

# Medicare info for members 65 and older\*



Medicare is a health insurance program for legal residents and citizens age 65 and older who have worked in the United States and paid Medicare taxes, usually for at least 10 years. Medicare only covers you, not your dependents.

## I'm 65 or older and still working.

### Sign up for Medicare Part A.

It's usually **FREE** and may pay for hospital expenses the Fund doesn't cover. Sign up anytime, starting 3 months before you turn 65.

## I already have Medicare.

**Call UNITE HERE HEALTH** (using the number on the back of your medical ID card).

When you provide us with your Medicare information, we can help you coordinate your benefits (which may help pay your bills).

## I'm 65 or older and recently retired (or planning to retire).

**Sign up for Medicare Part A** (if you haven't already), **as well as other parts of Medicare.**

You have an **8-month "Special Enrollment Period"** to sign up for other parts of Medicare. It begins when you lose active coverage or stop working (whichever comes first).

Medicare Part B monthly premiums are automatically deducted from your Social Security benefit payment.

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

### **Example: what Medicare Part A covers**

You get a hospital bill for \$10,000. UNITE HERE HEALTH pays \$8,000 and you're responsible for \$2,000. If you're signed up for Part A, Medicare will pay the \$2,000 so you don't have to.

### TO LEARN MORE:

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

\*Excludes plans 102R (Atlantic City) and 173R (UNITE HERE staff) PPO