

SCHOOLCARE 65+ Frequently Asked Questions

January 1, 2026

Eligibility:

1. Do I need to be enrolled in Medicare Part A & B?

Yes. You must be Medicare eligible due to age or disability. SCHOOLCARE 65+ plans require you to be enrolled in both Medicare Part A & B. This is the first step you should take.

2. What happens when the subscriber (former employee/retiree) is retired and turning 65 years old, however the spouse is under age 65?

The subscriber must be enrolled in Medicare Parts A & B to be eligible for a SCHOOLCARE 65+ plan. The spouse would remain on SCHOOLCARE's standard plans (administered by Cigna) until age 65 or Medicare-eligible. Once the spouse turns 65, (s)he, too, would have Medicare Parts A & B and be eligible to enroll in a SCHOOLCARE 65+ plan.

3. What SCHOOLCARE plans would be available when the subscriber (former employee/retiree) is under age 65 and retired, yet the spouse is 65 years or older?

In this example, the subscriber would remain on SCHOOLCARE's standard plans (administered by Cigna) until age 65 or Medicare-eligible. The spouse (age 65) would have Medicare Parts A & B and be eligible for a SCHOOLCARE 65+ Advantage or Traditional Plan.

4. Once I enroll on the plan of my choosing am I eligible to change plans at a future time?

Yes. SCHOOLCARE 65+ Open Enrollment is between October 15 and December 7 annually. We will have an Open Enrollment Meeting each year to present the plans and answer questions. This is the one time of year that you may change plans.

Original Medicare

Provided by the federal government



Part A

Helps pay for hospital stays and inpatient care



Part B

Helps pay for doctor visits and outpatient care

WHY SCHOOLCARE?

1. What additional features/benefits do SCHOOLCARE's plan choices include?

Additional benefits include:

- ✓ Group-rated plans (not based on age)
- ✓ Identity fraud reimbursement
- ✓ Support provided by SCHOOLCARE's exceptional customer service team

2. If I do not enroll in a SCHOOLCARE Medicare option and choose one on Medicare.gov, may I come back at a later time?

No. SCHOOLCARE 65+ plan options are only available when you cease to be eligible for an employer-sponsored plan.

Medical & Prescription Coverage:




What plan choices do I have with SCHOOLCARE?

You have three choices. A brief description of each plan is provided below.

SCHOOLCARE 65+ Advantage plan

This plan is through UnitedHealthcare (UHC). It is a custom Group Medicare Advantage Plan with medical and prescription coverage. All Medicare-approved services are provided with no deductible or copay. The plan provides coverage throughout the U.S. Additional benefits include routine vision coverage with a \$100 allowance for hardware, 50-80% off hearing aids plus a \$500 benefit, a retiree-focused wellness program and much more. The prescription drug coverage has no deductible, a broad formulary including medications not covered by Medicare Part D, and low to moderate copays.

Custom Advantage Plan Offered by United Healthcare

-  **Part C**
Combines Part A (hospital insurance) and Part B (medical insurance) in 1 plan
-  **Part D**
Includes prescription drug Coverage
-  Provide additional benefits, services and program not provided by Original Medicare


SCHOOLCARE 65+ Traditional plan

This plan is through United American. It is a standard Medicare Plan G supplement. The SCHOOLCARE 65+ Traditional Plan covers the portion of the cost for Medicare-approved services not paid by Medicare. Medicare is the primary payer, and United American pays second. If a service is covered by Medicare, the SCHOOLCARE 65+ Traditional Plan will cover all deductibles* and coinsurance. It does not include a Part D prescription drug plan.

**The Medicare Part B deductible is not covered.*

Traditional supplement plan

Offered by United American

-  Helps pay for some or all the out-of-pocket costs that come with Original Medicare


SCHOOLCARE 65+ Traditional plan with Express Scripts

This plan is through United American. It is a standard Medicare Plan G supplement. The SCHOOLCARE 65+ Traditional Plan covers the portion of the cost for Medicare-approved services not paid by Medicare. Medicare is the primary payer, and United American pays second. If a service is covered by Medicare, the SCHOOLCARE 65+ Traditional Plan will cover all deductibles* and coinsurance. This plan has a Medicare Part D prescription drug plan, Express Scripts.

**The Medicare Part B deductible is not covered.*

Traditional supplement plan

Offered by United American

-  Helps pay for some or all the out-of-pocket costs that come with Original Medicare



EXPRESS SCRIPTS®

Resources:

Aging and Disability Resource Centers

(866) 634-9412

www.dhhs.nh.gov/serviceLink

Help to explore options and understand Medicare

Medicare

(800) 633-4227

medicare.gov

Help to explore options and enroll in Part A & B

Social Security

ssa.gov

Create a profile, retirement estimator tool, enrollment information and apply

SCHOOLCARE

603-836-5031

schoolcare.org/medical-sc65

Help to answer benefit and eligibility questions