WUSTL Benefits Guide
Coordination of Medicare
And WUSTL Health Plan Benefits
Effective January 1, 2014

When a WUSTL employee or an eligible dependent of an employee is covered by a WUSTL health plan and is also eligible for Medicare, a determination is made as to which plan is the individual’s primary health coverage and which plan is the individual’s secondary health coverage, in accordance with Medicare Secondary Payer regulations. This benefits guide outlines the coordination of benefits between WUSTL’s health plan and Medicare for WUSTL active and inactive employees, COBRA participants, and their dependents that are covered by a WUSTL health plan. This guide is intended to serve as a general reference only. Additional information can be found in the Medicare Secondary Payer Manual, which can be accessed through the cms.gov website referenced below.

WUSTL’s health plan will be an individual’s primary health coverage and Medicare will be the individual’s secondary health coverage, except under the following circumstances when Medicare will be primary:

**Active Employees, Employees on Paid/Unpaid Leave of Absence, and Their Covered Dependents**
- Due to Domestic Partner’s age
- Due to End Stage Renal Disease (ESRD), after first 30 months

**Employees Who No Longer Have “Current Employment Status”* and Their Covered Dependents**
- Due to Age
- Due to Non-ESRD Disability
- Due to ESRD, after first 30 months

**COBRA Participants**
- Due to Age
- Due to Non-ESRD disability
- Due to ESRD, after first 30 months

An employee or covered dependent for whom Medicare is primary under any of the above circumstances should elect Medicare Part A and Part B coverage when eligible. As long as the employee or covered dependent has secondary health coverage under a WUSTL health plan that includes coverage under WUSTL’s prescription drug plan, it is not necessary to enroll in a Medicare Part D prescription drug plan.

If the employee or eligible dependent is eligible for but not enrolled in Medicare Part A and Part B and WUSTL’s health plan is secondary to Medicare, benefits payable under WUSTL’s health plan will be reduced by the amount that would have been paid if the individual had been enrolled in Medicare.

This chart lists which party is generally the primary and secondary payer and is included for your convenience. Your particular circumstances may result in a different payer schedule than is provided below.

<table>
<thead>
<tr>
<th>If you are entitled to Medicare:</th>
<th>WUSTL Health Plan</th>
<th>Medicare</th>
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### Active Employees and Employees on Paid/Unpaid LOA
- Due to age: Primary, Secondary
- Due to prior disability: Primary, Secondary
- Due to ESRD – First 30 months: Primary, Secondary
- Due to ESRD – After first 30 months: Secondary, Primary

### Dependents of Active Employees or Employees on LOA
- Due to Spouse’s Age: Primary, Secondary
- Due to Domestic Partner’s (“DP”) Age: Secondary, Primary
- Due to ESRD – First 30 months (Spouse or DP): Primary, Secondary
- Due to ESRD – After first 30 months (Spouse or DP): Secondary, Primary
- Due to Non-ESRD Disability: Primary, Secondary
- Due to DP’s Non-ESRD Disability: Primary, Secondary

### Employees & Dependents of Employees on WUSTL LTD
- Due to Employee’s or Spouse’s Age**: Primary, Secondary
- Due to DP’s Age: Secondary, Primary
- Due to ESRD – First 30 months: Primary, Secondary
- Due to ESRD – After first 30 months: Secondary, Primary
- Due to Non-ESRD Disability**: Primary, Secondary
- Due to DP’s Non-ESRD Disability**: Primary, Secondary

### COBRA Participants
- Due to age: Secondary, Primary
- Due to non-ESRD disability: Secondary, Primary
- Due to ESRD – First 30 months: Primary, Secondary
- Due to ESRD – After first 30 months: Secondary, Primary

Administered by UHC and Anthem BCBS based on data received by CMMS

** For employees who have “current employment status” under 42 U.S.C. § 1395y, discussed in the accompanying guide. (An employee loses “current employment status” after receiving LTD benefits for 6 months.) For employees who don’t have current employment status, Medicare would be primary.