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# Healthcare

## Why Care?

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### **Myth #1**

WMU will always provide me, and my spouse, healthcare because it is something I was promised at retirement.

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### **Actuality #1**

- Retiree healthcare, as with all retiree benefits, are contract to contract negotiated articles.
- Articles 33.2.4 and 33.2.7 of current contract.
- WMU does not, by law, have to negotiate anything on retiree benefits.

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### **Myth #2**

The AAUP will always demand WMU supplement the costs of healthcare through the WMU self-insured healthcare program.

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### Actuality #3

- If Medicare for all, or universal healthcare, becomes a reality, most of WMU retirees will still need a Medicare advantage, or Medigap program, to keep from going bankrupt in older age from balance billing costs.
- WMU factually cannot continue to absorb financially 8 to 12 percent increases per year in healthcare costs. All of the “tweaks” in cost savings have already been addressed.

### What you must do, not in 2030, now to address your healthcare costs.

1. Take a proactive interest in all of your healthcare plans.
2. Compare Medigap packages, and costs as to benefits and network.
3. Access free of charge services to assist you in navigating the very complex healthcare “insurance” system.

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