

I am turning age 65, but still working. What do I need to do about Medicare?

Requirements

You are not required to enroll in Medicare immediately upon age 65 if you meet the following criteria:

1. You are an active employee with the University *and*
2. You are currently covered under the University's group medical plan

Additionally, if your spouse is also age 65 or older and is currently covered as a dependent on your University medical plan, (s)he is not required to enroll in Medicare.

Medicare Part A (hospitalization)

You can choose to enroll in Medicare Part A when you turn age 65, but it is not required. This portion of Medicare is free. However, you will not receive any benefit from Medicare Part A while still covered under the University's medical plan because the University's plan will pay primary on your medical expenses.

Medicare Part B (doctor's visits and other medical services and supplies)

If you choose to enroll in Medicare Part A, you will also be offered enrollment in Medicare Part B. While actively employed at the University, you do not need Medicare Part B so you should decline participation in Part B at this point. Medicare Part B has a premium associated with it. The Part B premium will be deducted from your Social Security check or you will be billed monthly for the coverage if you are not actively drawing social security.

At Retirement

When you stop working, Medicare Parts A & B will be required if you enroll in the state's medical plan (PEEHIP). You should enroll in Medicare Part A if you have not already done so and Part B to be effective with your retirement date or the date you stop working at the University. If you do not enroll at this point, you will be subject to a penalty. PEEHIP offers a prescription drug plan so there is no need to enroll in Medicare Part D. You can contact the Social Security Office by phone (877-480-4988) or go to their website at www.ssa.gov to initiate your Medicare enrollment as early as 90 days in advance of your retirement date.