

ENROLLING IN MEDICARE

FAST FACTS

- **If I'm still working, at age 65, do I need to enroll in Medicare?**
Not if you are covered by a Los Rios health plan. Enrolling in Part A is fine since it is premium free. You can “defer” Part B until you retiree, avoiding Part B premiums until that time.
- **Will I be penalized for not enrolling in Medicare at age 65?**
When you retire the Employee Benefits Department will complete a Social Security Employment Verification form, which will verify your coverage in an employer health plan. This will waive any penalties for late enrollment, as well as give you a “Special Enrollment” period to enroll in Medicare.
- **Do I need to do anything at age 65 to defer my Medicare enrollment?**
If you are collecting Social Security Benefits, Medicare will automatically enroll you at age 65. You will receive a Medicare Card in the mail with instructions to keep the card if you wish to be enrolled in Medicare. If you do not want Medicare, you must sign the document and return it to Social Security.

If you are not collecting Social Security Benefits, you can contact Medicare and notify them of your decision to defer.
- **If I'm retired and on a Los Rios sponsored retiree plan at age 65, do I have to enroll in Medicare?**
If you do not enroll in Medicare, you cannot enroll in a Medicare Supplement/Advantage Plan. This could have a significant impact on your insurance premiums. If you decide to enroll in Medicare at a later date, Medicare could be assessed penalties for late enrollment. The penalty is 10% for each 12 month period you were eligible for Part B but didn't enroll (i.e. if you waited 3 years you would have a 30% penalty). This is a lifetime penalty.
- **What if I'm covered on a spouse/partner's insurance, through another employer?**
You would need to verify with that employer, if they require Medicare enrollment at age 65.
- **Do I need to enroll in Medicare Part D?**
All Los Rios sponsored plans have prescription drug coverage. If you enroll in a separate drug plan you will jeopardize your Los Rios sponsored health plan. If you are being charged IRMAA (income-related monthly adjustment amount) for Part B, you will also have IRMAA for Part D that you must pay.