



Medicare

Social Security and Medicare work together to supplement your retirement income and provide health coverage. Medicare is health insurance offered by the Federal government to eligible individuals. Medicare helps you pay for health care services but does not cover all health expenses.

- [Medicare Choice Group Flyer](#)
- [Medicare Choice Group 2024 Navigating Medicare Brochure](#)

Who Can Enroll?

In most cases, you will automatically be enrolled in Part A and Part B if you are collecting Social Security benefits prior to age 65. Beginning 3 months before your 65th birthday you can enroll into Medicare A and/or B with a start date of the first day of the month that you turn age 65.

In general, you are eligible for Medicare if you are eligible for Social Security. In addition, you must either:

1. Be age 65 or older;
2. Be under the age of 65 with a particular disability; or
3. Have been diagnosed with End-Stage Renal Disease (ESRD) (i.e., kidney failure) or have become disabled due to Amyotrophic Lateral Sclerosis (ALS) (i.e., Lou Gehrig's Disease).

When Should I Sign Up?

When you are first eligible for Medicare, you have a 7 month **Initial Enrollment Period** to sign up for Part A and/or Part B.

For example, if you are eligible when you turn 65, you can sign up during the 7 month period that begins 3 months before the month you turn 65. This includes the month you turn 65 and ends 3 months after the month you turn 65.

If you didn't sign up for Part A and/or Part B when you were first eligible, you can sign up during the **General Enrollment Period is January 1–March 31 each year**. Your coverage will start July 1, following the enrollment period. You may have to pay a higher premium for late enrollment unless you have creditable coverage from a group health plan.

SHOULD I SIGN UP FOR PART B?

If you are age 65 or older, you or your spouse are still working **and** you are covered under a group health plan based on that **current employment**, you may not need to apply for Medicare medical insurance (Part B) at age 65. You may qualify for a "Special Enrollment Period" (SEP) that will let you sign up for Part B:

- During any month you remain covered under the group health plan **and** your, or your spouse's, current employment continues; **or**
- In the eight-month period that begins with the month after your group health plan coverage or the current employment it is based on ends, whichever comes first.

Exception: If your group health plan coverage or the employment it is based on ends during your initial enrollment period for Medicare Part B, you do not qualify for a SEP. Your initial enrollment period starts three months before the month you attain age 65 and ends three months after the month you turn 65.

- If your group health plan coverage is based on severance or retirement pay and the job your coverage is based on ended in the last eight months.



Note: COBRA and retiree health plans aren't considered coverage based on current employment. If you have that type of coverage, you will not be eligible for a SEP when it ends. To avoid paying a higher premium, make sure you sign up for Medicare when you are first eligible.

People who receive Social Security disability benefits and are covered under a group health plan from either their own or a family member's current employment also have a special enrollment period and premium rights similar to those for workers age 65 or older.

If you want to know more about enrollment periods for Part B, please read the information about general and special enrollment periods in the "Signing up for Medicare" section of our "Medicare" booklet or talk to your personnel office.

If you don't sign up for Part B when you're first eligible, you may have to pay a penalty to get it later. For each 12-month period you delay enrollment in Part B, you will have to pay an extra 10% of the Part B premium, unless you qualify for a Special Enrollment Period. In most cases, you will have to pay that penalty every month that you have Part B unless you or your spouse is still working, and you have creditable group health coverage. COBRA and retiree insurance don't count as current employer coverage.

You can sign up for coverage even when you have current employer coverage.

WHEN WILL COVERAGE BEGIN?

If you sign up for Part A and/or Part B during the first 3 months of your Initial Enrollment Period, your coverage begins the first day of your birthday month. If you enroll after your birth month, coverage starts the month after you sign up. If your birthday is on the first day of the month, your coverage begins on the first day of the prior month.

Refer to the Medicare and You booklet available at www.medicare.gov or by calling Medicare at 800.633.4227 for a free copy.


WHO PAYS FIRST IF YOU HAVE OTHER COVERAGE?

The McLane Company plan will pay first for:

- An active teammate who is age 65 and over; or
- An active teammate's dependent spouse age 65 and over; or
- An active teammate's disabled dependent under age 65.

Medicare becomes primary (pays first) when you are no longer an active teammate over age 65.

For detailed information concerning Medicare or Social Security, please visit www.ssa.gov, www.medicare.gov or call Social Security at 1.800.772.1213

 <p>MEDICARE CHOICE GROUP</p>	<p>Schedule an appointment with your Medicare advisor today</p> <p>medicarechoicetagroup.com/mclane/ 855-754-1452</p>
---	--