

We can help answer  
your questions.  
Call 1-800-845-7283

If you are thinking of retiring and have  
any questions that weren't addressed in  
this pamphlet, don't hesitate to call us.  
Ask for an eligibility specialist.



**Now you can relax and enjoy  
your retirement.**



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## MUST Retiree Information

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Committed to Montana Schools



Montana Unified School Trust

**Tel: 1-800-845-7283**

# You're retiring and you have a decision to make about your health coverage

**Decisions you make at the time of retirement can affect your health care coverage in the future.**

**It is important to be aware of your options.**

**When you retire** you are entitled to continue your MUST health coverage through the District's plan as long as you have coverage in place prior to retirement and the district retains MUST coverage. You must meet eligibility requirements. If you choose to continue coverage, you will probably be responsible for paying the premiums. Contact your district clerk for details.

**If you drop coverage** after you retire you will not be eligible to reinstate coverage. If you go back to work at a different school district you may become eligible under the new district's coverage again as an active employee.



**You have some decisions to make before beginning your retirement**

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. Be sure to let us know if this is the case.

## MUST benefits and Medicare

**You can keep** your MUST coverage even if you are covered by Medicare, but you must continue to pay a premium for coverage under the plan. If you are retired and over 65, Medicare will be your primary coverage and MUST secondary. If you are active and become Medicare eligible at age 65, your MUST coverage will remain primary until you retire. Upon retirement and age 65, there may be a reduction in your premium (contact your school district or MUST).

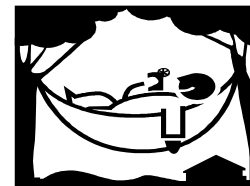
If you become covered under another plan through active employment, your employer's plan will become primary for you (and possibly your spouse) and MUST will become secondary. If your spouse is covered under another plan through employment, your spouse's plan remains primary.

## Frequently Asked Questions (FAQ)

- Q. Will my premium be less if I am an active employee and reach Medicare age?
  - A. No, only retirees are eligible for reduced Medicare premiums.
- Q. Do I need to notify MUST when I turn 65?
  - A. No, it is not necessary to notify MUST, however you can call us to find out what your new premium will be. You will want to contact your School District Clerk in order to coordinate premium payments with TRS or PERS.
- Q. Do I need to enroll in a Medicare Part D Prescription Plan?
  - A. Maybe. MUST mails Certificates of Creditable Coverage and Non-Creditable Coverage to

participants and their spouses each November. Members who receive a Certificate of Creditable Coverage do not need to enroll in a Part D prescription Plan. You can call us to request a Certificate.

- Q. Can MUST separate the medical premium from the prescription drug plan?
  - A. No, the prescription drug premium is combined with the medical premium.
- Q. If I am (or my spouse is) under 65 and become(s) Medicare eligible due to a disability, should I notify MUST?
  - A. YES. It is necessary to notify us in order to coordinate benefits and possibly reduce your premium.



**Before you relax you really need to think about your health coverage.**

- Q. Who is responsible for notifying my physician of primary and secondary coverage?
  - A. It is the member's responsibility to notify their providers and Medicare of primary and secondary coverage.

- Q. Can I continue my life insurance coverage?
  - A. Yes and No. If the school district provides employer paid life, or if the member has elected additional life, the member can elect to continue the coverage. Retirees are not eligible to continue the plan provided life insurance (\$10,000 coverage that is provided with the medical plan at no extra cost). Contact MUST for details.