

## Answering questions about Medicare

Are you currently, or soon to be eligible for Medicare and have questions? We have answers!

If you are still employed and insured by Western Grocers Trust's plan with PacificSource, we thought you might appreciate hearing how this may **affect your employer group health insurance** plan. This is a very important time for you to make the best choice for your healthcare and financial needs.

If you are employed by a company with **less than 20 employees** there are unique CMS rules (Center for Medicare & Medicaid Services). Employees participating in **small employer group health insurance** are automatically enrolled in Medicare Part A and should enroll in Medicare Part B. In groups with less than 20 employees the government **considers Medicare the employee's primary insurance** and the employer provided insurance as **secondary coverage**.

Note: There is an exception for **Multiple Employer Welfare Trusts** (such as Western Grocers) where employees with small employers are not required to sign up for Medicare Part B but may choose to.

If your employer has **20 or more employees**, you are allowed to stay on your employer sponsored group health plan. They **cannot require** you to transition into Medicare since they are considered a **large employer** by CMS.

If you continue employment and meet your employers eligibility requirements, **you have the option to stay** on the Western Grocers / PacificSource Group Plan.

However, if **you work for a large employer**, you may still voluntarily choose to transition to Medicare on your own.

In some cases, Medicare can be a better fit, even though you are eligible for Group Insurance. It is also acceptable to stay with an employer's **Trust Dental Plan** if you choose Medicare.

Deciding which option to take is a **very important decision** and involves comparing the various costs and benefits to you. Basic things to compare include your monthly contribution to the Employer Group Plan vs Medicare premium, along with Annual Deductibles, Office Visit Co-Pays, and your Annual Out-of-pocket Maximum for each.

**A common fear is that their provider will not accept Medicare.** Such providers may not accept new Medicare patients, but few will reject a current patient because they became Medicare eligible.

This is where a **Medicare Consultant** demonstrates their value. They will ask candidates to provide the names of **all their providers and medications** and run the information through an algorithm that provides the **best possible options**. So, you will know what to expect before deciding.

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We encourage you to discuss this with your employer and **seek the advice of a qualified Medicare representative.**

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Many Western Grocers Trust members have used the services of **Willamette Valley Benefits**, a trusted Medicare Agency, to assist in understanding Medicare and identify options that best fit individual needs.

And they have a representative **dedicated to Trust Members:**



**Audra Fullan**  
Willamette Valley Benefits, Inc.  
6400 SE Lake Rd, Suite 210  
Milwaukie, OR 97222  
P: 503-659-5566  
E: audrafullan@outlook.com

\*By calling this office you are authorizing an agent from Willamette Valley Benefits, Inc. to contact you.  
\*For accommodations of persons with special needs call 503.659.5566 or 1.888.944.4644.TTY call 711

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**Still have questions?** We thought you might.

That is why we're sponsoring **Medicare Educational Webinars** this fall.

### **Informational Webinar**

**Wednesday, 9/13** from 5:00 to 6:00 PM

**Thursday, 9/21** from Noon – 1:00 PM

There is no obligation to participate in the Webinar. Feel Free to contact us for more information.

You may also want to visit the CMS website:

<https://www.medicare.gov/basics/get-started-with-medicare/medicare-basics/working-past-65>

If you have any questions about your **Group Plan with the Trust** contact:

**Jody Brown**  
*Eligibility & Enrollment Manager*  
**Western Grocers Trust**  
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