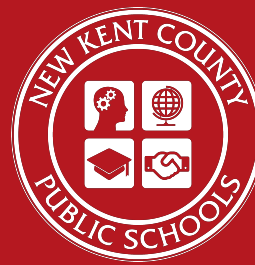


# DID YOU KNOW?

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Human  
Resources  
Corner

Issue 3

NKCPS has resources to assist you as you travel “the road to Medicare.” Let us help you plan your drive toward 65!



## CAUTION: SLIPPERY ROAD AHEAD

### Ways to prepare for Medicare:

- Get ready for Medicare by starting to learn about it a few months before you turn 65.
- Ask for your Social Security statement from the Social Security Administration at (800) 772-12-13 or visit [www.socialsecurity.gov](http://www.socialsecurity.gov).
- Understand your employer's health plan and explore Medicare options to make smart choices about your coverage. Remember to find out what Medicare includes and excludes from coverage.



## GREEN LIGHT: ENROLLMENT

### When and how to enroll in Medicare:

- If you already receive Social Security, railroad retirement, or federal retiree benefits, you'll be automatically enrolled in Medicare. Check with Social Security to confirm and get your Medicare card before turning 65.
- If you're not automatically enrolled, contact Social Security to start your initial enrollment for Medicare Parts A and B. You have a seven-month window to enroll without penalties. You can also consider adding a Medicare Prescription Drug Plan (Part D) during this time.
- Missing the initial enrollment period may lead to late penalties and delays in coverage. Act promptly to avoid extra costs and ensure timely Medicare eligibility.

## DETOUR: WORKING PAST 65

### Info for those who plan to work beyond 65:

- If you or your spouse are working at age 65 and covered by an employer's health plan with 20 or more employees, you may delay enrolling in Medicare Part B without penalties. You'll still be eligible for Part A without a premium if you have 40 credits of work.
- Talk to your employer's benefits officer to learn about health insurance options for those working past 65. Find out if the employer's plan is primary or secondary to Medicare and understand the plan's costs and benefits.
- If your employer's plan is primary to Medicare, you can delay enrolling in Part B. But if it's secondary, enroll in Part B during the seven-month initial period to avoid future penalties.
- Keep Social Security informed about your work status and plans to retire.

## WHICH WAY TO SUPPLEMENT?

### Choices in health insurance to supplement:

- Medicare provides essential medical coverage but doesn't pay for everything. Beneficiaries must pay premiums, deductibles, and coinsurance, which can be costly.
- Medicare Supplement plans fill in the gaps of original Medicare (Parts A and B). During the first six months of Medicare Part B eligibility, there's an open enrollment period to buy these plans without denials or higher costs based on health history.
- Medicare Part D offers prescription drug coverage. New Medicare beneficiaries have a seven-month window to enroll, and those with limited income may get extra help. Some may not need additional insurance if they have an employer's retiree health plan or Medicaid assistance.

## STOP: GET HELP

For more assistance on your road to Medicare:  
email Tammy Waters at [twaters@nkcps.k12.va.us](mailto:twaters@nkcps.k12.va.us)

