

MAKING SENSE OF MEDICARE

Navigating Medicare can be complex during a time of life that is already full of changes.

The Trust is here to help guide you through the process and ensure a smooth transition in coverage, as enrollment in Medicare is a required step once you become eligible.

WHAT DO I NEED TO DO?



ACTIVE EMPLOYEE AND SPOUSE OF ACTIVE EMPLOYEE

- Contact Social Security approximately 3 months prior to turning 65
- Enroll in Medicare Part A only
- You may defer Part B while actively working and covered under employer-sponsored insurance.
- Provide a copy of your Medicare Card to your employer



RETIRED EMPLOYEE AND SPOUSE OF RETIRED EMPLOYEE

- Contact Social Security approximately 3 months prior to turning 65
- Enroll in Medicare Parts A and B
- Provide a copy of your Medicare Card to your employer
- Complete required forms to transition to Medex (Medicare Supplement) and bundled Part D prescription drug coverage

WHAT YOU NEED TO KNOW

- Medicare coverage becomes effective on the first day of your birth month. If your birthday falls on the 1st, coverage begins on the first day of the prior month.
- A copy of your Medicare card, along with any required enrollment forms, must be provided to your employer and the Trust prior to your effective date to avoid any disruption in coverage.
- If you defer Medicare Part B while actively working, you will have a Special Enrollment Period to enroll upon retirement without penalty.
- A spouse's work status does not impact their eligibility under the Trust; coverage follows the employee's status.
- Please contact your employer or the Trust office in advance to review your individual situation and ensure all required steps are completed on time.

READY TO GET STARTED?

The fastest way to apply is online at:
www.ssa.gov

