



## Are You Turning 65? Sign Up for Medicare a Must!

If you start collecting Social Security before you reach age 65, the Social Security Administration will automatically enroll you in Medicare on your 65th birthday. If you are not collecting Social Security by then, **you must enroll yourself in Medicare during the three months before the month of your birthday and the three months afterward, known as the Initial Enrollment Period.** Medicare coverage starts at 65 even if your Social Security retirement age is later.

Medicare comes in four parts:

- A. Hospital Insurance
- B. Medical Insurance
- C. Medicare Advantage Plans: an option that combines Part A and Part B, and may include Part D
- D. Prescription Drug Coverage

Even if you continue working after you turn 65 and are covered by an employer's group health plan, you must still sign up for Part A. You cannot opt out of this coverage. **Part A covers hospitalization and related services, and is free if you or your spouse paid Medicare taxes for 10 years or more.** (If you do not qualify for free coverage, the maximum monthly premium is \$411 in 2016.)

**Part B coverage**, which includes doctor visits and outpatient services, is optional. A special enrollment period allows you to enroll during the eight months following the month employment ends or group health insurance based on **current** employment ends, whichever comes first. Note that COBRA and retiree health plans are not considered coverage based on current employment and will not qualify you for a special enrollment period when coverage ends. The monthly Part B premium for 2016 is between \$104.90 to \$389.80 for those who enroll during the initial period or during the special enrollment period. If you miss your initial or special enrollment periods, you may enroll between the following January 1 through March 31, however, you will pay penalties based on how long you delay enrolling that will increase your monthly premiums.

**Part D coverage**, for prescription drugs, is also optional. You can apply during the initial enrollment period or upon obtaining Part B coverage, or during the annual open enrollment period from October 15 to December 7. Note that there are penalties for failure to enroll in Part D coverage when you become eligible.

**Medigap policies**, sold by private insurance companies, can be purchased to supplement Medicare Part A and Part B coverage. The Medigap policy open enrollment period, during which you cannot be denied coverage, begins on the 1st day of the month in which you are both 65 AND enrolled in Medicare Part B and lasts for six months. If you apply after this period, there is no guarantee you will be accepted. Note that Medigap policies DO NOT cover long term care, vision or dental care, hearing aids, eyeglasses or private-duty nursing.

For further information, and to apply for Medicare online, visit [www.medicare.gov](http://www.medicare.gov).