



I am eligible for Medicare, what are my options?

Option 1:

Remain insured with the SDPBC and delay your enrollment in Medicare Part B (Medical).

Option 1 is available to you if you remain actively employed with the SDPBC at the time that you become Medicare Part B eligible and are currently insured with SDPBC medical coverage.

If you choose option 1, and later decide to enroll in Medicare Part B, please contact any staff member of the Benefits Department (561-434-8580) within 3 months of when you plan to enroll in Medicare Part B so that you may be provided with the Medicare Part B Request for Employment Verification Form (CMS L-564). This form must be provided directly to the Social Security Administration (SSA) office by you documenting that you were continuously enrolled in creditable medical coverage when you first became Medicare eligible in order to avoid any penalties that may be imposed by SSA.

Option 2:

Apply for Medicare Part A and Part B and also keep the SDPBC Medical coverage.

If you choose option 2, please contact your local Social Security Administration Office for additional instructions on how to apply for Medicare coverage. With option 2, the medical coverage that you have with the SDPBC will be your primary medical payer and Medicare Part B will be your secondary medical payer.

Option 3:

Apply for Medicare Part A and Part B and request cancellation of medical coverage with the SDPBC.

If you choose option 3, please contact any staff member of the Benefits Department (561-434-8580) to request cancellation of your medical coverage with the SDPBC.

Note: Changes take effect the 1st of the month following notification of request to cancel and the request must be made within 60 days of the date the new coverage becomes effective.

Basic Definitions of Medicare Part A and Medicare Part B (from CMS.gov website):

Medicare Part A (Hospitalization): Covers inpatient hospital stays, skilled nursing facility care, hospice care, and some home healthcare.

Medicare Part B (Medical Insurance): Covers doctor visits, outpatient care, lab tests, ambulance services, and certain medical supplies

Need help exploring Supplemental Medicare Plan options?

Florida School Retiree Benefits Consortium (FSRBC) offers supplemental plans, Advantage Plans and other Medicare coverage. You may contact FSRBC by visiting their website

benefits@myfsrbc.com or by contacting them by phone (1-833-686-0983). You also have the option of working directly with any Licensed Medicare Agent of your choosing to discuss options for Medicare.

Health Savings Account (HSA)

Note:

Enrolled in a Health Savings Account (HSA) with the SDPBC? Please contact the Benefits Department (561-434-8580) to discuss how enrolling in Medicare may affect your eligibility for the HSA Plan.

Eligible for Medicare*?

Most people become eligible for Medicare at 65.

Individuals receiving Social Security disability benefits may qualify for Medicare before age 65.

*Please contact your local social security office for more information regarding eligibility.