

# TURNING 65 SOON?

## YOU'LL HAVE TO MAKE SEVERAL IMPORTANT DECISIONS ABOUT YOUR MEDICARE COVERAGE.

If you don't enroll in Medicare when first eligible, there could be some long term financial consequences including late enrollment penalties. We are here to help. Contact us by **calling 1-800-659-1986** to arrange for a meeting with your local Direct Pay Medicare Sales Consultant Monday through Friday 8 a.m. to 8 p.m. or **emailing GroupHRT65@excellus.com**. A Medicare specialist will contact you to discuss your personal circumstances.

## THERE ARE FOUR PARTS TO MEDICARE



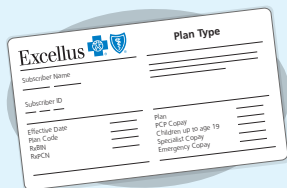
### PART A – Hospital Coverage (Original Medicare)

- Helps cover inpatient hospital and skilled nursing, hospice care and home health care
- No monthly premium applies for most people
- Penalties may apply if you don't enroll when first eligible



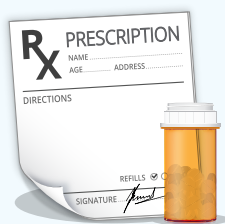
### PART B – Medical Insurance (Original Medicare)

- Helps cover medically necessary services like doctor services, outpatient care and other medical services
- Monthly premium applies
- Penalties may apply if you don't enroll when first eligible



### PART C – Medicare Advantage Plans

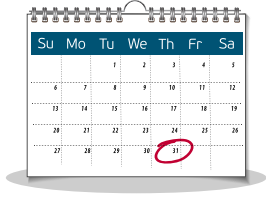
- Offers an alternative way to receive your Medicare Part A and Part B benefits that typically includes additional benefits and lower out-of-pocket cost when using services
- Can include Part D Prescription drug coverage
- Offered through private health insurance companies
- Monthly premium may apply



### PART D – Prescription Drug Coverage

- Helps cover the cost of prescription drugs
- Offered through private health insurance companies as a stand alone plan or as part of Medicare Advantage (Part C) plan
- Monthly premium may apply
- Penalties may apply if you don't enroll when first eligible and don't have creditable drug coverage\*

# WHEN AM I ELIGIBLE TO ENROLL IN MEDICARE?



## You have a seven-month window to enroll in Medicare...

- Three months before the month you turn 65 (recommended to enroll at this time)
- The month you turn 65
- Three months after you turn 65

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Below are a few common scenarios to help guide you in deciding which Parts of Medicare you need to enroll in.

IF YOU...	CONSIDER...	KEEP IN MIND...
<p><b>Are turning 65 and are working full time</b> (or covered by a spouse working full time).</p>	<p><b>Part A</b> You should enroll in Part A when first eligible.</p>	<p>Once you enroll in any part of Medicare, you won't be able to contribute to your HSA. Consult a tax professional for more information about HSAs and Medicare.</p>
	<p><b>Part B</b> You can delay signing up for Part B if you are working full time at a company with 20 or more employees. If your employer has less than 20 employees or you are self employed, then you should enroll in Part B when first eligible to avoid penalties.</p>	<p>You will NOT pay for a penalty for delaying Part B as long as you enroll within eight months of losing your coverage or stopping work (whichever happens first). Be sure to talk to your benefits administrator before deciding to delay enrollment in Medicare.</p>
	<p><b>Part C</b> Enrolling in a Medicare Advantage plan is optional. Talk with an Excellus BCBS Advisor to see if enrolling in a Medicare Advantage plan is a good fit for you.</p>	<p>You must have a Medicare Parts A and B and live in the plan service area to enroll in a Medicare Advantage (Part C) plan.</p>
	<p><b>Part D</b> If you have drug coverage through your employer that is considered creditable*, you do not have to enroll in a Part D plan.</p>	<p>If you lose creditable* coverage, you will need to enroll in a Part D plan. If you do not have creditable* drug coverage for more than 63 consecutive days, you will have to pay a late enrollment penalty if you decide to get Part D coverage at a later date.</p>

IF YOU...	CONSIDER...	KEEP IN MIND...
<p><b>Are you turning 65 and <u>not</u> actively working or working part time</b> (and not currently enrolled in Social Security).</p>	<p><b>Part A and Part B</b> You should enroll in Medicare Parts A and B when first eligible to avoid paying late enrollment penalties.</p>	<p>For each 12-month period you delay enrollment in Part B, the federal government requires you to pay a 10% monthly premium penalty.</p>
	<p><b>Part C</b> Enrolling in a Medicare Advantage plan is optional. Talk with an Excellus BCBS Advisor to see if enrolling in a Medicare Advantage plan is a good fit for you.</p>	<p>You must have Medicare Parts A and B and live in the plan service area to enroll in a Medicare Advantage (Part C) plan.</p>
	<p><b>Part D</b> You should enroll in a Part D plan when first eligible to avoid penalties.</p>	<p>If you have drug coverage from another source that is considered creditable*, you do not have to enroll in a Part D plan. If you do not have creditable* drug coverage for more than 63 consecutive days, you will have to pay a late enrollment penalty if you decide to get Part D coverage at a later date.</p>
<p><b>Are currently collecting Social Security.</b></p>	<p><b>Part A and Part B</b> You will be automatically enrolled in Medicare Parts A and B if you have been receiving these benefits for at least 24 months.</p>	<p>If you choose to decline Parts A and B when first eligible, you may have to pay a late enrollment penalty if you decide to enroll in the future.</p>
	<p><b>Part C</b> Enrolling in a Medicare Advantage plan is optional. Talk with an Excellus BCBS Advisor to see if enrolling in a Medicare Advantage plan is a good fit for you.</p>	<p>You must have Medicare Parts A and B and live in the plan service area to enroll in a Medicare Advantage (Part C) plan.</p>
	<p><b>Part D</b> You should enroll in a Part D plan when first eligible to avoid penalties.</p>	<p>If you have drug coverage from another source that is considered creditable*, you do not have to enroll in a Part D plan. If you do not have creditable* drug coverage for more than 63 consecutive days, you will have to pay a late enrollment penalty if you decide to get Part D coverage at a later date.</p>

**\*Creditable drug coverage means...**

- Coverage is expected to pay on average as much as the standard Medicare prescription drug coverage
- You should receive a yearly notice notifying you if the coverage is considered creditable

# WHERE CAN I GO TO GET HELP?

## Contact Your Local Excellus BCBS Sales Representative

Call **1-800-659-1986** Monday through Friday 8 a.m. to 8 p.m. From October 1 to December 30 advisors are also available weekends 8 a.m. to 8 p.m.

**Email GroupHRT65@excellus.com.** A Medicare specialist will contact you to discuss your personal circumstances.

Call Social Security at 1-800-772-1213 (TTY users 1-800-325-0778), Monday through Friday, from 7AM to 7PM. Go in-person at your local Social Security office or visit [SocialSecurity.gov](https://www.SocialSecurity.gov).

Our Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-659-1986 (TTY: 1-800-662-1220).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-659-1986 (TTY: 1-800-662-1220)。