

Enrolling In Medicare

I'm an Active Employee

If you and your covered dependent(s) meet the following criteria, you may be eligible to defer enrolling in Medicare Part B once you become eligible:

- You are actively working and covered by a group-sponsored health insurance plan as an active employee.
- Your dependent is covered by your group-sponsored health insurance plan (not retiree coverage) regardless of if they are actively working or not.

I'm a Retired Employee

- Once you transition from active employee health insurance to retiree health insurance, you must enroll in Medicare A and B if you are eligible.
- If your dependent is covered under your retiree health insurance, they must enroll in Medicare Parts A and B when eligible even if they are actively working.
- If you are retiring after becoming eligible for Medicare, Human Resources can assist you with (Special Enrollment Period SEP) forms for Part B Enrollment that you will take to your local Social Security office.

When Medicare Become Your Primary Coverage

Medicare becomes your primary coverage once you are retired and eligible to enroll.

Medicare enrollment is specific to individuals. Medicare enrollment is based on the eligibility of you and your covered dependents.

- If you retire prior to age 65, Medicare will become primary coverage the 1st of the month in which you turn 65.
- If you retire after age 65, Medicare will become primary the 1st of the month following your transition to retiree coverage.

The Cost of Medicare

Part A Medicare is free to insured individuals. There is a monthly cost for Part B Medicare which may be adjusted based on income. Social Security determines if you are charged at a rate higher than the base rate, called Income Related Monthly Adjustments (IRMAA).