

Employer/Union Group Health Insurance Questionnaire - Questions for the Employer

- Does the employee (or family member) have the option to transition off the employer's group health insurance plan when first becoming eligible for Medicare?

- Does the employee (or family member) have the option to remain on the employer's group health insurance plan after becoming eligible for Medicare?

- Employee's premium cost if they do not elect to move to Medicare.
 - What is the monthly premium cost to the employee for the employee health insurance?
 - What is the monthly premium cost to the employee for the participating family member(s)?

- If the employee transitions to Medicare, are the employee's family members eligible to remain on the group health insurance plan?
 - If yes, what is the monthly premium to participate?
 - If no, will the family member(s) be eligible for COBRA and what is the estimated monthly premium for the family member(s)?

- Does the employer have more than 20 employees and is the health insurance considered primary over Medicare?

- Is the employer group health insurance prescription drug benefit considered "Creditable Coverage" to the Medicare standard drug plan benefit?

- Plan benefit questions.
 - What is the annual deductible? (Individual / Family)
 - What is the annual out of pocket maximum? (Individual / Family)
 - What is the annual coverage period?
 - Can a copy of the "Summary of Benefit and Coverage" be given to the employee?

- If the employee transitions off the group health insurance to Medicare, will the employer compensate the employee to cover the premium cost of Medicare? If yes, to what extent?

- If the employee or family member transitions to Medicare without ending employment, can that person keep the ancillary insurance benefits such as dental, vision, hearing, life, etc.?

- Does the employer contribute to an HSA on the employee's behalf?

- Additional comments?