



Age 65 or older

and still on the company plan?

Medicare could save you money!

Talk to Human Resources or complete the **Medicare Quote Request Form** to be contacted about a Medicare quote to compare your costs!

Enter the link below to complete the **Medicare Quote Request Form** or scan the QR code.

<https://app.smartsheet.com/b/form/9f83ac0937fe480b8d110c7c09a77ed3>

To scan QR code: 1. Open smartphone camera. 2. Hold over QR square. 3. Click link for mobile site.



Information for those eligible for Medicare

What are my options once I turn 65?

Will you retire or will you decide to stay in the workforce?

If you continue to work full-time, you may remain on the company medical plan as long as you meet eligibility requirements. However, you may also be eligible for Medicare and a supplement policy that costs you less out-of-pocket. Please read the summary below and explore your options.

Working beyond age 65

Save some money:

If you are purchasing medical insurance through your employer, a Medicare plan could help you save money on your health care expenses. Medicare can coordinate with your employer-sponsored coverage or be purchased in lieu of it. It may make sense for you to sign up for Medicare in addition to OR instead of the coverage you have today.

It starts with basic coverage at no cost (Part A):

Many people who choose to work past age 65 enroll in Part A (Hospital Coverage) because there is no monthly premium. Many choose to enroll in both Parts A and B together. Part B (Physician Coverage) requires a small monthly premium. A Supplement Plan, along with a Medicare Part D (Prescription coverage) plan, can also be purchased to cover most out-of-pocket costs for a very affordable premium. In some cases, these options are far less costly than staying on an employer sponsored plan. It is recommended that you explore all options to determine what is best for you. You may also shop for and change plans each year based on your specific needs.

Understanding your options

If you continue working:

If you are enrolled in Medicare, your coverage can either coordinate with the company plan or it can be elected separately. Paying for both may not be cost effective.

An employee still working may drop the company medical plan to enroll in Medicare and/or a Medicare Supplement Policy certain points throughout the year as long as there is a Qualifying event— as this is considered a Qualifying Event. You just need to prove that you had creditable coverage past your Initial Enrollment Period for Medicare.

Making changes to your Medicare plans:

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.

Medicare open enrollment period

You can enroll in or change your plan once a year during the Open Enrollment Period (OEP) even if you do not have a qualifying event. The OEP is a seven-week period from October 15 through December 7.

Retiring at or after age 65

Are you ready?

Whether you retire or decide to work part-time, once you turn age 65 you will be eligible for Medicare (Parts A and B) and other Medicare Supplement Plans. If you don't have employer-sponsored coverage, you should consider enrolling during your Initial Enrollment Period. You can enroll any time within the 3 months before your 65th birthday month, your birthday month or 3 months after.

Multiple Medicare resources available

Our Medicare library is available 24/7 online. Here you can browse videos, download guides/presentations, listen to an agent and access information at your convenience.

Visit:

www.employeenavigator.com/benefits/Account/Login

Login using the following credentials:

- USERNAME: Medicare
- PASSWORD: Benefits65

You may also complete the [Permission to Contact Form](#) to speak to agent and receive assistance with questions related to Medicare as well as explore affordable options available based on your specific needs.

It is important to note that **Medicare resources and options vary by state**. Each state has a **SHIP** (Senior Health Insurance Information Program) that offers free education and assistance specific to their state. To find your state resource and get the number to speak to a licensed counselor, you may either **visit: www.shiptacenter.org, call 877-839-2675 or email: info@shiptacenter.org**.

Additional information (Government resources):

Call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week or visit www.Medicare.gov.