

Application For **Retired** Membership NEA-R/NSEA-R/LEA-R

Please enroll me as a unified member of the NEA-R/NSEA-R/LEA-R retired teacher groups as indicated below:

(Please "X" one of the options.)

| | | | |
|--|------------------|---|-----------------|
| | OPTION 1: | | |
| | Annual NEA-R | Annual cash payments. Make check payable to Lincoln | \$35.00 |
| | Annual NSEA-R | Education Association. | \$25.00 |
| | Annual LEA-R | | <u>\$15.00</u> |
| | Total | | \$75.00 |
| | OPTION 2: | | |
| | Life NEA-R | One-time amount in cash payment. Make check payable | \$300.00 |
| | Life NSEA-R | to Lincoln Education Association. | \$200.00 |
| | Life LEA-R | | <u>\$100.00</u> |
| | Total | | \$600.00 |
| | OPTION 3: | | |
| | Life NEA-R | One-time amount in five monthly EFT payments. EFT | \$300.00 |
| | Life NSEA-R | payments are deducted on the 20 th of the month, October | \$200.00 |
| | Life LEA-R | - July. If fewer than five months remain until July, the | <u>\$100.00</u> |
| | Total | EFT draws will be adjusted accordingly. If the 20 th is on | \$600.00 |
| | | a Saturday, Sunday or holiday, it will be drawn on the | |
| | | next business day. Send a voided check with application. | |

| | | |
|---|--------|------|
| Name: | | |
| Address: | | |
| City: | State: | Zip: |
| Birth Date: | | |
| Social Security Number (last 4 digits): xxx-xx- | | |
| Telephone Number: | | |
| E-Mail Address: | | |

Note: A rebate of \$50 will be yours if you join before August 31, 2020! Rebate checks are mailed to you upon completion of your retired dues payment(s).

Date: _____ Signature: _____

Return application to: LEA Office, 4920 Normal Blvd., Lincoln, NE 68506

| <u>For Office Use Only</u> | |
|----------------------------|------------------------------------|
| NEA-R Code _____ | Date Received Application: _____ |
| NSEA-R Code _____ | |
| LEA-R Code _____ | Date Received Check or Cash: _____ |



Lincoln Education Association
4920 Normal Blvd * Lincoln NE * 68506
402-489-7500
www.lincolneducationassociation.org

Retirement and Blue Cross Blue Shield Insurance

If you are retiring, you have questions regarding Blue Cross Blue Shield insurance and LEA-Retired membership. First of all, you do not need to join the Retired group in order to continue your EHA BCBS insurance. In order to continue BCBS at the group rate after retirement, you must have had BCBS for at least five years prior to retiring.

When you retire you will be paying an annual Special Services Fee in order to be direct billed to continue your BCBS insurance at the group rate. In order to receive a discount on the Special Services Fees, you do need to join the Retired group. Only one of you (either you or your spouse) needs to join the Retired group in order to receive the discount on the Special Services Fee. See the attached Pre-Retired Application.

Also refer to the Special Services Dues section in the attached EHA Special Services Brochure. The annual Special Services Fees (referred to as Special Services dues) are listed. You can see that if you are already a retired member when you retire, you have a savings of \$60 a year based upon the current Special Services Fees. So, it all depends on how many months/years you are away from going on Medicare as to how much you will save if you join the Retired group.

The benefit of joining the Retired group is to get the Special Services Fees at the discounted rate. The fees can change from year to year and we do not know when or how much they will change. The other benefits of joining the Retired group is the liability insurance (for occasional subbing only) if you decide to sub after retirement, the continuation of any NEA member benefits you may have now (life insurance, etc.), and continue to receive the NEA Click & Save and LEA Discount Card.

When you retire, LPS will notify BCBS of your retirement. Your current insurance will be good until the end of August. Sometime during the summer, you will receive two letters—one from Payflex and one from BCBS.

The letter from Payflex is to ask you if you want to go on COBRA. Unless you are 18 months or less away from going on Medicare, say no to COBRA because these benefit run out after 18 months and BCBS will not accept your application for insurance if you have been under COBRA following your retirement.

The letter from BCBS is to ask you if you want to go on direct bill. Say yes if this is the option you desire.

If you have any other questions on special services, please call NSEA at 475-7611.

Health insurance after you retire

Maintaining your health insurance coverage after retirement is an important part of providing economic security during your retirement. A group health insurance policy gives you access to both a large network of participating providers and to lower group costs for insurance.

Coverage options

1. You may continue your current coverage on a COBRA plan for up to 18 months after your employment ends, and you will need to contact your COBRA administrator for additional details.
2. If you have 60 months of continuous Educators Health Alliance (EHA) coverage through your school system and are between the ages of 50 – 64, you will be eligible to continue your group health insurance on a **Direct Bill Plan**. Since this is a “members only” plan, you will need to be a Special Service Dues paying member in good standing with the Nebraska State Education Association (NSEA) to maintain your eligibility. Once you turn 65 years old and become eligible for Medicare, you will be given the opportunity to convert to an Educators’ Medicare Supplement plan.
3. If you are over age 65 when you terminate your group health insurance plan through an EHA school, you will be opportunity to apply for an Educators’ Medicare Supplement plan.
4. You may purchase your own retail policy by contacting an agent at the insurance company of your choice.

How it works

1. Notify your school benefits department that you intend to retire, and your school will notify Blue Cross and Blue Shield of Nebraska that your group coverage will be terminating.
2. Blue Cross will mail you a health insurance packet of materials that explains your coverage options as an EHA retiree. If notification is received in a timely fashion, your packet will be mailed approximately 45 days before the end of your coverage. If you have questions about your current coverage termination date, please contact your benefits department.
3. Complete your health insurance application and return it to Blue Cross and Blue Shield of Nebraska (Attention: Membership) at PO Box 3248, Omaha, NE 68172.
4. If you are applying for a Direct Bill Plan, complete the NSEA enrollment form and submit your Special Service Dues to 605 So. 14th Street, Lincoln, NE 68508-2742.

5. When you near age 65, contact Social Security and Medicare up to 3 months prior to your birth month to apply for Medicare. You can get enrollment information on Medicare's web site at **www.medicare.gov**, or call Medicare at 1- 800-MEDICARE (1-800-633-4227).
 - a. Social Security can help you with signing up for Medicare Part B. You can reach Social Security at 1-800-772-1213.
 - b. Additional information and help with enrollment in Medicare can be obtained by calling the Nebraska Senior Health Insurance Information Program, SHIIP, at 1-800-234- 7119.
 - c. **Note:** The Educators' Medicare Supplement plans do not include prescription coverage, so you will need to contact an agent with your local health insurance company to purchase a prescription plan.