

Working beyond 65.

Medicare Made Clear™

Get Answers Series



Are you retiring when you turn 65?

Or will you decide to stay in the workforce? Either way, you may be eligible for Medicare. Follow this guide to explore your choices.

Working beyond 65

Save some money.



- If you have an individual health plan, a Medicare plan could help you save money on your health care expenses
- If you have health insurance through your employer, a Medicare plan could work with your employer-sponsored coverage. Check with your benefits administrator to see if it makes sense for you to sign up for Original Medicare (Parts A and B) in addition to the coverage you get today

Start with basic coverage.

Many people who choose to work past age 65 enroll only in Part A because there is no monthly premium. Some choose to enroll in both Parts A and B together (Original Medicare). However, Part B comes with a monthly premium based on your income, so many don't enroll in Part B until they lose their employer-sponsored coverage.

Is enrollment required?

Most people are not required to enroll in Medicare when they turn 65. Check with your benefits administrator to see if your employer requires you to enroll in Medicare Part A or Part B.

Retiring at 65

Are you ready?

If you're ready for retirement, you will be eligible for Original Medicare (Parts A and B) and other Medicare plans when you turn 65. If you don't have employer-sponsored coverage, you should consider enrolling during your Initial Enrollment Period. You can enroll any time within the three months before your 65th birthday month, the month of your birthday and three months after.

Stay ahead of the game.

If you're retiring, you have 63 days after your employer-sponsored coverage ends to enroll in a Medicare plan without penalty. But it's

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best to sign up before you retire to avoid a gap in coverage.

Change is good.



Health care needs can change from year to year. Be sure to review your needs (upcoming surgeries, current prescription drugs, new wellness goals) so you can find a plan to best meet them.

You can change your plan once a year during the Open Enrollment Period (OEP). The OEP is a seven-week period from October 15 through December 7.

Moving forward

If you continue working:

- Check with your benefits administrator to see how Original Medicare would work with your current plan, and if it makes sense to enroll in a Medicare Part B plan
- Keep your health insurance coverage records so you can prove that you had creditable coverage past your Initial Enrollment Period for Medicare
- If your spouse or dependents need coverage, they could be eligible for COBRA
- Check with your benefits administrator for more information when you get ready to retire

If you're retiring:

- Talk with your employer's benefits administrator to see if you and/or your dependents can get employer-sponsored retiree benefits
- If you don't have retiree coverage available, sign up for Original Medicare (Parts A and B) and review the Medicare plans in your area
- If your spouse or dependents need coverage, they could be eligible for COBRA
- Check with your benefits administrator before you retire to find out how to sign up for COBRA



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Additional information resources:

- Visit **Medicare.gov**
- Call **1-800-MEDICARE (1-800-633-4227)**, TTY **1-877-486-2048**, 24 hours a day, 7 days a week
- Call your local State Health Insurance Assistance Program (SHIP) to see if you qualify for any financial assistance

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