

State Teachers Retirement System of Ohio  
**Medicare Enrollment and STRS Ohio**



As you approach Medicare eligibility, it is important to understand STRS Ohio's requirements related to Medicare enrollment. This video covers that topic in addition to health care plan features and premiums for Medicare enrollees.

## What Is Medicare?

**Medicare is a federal health insurance program for people age 65 and older and some people under 65 with certain disabilities or conditions. There are four parts:**

- Part A – Hospital insurance**
- Part B – Medical insurance**
- Part C – Medicare Advantage plans**
- Part D – Prescription drug coverage**



Medicare is a federal health insurance program for people age 65 and older, as well as younger people with certain disabilities or disorders. It consists of four parts:

- Original Part A — Hospital insurance;
- Original Part B — Medical insurance;
- Part C — Medicare Advantage plans; and
- Part D — Prescription drug coverage.

## Action Is Necessary


**STRS Ohio requires all medical plan participants to enroll in Medicare Parts A & B when eligible. Part A is required if it is premium-free and Part B is required for all enrollees.**



STRS Ohio requires all medical plan participants to enroll in Original Medicare Parts A & B; however, Part A is required only if it's premium-free. Part B is required by all enrollees.

Let's look at the three key steps you will need to complete.

# 1 Sign Up



- **Notification from STRS Ohio three months before you turn age 65**
- **Seven-month window**
  - Three months before you turn age 65
  - Month you turn age 65
  - Three months after the month of your birthday
- **Enroll before 65th birthday to avoid delay in coverage**
  - Social Security office
  - Social Security: 800-772-1213
  - [www.ssa.gov](http://www.ssa.gov)

Step 1: Sign up.

STRS Ohio will mail you a Medicare information packet three months before you turn age 65.

You have a seven-month window surrounding your birthday month to enroll. This period begins three months before you turn age 65, includes the month you turn age 65 and ends three months after the month of your birthday. We recommend you start the enrollment process before your 65<sup>th</sup> birthday. It may take more than one month for the entire application process to be completed.

You can enroll at your local Social Security office or by calling Social Security. Call the number shown here to locate the nearest office and to find out what documents to take with you.

You may also have the option to enroll online at [www.ssa.gov](http://www.ssa.gov).

## 2 Provide Proof

- **Submit proof of Medicare enrollment through your Online Personal Account at [www.strsoh.org](http://www.strsoh.org)**
  - Log in
  - Click “Health Care”
  - Click “Submit Medicare Information” under Useful Links
- **To register for an online account, click on “REGISTER” at the top of the STRS Ohio website**



Step 2: Provide proof of Medicare enrollment to STRS Ohio.

Upon receipt of your Medicare card, submit proof of enrollment through your STRS Ohio Online Personal Account. To submit your information:



- Log in to your account.
- Click “Health Care.”
- Click “Submit Medicare Information” under Useful Links.

Have you registered yet for online account access? To do so, click on “Register” at the top of the STRS Ohio website.

If you do not provide proof of your Medicare enrollment, you will not be eligible for STRS Ohio health care coverage.

# 3 Pay Medicare

- **Medicare Part B standard 2024 monthly premium: \$174.70**
  - Paid to Medicare (not STRS Ohio)
  - Surcharge may apply for high-income individuals
- **Premium payment:**
  - Social Security payment (if applicable)
  - Savings/checking (if enrolled in Medicare Easy Pay)
  - Billed quarterly by Medicare



Step 3: Pay your Medicare premium.

The Part B standard rate for 2024 is \$174.70 per month and is paid to Medicare, not STRS Ohio. Some Medicare enrollees with a high annual income may be required to pay a surcharge. The premium, and any applicable surcharge, must be paid to maintain coverage.

Medicare will deduct the payment from your Social Security check, if you receive one, or you may have the payment deducted from your savings or checking if you enroll in the Medicare Easy Pay. Otherwise, Medicare will bill you quarterly.

If you lose Part B coverage, you will not be eligible for an STRS Ohio medical plan.

## What Happens Next?


- **Once Medicare enrollment is confirmed, STRS Ohio Health Care Program enrollees will be moved to Aetna Medicare Plan (Part C).**
  - Alternative option: Aetna Basic Plan
  - All STRS Ohio medical plans for Medicare enrollees include Part D
- **Family members not yet eligible for Medicare will remain in Aetna Basic Plan for non-Medicare enrollees.**



After STRS Ohio receives proof of Medicare enrollment, you will be placed in the Aetna Medicare Plan (a Part C Medicare Advantage Plan). If you do not want the Aetna Medicare Plan, you may opt out and select the Aetna Basic Plan when you submit your Medicare information through your Online Personal Account. Regardless of the plan you are enrolled in, all STRS Ohio medical plans for Medicare enrollees include Part D prescription insurance.

Family members who are not yet eligible for Medicare will remain in the Aetna Basic Plan for non-Medicare enrollees.

Aetna Medicare Plan and Aetna Basic Plan Medicare Enrollees – 2024 Plan Overviews				
Major Hospital/Medical Plan Features	Aetna Medicare Plan (Medicare Advantage PPO)		Aetna Basic Plan (PPO or Indemnity)	
	In-Network (PPO) or Extended Service Area (ESA PPO)	Out-of-Network (PPO)	In-Network (PPO) and Indemnity	Out-of-Network (PPO)
Annual Deductible per Enrollee	<b>\$0</b>	\$500	<b>\$2,500</b>	\$5,000
Out-of-Pocket Maximum	<b>\$1,500 per enrollee</b>	\$2,500 per enrollee	<b>\$6,500 per enrollee</b>	\$13,000 per enrollee
Hospital Services (Inpatient/Outpatient)	Enrollee pays 4% after deductible	Enrollee pays 8% after deductible	Enrollee pays 20% after deductible	Enrollee pays 50% after deductible
Primary Care Physician Office Visit (Includes in-person, phone and video visits.)	<b>Enrollee pays \$0</b>	Enrollee pays \$40 after deductible	<b>Enrollee pays \$20</b>	Enrollee pays 50% after deductible
Preventive Services	Enrollee pays 0%	Enrollee pays 0%	Enrollee pays 0%	Enrollee pays 0%



Here is an overview of key plan features of the Aetna Medicare Plan and Aetna Basic Plan.

When you compare the potential costs associated with the deductible, out-of-pocket maximum and primary care physician office visit, in addition to the monthly premium, the Aetna Medicare Plan offers the greatest cost savings without compromising coverage.

For additional plan details, visit the Health Care section of the STRS Ohio website at [www.strsoh.org](http://www.strsoh.org). Remember, all STRS Ohio medical plans for individuals with Medicare include prescription drug coverage.




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2024 Monthly Premiums			
Benefit Recipient Years of Service		Aetna Medicare Plan	Aetna Basic Plan
Retired before 8/1/2023	Retire on or after 8/1/2023	Premiums below reflect a \$30 Medicare Part B premium credit.*	
30+	35+	\$25	\$137
25	30	\$42	\$154
20	25	\$60	\$172
15	20	\$78	\$190
Spouse		\$161	\$273

Complete list of premiums available at [www.strsoh.org](http://www.strsoh.org).

\*For benefit recipients enrolled in an STRS Ohio Medicare plan. Enrollment in Medicare Part B is mandatory.



Here is a snapshot of the 2024 monthly premium for enrollees with Medicare. Premiums are based on years of service. For a benefit recipient who retired before Aug. 1, 2023, the maximum premium subsidy is available with 30 or more years of service and the monthly premium is \$25 for the Aetna Medicare Plan or \$137 for the Aetna Basic Plan. Eligible dependent coverage is an additional \$161 or \$273 per month.

With a retirement on or after Aug. 1, 2023, the benefit recipient must have 35 or more years of service to receive the maximum premium subsidy.

A complete table of premiums is available on the STRS Ohio website.

## Need More Information?

- **Medicare**
  - [www.medicare.gov](http://www.medicare.gov)
  - 800-633-4227 (toll-free)
- **Ohio Senior Health Insurance Information Program**
  - [www.insurance.ohio.gov](http://www.insurance.ohio.gov)
  - 800-686-1578 (toll-free)
- **STRS Ohio**
  - [www.strsoh.org](http://www.strsoh.org)  
(in the Health Care section)
  - Select “Contact” on website
  - 888-227-7877 (toll-free)



If you require additional Medicare information, go to [www.medicare.gov](http://www.medicare.gov) or call the Ohio Senior Health Insurance Information Program at the number shown here.

For more information about the STRS Ohio Health Care Program, visit the Health Care section of our website. You may also select “Contact” or call our office for additional assistance.



We hope this video has provided a helpful overview of the Medicare enrollment process. Thank you for your attention.