Defined Benefit Plan | Human Resources | University of Pittsburgh
	Helpful Tools	Helpful Tools | Human Resources | University of Pittsburgh
PA Medi PA MEDI Helpline: 1-800-783-7067 Allegheny County PA MEDI Helpline: 412-661-1438	Medicare Counseling Support and Resources	www.aging.pa.gov/aging-services/medicare-counseling
Medicare **Phone:** 1-800-633-4227	Medicare	www.medicare.gov
Social Security **Phone (toll-free):** 1-8 0 0 - 7 7 2 - 1213	Retirement Estimator	www.socialsecurity.gov/estimator
	Online Enrollment	www.socialsecurity.gov/applyforbenefits
	General Information	www.socialsecurity.gov

Office of Human Resources Benefits Department

University of Pittsburgh®

Website: hr.pitt.edu/current-employees/benefits

Contact us at 833-852-2210 or online at hr.pitt.edu/contact-ohr

Disclosure

The information presented in these presentations is intended solely for general educational and informational purposes and provides an overview and discussion of university benefit plans and related policies. It does not replace or override any official plan documents, University policies, established procedures, or contracts with insurance carriers. In all instances, the terms and provisions contained in the official plan documents, University policies, and applicable contracts govern and supersede the information provided in these presentations. The benefit plans are based on current federal and state laws and are regulated by those laws. If there is any conflict between the information provided in these presentations and the official plan documents or contracts, the official plan documents and contracts will control. Benefits may be modified as required by changes in applicable laws, or they may be modified or terminated as deemed necessary or appropriate by the University. Any such modifications or terminations will be communicated in writing when appropriate. No one speaking on behalf of the plans, or purporting to do so, has the authority to modify the terms of the plans in any way. The plan documents govern in all cases.

Employees who are members of a collective bargaining unit should refer to their collective bargaining agreements for specific guidance regarding their benefits, as those agreements may include provisions that differ from or take precedence over the information discussed in these presentations.

Employees may obtain additional descriptive materials from the carriers and the Office of Human Resources. Further details about the benefits discussed can also be found at **hr.pitt.edu/benefits**.

Common Questions — Social Security: When You Claim

Q: So, retiring early decreases the SS payment for just those years? Once you reach full retirement age, does your payment go up to where it should be? Or is it decreased forever?

A: Claiming before your full retirement age (FRA) permanently reduces your monthly benefit — it does not bounce back up to the full amount once you reach FRA. Claiming as early as 62 can cut it by roughly 25–30% versus your FRA amount. Important nuance: this is about when you CLAIM, not when you stop working — you can retire early and still delay claiming. (If benefits were withheld before FRA under the earnings test, SSA does recalculate and credit those months back at FRA; annual COLAs also still apply.)

Q: If you stop working at age 67 (FRA) but do not take SS benefits until age 70, would your income increase or stay the same since you have not contributed anything to SS in the last 3 years that you have not been working?

A: It increases. Delaying past FRA earns delayed retirement credits of 8% per year (about 0.67%/month) up to age 70 — roughly +24% at 70 for an FRA of 67. Having no earnings in those gap years does not reduce it: your benefit is based on your highest 35 years of indexed earnings, so a zero year only matters if it would replace a higher year. Credits stop at 70, so waiting beyond 70 adds nothing.

Q: Is the "break even" chart for when to start SS based on net present value?

A: [VERIFY which chart was shown] Most standard SS break-even charts compare cumulative, undiscounted dollars received — the break-even age is where the lifetime total from claiming later overtakes claiming earlier. Some advisor tools instead discount future payments to present value (NPV), which moves the break-even later. Please confirm which method this session's chart used.

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Common Questions — Social Security: Past 70 & Spousal Basics

Q: What happens if you retire after age 70? Will your Social Security benefits get reduced? Also, when do you take the different Medicare options? Is there a special retirement age for this? Will the price be different?

A: Social Security: Working past 70 does not reduce your benefit — the earnings test only applies before FRA, so earnings after FRA never cause a reduction. Delayed retirement credits stop at 70, so 70 is the optimal claiming age (waiting longer adds nothing). Medicare: there is no special later enrollment age for working past 70 — eligibility is still 65. If you have current active-employer group coverage (20+ employees) you may delay Part B penalty-free and use an 8-month Special Enrollment Period after it ends; otherwise enroll at 65. Premiums are the same standard amount regardless of enrollment age, except higher-income enrollees pay an income-based surcharge (IRMAA). **[VERIFY Pitt active-coverage rules]**

Q: If I file for Social Security for me when I retire, can my wife also file for Social Security for herself? Or because we are married and in the same household can ONLY one of us receive Social Security?

A: Both spouses can receive Social Security at the same time — marriage does not limit a couple to one benefit. Each spouse who has earned enough credits has their own benefit on their own record. Separately, a spousal benefit (up to 50% of the other's FRA amount) may apply if it is higher than your own; SSA pays the greater of the two, not both added together.

Common Questions — Social Security: Spousal & Couples

Q: If you start with your own SS benefits but your spouse is still working, can you switch to 50% of your spouse's benefits once they start taking SS benefits?

A: A spousal benefit isn't available until the higher-earning spouse has actually filed for their own benefit — so you generally can't collect a spousal amount while they are still working and not yet claiming. Once they file, you may receive a top-up bringing you up to 50% of their FRA amount, if that exceeds your own benefit. Under "deemed filing" rules (for anyone reaching 62 after Jan 1, 2016) you don't choose between them — SSA effectively pays the higher of your own vs. the spousal amount. The spousal portion caps at 50% of the worker's FRA amount and is not increased by delayed credits.

Q: When one spouse opts to start Social Security (for example, one spouse turns 70), is the other spouse also obligated to start their Social Security at the same time? If spouse #2 is younger than spouse #1, spouse #2 may not have the opportunity to maximize their individual benefit by waiting until 70. Is this correct?

A: No — spouses are not obligated to claim at the same time. Each person's retirement benefit is based on their own record and their own claiming age, so the younger spouse (#2) can still wait until their own age 70 to maximize their benefit, regardless of when spouse #1 claims. The only linkage: a spousal benefit for #2 can't begin until #1 has filed — but that affects only the spousal top-up, not #2's own delayed-credit growth. So the concern is not correct: waiting until 70 remains available to the younger spouse.

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Common Questions — Medicare: Enrollment & Penalties

Q: I am covered under my husband's employer-sponsored retiree healthcare plan, which is great coverage. He is retired, not actively employed. Does the active-employment exception apply? Are we subject to a Part B late-enrollment penalty if I do not enroll at 65, since his is a retiree plan rather than an active employer group health plan?

A: This is the key distinction. The Special Enrollment Period that lets you delay Part B penalty-free requires coverage based on CURRENT, active employment (yours or a spouse's) at an employer with 20+ employees. Retiree coverage does not count as active-employment coverage. Because your husband is retired, his retiree plan would generally not let you delay — to avoid a lifetime Part B late-enrollment penalty (10% for each 12 months delayed, added permanently), you would typically need to enroll in Part B during your Initial Enrollment Period around age 65. Confirm your specific situation with SSA/Medicare before deciding.

Q: I missed that 3-month sign-up window after hearing (from Pitt HR) that I didn't need to sign up for Medicare since I was still working and had UPMC coverage. Am I doomed to face a penalty?

A: Likely not — IF that UPMC coverage was through your (or a spouse's) current active employment at an employer with 20+ employees. In that case you qualify for a Special Enrollment Period and have up to 8 months after the active job or coverage ends to enroll in Part B with no penalty; missing the initial age-65 window does not create a penalty as long as you had qualifying active-employer coverage. Keep proof the coverage was active and creditable (HR can complete SSA's verification form). A penalty risk arises only if the coverage was retiree or COBRA rather than active employment. **[VERIFY your UPMC coverage was active-employer based]**

Common Questions — Medicare: Costs & Plan Types

Q: When is IRMAA applied to Part B and for how long?

A: IRMAA (Income-Related Monthly Adjustment Amount) is an income-based surcharge added to your Part B (and Part D) premium when income exceeds the threshold — for 2026, roughly above $109,000 (single) or $218,000 (married filing jointly) in modified adjusted gross income (MAGI). It uses a two-year lookback: your 2026 surcharge is based on your 2024 tax return. It is reassessed every year, so it falls away or changes tiers automatically once your income drops below the threshold two years later. You can also appeal sooner with Form SSA-44 if a life-changing event such as retirement permanently lowers your income.

Q: You said Medicare Advantage must offer the same coverage as Original Medicare, but I've heard some MA plans have more stringent pre-authorization requirements and more denials. Can you comment?

A: Both can be true. Medicare Advantage plans must cover at least the same services as Original Medicare, but they administer coverage differently — using provider networks and prior-authorization rules. Those utilization-management practices have drawn documented scrutiny (including federal oversight reports) over prior-authorization burdens and care denials. So "same covered services" does not necessarily mean "same ease of access." Network limits, prior auth, out-of-pocket caps, and extra benefits vary by plan and should be weighed against Original Medicare plus a supplement.

Q: Re: PACE or PACENET — do these plans cover any co-pays for Physical or Occupational Therapy treatment plans?

A: No. Pennsylvania's PACE and PACENET are prescription-drug assistance programs only — they lower the cost of covered prescription medications (low copays, e.g., $6/$9 under PACE, $8/$15 under PACENET). They explicitly do not cover doctor, hospital, or other medical services, so they would not pay co-pays for physical or occupational therapy. PT/OT cost-sharing falls under your Medicare or medical plan, not PACE/PACENET.

University of Pittsburgh

Common Questions — Medicare: Navigation & Pitt Plans

Q: The Medicare material assumes knowledge of the system and is presented in a very unfriendly way. We are all Pitt employees — how do we do this step by step?

A: [Feedback noted — presenter to address tone/clarity.] A plain step-by-step: (1) about 3 months before age 65, decide whether to take Part A/B now, based on whether you have current active-employer coverage; (2) enroll through Social Security (ssa.gov) during your 7-month Initial Enrollment Period; (3) choose a path — Original Medicare + Medigap + Part D, OR a Medicare Advantage plan; (4) coordinate with Pitt retiree benefits. **[VERIFY Pitt-specific enrollment steps and contacts to include]**

Q: Do the plans that Pitt offers cover the services under the Medicare Advantage coverage?

A: [VERIFY w/ Pitt] This depends on Pitt's specific retiree plan design and can't be confirmed generically. Please verify with Pitt Benefits which plan type Pitt offers (for example, a group Medicare Advantage plan vs. a Medigap-style retiree plan) and exactly which services are covered.

University of Pittsburgh

Common Questions — Benefits, Taxes & Logistics

Q: Can you please describe Pitt's Defined Dollar Benefit (DDB) credit-based system?

A: [VERIFY w/ Pitt] The Defined Dollar Benefit is Pitt-specific; its credit formula and dollar values can't be stated accurately without Pitt's plan documents. Please have Pitt Benefits provide the official description — how credits accrue, the dollar amount applied toward retiree health premiums, and the eligibility/service requirements.

Q: When calculating tax implications, is income from a 401(k) also included in calculating tax due?

A: Yes. Withdrawals from a traditional (pre-tax) 401(k) are taxed as ordinary income in the year you take them and are included in your taxable income. They also count toward income measures that affect related costs — how much of your Social Security is taxable and your Medicare IRMAA (MAGI). Qualified Roth 401(k) withdrawals are generally tax-free. (General information, not individual tax advice; note Pennsylvania generally does not tax qualified retirement-plan distributions for eligible retirees — confirm specifics.)

Q: Will tomorrow's session be recorded? I have another commitment at that time.

A: [VERIFY w/ Pitt] Logistics question for the organizers — please confirm whether the session is recorded and how attendees can access the recording afterward.

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