

Retiree medical Quick start guide



You **MUST** report your Intent to Retire and your last day on employee payroll to the PG&E Benefits Service Center.



Retirement is as easy as: 1. 2. 3.

Ready to retire? First, pick your last day on employee payroll.

Your **last day on employee payroll** is the last day for which you're paid as an employee. It can be a workday, holiday, sick day, weekend day or planned, approved vacation day.



IMPORTANT: You'll need to give the **same date** to the PG&E Pension Service Center, PG&E Benefits Service Center and your supervisor.

Next, you'll need to:

1. Complete your pension paperwork.
2. Report your Intent to Retire to the PG&E Benefits Service Center.
3. Notify your supervisor in writing that you're resigning.



Pension

Ready to start your pension?
Notify the PG&E Pension Service Center of your last day on employee payroll and the date you want to start your pension.



180-30 DAYS

before your pension start date



Retiree Medical

Ready—and eligible—for PG&E-sponsored retiree medical coverage?
Report your Intent to Retire and your last day on employee payroll to the PG&E Benefits Service Center.



90-31 DAYS

before your retirement date


Medicare

Are you or any dependents eligible for Medicare?
Notify Social Security **AND** the PG&E Benefits Service Center.



90 DAYS

before your retirement date

Early deadline for Kaiser Senior Advantage and all other Medicare HMOs. 



Resign in writing*

Ready to leave PG&E?
Notify your supervisor in writing that you're resigning and provide the date of your last day on employee payroll.



NO LATER THAN 5 BUSINESS DAYS

before your last day on employee payroll

*If you're on **Long-Term Disability (LTD)**, you can skip this step. No written resignation is required.

Pension

Log in to your **PG&E PensionConnect** account:

At work, go to *PG&E@Work For Me* and click **About Me > My Retirement > PG&E PensionConnect**. You'll be automatically logged in to your account.

From any computer or mobile device, log in to your account at myPensionConnect.com.

OR

Call **1-800-700-0057**.

Retiree medical

Log in to your **myPlans Connect** account:

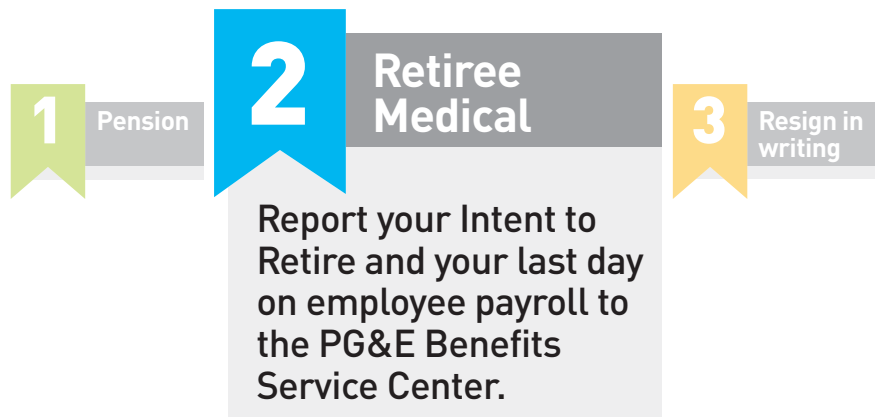
At work, go to *PG&E@Work For Me* and click **About Me > My Benefits > myPlans Connect**. You'll be automatically logged in to your account.

From any computer or mobile device, go to myPgeBenefits.com and click **Log In** under **Manage Your Benefits**.

OR

Call **1-866-271-8144**.

This guide focuses on **Step 2**—how to start your retiree medical coverage:



IMPORTANT: Report your Intent to Retire and your last day on employee payroll **no earlier than 90 days** before your retirement date.

You can find details about Steps 1 and 3 in **Your Pension Guide**, available at mypgbenefits.com > **Financial Health** > **Retirement**.

NOTE: Other options may be more affordable than PG&E-sponsored retiree medical coverage, such as enrolling as a dependent in your spouse's plan at work or government-subsidized coverage.

How to start retiree medical coverage

2

Retiree Medical

Report your Intent to Retire and your last day on employee payroll to the PG&E Benefits Service Center.



90–31 DAYS before your retirement date

Ready—and eligible—for PG&E-sponsored retiree medical coverage?

You **MUST** report your Intent to Retire and your last day on employee payroll to the PG&E Benefits Service Center 90 to 31 days before your retirement date.



Do not report it earlier than 90 days before your retirement date.

To report your Intent to Retire:

Log in to your myPlans Connect account and select the **Intent to Retire** Life Event:

At work, go to *PG&E@Work For Me* and click **About Me > My Benefits > myPlans Connect**. You'll be automatically logged in to your account.

From any computer or mobile device, go to myggebenefits.com and click **Log In** under **Manage Your Benefits**.

OR

Call 1-866-271-8144. Representatives are available 7:30 a.m. to 5 p.m. Pacific time, Monday through Friday, except holidays.

Are you and your dependents NOT eligible for Medicare?

Follow these steps if you and all of your dependents will NOT be eligible for Medicare when you retire.

If you or any dependent will be eligible for Medicare when you retire, follow the steps on pages 6 and 7.

STEP 1



**90–31 DAYS
BEFORE**
your retirement
date

Report your Intent to Retire.

REMEMBER: The date you provide must be **your last day on employee payroll.**

This must be **the same date** you give to the PG&E Pension Service Center, the PG&E Benefits Service Center and your supervisor.

Log in to **myPlans Connect**.

Select the **Intent to Retire** Life Event.

OR

Call the PG&E Benefits Service Center:
1-866-271-8144.

The PG&E Benefits Service Center will mail a retiree medical enrollment kit to you if you're eligible for PG&E-sponsored retiree medical coverage.

STEP 2



**90 DAYS
BEFORE**
your retirement
date
TO
**31 DAYS
AFTER**
your retirement
date

Enroll in a PG&E-sponsored retiree medical plan.

Log in to **myPlans Connect**.

OR

Call **1-866-271-8144.**

Listen for the **Initiate or Enroll Retiree Medical Benefits** option.

YOU'RE DONE!



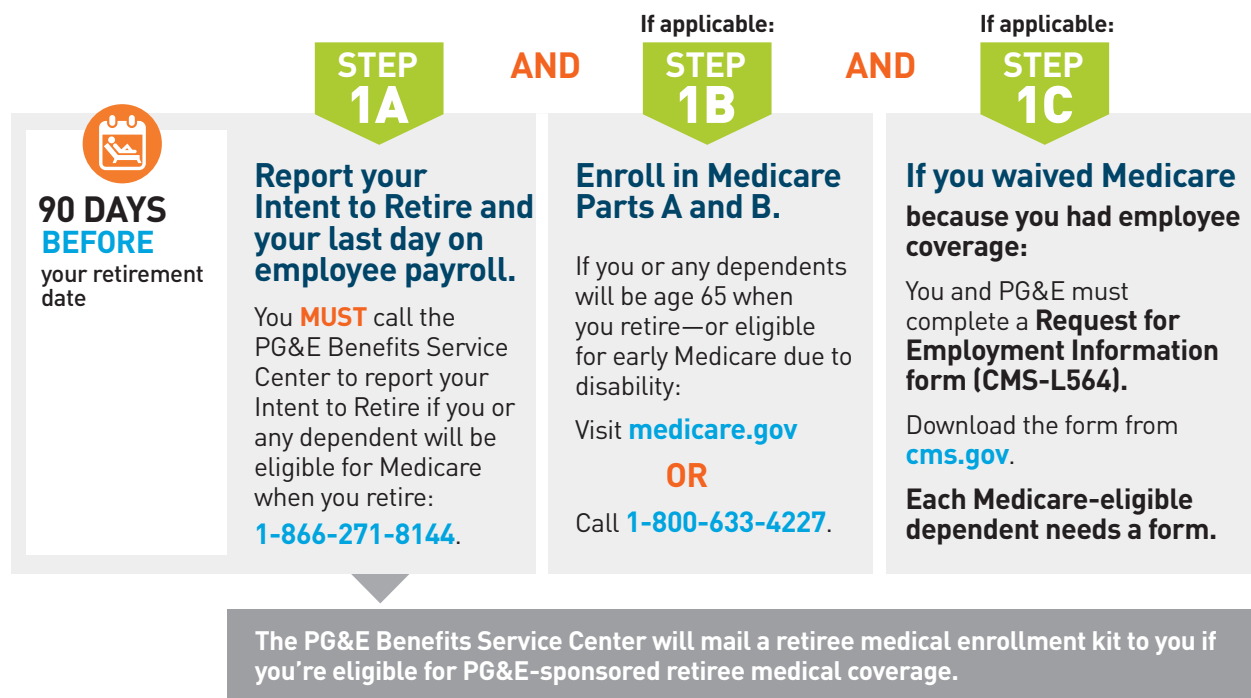
If you try to enroll more than 31 days after your retirement date:

You'll have no PG&E-sponsored retiree medical coverage because you'll have missed all the deadlines.

Your next chance to enroll will be Open Enrollment in the fall, with coverage effective the following January 1.

Are you or any dependents eligible for Medicare?

Follow these steps if you or ANY dependents will be eligible for Medicare when you retire.



continued

If you want to enroll in a non-HMO retiree medical plan, follow Step 2A.

STEP 2A

IF YOU WANT TO ENROLL IN:

Anthem Comprehensive Access Plan (CAP)
Anthem Medicare Supplemental Plan (MSP)
Anthem Retiree Optional Plan (ROP)



**90 DAYS
BEFORE**
your retirement
date
TO
**31 DAYS
AFTER**
your retirement
date

Call to enroll.

If you or any dependent is eligible for Medicare, you must enroll by phone. You can't enroll online.

Call **1-866-271-8144**.

Listen for the **Initiate or Enroll Retiree Medical Benefits** option.

YOU'RE DONE!



**Want to enroll
in Kaiser Senior
Advantage
or any other
Medicare HMO?**

**You must be enrolled in
Medicare Parts A and B
before you can enroll
in Kaiser Senior
Advantage or any other
Medicare HMO.**

**Follow Steps 1B,
2B and 2C.**

If you want to enroll in an HMO retiree medical plan, follow Steps 2B and 2C.

STEP 2B

IF YOU WANT TO ENROLL IN:

Kaiser Senior Advantage HMO
Blue Shield Medicare Coordination of Benefits (COB) HMO
Health Net Medicare COB HMO
Health Net Seniority Plus HMO



**90-60 DAYS
BEFORE**
your retirement
date

Call to enroll.

If you or any dependent is eligible for Medicare, you must enroll by phone. You can't enroll online.

Call **1-866-271-8144**.

Listen for the **Initiate or Enroll Retiree Medical Benefits** option.

The PG&E Benefits Service Center will mail the Medicare HMO form(s) to you.

You must complete a separate Medicare HMO enrollment form for each Medicare-eligible person enrolling.

AND

STEP 2C



**At least
45 DAYS
BEFORE**
your retirement
date

**Fax or mail your completed HMO
enrollment form(s) directly to the HMO.**

**Make sure your envelope is postmarked at
least 45 days before your retirement date.**

YOU'RE DONE!

Don't be late



If you're late enrolling for Medicare Parts A and B:

You won't have full coverage.

You'll have to pay charges Medicare would have covered—usually 80% of the bill. You won't be able to enroll in Kaiser Senior Advantage or any other Medicare HMO, and you'll pay a higher Medicare Part B premium for the rest of your life.

If you're late enrolling in Kaiser Senior Advantage or any other Medicare HMO:

You won't have coverage in that HMO.

Instead, you'll get default coverage in the Anthem Comprehensive Access Plan (CAP)—and you'll be responsible for paying CAP premiums.

You'll need to wait until the next Open Enrollment to elect the plan you want.

If you try to enroll more than 31 days after your retirement date:

You'll have no PG&E-sponsored retiree medical coverage because you'll have missed all the deadlines.

Your next chance to enroll will be Open Enrollment in the fall, with coverage effective the following January 1.