

Retiree Healthcare Advocacy

Whether facing a serious health problem or dealing with a confusing bill, it is easy for retirees to become frustrated by the complicated healthcare system. RetireeFirst will guide you through the healthcare maze by providing the personalized support you deserve.

The Sacramento City Unified School District has a dedicated Advocacy Team that will help you understand your healthcare benefits, options, and available resources while working on your behalf to resolve any issues. On every call, you will talk to a live person—no chatbots or call menus. Our Advocates are trained Medicare experts who ensure a simple and stress-free retirement healthcare experience.

RetireeFirst Advocates will be available in the coming weeks to answer your questions.



Our Retiree Advocates Are:

- Trained Medicare experts
- All based in the United States
- HIPAA compliant and dedicated to protecting personal information
- Compassionate and focused on improving your health and wellbeing

How Our Advocates Can Assist You

- Personal information changes
- Card replacements
- Claims, billing, and payment support
- Provider network questions
- Lower-cost generic availability, prior authorizations, and mail-order services
- High-Cost prescription copay assistance
- Education and assistance with additional plan benefits
- Formulary, tier, and copay assistance
- Three-way calls to Medicare, vendors, healthcare providers, pharmacies, and Social Security

Medicare 101

Enrollment & Cost Overview

When to Enroll in Medicare

Initial Enrollment Period (IEP)

Your Initial Enrollment Period begins three months before the month of your 65th birthday. This includes your birthday month. It ends three months after the month of your 65th birthday.

- Enrolling before your birthday month helps avoid delays in coverage.
- Enrolling after your birthday month may delay your Medicare effective date.

Automatic Enrollment

If you are already receiving Social Security retirement benefits between age 62 and four months before turning 65, you will be automatically enrolled in Medicare Part A and Part B when you turn 65.

Special Enrollment Period (SEP)

If you continue working past age 65 and have health coverage based on active employment (not COBRA or retiree coverage), you may qualify for a Special Enrollment Period.

You may enroll in Medicare Part A and/or Part B during the 8-month period that begins the month after your employment ends or your employer-sponsored health coverage ends, whichever occurs first. Medicare coverage generally begins the month after you apply during your Special Enrollment Period.

Make sure you have your employer fill out a CMS-L564 Request for Employment Information form at the start of your enrollment process. This can be found at CMS.gov by searching CMS-L564.

How to Sign Up for Medicare

If you are not automatically enrolled, you can sign up for Medicare Part A and/or Part B:

- Online at www.ssa.gov/medicare/sign-up
- By calling Social Security at 800-772-1213
- By visiting your local Social Security office

Be sure your Medicare effective date lines up with the end of your Active Employee insurance coverage through your employer. This will help avoid a lapse in coverage.

How Much is Medicare Going to Cost Me?

Medicare Part A

Most people receive Medicare Part A at **no cost**. For individuals who did not pay Medicare taxes for at least 10 years, Medicare Part A premiums in 2026 are:

- \$311.00 for 30–39 quarters of coverage
- \$565.00 for 0–29 quarters of coverage

Late Enrollment Penalties

If you do not enroll in Medicare Part A or Part B when first eligible, late enrollment penalties may apply. If you go more than 63 days without creditable prescription drug coverage, you may have to pay a Medicare Part D late enrollment penalty.

Medicare Part B

In 2026, the standard Medicare Part B monthly premium starts at **\$202.90**. This may be higher based on income.

Medicare Part D

Medicare Part D plan premiums vary by plan. Before enrolling in a Part D plan, please confirm with your employer whether your upcoming coverage already includes prescription drug benefits.

You may have other costs related to your group sponsored Medicare plan. This might include premiums, copays, and/or coinsurance.

Information for High Earners

Retirees with income above certain amounts may pay more in Medicare costs. This is called Income-Related Monthly Adjustment Amounts (IRMAA).

2026 Medicare Premium				
Bracket	Single Income	Married, Filing Jointly	Part B	Part D
0	\$109,000 or less	\$218,000 or less	\$0 (\$202.90 premium only)	\$0
1	\$109,001 – \$137,000	\$218,001 – \$274,000	\$81.20 (\$284.10 total monthly premium)	\$14.50 + plan premium
2	\$137,001 – \$171,000	\$274,001 – \$342,000	\$202.90 (\$405.80 total monthly premium)	\$37.50 + plan premium
3	\$171,001 – \$205,000	\$342,001 – \$410,000	\$324.60 (\$527.50 total monthly premium)	\$60.40 + plan premium
4	\$205,001 – \$500,000	\$410,001 – \$750,000	\$446.30 (\$649.20 total monthly premium)	\$83.30 + plan premium
5	\$500,000 or more	\$750,000 or more	\$487.00 (\$689.90 total monthly premium)	\$91 + plan premium

Income in brackets is based on income (MAGI) and filing status from two years prior.

If You Have a Health Savings Account (HSA)

You cannot contribute to a Health Savings Account (HSA) once Medicare Part A or Part B coverage begins. To avoid tax penalties, you should stop contributing to your HSA at least six months before applying for Medicare.*

**Disclaimer: HSA rules and tax implications can vary; this is not tax advice. Please consult a tax professional before making changes to your contributions.*



RetireeFirst



2027 Benefit Comparison

Prepared for:

Sacramento City Unified School District

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Plan Comparison: Medical Coverage

RetireeFirst

Plan Design & Coverage	In-Force HealthNet HMO		Anthem PPO Unbundled VEBA MAPD PPO	
	MAPD		MAPD	
Deductible	\$0		\$0	
Out-of-Pocket Max	\$3,400		\$2,000	
Primary Care Visit	\$10		\$0	
Specialist Visit	\$10		\$30	
Inpatient Hospital Care	\$0 per admit		\$175 per admit	
Outpatient Surgery	\$0		\$100 (Outpatient Surgery, Hospital Facility or Ambulatory Surgical Center visit)	
Inpatient MH/SUD	\$0 per admit		\$175 per admit	
Outpatient MH/SUD	\$5		\$30	
Skilled Nursing Facility	\$0, Days 1-100		\$0, Days 1-20 \$100 per day, Days 21-100	
Urgent Care Center	\$20, waived if admitted		\$40, waived if admitted	
Emergency Room	\$65, waived if admitted		\$80, waived if admitted	
Ambulance	\$0		\$100	
DME	\$0		\$25	

Illustrative Purposes Only

Plan Comparison: Ancillary Benefits RetireeFirst

Plan Design & Coverage	In-Force HealthNet HMO		Anthem PPO Unbundled VEBA MAPD PPO	
	MAPD		MAPD	
Foreign Travel Coverage	\$0, Emergency Care		\$80, Emergency Room; \$40, Urgently Needed Care - both waived if admitted within 24 hours; \$175 per admit, Inpatient Care - 60 Days Lifetime Max	
Hearing	\$15 copay Hearing exam Medicare Routine hearing exam: \$15, Routine exam (1 every calendar year) You pay 100% for hearing aids		\$0, Routine Hearing Exam - 1 per year \$0 copay for hearing aid fitting evaluations 1 evaluation per covered hearing aid - \$70 Max Benefit for Exams & Fittings \$500 Allowance - every 3 years-Must Use TruHearing	
Vision	\$15, Vision exam Medicare \$15, Routine exam - per visit up to 1 every calendar year Routine eyewear: up to \$100 allowance every 24 months		\$0, Routine Eye Exam - 1 per year (\$70 OON Reimbursement) \$0, Eyewear - \$150 maximum benefit every year (\$150 OON Reimbursement) \$0 copay for non-elective contact lenses 1 pair every year (100% Reimbursement OON)-Must Use Blue View Vision	
Dental	\$0, Medicare \$0, Preventive Dental Services (including oral exams, cleanings, fluoride treatment, and X-rays)		Medicare Covered	
Podiatry	\$15, Medicare \$15, 1 Visit per month		\$0, 12 Visits per year	
Chiropractic	\$5, Medicare \$5, 20 Visits per year		\$20, Medicare Covered	
Acupuncture	\$5, Medicare \$5, 20 Visits per year		\$15, Medicare Covered	
Fitness Benefit	Included		Included	

Illustrative Purposes Only

Plan Comparison: Part D

RetireeFirst

Plan Design & Coverage		In-Force HealthNet HMO	Anthem PPO Unbundled VEBA MAPD PPO
CY Deductible		MAPD	MAPD
		\$0	\$0
		30-Day Retail	
Tier 1A (Pref. Generics)		\$5	\$0, Select Generics
Tier 1 (Generics)		\$10	\$5
Tier 2 (Pref. Brands)		\$20	\$25
Tier 3 (NP Brands)		\$35	\$40
Tier 4 (Specialty)		25%	\$40
		90-Day Retail	
Tier 1A (Pref. Generics)		\$15	\$0, Select Generics
Tier 1 (Generics)		\$30	\$10
Tier 2 (Pref. Brands)		\$60	\$50
Tier 3 (NP Brands)		\$105	\$80
Tier 4 (Specialty)		One Month	One Month

Illustrative Purposes Only

Plan Comparison: Part D (Continued)

Plan Design & Coverage		In-Force HealthNet HMO	Anthem PPO Unbundled VEBA MAPD PPO
		MAPD	MAPD
CY Deductible		\$0	\$0
90-Day Mail Order			
Tier 1A (Pref. Generics)		\$0	\$0, Select Generics
Tier 1 (Generics)		\$0	\$10
Tier 2 (Pref. Brands)		\$40	\$50
Tier 3 (NP Brands)		\$70	\$80
Tier 4 (Specialty)		One Month	One Month

Illustrative Purposes Only

