

Medicare Checklist

Active Employee/Spouse-Turning 65

Name: _____ Employee ID/SS#: _____

Department Name: _____ Date turning 65: _____

Employees or dependents turning 65 should review the [PEBA Medicare Handbook](#).

Contact Social Security/Medicare to determine when to enroll in Part A and Part B. The MUSC University Benefits Department does not handle Medicare enrollment. For more information, contact the Social Security Administration directly at 800-772-1213 or visit www.medicare.gov.

If you are an active employee enrolled in the MUSC Health Plan, you will only need to enroll in Medicare Part A (hospital coverage) three months before your 65th birthday. The MUSC Health Plan will remain as your primary insurance as long as you remain an active employee. Medicare's initial enrollment period begins three months before your 65th birthday, includes the month of your birthday, and then continues for three months past the month in which you turn 65.

If you are actively working and/or are covered under the MUSC Health plan, you may delay enrollment in Part B (medical coverage) because in these cases, insurance as an active employee remains the primary payer. This means that it pays first toward your medical expenses, and Medicare pays second. If you remain an active employee but your spouse is eligible for Medicare, your spouse should enroll in Part A, but may delay enrollment in Part B until you retire and your active health coverage ends.

If you or your spouse defers Part B coverage and then decides to enroll in Part B at a later time while you are still actively at work, a gain of Part B is not considered a special eligibility situation that would permit you to immediately drop health coverage with PEBA. You will be required to wait until an open enrollment period, which occurs annually in October, or until the 31-day period after a special eligibility situation, such as a marriage, divorce or legal separation, to drop your health coverage.

If retiring or separating employment, contact your MUSC University Benefits Administrator at benefits@musc.edu 90 days before leaving employment. The Benefits Team will complete the [Medicare Employment Verification Form](#) and send to you. You will then need to provide the completed form to the Social Security Office.

When you stop working with MUSC University and your active group coverage ends with PEBA, you may be eligible to enroll/re-enroll in retiree group coverage within 31 days of the date your active coverage is terminated. Also, you may be eligible to enroll during open enrollment or within 31 days of a special eligibility situation. In addition, you must notify the Social Security Administration that you are no longer covered under an active employer's insurance so that you can enroll/re-enroll in Medicare Part B, if you delayed it earlier. If you begin employment with a new employer and your new employer does not make you eligible for benefits, your retiree group coverage continues, and Medicare remains the primary payer.

If you are an active employee, and you are covering your spouse under the MUSC Health plan for active employees, and your spouse is eligible for Medicare due to disability, your spouse may delay enrollment in Part B, because your insurance as an active employee remains primary. If your spouse's eligibility is due to end-stage renal disease, you should contact PEBA at 1-888-260-9430 for more information.

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