



It's Time to Enroll in Medicare

Official Notice — Medicare Enrollment Is Required

Our records show your 65th birthday is approaching or you have already turned age 65. At this time, you qualify for Medicare enrollment.

STRS Ohio requires all medical plan participants to be enrolled in Medicare Parts A & B at age 65 or when eligible. Medicare Part B is required for all enrollees. Medicare Part A is also required if it is available to you at no cost (premium free). **If you decline Medicare Part B or premium-free Part A, you will no longer be eligible for STRS Ohio medical coverage.**

Once you've signed up for Medicare, you must submit proof of enrollment to STRS Ohio through your Online Personal Account so we know you're covered.

In this publication, you'll find important details about Medicare enrollment. Additional information about Medicare and STRS Ohio plan options for Medicare enrollees is available in the enclosed *STRS Ohio Health Care Program Guide* and on our website at www.strsoh.org.

If you have questions, please contact STRS Ohio toll-free at 888-227-7877 or by email (go to www.strsoh.org and select "Contact" from the top menu).

- ✓ *Enroll in Medicare Part B for a monthly premium.*
- ✓ *Sign up for Medicare Part A if coverage is premium free.*
- ✓ *Submit your Medicare information through your STRS Ohio Online Personal Account.*

Medicare Enrollment Is Required

To maintain eligibility for STRS Ohio medical coverage, you must enroll in Medicare Parts A & B or Part B-only (when you are not eligible for premium-free Part A). If you believe you are not eligible for Medicare, STRS Ohio will require a letter from your local Social Security Administration office confirming ineligibility.

WHAT IS MEDICARE?

Medicare is a federal health insurance program for people age 65 and older, some people with disabilities under age 65 and people with end-stage renal disease or amyotrophic lateral sclerosis (ALS). A common misconception is that Ohio educators do not qualify for Medicare because they did not contribute to Social Security. However, you are eligible for Medicare when you turn age 65 even if you are not eligible for Social Security retirement benefits.

WHAT IS REQUIRED?

STRS Ohio requires all medical plan participants to be enrolled in Medicare Parts A & B at age 65 or when eligible. If Medicare Part A is not premium-free, you do not need to enroll in Part A. However, Medicare Part B is required. **If you decline Medicare coverage, you will not be eligible for an STRS Ohio medical plan.**

Medicare Part A (hospital insurance)

You must enroll if coverage is premium-free.

Most U.S. citizens or permanent residents age 65 or older qualify for premium-free Medicare Part A based on their own employment history. You are eligible for premium-free Medicare Part A at age 65 if:

- You paid Medicare taxes for at least 40 quarters. This includes working in a federal, state or local government job (including public education) and any jobs in which you contributed to Social Security.
- You receive Social Security or Railroad Retirement benefits or you are eligible to receive these benefits but haven't filed for them yet.

If you do not qualify for premium-free Medicare Part A based on your own employment history, you may qualify based on your current or former spouse's work history if:

- You are currently married for at least one year and your spouse is age 62 or older.
- You are divorced and currently single, and you were married to your former spouse for at least 10 years.
- You are widowed and currently single, and you were married for at least nine months before your spouse died.

Please note, your spouse does not need to apply for Social Security benefits for you to be eligible for premium-free Medicare Part A based on his or her employment history.

Important: If you are not eligible for premium-free Medicare Part A at age 65 but you later become eligible through your spouse, you must contact Social Security to sign up at no cost.

Prior to age 65, you may qualify for Medicare Part A if you have a qualifying disability, end-stage renal disease or ALS.

Medicare Part B (medical insurance)

You must enroll and pay a monthly premium to Medicare.

Almost every U.S. citizen or legal resident in the U.S. for at least five years who is age 65 or older can enroll in Medicare Part B. If you are under age 65 and eligible for Medicare Part A, you may also qualify for Medicare Part B. A monthly premium is required for Medicare Part B coverage. This premium is paid to Medicare, not to STRS Ohio.

No Need for Medicare Part D

You do not need to enroll in Medicare Part D (prescription drug insurance). The medical plans we offer for enrollees with Medicare Parts A & B or Part B-only already include Medicare Part D prescription coverage. Enrollment in any other Medicare Part D plan will cancel your STRS Ohio medical and prescription coverage.

WHEN TO ENROLL IN MEDICARE

Initial enrollment period

You have a seven-month initial enrollment period in which to sign up for Medicare. 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.

For coverage to be effective the month you turn age 65, you must sign up during the first three months of the initial enrollment period (one to three months before the month of your birthday). If you wait to sign up during the last four months of the period, your effective date of Medicare will be the month after you sign up.

For example, if your birthday is in April, you'll need to sign up for Medicare in January, February or March to avoid a delay in coverage. For best results, start the process in January — three months before your 65th birthday.

General enrollment period

If you miss the initial enrollment period, you can enroll during a general enrollment period from Jan. 1 through March 31 each year. Coverage begins the month after you enroll. A lifetime Medicare late enrollment penalty will apply if you don't qualify for a special enrollment period.

Special enrollment period

If you delay enrollment at age 65 because you or your spouse is still employed and covered by a group health plan through the employer, you can enroll in Medicare during a special enrollment period. Special enrollment allows you to enroll without paying a late enrollment penalty during either of the following time frames: (1) at any time while you have employer health coverage (your own or through your spouse); or (2) during the eight-month period that begins the month employer health coverage ends or the month employment ends (whichever comes first). If you do not enroll by the end of the eighth month, general enrollment guidelines apply.

HOW TO ENROLL IN MEDICARE

Enrolling in Medicare is an easy two-step process. However, it may take more than one month for the entire application process to be completed. **For best results, we recommend applying for Medicare three months before your 65th birthday.**

► Step 1 — Sign up for Medicare

Apply for Medicare three months before your 65th birthday so there is no delay in Medicare coverage.

If you are enrolling in both Medicare Parts A & B, you can complete your Medicare application online at www.ssa.gov. If you are not eligible for premium-free Part A and are enrolling in Part B-only, you must visit your local Social Security Administration office or call Social Security toll-free at 800-772-1213 to enroll.

If you visit your local office, find out which documents to bring with you to your appointment.

► Step 2 — Provide proof of Medicare enrollment to STRS Ohio

Once you enroll in Medicare, you must provide proof of Medicare enrollment by submitting your Medicare information through your STRS Ohio Online Personal Account. (Your Medicare information can be found on your Medicare card.) To submit your information:

- Log in to your Online Personal Account at www.strsoh.org.
- Click "Health Care."
- Click "Submit Medicare Information" under Useful Links.

If you do not have an Online Personal Account, visit www.strsoh.org and click "Register" at the top of the home page. Once you create your account, follow the instructions above to submit your Medicare information.

Important: If you do not submit proof of Medicare enrollment, you will no longer be eligible for STRS Ohio medical coverage.



Your Medicare Checklist

You qualify for Medicare at age 65 even if you did not contribute to Social Security.

- ❑ Understand STRS Ohio's requirements. All STRS Ohio medical plan participants are required to be enrolled in Medicare Parts A & B at age 65 or when eligible. Medicare Part B is required for all enrollees. Medicare Part A is also required if it is available to you at no cost (premium free). If you decline Medicare Part B or premium-free Part A, you will no longer be eligible for STRS Ohio medical coverage.
- ❑ Enroll in Medicare three months before your 65th birthday. If you are enrolling in both Medicare Parts A & B, you can complete your Medicare application online at www.ssa.gov. If you are not eligible for premium-free Part A and are enrolling in Part B-only, you must visit your local Social Security Administration office or call Social Security toll-free at 800-772-1213 to enroll.
- ❑ Check your Medicare card for accuracy. If any information is incorrect, contact Medicare to request a new card with the correct information.
- ❑ Submit your Medicare information to STRS Ohio through your Online Personal Account.
- ❑ Understand you will be enrolled in the Aetna Medicare Plan after Medicare enrollment is confirmed. If you do not want the Aetna Medicare Plan, you may opt-out of this plan and select the Aetna Basic Plan when you submit proof of Medicare enrollment. Coverage features for both plans can be found in the enclosed *STRS Ohio Health Care Program Guide*.
Note: STRS Ohio must receive proof of Medicare enrollment by the 15th of the month to begin your participation in the Aetna Medicare Plan the first of the following month.
- ❑ View your new premiums in your Online Personal Account. Premiums for benefit recipients have been reduced by a \$30 Medicare Part B premium credit.
- ❑ Pay your Part B premium to Medicare each month. If your Part B premium is not deducted automatically from a federal retirement payment, call Medicare to sign up for Medicare Easy Pay. Be sure to pay your monthly Medicare Part B premium on time to avoid cancellation of your Medicare Part B coverage. If your Part B coverage is canceled, you will no longer be eligible for an STRS Ohio medical plan.

Additional Resources to Assist You

- **Medicare Enrollment and STRS Ohio** — This free online program offered by STRS Ohio helps you learn more about Medicare and provides an opportunity for you to ask questions during the live webinar. To register, go to the Receiving Benefits section of our website at www.strsoh.org and select "Seminars & Webinars."
- **Medicare** — Call 800-633-4227 (toll-free) to ask questions or visit www.medicare.gov to request or review a copy of the publication "Medicare & You."
- **Social Security Administration** — Call 800-772-1213 (toll-free) or visit www.ssa.gov.



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