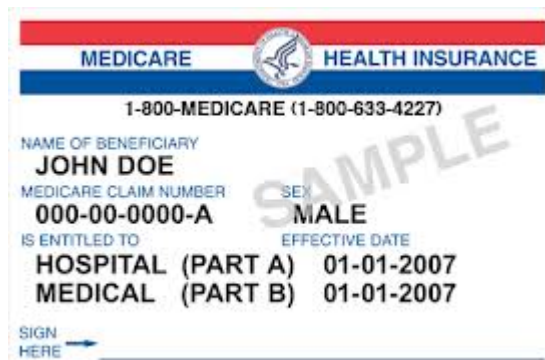


WHAT TO DO AT

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A sample Medicare Health Insurance card for John Doe. The card features a red and blue header with the Medicare logo. Below the header, it lists the beneficiary's name, Medicare claim number, sex, and the parts of Medicare they are entitled to along with their effective dates. A 'SIGN HERE' field with an arrow is located at the bottom left. A large 'SAMPLE' watermark is overlaid on the card.

MEDICARE HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)	
NAME OF BENEFICIARY	JOHN DOE
MEDICARE CLAIM NUMBER	000-00-0000-A
SEX	MALE
IS ENTITLED TO	EFFECTIVE DATE
HOSPITAL (PART A)	01-01-2007
MEDICAL (PART B)	01-01-2007
SIGN HERE →	

The Local #3 City Division Guide to turning 65 and Becoming eligible for Medicare

Congratulations !

On your next Birthday, you turn 65 and you have something to really celebrate.

You are eligible for one of the nation's premiere entitlement programs-

MEDICARE.

When you sign up for Medicare, your city provided health care plan automatically becomes a Medicare supplement(sometimes called a Medi-Gap policy) and your optional drug benefit automatically becomes a plan that meets the federal requirements for a Medicare Part D prescription drug plan.

But what is Medicare ? Do you have to sign up? How do I sign up? What if your still working? The answer to these questions depends upon your individual circumstances- whether your married, still working for NYC, working for another company or fully retired. Fortunately, most people fall into one category or another. Further in this brochure, we'll describe a number of scenarios and you'll probably fall into one of them.

But First , lets cover the basics. What is Medicare?

The Medicare Alphabet

Medicare is health insurance for people age 65 or older, under 65 with certain disabilities (ie.Social Security Disability) and for those of any age with end stage renal disease. Generally ,Medicare pays 80% of an allowable charge. The remaining 20% is paid through the city retirees medical coverage (GHI, ETNA etc.). **NYC Municipal retirees do not need to purchase additional coverage since their city coverage becomes the medicare supplement automatically. The Municipal Labor Committee, a coalition of public employee unions, negotiated this benefit for you.**

Medicare consists of four parts A,B,C and D.

Part A- covers hospital and facility services including hospitals,skilled nursing facilities, home health care and hospice care. Part A is automatic .You do not sign up for part A do nothing and you're covered once you turn 65. Medicare is provided to anyone who has worked 40 calendar quarters paying into Social Security

Part B – generally covers physician visits and laboratory tests, when we talk about Medicare premiums we are really talking about Part B payments.

Part C – is a little more mysterious to some people but it is simply another way to get Medicare. Part C is a program called Medicare Advantage Plans. These are health plans offered by private companies that provide both Part A (Hospital) and Part B (Medical) insurance. Part C operates as an HMO or PPOs or other similar models (HIP is a Medicare Advantage Plan) The plans are generally lower cost alternative to the original medicare plan and may offer benefits that original Medicare does not provide but they do not have the flexibility that Medicare Part A and Part B have. For example Part C subscribers may only go to participating providers and must follow proscribed rules for seeing specialists or getting referrals.Many Medicare Advantage Plans provide a Medicare Part D drug benefit in the basic premium with an option to purchase more extensive drug coverage. Unlike Part A and Part B ,with Part C, the Advantage Care Plan is the Primary provider and covers 80% and Medicare is the Secondary provider and they cover the remaining 20%.

Part D - Covers most prescription medications. To join a Medicare Prescription Drug plan , you must have Medicare Part A and / or Part B. You must pay a monthly premium for part D in addition to Part B Premiums.

About three months before your 65th birthday,if you are already receiving a Social Security check, Social Security will send you an informatonal letter and a Medicare Identification Card. (If you do not receive this letter ,you'll have to call the Social Security Administration at 1 800-772-1213) If you decided to wait and collect Social Security at your full retirement age, you can call the number above, you can apply on-line at www.ssa.gov. You may also visit your local Social Security Office.

Part B Reimbursement

Just before your 65th Birthday you will receive a mailing from the NYC Office of Labor Relations (OLR). Thanks again to the Municipal Labor Committee, NYC is contractually obligated to reimburse the Medicare Part B premium in full, for eligible NYC retirees and their dependents. To do this OLR requires a copy of your Medicare Identification card.In addition the spouse of a retired city employee may be eligible for Medicare Part B reimbursement as well if covered under the Retirees City Health plan, You'll need to send a copy of his or her Medicare card to OLR as well.

New York City Department of Labor Relations, Employees Benefit Program

40 Rector Street

New York, New York 10006

3rd Floor 1 -(212)- 513-0470

Part B premium reimbursements are sent once a year in August. You will receive your 2017 Part B reimbursement in August of 2018.

Some people pay a surcharge(above the standard monthly charge) for Medicare Part B benefits based on the adjusted gross income reported to the IRS. This figure is called the Income – Related Medicare Adjustment Amount (IRMAA). OLR will send you instructions on IRMAA reimbursement when you receive your initial reimbursement check in August. IRMAA reimbursement checks are sent in March. So 2017 IRMAA reimbursement will be paid in March 2019.

I'm Not Sure What To Do

Ok. So you understand Medicare in Principle, but you're not sure what to do . Your next step does depend on your individual circumstances. Fortunately, most people fit into one category or another, and below there are a number of scenarios. Which one are you ? (Scenario's #4 & #6 are common to most).

Scenario #1

You have retired, you're not married and you no longer work.

- You must enroll in Medicare to avoid penalties.**
- Sign your Medicare Identification Card, send a copy to OLR For Part B reimbursement**

Scenario #2

You have retired, you're not married, and you take a job with a company with more than 20 employees that offers health benefits.

- **Medicare Part A becomes your secondary coverage and you need not enroll in Part B . Return the Medicare Identification card to Social Security.**
- **You may waive your city benefits.**
- **Three months before you leave the second job, complete a Special Enrollment Period form, have it certified by the company's human resources department, and submit it to a local Social Security office.**
- **Sign your Medicare identification card and submit it to OLR for Part B reimbursement.**

Scenario #3

You have retired, you are married, and now you work for a company with fewer than 20 employees.

- **You must enroll in Medicare Part B (unless your employer agrees, in writing ,to provide the primary insurance coverage for your benefits).**
- **Your employer coverage or city coverage will be secondary to Medicare Part B.**
- **Sign your Medicare identification card and submit it to OLR for Medicare Part B reimbursement.**

Scenario #4

You're retired, You're married, you're both eligible for Medicare and neither of you has a job.

- Both you and your spouse must enroll in Medicare Part B.
- Sign your Medicare identification card and submit it to OLR for Part B reimbursement.
- Submit a signed copy of your spouses Medicare identification card to OLR. The city will reimburse Medicare Part B premiums for the spouse of a city retiree provided they are covered under the retiree's health plan and the spouse does not receive reimbursement elsewhere.

Scenario #5

You are married and you and your spouse are eligible for Medicare. Your spouse works for a company with more than 20 employees and the retiree is covered by the spouses insurance.

- Medicare is your secondary coverage. You need **not** enroll in Medicare Part B at this time. Return the Medicare identification card to Social Security.
- You may waive your city benefits.
- Three months before your spouse retires, complete a Special Enrollment Period (SEP) form for both you and your spouse, have them certified by your spouse's human resources department, and submit them directly to a local Social Security Office. You will receive Medicare identification cards, sign them and use them.

Scenario # 6

You and your spouse are retired,neither of you works but one of you is not eligible for Medicare yet.

- Medicare is the primary coverage for a person age 65 or older.
- Sign the Medicare identification card and submit it to OLR for Part B reimbursement.
- City coverage is then considered “split coverage”.The Medicare eligible person will receive secondary benefits through the city health plan. The non-Medicare eligible person will receive the same benefit as before.
- Pension deduction is for one person on Medicare + one non-Medicare person.

Scenario #7

You're still working for NYC when you turn 65 and you are not married.

- You need **not** enroll in Medicare Part B (you will automatically be enrolled in Part A). Return your Medicare identification card to Social Security.
- Three months before you retire,complete a Special Enrollment Period (SEP) form, have it certified by your human resources department and submit it to a local Social Security office.
- When you receive your Medicare identification card ,sign it and submit it to OLR for Medicare Part B reimburesment.

Scenario # 8

You're married and working for NYC. Your spouse is eligible for Medicare.

- Medicare is your spouses secondary coverage, and he or she need **not** enroll now, return the Medicare identification card to Social Security.
- Three months before you retire, complete a Special Enrollment Period (SEP) form for your spouse have it certified by your human resources department, and submit it to a local Social Security Office.
- You spouse will now receive a Medicare identification card.

Scenario #9

You're working for NYC and your domestic partner becomes eligible for Medicare.

- The federal government does not recognize domestic partnerships. Your domestic partner **MUST** enroll in Medicare Part B. If a domestic partner who is Medicare eligible fails to enroll in Medicare during the appropriate time period, he or she will be penalized when the city employee retires.
- When you retire from the NYC, your domestic partner must immediately enroll in Medicare Part D prescription drug plan to avoid penalties.

Last But Not Least

What do you mean by "You must enroll in Part B to avoid penalties"? For each 12 months period you delay enrollment in Part B, you will pay a 10% premium penalty. This penalty cost will continue through your time on Medicare.

This brochure is written in accordance with the Medicare guidelines for 2017. As with any Federal Government service it is subject to change.

You must notify your city health care plan that you are Medicare eligible. They will provide you with an enrollment form for Medicare Eligible Retirees. Fill out the form. Send them the completed form and a copy of your Medicare Identification Card.

