

MEDICARE ELIGIBILITY & ENROLLMENT for ACTIVE EMPLOYEES

Medicare is a health insurance program for people 65 years or older and for some disabled people under 65 years of age, and people with End-Stage Renal Disease. Medicare coverage has 3 parts: Hospital Insurance (Part A), Medical Insurance (Part B) and Rx Insurance (Part D).

Eligibility

The general requirement to qualify for this benefit program is that you must be 65 years or older and a permanent resident of the United States. A person might qualify for Medicare at a younger age with a disability that would qualify them for Social Security or End-Stage Renal disease or Lou Gehrig's disease.

If an employee is enrolled in the medical coverage offered by the district, the school district's plan is primary coverage for the employee and their covered dependents. The district's plan is also primary coverage for Medicare eligible dependents even if your employee is not yet Medicare eligible. The only exception is for some End Stage Renal disease patients.

Medicare Enrollment

We suggest that your employee who is approaching age 65 sign up for the Medicare Part A coverage (Hospital Insurance). Most people don't have to pay for Part A. For Part B coverage (Medical Insurance), there is a cost.

An employee or dependent can delay Medical Part B enrollment without paying higher premiums if the employee or the employee's spouse is working and has group health plan coverage. An employee can then sign up for Medicare Part B during a **Special Enrollment Period** and not wait for the General Enrollment Period on Medicare Part B if due to the following:

- Anytime you are still covered by the employer or union group health plan through your or your spouse's **current or active** employment, or
- During the 8 months following the month the employer or union group health plan coverage ends or when the employment ends (whichever is first).

Medicare Part D

Last year Medicare added drug coverage under Part D. The same enrollment rules apply to Part D. As long as you are covered by a group health plan that offers **creditable coverage**, there is no penalty for late enrollment. Since all EPC Rx plans offer a higher benefit than Part D, they are considered creditable. Notices to this effect are distributed annually to all plan enrollees.

Effective date if employee signs up during a Special Enrollment Period:

If an employee enrolls in Medicare Part B while covered by a group health plan or during the first full month after coverage ends, their Medicare Part B coverage starts on the first day of the month they enroll. They also can delay the start date for Medicare Part B coverage until the first day of any of the following 3 months.

If the employee enrolls during any of the 7 remaining months of the Special Enrollment Period, their Medical Part B coverage begins the month after they enroll.

An employee who has questions may call the Social Security Administration at 1-800-772-1213 for more information or to enroll in Medicare. They can visit the Social Security web site: <http://www.ssa.gov>.

Medicare website: <http://www.medicare.gov/MedicareEligibility/home.asp>

This information is provided as a guideline and any further questions should be directed to the local Social Security Administration office.