



In an effort to assist you in answering questions from future retirees about Medicare Part B enrollment, we have noted some Medicare facts and requirements for quick reference.

The facts sheet can be handed out to Medicare eligible employees and employees considering future retirement.

Participants that qualify for Medicare Disability are subject to other requirements. Please refer all Medicare eligible participants to seek the advice of a Medicare case worker for requirements specific to their needs by calling 1-800-MEDICARE (1-800-633-4227) to discuss enrollment options.



Medicare Part B Frequently Asked Questions

Q: What is Medicare Part B?

A: Medicare Part B (Medical Insurance) helps cover doctor and other health care provider services, outpatient care, durable medical equipment and home health care. Medicare Part B also helps cover preventive services to help maintain your health and to keep certain illnesses from getting worse.

Q: When can you sign up?

A: Medicare eligible enrollment options are:

Initial Enrollment Period

You can sign up when you're first eligible for Part A (provided at no additional cost) and/or Part B (for which you pay monthly premiums) during your Initial Enrollment Period. For example, if you're eligible when you turn 65, you can sign up during the 7-month period that begins 3 months before the month you turn 65 (that includes the month you turn 65) and ends 3 months after the month you turn 65.

Special Enrollment Period

If you didn't sign up for Part A and/or Part B when you were first eligible because you are covered under a group health plan based on **current employment**, you may sign up for Part A and/or Part B as follows:

- Anytime that you or your spouse is working, and you are covered by a group health plan through the employer based on that work
- During the 8-month period that begins the month after the employment ends or the group health plan insurance based on current employment ends, whichever happens first

General Enrollment Period

If you didn't sign up for Part A and/or Part B when you were first eligible, general enrollment is available between January 1 and March 31 each year and coverage would begin July 1. Please note: you may have to pay a higher premium for late enrollment.

Q: Can I sign up for Part B if I still have current employer health coverage?

A: You can sign up for Part B any time you have current employer health coverage once you become eligible.

Q: What happens if I didn't sign up after my active employment ended?

A: If you don't enroll in Part B during the 8 month Special Enrollment Period, you may have to pay a penalty. You won't be able to enroll until the next General Enrollment Period and you will have to wait before your coverage begins.

This period will run whether or not you choose COBRA. **If you choose COBRA, don't wait until your COBRA ends to enroll in Part B.**

*The guidelines listed above are general requirement excerpts taken from Centers for Medicare & Medicaid services, 2014 Medicare & You Handbook. Please visit Medicare.gov for full access to handbook or call **1-800-MEDICARE (1-800-633-4227)** to discuss enrollment options.*