



IMPORTANT

Medicare Information for Annuitants Only

AT AGE 65, MEDICARE BECOMES THE PRIMARY PAYER OF YOUR RETIREE HEALTHCARE EXPENSES AND YOUR RETIREE HEALTH INSURANCE BECOMES THE SECONDARY PAYER. IF YOU ARE NOT ENROLLED IN MEDICARE AT AGE 65, YOU WILL INCUR OUT-OF-POCKET HEALTH CARE EXPENSES.

Enroll in Medicare Part B during your Initial Enrollment Period!

When can I first sign up for Medicare?

You may sign up for Medicare during the Initial Enrollment Period which is a 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

What is the General Enrollment period and when is it?

If you miss your enrollment opportunity during your Initial Enrollment Period, you may enroll during the General Enrollment Period. This period is between January 1—March 31 of each year. If you enroll during this time, your coverage will start July 1st.

You are eligible for Medicare beginning at age 65. If you are already receiving Social Security benefits, you automatically receive Part A (Hospital Insurance) and Part B (Medical Insurance) beginning the first day of the month you turn 65. If your birthday is on the first day of the month, Part A and Part B will start the first day of the prior month.

If you are automatically covered by Part A, you do not have to pay premiums. However, if you do not automatically qualify for Part A, and you are age 65 or older, you may buy Part A.

Part B requires monthly premiums, whether you are automatically covered or choose to buy coverage.

If you are close to age 65, but are not receiving Social Security benefits and you would like Part A and/or Part B, you *must* enroll by contacting Social Security 3 months before your turn age 65. You can also apply for Part A and Part B at www.socialsecurity.gov/retirement.

If you do not sign up for Part B when you are first eligible, you may have to pay a late enrollment penalty for as long as you have Part B.

Please call Social Security at 1-800-772-1213 for more information about your Medicare eligibility and to sign up for Part A and/or Part B. You may also visit www.medicare.gov for general information about enrolling. To receive personalized health insurance counseling at no cost to you, contact your State Health Insurance Assistance Program (SHIP).

If you are not automatically enrolled in Medicare, and you would like Part A and/or Part B, you can sign up during these times:

Initial Enrollment Period: You can sign up for Part A and/or Part B during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

If you sign up for Part A and/or Part B during the first 3 months of your Initial Enrollment Period, in most cases, your coverage starts the first day of your birthday month. However, if your birthday is on the first day of the month, your coverage will start the first day of the prior month.

(over)



Medicare Information for Annuitants Only

(continued)

If you enroll in Part A and/or Part B the month you turn 65 or during the last 3 months of your Initial Enrollment Period, the start date for your Medicare coverage will be delayed.

General Enrollment Period: If you did not sign up for Part A and/or Part B when you were first eligible, you can sign up between January 1 – March 31 of each year. Your coverage will begin July 1 of that year. You may have to pay higher Part A and/or Part B premium for late enrollment.

In many cases, if you choose to buy Part A, you must also have Part B and pay monthly premiums for both.

To learn more about enrollment periods, visit www.medicare.gov/publications to view the booklet “Enrolling in Medicare Part A & Part B.” You may also call 1-800-MEDICARE (1-800-633-4227) for more information.

You are not required to enroll in Medicare if you are not automatically covered, but your lack of coverage will result in out-of-pocket health care expenses you will be responsible for paying to your healthcare provider.

Your premiums are not reduced if you enroll in Medicare but you may decide to change to a lower cost health plan. Please be advised to contact your health insurance provider with any questions.

Helpful Resources

Medicare
1-800-MEDICARE (633-4227)

Medicare Publications
[www.medicare.gov/
publications](http://www.medicare.gov/publications)

Medicare
General Information
www.medicare.gov

Social Security
Administration
1-800-772-1213
[www.socialsecurity.gov/
retirement](http://www.socialsecurity.gov/retirement)

