



## Frequently Asked Questions

**Q: Why does the Seniors Choice program require an employer's sponsorship?**

**A:** Seniors Choice is filed with each approved state as a Group Retiree Medical Plan. It cannot be sold to individuals who are not eligible under a signed contract between MBA and the sponsoring employer, called an Employer Trust Participation Agreement. Eligible individuals are those either currently working for the employer, has retired from the employer, or who has ever worked for the employer and is now retired.

**Q: When an employer has 20+ employees, can we take a 65+ employee, currently working and eligible for the employer group plan, and offer them Seniors Choice?**

**A:** No, due to TEFRA regulations, employers with 20 or more full-time and part-time employees must cover any eligible employee age 65+ on an employer sponsored group plan which makes those employees ineligible for Seniors Choice. However, any employee age 65+ not eligible for the employer sponsored group plan may be eligible for Seniors Choice.

**Q: Can we take someone 65+ who works for an employer with less than 20 full-time and part-time employees and remove them from the group plan and put them on Seniors Choice?**

**A:** Yes. The group is not a TEFRA group therefore Medicare is primary for that individual which makes them eligible for Seniors Choice medical coverage.

**Q: Can that same individual, in the last question, be forced off the group plan and onto Seniors Choice?**

**A:** Yes. As long as the medical coverage with Seniors Choice is equal to or better than the group plan they currently have.

**Q: What is the definition of an eligible Seniors Choice group?**

**A:** You only need one person to make an eligible group. We will even accept an Employer Trust Participation Agreement with no current enrollees now and when someone becomes eligible, they can enroll at that time. Refer to Group Retiree Medical Eligibility Guidelines.

**Q: Is there ever a time that a health statement is required for enrollment?**

**A:** No. Seniors Choice is always guaranteed issue.

**Q: When can a member make a change to their current Seniors Choice plan?**

**A:** Another unique feature about the program is that each year all groups renew on January 1st, no matter when you started the program. At renewal each employer, member and agent will receive a renewal notice. At that time, if an employer or member wants to make a change they can. If a higher benefit level plan has been made available by the employer, the member can buy up with no health statements or underwriting.

**Q: Can an employer pay for Seniors Choice Group Retiree Medical?**

**A:** Yes. Seniors Choice Group Retiree Medical is creditable group coverage.