

Approaching age 65 - Medicare Eligibility
Important information which will be required by HPRS

What to expect from HPRS when turning age 65:

If you have medical and prescription coverage through HPRS, approximately 90-120 days prior to your birthday month of turning age 65, you will receive a letter that requires you to enroll in Medicare Part A (hospital), if it's available to you at no cost. You will also be required to purchase Medicare Part B (medical).

How to apply for Medicare Part A and B:

You may sign up for Medicare online at www.socialsecurity.gov/medicareonly or call your local Social Security Administration (SSA) office. Please be aware that Social Security personnel will often advise our members they do not need to enroll for Medicare Part B if they are employed. HPRS administrative rules require that you **do** have to enroll in Medicare Part B if you have HPRS medical and prescription coverage.

Regardless of employment status or enrollment in other medical/prescription coverage, to be eligible for HPRS medical and prescription coverage, the HPRS Administrative Code rules require that you:

- Apply for Medicare Part A (Hospitalization), if available to you at no cost, either based on your or your spouse's work history.

Eligible spousal work history includes:

- **If you are currently married** and your spouse is eligible for Social Security benefits (either retirement or disability). In addition, you must have been married for at least one year before applying. When your spouse turns age 65 you may qualify for Medicare Part A at no cost.
 - **If you are divorced** and your former spouse is eligible for Social Security benefits (either retirement or disability). In addition, you must have been married for at least 10 years and you must be single.
 - **If you are widowed** and you were married for at least nine months before your spouse died. In addition, you must be single. If your deceased spouse was age 65 or older you may qualify for Medicare Part A at no cost.
- Purchase Medicare Part B (Medical) coverage (required).
 - If you (member) qualify for Medicare Part A and B, you are not required to obtain employer medical and prescription coverage. Restrictions may apply to spouses.

Applying for Medicare may take 4-6 weeks to process. Please contact Social Security at least 90 days prior to your birthday month. Late enrollment may result in reduced or a lapse of coverage.

What happens after submitting the HPRS Medicare enrollment form with a copy of your Medicare ID:

Your Medical coverage:

- If you qualify for Medicare Part A & B, you will be covered by Medicare; however, you will have your medical and hospital coverage under the HPRS Aetna Medicare Advantage plan. You cannot enroll in another Medicare Advantage plan. You may enroll in a Medicare supplemental plan if you choose.
- If you qualify for Medicare Part B only, you will be covered by Medical Mutual of Ohio and Medicare.
- Coordination of benefits is provided by the respective health care provider.

Your Prescription coverage:

- If you qualify for Medicare Part A and B OR Medicare Part B only, your prescription coverage will be provided to you under the Express-Scripts Medicare Part D plan. There is no need to enroll in Medicare prescription plan through SSA. When first enrolled, you will be placed in a 21-day holding period, per the Center for Medicare/Medicaid Service (CMS) guidelines. You will receive a new ID card approximately 10 business days after the holding period.

Within 5 business days, you will receive confirmation your Medicare enrollment form has been received.

You may view HPRS Medicare plans at www.ohprs.org

Note:

- Your dental and vision coverage will not change
- Your dependent(s) coverage will not change