

## FCPS Medical Plans and Medicare for CareFirst and Aetna members

**Eligibility**—You are eligible for Medicare on the first day of the month in which you turn age 65 or if you become disabled. The Medicare eligibility date is not the same as the Social Security eligibility dates.

**Requirements**—All **FCPS medical plans require participation** in Medicare A and B.

**Medicare A**—This hospital coverage pays for care in a hospital and skilled nursing facility, home health care, and hospice care. For most retirees, you do not pay for Medicare Part A coverage; you already have paid for it as part of your Social Security taxes while you were working.

**Medicare B**—This medical insurance helps pay for doctors, out-patient hospital care, and other medical services. You pay a monthly premium when you enroll in Medicare Part B.

### **Enrollment**—

- Enrollment in Medicare Part A and Part B is **automatic** at age 65 if **you already receive Social Security** benefits.
- If **you are not receiving Social Security payments, you should enroll** in Medicare Part A when you turn age 65. You have a six-month Medicare enrollment period that begins three months before your 65th birthday and ends three months after your 65th birthday. If you do not enroll during your initial enrollment period, you may incur a penalty that you will have to pay annually as long as you have Medicare coverage. (See *Exceptions to Medicare Enrollment and Coverage*.)
- If you miss the enrollment deadline, you must wait until the Medicare open enrollment, which is held every January through March. Your Medicare coverage will take effect July 1.
- If you do not enroll in Medicare Part B when you are first eligible (age 65), the Social Security Administration (SSA) may assess you a penalty for each year that you are not enrolled. (See *Exceptions to Medicare Enrollment and Coverage*)

**Primary and Secondary Coverage**—**Medicare** is always the **primary** coverage plan for a retiree age 65 or older who **is not working** or for the spouse of a retiree age 65 or older who currently has health benefits through FCPS. The same level of health coverage continues, but Medicare pays first. Your **FCPS health plan** becomes your **secondary** coverage.

### **Exceptions to Medicare Enrollment and Coverage**—

- If you are retired and have coverage with a spouse who continues to work for FCPS, you do not need to enroll in Medicare when you become eligible. You may enroll when your spouse retires or is no longer enrolled in an FCPS medical plan.
- If you are retiring at age 65 or older, your FCPS health plan is your primary insurer while you are employed. Because Medicare is secondary during your employment, you may delay enrollment in Medicare B to avoid paying premiums since your FCPS health plan is your primary insurer while you are still employed. When you do retire from FCPS, you should request a Medicare Part B enrollment form from the SSA and submit this form to the Office of Benefit Services, which will inform Medicare that you were enrolled as an active employee in an FCPS health plan when you became eligible to sign up for Medicare. If you have the Summer Fund and retire June 30, your coverage as an employee will continue through August, although Medicare becomes your primary insurer on July 1.

As an FCPS retiree eligible for Medicare, you have several options under the current FCPS medical plans:

### **CareFirst BluePreferred PPO**

- FCPS automatically **will enroll you** in the CareFirst BluePreferred preferred provider organization (PPO) Medicare plan.
- If you do not want to participate in the BluePreferred Medicare plan, you may elect to enroll in either Aetna Elect Choice EPO or Kaiser Permanente Medicare Plus (see Kaiser Permanente).
- You **may not elect the CareFirst BlueChoice POS** plan.
- (See CareFirst BluePreferred PPO plan information.)

### **CareFirst BlueChoice POS**

- You **may not continue** in the CareFirst BlueChoice POS plan when you become Medicare eligible.
- FCPS automatically **will enroll** you in the CareFirst BluePreferred Medicare plan unless you enroll in Aetna Elect Choice EPO or Kaiser Permanente Medicare Plus (see Kaiser Permanente plan information).

### **Aetna Elect Choice EPO**

- FCPS automatically **will continue** your coverage in the Aetna Elect Choice EPO plan.
- If you do not want to continue with Aetna due to its cost, you may elect to enroll in the CareFirst BluePreferred Medicare plan or Kaiser Permanente Medicare Plus (see Kaiser Permanente).
- (See Aetna Elect Choice EPO plan information.)