

# Medicare for Workers Over 65

(NAPSA)—Turning 65 has traditionally been associated with the start of a person's retirement and, accordingly, his or her Medicare coverage. But if you are one of the 10,000 baby boomers turning 65 every day and you choose to work past the traditional retirement age, it's important that you understand how this choice impacts your Medicare coverage.

"Medicare enrollment can be confusing, especially if you work past age 65 and have employer-sponsored health coverage," says Tom Paul, chief consumer officer, UnitedHealthcare. "Regardless of when you plan to retire, it's important to learn about Medicare as you approach your 65th birthday so you have time to consider your options and can feel confident about the choices you make."

Keep these things in mind:

**Timing Matters:** Pay attention to your Initial Enrollment Period (IEP). The IEP is a seven-month period that includes the three months before your 65th birthday, the month of your birthday, and the three months after your birthday. You should understand how your enrollment choices during the IEP could impact your health care coverage both now and in the future. Keep in mind that many people choose to enroll in Medicare Part A (for hospital care) when they turn 65 even if they have employer coverage. For most people, Part A is available for no monthly premium and can be combined with some employer-sponsored health plans.

**Penalties and Gaps Are Possible:** If you don't sign up for Medicare coverage during your IEP, you could experience a gap in coverage later and could also incur penalties on your premiums for Medicare Part B (doctor's visits) and Part D (prescription medications). To avoid these scenarios, be proactive in contacting Medicare to notify them of your delayed enrollment and make



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sure you understand the rules and requirements for future enrollment.

**HR Can Help:** Your employer's HR or benefits coordinator can help you understand your current health coverage and when you should enroll in Medicare. Some key questions to ask:

- Should I enroll in Original Medicare while I continue to receive employer-sponsored benefits? It's not always an either-or situation. Sometimes people can combine their employer-sponsored coverage with Medicare benefits.

- Does my employer-sponsored plan offer prescription drug benefits that qualify as "creditable coverage"? If the answer is yes, then you won't need to enroll in Medicare Part D as long as you have your employer-sponsored coverage.

- When I am ready to retire, what steps will I need to take to fully transition to Medicare coverage or retiree benefits through my employer? Be sure to plan well in advance as it can take several months for your Medicare enrollment to be processed, meaning you could face a lapse in coverage if you wait until the last minute.

If you would like further information on Medicare, the IEP and how Medicare differs from employer-sponsored health coverage, you can call 1-800-MEDICARE (TTY: 1-877-486-2048), 24 hours a day, seven days a week, or visit these websites: [www.Medicare.gov](http://www.Medicare.gov) and [www.MedicareMadeClear.com](http://www.MedicareMadeClear.com).