

Below find responses to the most common questions and answers about Kaiser retiree medical benefits. You should always confirm questions about your specific situation with KP HR. Also, note that retiree medical coverage could change in future contracts.

1. What are the Health Reimbursement Account's (HRA)?

There are two HRA's. One is the Sick Leave HRA based upon the rollover of sick time. The other HRA is tied to the KP Senior Advantage Plans (KPSA). Both incorporate a debit card system within KP service areas.

2. What if I retire early?

To receive retiree medical, you must have at least 15 years of service and retire at 55 or older. The coverage begins at age 65; there is no coverage for early retirement; that health insurance must be purchased until age 65.

3. What is the 5% penalty for each year of early retirement?

There is no retiree health coverage during early retirement. The 5% issue relates only to pension.

4. Which retirees make switch in 2028?

The conversion to KPSA affects those who retired after 12/31/2016.

5. How is spouse/partner covered by premium subsidy and HRA?

Under KPSA, each person receives the premium subsidy while the HRA amount must be shared.

6. What happens if I retire out of state?

If you retire outside of CA, your premium subsidy amount remains what it was within CA. If you retire to a KP service area, then you must enroll in an available KPSA plan. If you retire outside of a KP service area, your premium subsidy can be used to purchase a commercially available Medicare Advantage plan or a Medigap plan.

7. Is there any international coverage?

Only for emergency care.

8. What if I work part time?

The designation of part time or full time has no bearing on retiree health. The criteria for gaining a year of service toward the requirement of 15 is 1000 paid hours within a calendar year.

9. What happens if I die before my partner?

If the retiree dies before the partner and assuming the partner has met the eligibility criteria, the partner will continue to receive the premium subsidy and the HRA will remain accessible to the partner.

10. How can the Sick Leave HRA be used?

The Sick Leave HRA can be used to pay for a wide range of medical expenses, including insurance premiums if those premiums are incurred as part of a KP sponsored plan. If no KP plan exists where a retiree lives, then the HRA can be used for a non-KP plan premium.

11. What is the effect of working on call or per diem?

There are a couple of important points. First, a member must be in a benefitted position at the point of retirement to receive retiree medical benefits and to use the Sick Leave HRA. On call or per diem at the time of retirement violates that. Second, if a member works as an on call or per diem for a period of time and then returns to a benefitted position and then retires, the hours worked as on call or per diem will count toward satisfying the requirement toward the 1000 hours required for a year of service and the member will qualify for use of the Sick Leave HRA.

12. What is a qualifying individual for coverage?

That definition can vary from program to program. For retiree medical, it can include, spouse, domestic partner, tax dependent children up to age 26, and disabled children over 26.

13. What happens if I return to work at KP after retiring?

This depends upon the type of position you return to. You will either return to being covered as an active employee or your retiree health coverage will continue.

14. What happens if I am a grandfathered employee?

There are a variety of grandfathered categories with different requirements and benefits. This must be discussed in detail with HR.

15. Does KP pay the IRMAA surcharge?

Income Related Monthly Adjusted Amount is a Part D surcharge. In some cases, KP will pay that surcharge for up to two years. This depends upon the specifics of an employee's tenure at KP, including level of compensation.

16. Who can we contact at UHW with other questions?

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