



## Facts About CalPERS Sponsored Medicare Health Plans

Enrollment in a CalPERS Medicare health plan is not automatic. To ensure continuous coverage in the CalPERS Health Program, before or at the time you retire, contact us to ask about your eligibility for enrollment in a Medicare health plan.

**Active Employees:** If you and your enrolled dependent(s) are turning age 65, you don't have to do anything right now. If you continue to work after age 65, you will continue to be enrolled in the BASIC health plan. **However, you should contact the Social Security Administration to ask about deferring your enrollment in Medicare Part B until you retire. You or your eligible dependent will then be enrolled in Medicare Part A only.**

**When you Retire,** you and your enrolled dependents who are eligible for Medicare Part A (Hospital) and Part B (Medical) will no longer be eligible to be enrolled in a CalPERS Basic health plan.

**At Retirement,** you may continue your CalPERS sponsored health plan by enrolling in a CalPERS sponsored Medicare health plan. If you are not eligible for Medicare, you may remain enrolled in the basic health plan, but you will be required to provide evidence of non-eligibility. If you are eligible for Medicare through a spouse, you may not continue enrollment in a basic health plan.

CalPERS offers enrollment in either a Supplement to Medicare plan or Medicare managed care plan. To enroll in a Medicare plan, you must be enrolled in both Part A and B of Medicare. Enrollment in a Medicare health plan combines your federal Medicare insurance benefits with your CalPERS group health plan benefits to ensure full coverage. Medicare plans are designed to cover some of Medicare's deductibles and co-payments, which are your responsibility after Medicare has provided their payment.

Contact your health plan or refer to your annual CalPERS Health Program Information (HBD-32) to determine what type of Medicare plan is offered by your health plan. Your health plan enrollment determines whether you will be enrolled in a Supplement to Medicare plan or Medicare managed care plan.

**Do not refuse or decline enrollment in Medicare Part B** when you become eligible for Medicare, unless you continue to work. Refusing Part B will jeopardize your eligibility for continued enrollment in the CalPERS Health Program.

**Do not cancel Medicare Part B** after enrollment. After you have applied for Medicare Part B benefits, you must maintain continuous enrollment in Medicare Part B to continue your CalPERS health benefits enrollment. If you cancel your Medicare Part B benefits, you will be ineligible to continue your CalPERS health benefits. To reinstate your health plan coverage after canceling Part B you will be required to reapply for Medicare Part B during Social Security's General Enrollment Period.

Questions regarding your eligibility for Medicare must be directed to the Social Security Administration office or by calling 1-800-772-1213.

### SPECIAL NOTICE

Active employees and/or their dependents who are eligible for Medicare Part A and B based on End Stage Renal Disease may enroll in a Medicare plan. Contact SSA, your employer or your health plan for further information.

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