

Dear:

Our records indicate that you are approaching your 65th birthday. As you are likely aware of at age 65 most people are eligible for Original Medicare; Original Medicare is health insurance provided by the Federal Government.

It is important to note that whether you plan to continue working or to retire you should contact Social Security two to three months prior to your 65th birthday to discuss your Medicare eligibility, when will it be effective, to enroll if you are planning to retire, or if you can delay enrolling if you are continuing to work with a group employer/union plan. This letter describes your options in making these medical coverage decisions.

Original Medicare:

When and How to Enroll

- Turning 65: Coverage begins the 1st day of the month you turn 65. If your birthday is on the first day of the month your coverage begins the first day of the previous month
- Contact Social Security 2-3 months before coverage is due to begin to enroll or to delay your Medicare benefits.
 - Social Security administration 1-800-772-1213 between 7am and 7pm., Monday through Friday. TTY/TDD users should call 1-800-325-0778.
www.ssa.gov

If you plan to keep working:

- If you will continue working, you may be eligible for continued coverage under your existing plan as required by the Tax Equity and Fiscal Responsibility Act (TEFRA).
 - Ask your employer about coverage for individuals who continue to work.

If you plan to retire and your employer offers a group plan for retirees:

Once you are eligible for Medicare Part A and enrolled in Part B, your employee benefits office can tell you whether or not a plan for retirees is offered.

- If eligible your employer benefits office will tell you how to proceed in enrolling on their retiree plan.
- Always check with your employer first before enrolling in another plan to avoid duplicating your coverage.

If you need to purchase your own coverage:

If your employer does not offer a group plan, you can apply for coverage as an individual. Simply call to speak with one of our Benefit Consultants:

- **1-800-678-2265 (TDD #1-800-522-1254) Monday-Friday, from 8:30 A.M. to 4:30 P.M.**
- They can answer any questions you may have about your health plan coverage
- Provide plan and enrollment information.

- Remember, in order to be eligible for one of our Medicare health plan options you must be entitled to Medicare Part A and enrolled in Medicare part B.

Once you have determined which step is appropriate for your situation and are ready to proceed tell your employer benefits office what you have decided and together you can make any necessary changes. Remember also to contact Social Security and talk to a representative about your Medicare eligibility.

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,

Important contact information:

Blue Cross Blue Shield of Massachusetts 1-800-678-2265

www.bluecrossma.com/medicare-options

Social Security: 1-800-325-0778, www.ssa.gov

Medicare: 1-800-633-4227, www.medicare.gov