
When to Enroll in Medicare – Employees

Medicare Eligibility:

You are automatically eligible to enroll in Medicare if:

- You are 65 or older and eligible for Social Security benefits; or
- You are 65 or older and the spouse or former spouse of someone who is eligible for Social Security benefits; or
- You have been receiving Social Security disability benefits for at least 24 months; or
- You have End Stage Renal Disease.

If you qualify for Medicare through the work record of your spouse or former spouse, you are eligible to enroll in Medicare when:

- Your spouse is 62 or older and you are 65 or older.

If you are an active employee:

You are **NOT** required to enroll in Medicare Parts A or B while you are an active employee -- nor is your spouse who is enrolled in your UC medical plan. *If you receive a Medicare card in the mail, keep the Part A enrollment since it is free and "decline" enrollment in Part B until after the UC employee retires.*

- 1) While you are employed, the active employee medical plan is considered the "primary" plan for you and all enrolled family members. Medicare will not make a significant contribution toward your health care costs while you are employed.
- 2) When you retire, you and your eligible spouse will have a "special enrollment period" to apply for Medicare Part A and B.
- 3) If you or your spouse will be eligible for Medicare at the time you retire, we suggest that you enroll in Medicare three months prior to your retirement date. Contact Social Security at 805-963-7806 or 1-800-772-1213 to confirm eligibility and to enroll.
- 4) UC requires all annuitants, retirees and spouses who are automatically eligible for Medicare Part A to enroll in Part A and B **after retirement**.

If you are retired →

If you are retired:

- 1) UC requires all annuitants, retirees and family members who are automatically eligible for Medicare Part A to enroll in Part A (hospital) and Part B (medical). You may be eligible through your work history or the work history of a spouse. **If you are eligible and do not enroll, you will be permanently disenrolled from UC medical coverage.**

We recommend that you apply for Medicare three months before you reach age 65. If Medicare finds that you are not eligible for coverage, they will send you a “denial” letter to submit to UCOP.

- 2) Social Security coordinates Medicare eligibility and enrollment. For more information about your eligibility or to enroll, please call 805-963-7806 or 1-800-772-1213 or go to the Social Security website:

<http://www.ssa.gov/howto.htm>

- 3) UC Office of the President will send you a UBEN 126 “Medicare Declaration” in the months prior to your 65th birthday. Go to the *At Your Service* website for more information:

<http://atyourservice.ucop.edu> - search for “Medicare Factsheet”

UC Office of the President will transfer your enrollment to the Medicare version of your medical plan when they receive your Medicare Declaration. Your family members enrolled in the UC-sponsored medical plan who are not eligible for Medicare will remain in the basic plan.

- 4) You will have additional enrollment forms to submit to the medical insurance plan.

You will enroll in the Medicare Part D (Prescription Drug) plan that is affiliated with your medical plan. The drug coverage and copays will remain the same for most people. There is no additional premium for the Part D plan.

- 5) There is no premium for Part A (Hospital) if you are automatically eligible. Part B (Medical) has a premium of \$110.50 per month (2010 rate) that is deducted from your Social Security check. Some individual with annual incomes above \$85,000 (single) and \$170,000 (couple) will pay a higher Part B premium. See <http://www.medicare.gov> for details.

UC may reimburse a portion of the Part B premium deducted from your Social Security check. If the premium of your UC medical plan is zero, you may receive a Part B reimbursement. This reimbursement is added to your UC pension check.