

INSURANCE

Medicare

You can access Medicare @1-800 633-4227 or www.medicare.gov

If you are eligible for Social Security you will automatically get part A (Hospital Coverage) starting the first day of the month that you are 65. This is the Initial Enrollment Period and the coverage is free. Part B (Out of Hospital Coverage) is not free and has a monthly premium usually deducted from your Social Security benefit.

If you fail to enroll in part A when first eligible you have 3 months following your 65th birthday to enroll, or you will have to wait for the General Enrollment Period. This currently occurs 1/1-3/31 of each year, which is Medicare's Open Enrollment Period.

If you are working at age 65 you should enroll in part A (hospital coverage) of Medicare. You are allowed to postpone enrollment in part B (out of hospital coverage) of Medicare until the 8th month following retirement without penalty. If you choose to delay enrollment in Part B past that time you will only be eligible at the General Enrollment Period, the premium will increase at 10% for each 12 month delay in enrollment, and will be charged for the rest of your life. This means that if you delay 2 years a 20% penalty will be added to each premium and will be charged each month. If the monthly premium is \$100.00+20% penalty = total premium is \$120.00 if the next year the monthly premium is \$200.00+20% penalty= total premium is \$240.00.

A spouse may be eligible to receive Medicare Benefits based on his/her spouse's coverage.

A Social Security Disability Award may provide different rules for coverage.

CITY OF ATLANTA COVERAGE

If you are Medicare Eligible with a post 1986 hire date you must enroll in parts A & B of Medicare and enroll in a Medicare Advantage Plan. Medicare deductibles, copayments and non-covered items will be reduced or eliminated in the City Plan. You do not need part D coverage. When you or your spouse become covered by Medicare part A & part B between Open Enrollment Periods you should contact Human Resources Employee Benefits @ 404 330 6036 and make arrangements to enroll in a City Medicare Advantage Plan. Do not wait for the next Open Enrollment Period.

You must not enroll in any other insurance plan while enrolled under the City of Atlanta Plan. The Medicare enrollment office will terminate your coverage and unless you notify The City, deductions for insurance will continue.