

## GP13: Processing Retiree Insurance Deductions

In this Guided Practice, you will learn:

- how insurance access works and
- how to process insurance coverage changes.

### Intro to processing retiree insurance deductions

For employers who offer insurance coverage to retirees, the MTRS provides direct access to set up, change, correct and cancel deductions from each retiree's benefits using the Retiree Insurance options in MyTRS. Retiree insurance coverage changes can be entered in real time, prospectively or retroactively as needed, and they are processed on a monthly basis as part of our retirement warrant process.

There are four processing options to choose from:

- **Cancel enrollment** – Used to stop participation in a plan in cases where another option isn't being selected.
- **Change enrollment** – Allows the user to select new options, delete current options or simply adjust dates as needed (add coverage, switch health plans, etc.).
- **Correct enrollment** – Allows a user to exclusively fix the enrollment effective date.
- **Initial enrollment** – Required when a payee is being set up with insurance coverage for the first time. Once a retiree has had a deduction, this function cannot be used to add coverage in other categories (in that instance, use Change Enrollment). **New retirees cannot be set up for insurance deductions until initially enabled by the MTRS. If you need a retiree enabled, please e-mail [insuranceupdates@trb.state.ma.us](mailto:insuranceupdates@trb.state.ma.us).**

The MTRS processes several types of insurance deductions that break into these categories:

- **Medical** – Probably the first type of insurance that most people think of. This is the member's primary medical insurance.
- **Second Medical** – The same type of insurance as medical. However, it allows the member to have multiple options deducted at the same time. This is typically populated when a retiree's spouse or dependent has different coverage than the retiree but is also covered by the retiree's employer.

- **Third medical** – Works just like the second medical field but provides us with a third option line for deductions. This field is seldom populated.
- **Dental** – Insurance for dental purposes only.
- **Vision** – Insurance for vision coverage.
- **Life** – Life insurance, usually a group policy for which all retirees are granted minimum coverage.
- **Optional Life** – Usually a supplement to life coverage that some employers offer to retirees who want more than the minimal coverage.

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**Note:** When listing coverage in the Medical, Second Medical and Third Medical fields, there is no significance to the order, but some coverage options haven't been made available as second and third medical options (to minimize annual rate maintenance). If a new option is needed in either the Second Medical or Third Medical fields that isn't available in your menu, please e-mail [insuranceupdates@trb.state.ma.us](mailto:insuranceupdates@trb.state.ma.us) and we can make it available as soon as possible.

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### Global Premium Changes

When the MTRS enters global premium changes from employers into MyTRS, an overnight batch process is triggered that:

- seeks out every retiree or survivor with that plan in their benefit coverage for the employer,
- places a stop date on their existing rate event, and
- creates a new premium rate event for the same plan at the new cost, effective as of the date of the new premium rate.

This process enables MyTRS to take the updated rate for your benefit recipients without requiring a user to manually update each retiree individually. Keeping the rate history also allows MyTRS to calculate rebills properly when needed.

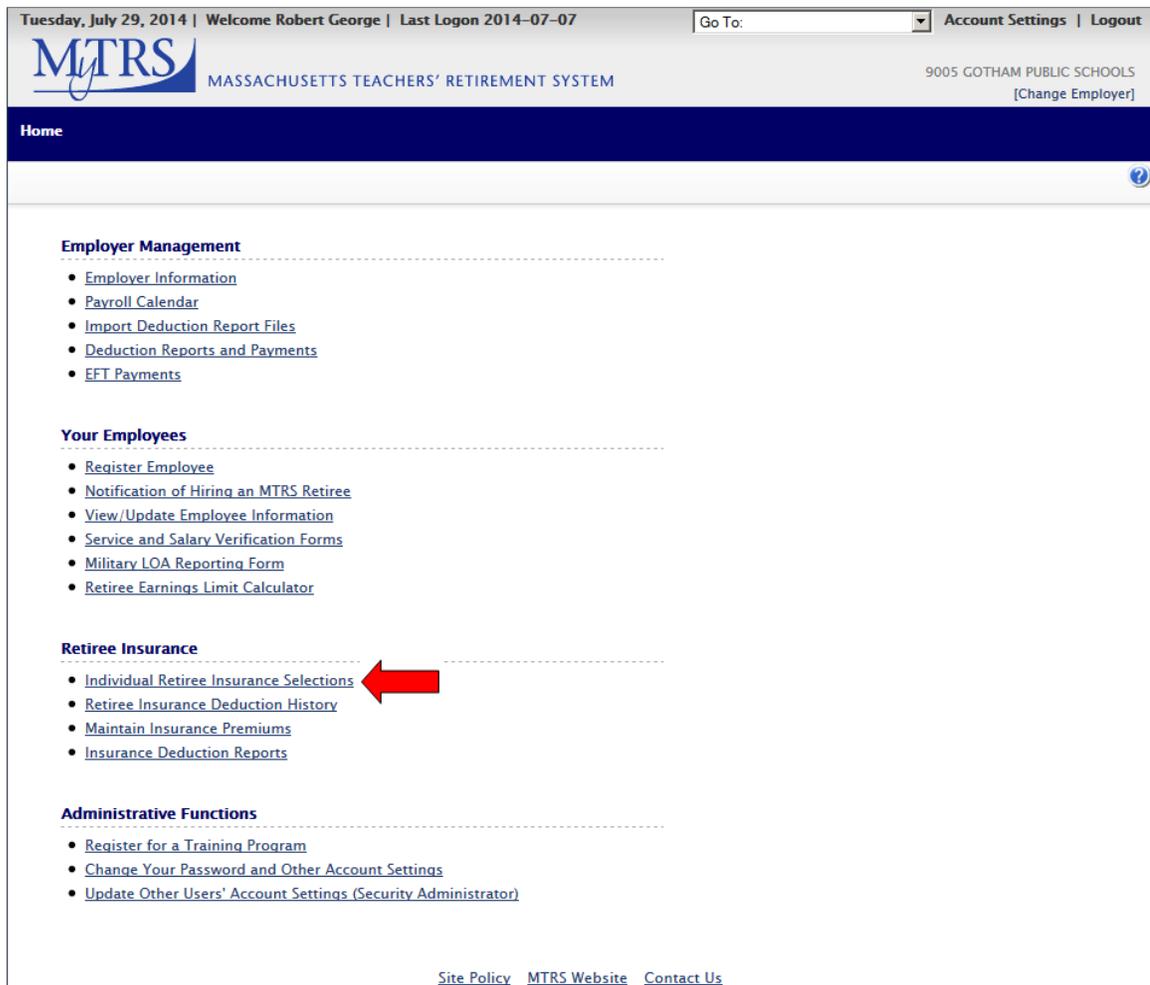
MyTRS sets the rate based on the coverage effective date. At times, the global batch adds a level of complexity to entering initial coverage or making a change to coverage if the entered coverage prompts a premium change because the coverage has two rates. To fix this, simply enter the coverage as two line items so there is only one record for each rate period.

# Changing enrollment

Below we've provided instructions to change a retiree's coverage since change is the most common processing operation. The steps for all four processing operations are structured the same, but some steps work differently when using certain operations. For example, if you choose the Cancel operation, you will not have the option to choose a different plan on the Selection Options Tab since you are canceling, and not changing, coverage.

To set up a new plan for a currently enrolled member (e.g., changing from one medical plan to another), use the following steps:

- 1) From your home page, click **Individual Retiree Insurance Selections**.



Tuesday, July 29, 2014 | Welcome Robert George | Last Logon 2014-07-07 | Go To: [dropdown] | Account Settings | Logout

**MTRS** MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM 9005 GOTHAM PUBLIC SCHOOLS [Change Employer]

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- 2) Enter your employee's name (last, first) or Social Security number (SSN) in the **Select Member** field and click **Search**.



**If your search locates:**

- a single record, MyTRS automatically opens the Member Insurance Maintenance tab for that employee.
- multiple records, results appear in the *Members for Employer* window, which displays the last four digits of the employee's SSN, the **Member Name**, and the MyTRS-assigned **Member Number**. Only employees who are currently working or have worked for your employer appear. If more than 10 records are listed, use the side scroll bar and the arrows at the bottom of the page to view the remaining records.



- 3) When your employee’s account appears, you will see his or her current and prior coverage options listed categorically followed by the event selection box with your coverage processing options.

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**MTRS** MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM 9005 GOTHAM PUBLIC SCHOOLS [Change Employer]

Home > Retiree Insurance > Individual Retiree Insurance Selections

Member Insurance Maintenance Introduction Select Options Select Covered Persons Confirm Selection Confirmation

Employee/Member: APPLE, ASHLEY B (New Search) SSN: XXX-XX-1856

**Member Information**

SSN: XXX-XX-1856 Prefix: Ms. First Name: ASHLEY Middle Name: B Last Name: APPLE Suffix:

**Criteria**

Employment Information: 9005-GOTHAM PUBLIC SCHOOLS/9005 HC - 2014-07-01 to open Filter

Coverage From: 2014

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**Medical**

Enrollment Option	Start Date	Stop Date	Premium
BLUE CROSS BLUE SHIELD / HMO BLUE NEW ENGLAND (HBNE) / Family / Retired	07/01/2013		\$166.51
<a href="#">Enrollee</a>			
APPLE, ASHLEY B	Member		

**Dental**

Enrollment Option	Start Date	Stop Date	Premium
DELTA DENTAL / DENTAL (D) / Family / Retired	07/01/2013		\$85.62
<a href="#">Enrollee</a>			
APPLE, ASHLEY B	Member		

**Event Selection:** [SELECT AN EVENT BELOW] Process Deny

**Activity Date:** 07/29/2014

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**Note:** This screen defaults to show only the current year plans, but this can be changed by selecting **All** in the **Coverage From** field in the filter.

- 4) To make a change, go to the **Event Selection** menu and choose the option which best describes the action that you would like to take. In the example below , the user has chosen **Change Enrollment** and will click **Process**.

**Note:** A full description of these options is listed on page 1 of this document.

- 5) On the **Introduction** tab, the **Event Date** field will pre-populate with today’s date. Click **Next** to proceed to Step 2.

- 6) Once on the **Select Options** tab, scroll down to the different plan options offered by your employer and select the plan option(s) your retiree has chosen.

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**MTRS** MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM 9005 GOTHAM PUBLIC SCHOOLS [Change Employer]

Home > Retiree Insurance > Individual Retiree Insurance Selections

Member Insurance Maintenance Introduction **Select Options** Select Covered Persons Confirm Selection Confirmation

Employee/Member: APPLE, ASHLEY B (New Search) SSN: XXX-XX-1856

Step 2 of 5: Select Options (Event: Change Enrollment)

You have the following existing coverage(s):

**Medical**

Insurance Carrier	Insurance Plan	Plan Coverage	Insurance Group	Start Date	Stop Date
BLUE CROSS BLUE SHIELD	HMO BLUE NEW ENGLAND (HBNE)	Family	Retired	07/01/2013	

**Dental**

Insurance Carrier	Insurance Plan	Plan Coverage	Insurance Group	Start Date	Stop Date
DELTA DENTAL	DENTAL (D)	Family	Retired	07/01/2013	

You have the following choice(s):

**Medical**

Select	Insurance Carrier	Insurance Plan	Plan Coverage	Insurance Group	Premium
<input type="checkbox"/>	BLUE CROSS BLUE SHIELD	BLUECARE ELECT PREFERRED (BCEP)	Family	Retired	\$414.16
<input type="checkbox"/>	BLUE CROSS BLUE SHIELD	BLUECARE ELECT PREFERRED (BCEP)	Individual	Retired	\$171.53
<input type="checkbox"/>	BLUE CROSS BLUE SHIELD	HMO BLUE NEW ENGLAND (HBNE)	Individual	Retired	\$63.55
<input type="checkbox"/>	MEDEX HEALTH	MEDEX (MX)	Senior (S)	Retired	\$95.48
<input checked="" type="checkbox"/>	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior (S)	Retired	\$190.96

**Second Medical**

Select	Insurance Carrier	Insurance Plan	Plan Coverage	Insurance Group	Premium
<input type="checkbox"/>	BLUE CROSS BLUE SHIELD	MANAGED BLUE FOR SENIORS (MB)	Senior (S)	Retired	\$79.76
<input type="checkbox"/>	MEDEX HEALTH	MEDEX (MX)	Senior (S)	Retired	\$95.48

- 7) Once you've chosen the option(s) you want, scroll to the bottom of the screen and click **Next** to proceed to Step 3.

**Optional Life**

Select	Insurance Carrier	Insurance Plan	Plan Coverage	Insurance Group	Premium
<input type="checkbox"/>	NOT APPLICABLE	OPTIONAL LIFE (10000)	Individual	Retired	\$6.06
<input type="checkbox"/>	NOT APPLICABLE	OPTIONAL LIFE (3000)	Individual	Retired	\$2.34
<input type="checkbox"/>	NOT APPLICABLE	OPTIONAL LIFE (5000)	Individual	Retired	\$3.90
<input type="checkbox"/>	NOT APPLICABLE	OPTIONAL LIFE (7000)	Individual	Retired	\$4.50

Previous **Next** Cancel

- 8) On the **Select Covered Persons** tab, enter the coverage dates and click the checkbox next to the retiree's name.

Step 3 of 5: Select Covered Persons (Event: Change Enrollment)

**Medical**

Enrollment Option	Start Date	Stop Date	Add / Delete
BLUE CROSS BLUE SHIELD / HMO BLUE NEW ENGLAND (HBNE) / Family / Retired	07/01/2013	//	X
<b>Enrollee</b>			
<input checked="" type="checkbox"/> APPLE, ASHLEY B Member			
MEDEX HEALTH / TWO MEDEX'S (MX2) / Senior (S) / Retired	//	//	X
<b>Enrollee</b>			
<input type="checkbox"/> APPLE, ASHLEY B Member			

**Dental**

Enrollment Option	Start Date	Stop Date	Add / Delete
DELTA DENTAL / DENTAL (D) / Family / Retired	07/01/2013	//	X
<b>Enrollee</b>			
<input checked="" type="checkbox"/> APPLE, ASHLEY B Member			

Previous Next Cancel

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**Note:** In cases in which you are entering a new plan to a retiree that replaces an existing plan with the same start date, you will need to delete the existing record before the system will let you save your new record with the same start date. In the screen shot below, the record starting on 07/01/2014 (inserted by a global change) will need to be deleted by clicking the red X (red arrow) before the 7/1/2014 start date can be entered on the new coverage record (blue arrow).

**Medical**

Enrollment Option	Start Date	Stop Date	Add / Delete
BLUE CROSS BLUE SHIELD / NETWORK BLUE (NTW) / Individual / Retired	07/01/2014	//	X
<b>Enrollee</b>			
<input checked="" type="checkbox"/> APPLE, ASHLEY Member			
BLUE CROSS BLUE SHIELD / NETWORK BLUE (NTW) / Individual / Retired	12/01/2013	06/30/2014	X
<b>Enrollee</b>			
<input checked="" type="checkbox"/> APPLE, ASHLEY Member			
HARVARD PILGRIM HEALTH / HARVARD-PILGRIM HMO (HPH) / Individual / Retired	07/01/2014	//	X
<b>Enrollee</b>			
<input checked="" type="checkbox"/> APPLE, ASHLEY Member			

**Note:** If you are adding retroactive coverage AND the start date of the coverage precedes the start date of a new rate for that plan AND the new cost for that plan's premium has been entered into the system, MyTRS will automatically give your retiree the old cost. However, you will need to enter the period under the old cost, end that coverage, and enter a new record for the period when the new cost is effective. For example, if you are retroactively entering coverage that is effective 06/01/2014 and the plan's cost changed on 07/01/2014, follow these steps:

1. Select the plan (using the Change Operation) with a start date of 06/01/2014 save it (green arrow).
2. Cancel the plan as of 06/30/2014 (blue arrow).
3. Select the plan again (using the Change Operation) now with a start date of 07/01/2014 (red arrow).

Below is a screenshot of what your retiree's coverage will look like after completing the steps above. MyTRS will charge the retiree under the old rate for 06/01/2014 - 06/30/2014 and charge the new rate starting 07/01/2014.

Medical			
Enrollment Option	Start Date	Stop Date	Premium
HARVARD PILGRIM HEALTH / HARVARD-PILGRIM HMO (HPH) / Individual / Retired	07/01/2014		\$217.40
<a href="#">Enrollee</a>			
APPLE, ASHLEY	Member		
HARVARD PILGRIM HEALTH / HARVARD-PILGRIM HMO (HPH) / Individual / Retired	06/01/2014	06/30/2014	\$182.10
<a href="#">Enrollee</a>			
APPLE, ASHLEY	Member		
BLUE CROSS BLUE SHIELD / NETWORK BLUE (NTW) / Individual / Retired	12/01/2013	05/31/2014	\$179.40
<a href="#">Enrollee</a>			
APPLE, ASHLEY	Member		

9) Enter the **Stop Date** for the old coverage (e.g., 06/30/2014).

Step 3 of 5: Select Covered Persons (Event: Change Enrollment)

**Medical**

Enrollment Option	Start Date	Stop Date	Add / Delete
BLUE CROSS BLUE SHIELD / HMO BLUE NEW ENGLAND (HBNE) / Family / Retired	07/01/2013	06/30/2014	X
<b>Enrollee</b>			
<input checked="" type="checkbox"/> APPLE, ASHLEY B	Member		
MEDEX HEALTH / TWO MEDEX'S (MX2) / Senior (S) / Retired	//	//	X
<input type="checkbox"/> APPLE, ASHLEY B	Member		

**Note:** The stop date must always be the last day of the last coverage month.

**Note:** If you click the red X to delete an insurance enrollment record, all the monthly deductions previously taken for the duration of time indicated by the Start and Stop dates for the particular coverage and rate you deleted will be refunded to as far back as 10/1/2013.

10) Click the checkbox and enter the next plan's start date (this must be one day after the last plan's stop date, e.g., 07/01/2014).

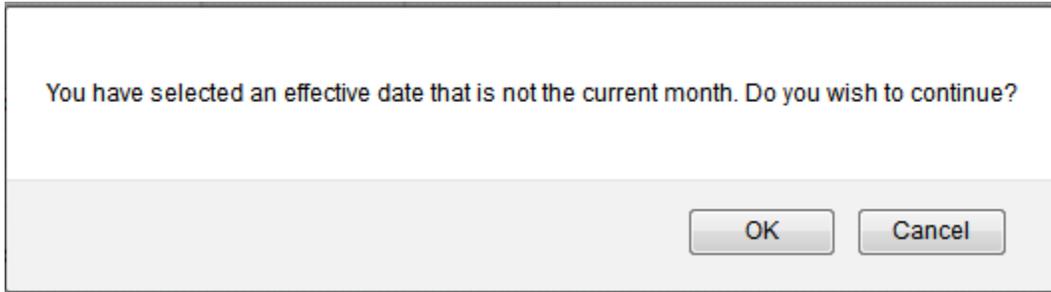
Step 3 of 5: Select Covered Persons (Event: Change Enrollment)

**Medical**

Enrollment Option	Start Date	Stop Date	Add / Delete
BLUE CROSS BLUE SHIELD / HMO BLUE NEW ENGLAND (HBNE) / Family / Retired	07/01/2013	06/30/2014	X
<b>Enrollee</b>			
<input checked="" type="checkbox"/> APPLE, ASHLEY B	Member		
MEDEX HEALTH / TWO MEDEX'S (MX2) / Senior (S) / Retired	07/01/2014	//	X
<input checked="" type="checkbox"/> APPLE, ASHLEY B	Member		

**Note:** The start date must always be the first day of the coverage month.

- 11) If MyTRS detects that you are backdating coverage based on the dates you have entered, the pop-up below will appear when you leave the start/stop date field or click Next. This might be an indication of a typing error, please make sure to double-check your dates and click **OK** or **Cancel** as appropriate.



- 12) Click **Next** at the bottom of the screen to proceed to Step 4:

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**MTRS** MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM 9005 GOTHAM PUBLIC SCHOOLS [Change Employer]

Home > Retiree Insurance > Individual Retiree Insurance Selections

Member Insurance Maintenance Introduction Select Options Select Covered Persons Confirm Selection Confirmation

Employee/Member: APPLE, ASHLEY B (New Search) SSN: XXX-XX-1856

Step 3 of 5: Select Covered Persons (Event: Change Enrollment)

**Medical**

Enrollment Option	Start Date	Stop Date	Add / Delete
BLUE CROSS BLUE SHIELD / HMO BLUE NEW ENGLAND (HBNE) / Family / Retired	07/01/2013	06/30/2014	x
<b>Enrollee</b>			
<input checked="" type="checkbox"/> APPLE, ASHLEY B	Member		
MEDEX HEALTH / TWO MEDEX'S (MX2) / Senior (S) / Retired	07/01/2014	/ /	x
<input checked="" type="checkbox"/> APPLE, ASHLEY B	Member		

**Dental**

Enrollment Option	Start Date	Stop Date	Add / Delete
DELTA DENTAL / DENTAL (D) / Family / Retired	07/01/2013	/ /	x
<b>Enrollee</b>			
<input checked="" type="checkbox"/> APPLE, ASHLEY B	Member		

Previous Next Cancel

- 13) The **Confirm Selection** tab displays. Review your changes and either click **Previous** to go back and make any necessary corrections or **Confirm** if everything is accurate.

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**MTRS** MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM 9005 GOTHAM PUBLIC SCHOOLS [Change Employer]

Home » Retiree Insurance » Individual Retiree Insurance Selections

Member Insurance Maintenance Introduction Select Options Select Covered Persons **Confirm Selection** Confirmation

Employee/Member: APPLE, ASHLEY B (New Search) SSN: XXX-XX-1856

Step 4 of 5: Confirm Selection (Event: Change Enrollment)

**Medical**

Enrollment Option	Start Date	Stop Date
MEDEX HEALTH / TWO MEDEX'S (MX2) / Senior (S) / Retired	07/01/2014	
Enrollee		
APPLE, ASHLEY B	Member	
BLUE CROSS BLUE SHIELD / HMO BLUE NEW ENGLAND (HBNE) / Family / Retired	07/01/2013	06/30/2014
Enrollee		
APPLE, ASHLEY B	Member	

**Dental**

Enrollment Option	Start Date	Stop Date
DELTA DENTAL / DENTAL (D) / Family / Retired	07/01/2013	
Enrollee		
APPLE, ASHLEY B	Member	

Previous Confirm Cancel

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- 14) The **Confirmation** tab displays. Click the **Home** (  ) icon on the bottom of the screen to return to the Member Insurance Maintenance tab.

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**MTRS** MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM 9005 GOTHAM PUBLIC SCHOOLS [Change Employer]

Home » Retiree Insurance » Individual Retiree Insurance Selections

Member Insurance Maintenance Introduction Select Options Select Covered Persons Confirm Selection **Confirmation**

Employee/Member: APPLE, ASHLEY B (New Search) SSN: XXX-XX-1856

Step 5 of 5: Confirmation (Event: Change Enrollment)

**Medical**

Enrollment Option	Start Date	Stop Date	Premium
MEDEX HEALTH / TWO MEDEX'S (MX2) / Senior (S) / Retired	07/01/2014		\$190.96
Enrollee			
APPLE, ASHLEY B	Member		
BLUE CROSS BLUE SHIELD / HMO BLUE NEW ENGLAND (HBNE) / Family / Retired	07/01/2013	06/30/2014	\$166.51
Enrollee			
APPLE, ASHLEY B	Member		

**Dental**

Enrollment Option	Start Date	Stop Date	Premium
DELTA DENTAL / DENTAL (D) / Family / Retired	07/01/2013		\$85.62
Enrollee			
APPLE, ASHLEY B	Member		

Home

- 15) If you have entered a retroactive coverage change that requires MyTRS to calculate a bill or refund, go to **Retiree Insurance Deduction History** using the **Go To:** menu to review your retiree's account and verify your retiree's rebill (adjustment) that will be included on the next processed benefit.

The screenshot shows the MyTRS (Massachusetts Teachers' Retirement System) web application. The top navigation bar includes the date 'Tuesday, July 29, 2014', a welcome message for 'Robert George', and the last login date '2014-07-07'. The MyTRS logo and 'MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM' are displayed. The main navigation area shows 'Home > Retiree Insurance > Individual Retiree Insurance Selections'. Below this, there are tabs for 'Member Insurance Maintenance', 'Introduction', 'Select Options', 'Select Covered Persons', and 'Confirm Selections'. The current user is identified as 'APPLE, ASHLEY B (New Search)' with SSN 'XXX-XX-1856'. The 'Member Information' section shows fields for SSN, Prefix (Ms.), First Name (ASHLEY), and Middle Name (B). A 'Go To:' dropdown menu is open, listing various options. The option 'Retiree Insurance Deduction History' is highlighted with a red arrow. Other options in the menu include 'Go To Home Page', 'Employer Information', 'Payroll Calendar', 'Import Deduction Report Files', 'Deduction Reports and Payments', 'EFT Payments', 'Register Employee', 'Notification of Hiring a Retiree', 'View/Update Employee Information', 'Service and Salary Verification Forms', 'Military LOA Reporting Form', 'Retiree Earnings Limit Calculator', 'Individual Retiree Insurance Selections', and 'Maintain Insurance Premiums'. The employer is listed as 'THAM PUBLIC SCHOOLS [Change Employer]'.

**Note:** For instructions on using the Retiree Insurance Deduction History Screen, please read **GP14: Checking Retiree Insurance Deduction History**.

You have completed this Guided Practice.