

## MEDICARE FREQUENTLY ASKED QUESTIONS

### WHAT ARE THE DIFFERENT PARTS OF MEDICARE?

There are four parts of Medicare: Part A, Part B, Part C, and Part D.

- Part A provides inpatient/hospital coverage.
- Part B provides outpatient/medical coverage.
- Part C offers an alternate way to receive your Medicare benefits.
- Part D provides prescription drug coverage.

### DO I NEED TO ENROLL IN ALL FOUR PARTS?

If you are retiring with NYSHIP Empire Plan coverage through Longwood CSD, you will only need to **enroll in Medicare Part A and Part B**. Medicare will become your primary insurance provider, and Empire will become your secondary, or “Part B supplement”, at the appointed time. The Empire supplement includes prescription drug coverage, so there’s no need to sign up for a separate “Part D” plan.

Part C is also known as a “Medicare Advantage Plan”, and would be *in place of* the Empire Part B supplement/prescription coverage. Should you decide to enroll in a Part C Medicare Advantage plan for any reason, Medicare will automatically cancel your Empire plan, as you cannot have both. Keep in mind that only those who maintain their Empire Part B supplement will receive Medicare reimbursement through the district.

### WHEN SHOULD I and/or MY SPOUSE (if you have Family coverage) ENROLL?

You and/or your spouse may enroll in Part A when you turn 65, even if you’re still an active employee. There is no charge for Part A except in very rare circumstances. We recommend this, as it will make it easier to enroll in Part B when the time comes. However, it is optional.

You and/or your spouse must be enrolled in Part A and Part B before you retire if you are Medicare-eligible. The Empire Plan will automatically become secondary, and Medicare primary, if you and/or your spouse are 65 or older when you retire. This change takes place on the first day of the month following your retirement date. If you haven’t yet enrolled, you could be left with unpaid medical expenses that may become your responsibility.

### HOW DO I ENROLL IN PART B IN TIME FOR MY RETIREMENT IF I’M MEDICARE ELIGIBLE?

You and/or your covered spouse will need to enroll in Part B 2-3 months before your retirement date in order to avoid a lapse in coverage with the Empire Plan. For any covered person, either the employee and/or a spouse, who is already 65 or permanently disabled and has not already enrolled in Part B, Medicare requires proof from your employer that you have been covered without a lapse up until retirement. Social Security refers to this as “Special Enrollment Period”. You can download the form, CMS L564, and fill out the top section for you and/or your spouse. The Benefits Office in Human Resources will complete the form and return it to you for submission to Social Security with your Part B application.

## WHAT IF I'M RETIRING BEFORE I TURN 65?

If you are retiring before you and/or your spouse turn 65, and are not permanently disabled, you do not need to apply for Medicare yet. Your Benefit cost in retirement will be based on the Empire premium for either a single or family plan with Empire as the primary insurer. NYSHIP will notify you when anyone on your plan has an upcoming Medicare eligibility date, and at that time you must enroll in Parts A and B. Once you or a family member are Medicare eligible, your premium will decrease, as it will be based on the cost of a Medicare supplement plan, rather than the Empire primary premium.