MEMORANDUM

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| To: | Participants of the West Virginia Annual Conference United Methodist Family Employee Medical and Dental Benefit Plan |
| RE:Date: | Medicare Secondary Payer Small Employer Exception09/15/2020 |
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The West Virginia Annual Conference United Methodist Family Employee Medical and Dental Benefit Plan (the “Plan”) has been amended to include a provision adding the Small Employer Exception to the Medicare Secondary Payer Act effective as of January 1, 2021, copy attached. Under this provision, Medicare would be the primary payer for benefits incurred by Plan Beneficiaries who are active employees and/or their spouses who are age 65 or older who are participating in the Plan through a Church/Employer approved for the Exception.

Your Church/Employer is applying for the Medicare Secondary Payer Small Employer Exception through the Plan. What this means for you is that once your Church/Employer is approved for the Exception, Medicare will become the primary payer for the benefits for you and/or your spouse once you attain the age of 65 and the Plan will become the secondary payer, effective January 1, 2021.

Your Church/Employer and the Plan believes this will be a beneficial change for you and/or your spouse and your Church/Employer with Medicare as your primary payer and the Plan as your secondary payer of coverage. In most instances the cost will be less for the Participating Employees and Dependents and for each of the small Church Participants.

**Please provide your Church/Employer with a copy of your Medicare card(s) as soon as possible but no later than October 1, 2020** to determine what types of coverage you and/or your spouse are currently enrolled in through Medicare, and the effective date of coverage for each. Your Church/Employer requires this information in order to complete their application for the Exception.

The Plan will only pay secondary to the Medicare coverages you are enrolled in. If there are any Medicare types of coverage you are not currently enrolled in that you will need, for example, if you and/or your spouse are only enrolled in Medicare Part A (hospital) and not Part B (medical) or Part D (prescription), the Plan will help coordinate meetings to directly educate participants on the Medicare coverages and let you meet individually with an agent who can help you get enrolled for the types of Medicare coverage you need. Communication regarding the coordination of meetings will be through email or telephone.

Contact your Church/Employer to provide them with copies of your Medicare cards and with any questions you may have regarding this change. Upon approval of the Exception, which is expected to be January 1, 2021, the Plan will notify each Church/Employer and their Medicare beneficiaries in writing to confirm the date Medicare will become the primary payer and the Plan will become secondary to Medicare.