

Medicare 101 Q&A

Resources

Visit the Via Benefits website at www.discoverviabenefits.com for more information!

Connect with a Via Benefits advisor at **(855) 803-2540** Mon-Fri | 8:00 am – 7:00 pm

For other questions, contact the Dominion Energy Benefit Center at **(877) 434-6996**.

Part A

Hospital Insurance

Helps to cover:

- Inpatient Hospital care
- Skilled Nursing care
- Hospice care

Part B

Medical Insurance

Helps to cover:

- Doctor / Health Care Provider Visits
- Outpatient care
- Durable medical equipment (DME)
- Ambulance services
- Some preventative services

Part C

Medicare Advantage

You must sign up for Part A or Part B before enrolling in a Medicare Advantage plan. Medicare Part C (Advantage) bundles several coverage types, including Parts A, B, and usually D. It may also include:

- Vision
- Hearing
- Dental insurance.

Part D

Prescription Drug Coverage

You must sign up for Part A or Part B before enrolling in Part D.

Medicare Enrollment Periods

Initial Enrollment Period

Your **Initial Enrollment Period (IEP)** lasts for seven (7) months: three months before you turn 65, the month of your birthday, and three months after you turn 65.

Contact the **Social Security Administration (SSA)** to apply for Social Security (SS) benefits. If you are age **65** or older **and** receive Social Security benefits, you will be **automatically enrolled in Part A**. If covered under a large group (employer) health plan, it might make sense to sign up for Medicare later or delay **Part B**.

If you don't enroll during your IEP, **or** your retirement date is **AFTER** your 7-month IEP window, you can sign up during a **Special Enrollment Period (SEP)**. This lasts eight (8) months beginning the last day of group coverage or last day of employment – whichever comes first. There is **no penalty** if you sign up or add **Part B** during this time and coverage begins the month after you sign up.

If you do **NOT** enroll during your IEP or SEP, you can still sign up during the annual **General Enrollment Period** from **January 1st to March 31st** with Part B starting the 1st of the month after you enroll. Life-Long penalties apply if you sign up during this time – including a **10%** increase in your Part B premium for each year you delay.

12 Months = 10% | 24 Months = 20% | 36 Months = 30%

Special Enrollment Period

General Enrollment Period

Enrolling In Medicare

Q: If you do not retire at age 65, and continue to work, can you stay on Dominion's insurance?

A: Yes, assuming you meet all other eligibility requirements.

Q: How do you connect with a Medicare advisor?

A: You would contact Via Benefits at **(855) 803-2540** and schedule an appointment with a licensed **Via Benefits Advisor**.

Q: Once you initiate retirement, and notify Social Security, how long do you have to return the completed Part B form without penalty?

A: If you're an **active employee age 65+**, you first need to complete the Centers for Medicare Services **CMS-L564 form** before signing up for Medicare Part B (Medical Insurance). To avoid penalty, you must enroll in Part B when you first become eligible for Medicare, **or** within **eight-months** after your employer coverage ends (or you stop working).

Q: If retiring before 65, and using retiree medical, does DE complete the CMS-L564?

A: No, this form is only completed if you are an active employee who is age 65+.

Q: I turn 65 in about 6 months - is it too early to create an account with ViaBenefits?

A: Yes, Via Benefits suggests waiting until closer to your 65th birthday (about 3 months before). In the meantime, you're encouraged to visit the Via Benefits website at www.discoverviabenefits.com to explore your options.

Coverage Considerations

Q: For the Medicare Part B premium, is yearly income based on Modified Adjusted Gross Income (MAGI)?

A: No, your Part B premium is based on Adjusted Gross Income (AGI) with a 2-year lookback. For example, your 2024 premium is determined based on your 2022 filed tax return.

Q: How do I know what the prescription plan covers? How do I know what will change?

A: Every plan has a formulary that lists medications that are covered by the plan and their cost tiers. You can also visit www.Medicare.gov and use their [Plan Finder tool](#) to search Medicare plans by zip code. You can also search the medications you are taking to find the best plan(s) for you!

REMINDER: When you're ready to enroll, schedule an appointment with a **Via Benefits Advisor** who will review your medications and assist in choosing a prescription drug plan that meets your needs.

Q: Can you switch Medicare Advantage plans every year if needed?

A: Medicare Advantage and Part D (Drug) plans have an Annual Enrollment Period every year from October 15th to December 7th to review benefits and make changes for the next year. All plans run from a January 1st to December 31st calendar year. There is also an Open Enrollment Period January-March that allows you to make a onetime plan change if needed. You will also receive an Annual Notice of Change each September on plan changes to help compare plans.

Q: Can you have company (Dominion) insurance, Medicare A&B, and [TRICARE For Life](#) (TFL) at the same time?

A: Yes, you can be enrolled in employer-sponsored insurance, Medicare, and Tricare for Life at the same time. Your Large Group Employer (Dominion) coverage is considered primary, and Medicare would be secondary. TRICARE For Life (TFL) is specifically for Medicare-eligible military retirees and is considered "supplemental" coverage – meaning it pays **AFTER** claims are billed through Medicare.

Q: How does TFL work with the Health Reimbursement Account (HRA)?

A: Under the retiree HRA, the following **exception** applies to TRICARE: If you are covered by the federal TRICARE program, you are **NOT** required to purchase individual coverage through Via Benefits at age 65 to be eligible for the HRA – you only need to provide proof of TRICARE coverage.

Q: Does Medigap cover 100% of your medical bills (after your deductible is met) no matter the costs?

A: Coverage limits depend on the type of Medigap plan you elect.

Q: If I retire and am added to my Spouse's group policy, does our time to enroll in Medicare start when my Spouse retires?

A: Yes. If your spouse works for a large group employer and covers, you then you are still allowed to delay taking Medicare Parts A and B until he/she retires, **or** you are no longer covered by large group insurance. The key is having Large Group coverage. If you retire and are eligible for retiree medical under Dominion Energy, you can elect it upon retirement, or defer coverage until a later time.

Q: I live in the UK 4-6 months a year – does that affect Medicare or Medigap coverage?

A: Medicare doesn't cover any benefits for foreign travel. Note that foreign hospitals aren't required to file Medicare claims for your medical costs, so you may want to consider obtaining an individual policy in the UK while you are there.

Q: If I retire at 65, but my Spouse (63) is not working, can I add them to my retiree health insurance?

A: When you contact the DEBC to initiate your retirement, they determine if your spouse is eligible and assist with adding them to your retiree medical: Pre-65 (Anthem/Express Scripts), and Post-65 (ViaBenefits).

Q: If I have Part C coverage, do I pay that premium and Part B / Part D premiums?

A: Part C is not a part of original Medicare, meaning you must pay the Part B premium once you no longer have Large Group Employer coverage. If you **DO NOT** take Part B within 12 months of when your group employer medical benefits end a 10% penalty is applied to your Part B premiums for every 12 months (**EX:** 12 months 10%, 24 months 20% etc.)

Q: My wife will have Medicare in July. If I'm still working, can she remain on my dental and/or vision coverage?

A: Yes, if your spouse loses dental and vision coverage that is considered a Qualifying Life Event (QLE). You have **31 days** from the event to update your benefits – please contact the **Dominion Energy Benefit Center (DEBC)** at **1-877-434-6996** for further assistance.

Q: Once my Spouse turns 65, can she remain on my Large Group Employer insurance through DE?

A: Yes, your Spouse can remain on DE benefit plans once they reach age 65. Note that your DE coverage is considered primary, and Medicare would be secondary.

Q: How many years of service do you need to qualify for Dominion's HRA?

A: You must meet the eligibility requirements outlined in the [Retiree HRA Summary Plan Description \(SPD\)](#) on HR Home.

Q: Are the instructions / information provided different for former SCANA employees?

A: Yes, under the SCANA retiree medical plan, you don't need to enroll through ViaBenefits to be eligible for the stipend. For questions, please contact the **Dominion Energy Benefit Center (DEBC)** at **1-877-434-6996** or refer to the SCANA [Retired Employee Healthcare Summary Plan Description](#) (SPD) on HR Home.

Q: Where can I find my specific stipend (HRA) amount?

A: The stipend amounts vary based on hire date, age as of 1/1/2005, age at retirement and years of service. Note that the Dominion Energy Benefit Center can only calculate your stipend amount if you plan to retire in the **current** year.

Q: If I retire before age 65, should I keep DE insurance and not apply for Medicare until the 7-month window?

A: You can't sign up for Medicare unless you are disabled prior to the 7-month window for your Initial Enrollment Period (3 Months before your birth month, the month of your birth and three months after your birth month).

Q: Is Medicare Part D mandatory, or do I have the option to waive it?

A: Medicare Part D (Prescription Drug) is required when your Group Benefits end. You are required to have creditable prescription drug coverage when your group benefits end. The same rule applies to a covered spouse who is 65 years or older. You can either enroll in a Medicare Advantage (Part C) Plan or a standalone Prescription Drug Plan.

Q: What's the lowest possible premium for Part D?

A: To have prescription drug coverage, you'll need Part D when your group benefits end. For every month you don't have a creditable Part D plan there is a 1% penalty assessed based on the National Premium Average (about **\$34.70** for 2024).

Q: If I'm 67 and my wife is 62, when I retire does that make her eligible to enroll in Medicare at 62?

A: No, unless she is disabled, she will have to wait until she reaches 65 to be eligible for Medicare.

Health Savings Account (HSA) Implications

Important Note | Medicare and HSA coordination is tricky, so it's best to **consult a financial advisor and/or accountant**. Per IRS guidelines, you are **not** permitted to contribute towards a Health Savings Account (HSA) if currently enrolled in any parts of Medicare or receiving income from Social Security. Since Medicare Part A coverage is retroactive (back dated), a general rule is to discontinue HSA contributions at least **six months** prior to when your employer-sponsored benefits are expected to end. Otherwise, excess / ineligible HSA contributions are subject to a 6% penalty - this is why it's advisable to pause contributions.

Q: If you are actively working, can you continue to contribute to an HSA, even if you are over the age of 65?

A: Yes. However, you **cannot** be enrolled in Medicare Parts A or B **or** receiving your Social Security Benefits.

Q: Are employer contributions to your HSA subject to the “excess” penalty?

A: Yes, all excess contributions (Employee or Employer) are subject to the 6% penalty. To avoid the 6% penalty, you have the option to withdraw excess contributions and pay taxes on them. However, it’s best to consult a financial advisor / accountant prior to retirement to limit the risk of having excess HSA contributions.

Q: Am I responsible for paying Medicare coverage premiums associated with the 6-Month lookback period?

A: Yes, you would be responsible for paying Medicare coverage premiums during this period.

Q: Can we opt-out of the 6-Month lookback period when enrolling in Medicare?

A: No, you cannot opt out of the 6-month lookback period as this is a regulatory requirement.

Q: Does the 6-month lookback period only apply to Part A?

A: Yes, the 6-month look back only applies to Part A.