

Medicare info for members turning 65 and older



I'm still working.

No action is required,

but you can sign up for Medicare Part A when you turn 65. In most cases, it's free coverage that may pay for certain hospital expenses not covered by the Fund.

I'm recently retired or planning to retire.

If you're turning 65:

You have **7 months to sign up for Medicare**. This 7-month period (your "Initial Enrollment Period") starts 3 months before your 65th birthday and ends 3 months after your 65th birthday.

If you don't sign up during this period, you'll pay lifetime penalties for Part A, B, and D coverage.

If you're over 65:

You have **8 months to sign up for Medicare**. This 8-month period (your "Special Enrollment Period") begins when you lose active coverage or stop working (whichever comes first).

If you don't sign up during this period, your coverage may be delayed and you'll pay lifetime penalties for Part A, B, and D coverage.

ABOUT MEDICARE

Medicare is a health insurance program for legal residents and citizens age 65 and older who have worked in the US and paid Medicare taxes. Medicare provides single coverage only. There are four parts to Medicare:

- **Part A**—This helps to pay for hospital, limited skilled nursing facilities, home health care, hospice, and other similar services. Most people don't pay a cost for this coverage.
- **Part B**—This helps to pay for doctor's visits, outpatient services, and lab tests. You pay a cost for this coverage.
- **Part C**—These are Medicare Advantage Plans offered by private health plans that include Parts A and B plus extra benefits. You must have Medicare Parts A and B to apply for Medicare Advantage Plan and it may cost extra.
- **Part D**—This covers prescription drugs and is offered through private health plans at an extra cost.

TO LEARN MORE

- Call Medicare at 1-800-633-4227 (*open 24 hours a day, 7 days a week*) or visit www.medicare.gov
- Make an appointment at your local Office of Social Security; offices can be found at www.ssa.gov or by calling 1-800-772-1213 (*open Monday to Friday, 7am to 7pm*)