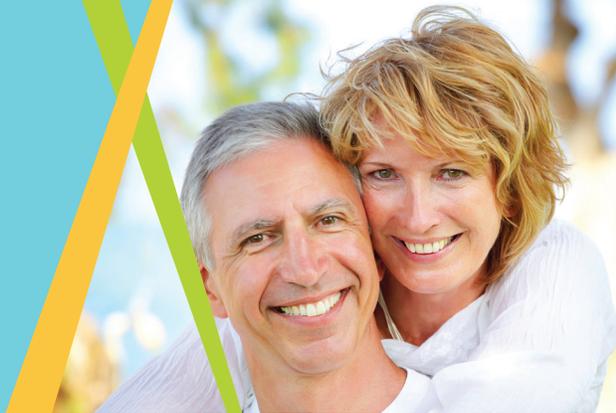


# MEDICARE & YOU



## If 65 is just around the corner, it's time to start thinking about Medicare! Here's what you need to know:

### WHAT IS MEDICARE?

Medicare is a federal health insurance program that covers medical services and supplies in hospitals, doctors' offices and other health care settings. You qualify for Medicare if you are age 65 or older.\* Medicare has four components:\*\*

- Part A: Hospital Insurance
- Part B: Medical Insurance
- Part C: Medicare Advantage Plans
- Part D: Prescription Drug Coverage

### HOW DO I ENROLL IN MEDICARE?

- If you are collecting Social Security benefits at least four months before turning 65, then you are automatically enrolled in Medicare Parts A and B.
- If you are within three months of turning 65 and not collecting Social Security benefits, you must enroll in Medicare one of three ways:
  1. Online: [socialsecurity.gov/retirement](https://www.socialsecurity.gov/retirement)
  2. Phone: 800-772-1213
  3. In person: your local Social Security office

### WHEN CAN I ENROLL IN MEDICARE?

You have three opportunities to enroll in Medicare:

	Definition	When Coverage Begins
<b>Initial Enrollment Period</b>	7 months, starting three months before you turn 65 and ending three months after the month you turn 65	First of the month you turn 65***
<b>General Enrollment Period</b>	Jan. 1 - Mar. 31	July 1
<b>Special Enrollment Period</b>	8 months from the date employment or group health plan coverage ends	First of the month following month you enroll in Medicare

### WHAT HAPPENS IF I AM WORKING AND HAVE COVERAGE THROUGH MY EMPLOYER OR SPOUSE?

In that case, you may delay enrolling in Medicare without paying a penalty. If you do enroll in Medicare while on your employer's or spouse's group health plan, your employer-based plan will generally pay first for any health care services you receive.

### WHERE SHOULD I GO WITH QUESTIONS?

For detailed information on Medicare and its many components, visit [www.medicare.gov](https://www.medicare.gov). To find a Social Security office near you, go to [www.ssa.gov/locator](https://www.ssa.gov/locator). To sign up for and explore your Parts C and D options, log on to [www.medicare.gov](https://www.medicare.gov), hover your mouse over "Sign Up/Change Plans" and click on "Find health & drug plans."

\*Or are under age 65 with certain disabilities or have end-stage renal disease.

\*\*Medicare Supplement Plans (Medigap) provided by private health insurance are also available.

\*\*\*Unless your birthday is the first of the month, in which case coverage starts the first of the month before you turn 65.

# How It Works

Let's see how enrolling in Medicare might work in practice.

## MEET LIZ

64. Married. Birthday is May 15.

Liz has a group health plan through her employer. Here is when her Medicare coverage would start, depending on when she chooses to enroll:

If she enrolls...	Coverage begins...
<b>Initial Enrollment Period</b>	
Between February and August	May 1*
<b>General Enrollment Period</b>	
Between January and March of the following year	July 31
<b>Special Enrollment Period</b>	
Within 8 months following her loss of coverage through her employer or termination of employment	The first of the month following the month she enrolls in coverage (e.g., if she enrolls May 15, coverage begins June 1)

Liz may continue to receive coverage through her group health plan—in addition to Medicare—as long as she remains enrolled in the plan. Her group health plan pays first for covered health care services she receives.\*\* Medicare then pays for the remaining balance up to the Medicare-approved amount. Liz pays for any costs her plan and Medicare do not cover.

\*Coverage may be delayed if Liz enrolls between May and August, but is generally retroactive and considered effective May 1.

\*\*Assuming her employer has 20 or more employees.

Please note: This communication is intended to provide you with highlights of Medicare. It is not intended to address all details, nor is it meant as legal or tax advice. Refer to [www.medicare.gov](http://www.medicare.gov) for more information.