



MASSACHUSETTS

<MONTH YEAR>

<First Name> <Last Name>  
<Address 1>  
<Address 2>  
<City>, <State> <Zip>

Dear <First Name> <Last Name>:

<b>Contact Information</b>
<b>Social Security Office:</b> Phone: <b>1-800-772-1213</b> TTY: <b>1-800-325-0778</b>
<b>Blue Cross Blue Shield of Massachusetts:</b> Phone: <b>1-800-678-2265</b> TTY: <b>1-800-552-1254</b> <a href="http://www.bluecrossma.com/medicare">www.bluecrossma.com/medicare</a>

Our records indicate that you are approaching your 65th birthday. Most people aged 65 and older are eligible for Original Medicare (health insurance provided by the federal government). This chart outlines the steps you should take 2-3 months before your 65th birthday to plan for your healthcare coverage.

Who	What to Do	Why
Everyone turning 65	Call Social Security	To determine if you are eligible for Medicare

Working after 65	Once you've decided to continue working after age 65, contact your HR/benefits coordinator	To understand your coverage options	Your Options May Include:
			1. Stay on employer plan
Retiring after 65	Once you've decided to retire after age 65, contact your HR/benefits coordinator	To determine if your employer offers a retiree health plan	2. Buy individual plan. Call Blue Cross.
			Yes. Enroll in employer plan.
			No. Buy individual plan. Call Blue Cross.

Thanks for giving us the opportunity to discuss your choices. You are a valued member, and we hope you will continue your coverage with Blue Cross Blue Shield of Massachusetts. We look forward to serving you in the future.

Sincerely,

Larry Croes  
Vice President  
Commercial Markets