

Health Insurance and Medicare

What is Medicare?

Medicare is a Health Insurance Program for people age 65 or older, some disabled people under age 65, and people of all ages with End-Stage Renal Disease (permanent kidney failure treated with dialysis or a transplant) or anyone with ALS also known as Lou Gehrig's disease. You're first eligible to sign up for Medicare 3 months before you turn 65.

Medicare Coverage and your retiree health benefits:

1. Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or limited time at a skilled nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care.
2. Medicare Part B (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services.
3. Medicare Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs.

How Medicare Parts A & B Affect Your Coverage

1. Once you have retired and reached age 65, Medicare becomes the **primary** coverage for you and your dependents age 65 years of age or older, or disabled and on Social Security.
2. Your Oberlin College Retiree Health Plan becomes secondary to Medicare.
3. As a retiree, you and your dependents must enroll in Medicare Parts A and B benefits upon reaching initial eligibility.

Can You Still Enroll in Medicare While You Are Working?

Yes, however, as an active College employee, CIGNA will continue to be your primary carrier. Part A is free and may be mailed to you automatically or you may enroll in it when you reach age 65; Medicare will pay **secondary** on Part A, after your deductibles are satisfied. *You are not required to enroll in Part B while you are still an active employee.*

When to Enroll in Medicare Part B

If you are 65 years old or will be 65 years upon retirement, HR recommends you enroll in Medicare Part B, approximately three months prior to your retirement date. If you retire before age 65, you do not need to enroll in Medicare Part B, until you reach age 65. For more information on Medicare, please visit www.medicare.gov

Click [here](#) to get started with Medicare.

Medicare/Coordination of Benefits

If you are age 65 or older, you or your spouse are still working and you are covered under a group health plan based on that current employment, you may not need to apply for Medicare medical insurance (Part B) at age 65. You may qualify for a "Special Enrollment Period" (SEP) that will let you sign up for Part B:

- During any month you remain covered under the group health plan and your, or your spouse's, current employment continues; or
- In the eight-month period that begins with the month after your group health plan coverage or the current employment it is based on ends, whichever comes first.

Exception: If your group health plan coverage or the employment it is based on ends during your initial enrollment period for Medicare Part B, you do not qualify for a SEP. Your initial enrollment period starts three months before the month you attain age 65 and ends three months after the month you turn 65.

How will claims be processed?

Your Health Care Professional accepts Medicare's assignment, that is, they agree to bill only the amount Medicare approves for a particular service.

[Who Do I Contact? - Social Security or Medicare?](#)

[Understanding Medicare Advantage Plans](#)

For additional assistance:

The contact below has partnered with Centenary College to provide additional assistance if needed.

[Cornerstone Financial Services](#)

Attn: Leonard Gresens

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