



## **Medicare and the Retiree**

As you plan for your retirement, it is important to consider your Medicare status. If you or a covered dependent are eligible for Medicare, you **must** enroll in Medicare Part A and Medicare Part B.

- If you are at or near age 65 and haven't applied for Medicare, you need to do so immediately by contacting the Social Security Administration online at [www.SocialSecurity.gov](http://www.SocialSecurity.gov). or by calling 800-772-1213. You need both Part A and Part B. You must have your employer complete a *Request for Employment Information (L564)* form available here: <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.PDF>.
- If you already have Part A, but you deferred Part B, you need to apply for Part B now. You have a special enrollment period related to your retirement that allows you to pick up Part B with no penalty. To apply for your special enrollment into Medicare Part B, you must have your employer complete a *Request for Employment Information (L564)* form available here: <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.PDF>. Once that form is completed, you will need to contact Social Security at 800-772-1213, and tell them you need to enroll in Medicare Part B.

Medicare Part A is available at no cost to most individuals. It covers inpatient hospital care. Medicare Part B is the supplementary medical insurance program that covers physician services, outpatient laboratory and x-ray tests, durable medical equipment and outpatient hospital services. Part B requires the payment of a monthly premium.

If you do not enroll in Medicare Part B now, PEIA will process your claims as if you did have Part B coverage. This means that PEIA will only pay 20% toward covered services and you must pay the 80% that Medicare Part B would have paid.

There is also Medicare Part D that covers prescription drugs. You do not need to enroll in a separate Part D plan because PEIA will provide prescription drug coverage for retirees with Medicare.

PEIA customer service representatives are available to discuss your Medicare questions. If you have any questions or concerns, please contact PEIA at 1-(888)-680-7342, or locally at 1-(304)558-7850.