

**Retiree Health Questions and Answers from Health Care in Retirement session
held 7/21/2020**

Question: If I'm enrolled in an HMO plan and move out of the state, can I change plans?

Answer: Yes. Moving outside a medical plan's service area is a qualified life event which allows you to enroll in a new medical plan. You will need to contact [Harvard Benefits](#) and request a Change of Address Form. Once the address change is processed, you will receive enrollment change forms at your new address. Keep in mind **you only have 30 days from the date of your move** to request and submit both the address and enrollment change forms.

Question: Can I still use Harvard University Health Services (HUHS) providers if I'm enrolled in the retiree senior (age 65 or older) medical plans?

Answer: HUHS providers accept Blue Cross Blue Shield Medex and the Harvard Pilgrim Health Care Medicare Enhance plans. If you are enrolled in either of these plans, you can also see any provider that accepts Medicare. If you enroll in the Tufts Medicare Preferred HMO, you will need to select a primary care provider (PCP) within the Preferred HMO network. Before selecting a senior medical plan, you should contact the plan or your PCP to confirm whether they are part of the plan's network.

Question: My spouse is also a University employee. Can I go on their insurance when I retire and change to my own Harvard retiree health care later?

Answer: Yes. You can waive your health coverage as of your date of retirement. Your spouse will need to contact [Harvard Benefits](#) to request the necessary enrollment forms to add you to their coverage. They will have 30 days from your retirement date to enroll you in their coverage. Your new coverage start date will be the date your previous coverage ended. You can enroll in your Harvard retiree health coverage when your spouse loses theirs or during our annual Open Enrollment period. Be sure to call the Benefits office to discuss all of these possible changes.

Question: How do I find out if you have the birth certificate/marriage certificates needed?

Answer: Your Benefits Consultant has a check list and will go over this question with you and let you know which documents, if any, are needed.