

Guide for Retirees

Are you retiring?

1 CALL YOUR RETIREMENT BOARD to file an application.

For **Barnstable County Retirement Association**, please call 508-775-1110.

For **Mass Teachers Retirement System**, please call 617-679-6877.

Get started with Medicare

2 Medicare is our country's health insurance program for people age 65 or older. Certain people younger than age 65 can qualify for Medicare too, including those with disabilities and those who have permanent kidney failure.

Website: www.medicare.gov

Toll-free number: 1-800-MEDICARE (1-800-633-4227)

STEP I

Sign Up if you are 65 and not getting Social Security

The Parts of Medicare

Social Security enrolls you in Original Medicare (Part A and Part B).

Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or limited time at a skilled nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care.

Most people age 65 or older are eligible for free Medical hospital insurance (Part A) if they have worked and paid Medicare taxes long enough.

Free of charge!

WHEN to enroll?

If you're eligible at age 65, your initial enrollment period begins three months before your 65th birthday, includes the month you turn age 65, and ends three months after that birthday.

Medicare Part B (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services.

You can enroll in Medicare medical insurance (Part B) by **paying** a monthly premium (to be taken from your pension compensation).

Don't want to enroll in Medicare Part B?

If you choose not to enroll in Medicare Part B when you are eligible and then decide to do so later, your coverage could be delayed and **you may have to pay a higher monthly premium** for as long as you have Part B. Your monthly premium will go up 10 percent for each 12-month period you were eligible for Part B, but didn't sign up for it.

Other parts of Medicare are run by private insurance companies that follow rules set by Medicare.

Supplemental (Medigap) policies help pay Medicare out-of-pocket copayments, coinsurance, and deductible expenses.

Not Offered by the Town.

Medicare Advantage Plan (previously known as Part C) includes all benefits and services covered under Part A and Part B — prescription drugs and additional benefits such as vision, hearing, and dental — bundled together in one plan.

Not Offered by the Town.

Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.

Offered by the Town.

The Town's Medicare Part D Prescription Drug plan is also known as "MEDEX".

Chapter 32B §18A of the Massachusetts General Laws requires all retirees and their spouses, who are enrolled in Medicare Part A at no cost to the retiree, to enroll in a Medicare health benefits supplement plan (**Medicare supplement plan, called MEDEX) offered by the Town.** Upon becoming eligible for Medicare participation, retirees and their spouses are required to transfer from the active employee plans in which they have been participating and enroll in a Medicare Supplement Plan offered by the Town. In order to participate in a Medicare Supplement Plan the retiree or spouse **must be enrolled in both Medicare Parts A & B.**

How to Apply for Medicare

1

DID YOU FILE AN APPLICATION WITH YOUR RETIREMENT BOARD?

For **Barnstable County Retirement Association**, please call **508-775-1110**. For **Mass Teachers Retirement System**, please call **617-679-6877**.

2

Please contact **Social Security in Falmouth at 1-855-881-0212** to assist you with the Medicare enrollment process.

If you are a retiree at the time you turn age 65 and have two or more dependents on your family plan:

If at time of retirement, there are two or more dependents on a family plan under the age of 65 years of age, **the retiree may delay their enrollment in the Medicare supplemental coverage (MEDEX)** and maintain existing family coverage until such time as the dependent(s) age out of coverage. **Enrollment in Medicare Part A and Part B cannot be delayed.**

Payment of Premium Expense:

Automatic insurance premium deductions from retirement benefits are mandatory so long as the retirement benefit is adequate to cover the premium(s). Individuals participating in the Town's insurance plan who cannot have all of their applicable premium expense deducted from their pay check or retirement allowance are required to make direct payment of their applicable premium expense to the Town of Nantucket Human Resources Department.

You have the option to sign up for a Recurring Direct Deduction with the Town/County of Nantucket by completing our Recurring Direct Deduction Authorization Form (available on our website).

It is important to remember that if it is time for you to enroll in Part B of Medicare, your premium payments for this coverage will be due to the Social Security Administration. Blue Cross Blue Shield active or retiree supplemental (also known as Medex) coverage will be automatically deducted from your biweekly paycheck or monthly pension benefit.

If you are a retiree at the time you turn age 65:

Chapter 32B §18A of the Massachusetts General Laws requires all retirees and their spouses, who are enrolled in Medicare Part A at no cost to the retiree, to enroll in a Medicare health benefits supplement plan (Medicare supplement plan) offered by the Town. Upon becoming eligible for Medicare participation, retirees and their spouses are required to transfer from the active employee plans in which they have been participating and enroll in a Medicare Supplement Plan offered by the Town. In order to participate in a Medicare Supplement, Plan the retiree or spouse must be enrolled in both Medicare Parts A & B.

If you have a family member under 65 at the time of your retirement, they will need to be transferred to an individual/ family active plan (for more than one dependent on the plan). Your family member(s) will be required to complete a new enrollment form to switched to the new plan.

If you are a retiree under 65 and have two or more dependents on your family plan under age 65:

You need to reach out to your retirement board to start the process . Human Resources will need the signed paperwork (official letter from BCRA or MTRS) indicating your official retirement date and elected benefits to be carried through retirement (health and dental) that will be deducted from your retirement check. Please be advised that you need to be vested and pulling a retirement check to be eligible to continue health/ dental insurance coverage through the Town. You will be able to maintain the same employee plan in which you have been participating, and the plan will continue to cover yourself and any dependents under age 65 through retirement. If you do not pull compensation at time of retirement, you will be eligible once you start pulling for yourself and spouse. (this means if you retire, but choose not to pull a retirement pay check, you can COBRA the insurance(s) until you decide to pull a compensation check.)

If you are a retiree under 65 and have two or more dependents on your family plan over age 65:

When you reach the age of 65, you will have to enroll in Medicare part A & B (your current plan will automatically be ceased) – you would transition to MEDEX (the Town supplement health plan). Please contact Human Resources when you are near age 65 as there are important Medicare and Blue Cross Blue Shield health insurance coverage changes we wish to share with you to assist in your enrollment decisions.

Your spouse will be eligible and required to enroll in the Town’s Medicare supplement insurance plan (MEDEX) at the time of their retirement on the basis that they are age 65 or older and qualified for Medicare health insurance benefits. At time of your retirement and their transition to MEDEX, you would be required to re-enroll in an Individual plan/ or maintain the same Family coverage if you have dependents under age 26. Your spouse may contact the Falmouth Social Security Office at [855-881-0212](tel:855-881-0212) to start the Medicare enrollment process. Human Resources will mail you the BCBS and MEDEX enrollment forms for you to complete. Please be advised that Human Resources will need a copy of the retired spouse’s Medicare card that notes Part A & B effective dates.

If you are an active employee at the time you turn age 65:

The only enrollment step you will need to take is to sign up for Medicare Part A with the Social Security Administration. It is free! Your enrollment in other parts of Medicare can be delayed so long as you maintain active employment with the Town of Nantucket. When you decide to retire, please contact Human Resources and will be available to guide you through the next phase of your career.

If you are a spouse of an active employee at the time you turn age 65

The only enrollment step you will need to take is to sign up for Medicare Part A with the Social Security Administration. It is free! Your enrollment in other parts of Medicare can be delayed so long as your spouse maintain active employment with the Town of Nantucket. You will be enrolled in the Medicare supplement plan and be required to enroll in Medicare Part B once your spouse officially retires from the Town of Nantucket.

Already Enrolled in Medicare

If you have Medicare, you can get information and services online. Find out how to manage your benefits [HERE](#).

If you are enrolled in Medicare Part A and it is the time for you to enroll in Part B, please contact Social Security and complete form [CMS-40B](#), Application for Enrollment in Medicare – Part B (medical insurance). If you are applying for Medicare Part B due to a loss of employment or group health coverage, you will also need to complete form [CMS-L564](#), Request for Employment Information.

What Happens After I Apply for Medicare Parts A & B?

The Centers for Medicare & Medicaid Services (CMS) manages Medicare. After you are enrolled, they will send you a Welcome to Medicare packet in the mail with your **Medicare card**. You will also receive the Medicare & You handbook, with important information about your Medicare coverage choices.

Human Resources will need a copy of your Medicare Card, indicating Part A and Part B. Please call us @ 508-228-7200 ext.7331

STEP II

Sign Up for The Town's Medicare Supplement plan

The Town of Nantucket enrolls you in Medicare Part D (MEDEX)

MEDICARE PART D (MEDEX)

offered by the Town of Nantucket

At the time of your retirement, you will be eligible and required to enroll in MEDEX on the basis that you are age 65 and qualified for Medicare health insurance benefits.

Human Resources will confirm your eligibility for the Town's Medicare supplement insurance plan (MEDEX) via mail and require that you complete:
- the MEDEX/ Blue Medicare RX enrollment form

Medex 2/ Blue Medicare RX is the Town's Medicare Supplement Insurance plan. This plan provides benefits for Medicare Part A and B deductibles and coinsurances as well as benefits for prescription drugs. Please refer to our Retiree packet.

PLEASE NOTE: Both Part A & Part B are required to enroll in MEDEX.

Required Actions:

Please submit your completed MEDEX form to Human Resources with a copy of your Medicare card, indicating both parts A & B.

Congratulations on Your Retirement!