

## When does Medicare begin?

Medicare is effective the first of the month in which you reach age 65 unless your Date of Birth is first day of month then Medicare would be effective the first day of the previous month.

Example: If your Birthday is 6/15/1952 Medicare would start on 6/1/2017, If your birthday is 6/1/1952 Medicare would start on 5/1/2017.

## What is Medicare?

Medicare is a government health insurance program for the aged **(65 years old or older) and/or disabled individuals**. The eligibility and basic benefits are similar throughout the country. If you are eligible for Social Security or Railroad Retirement benefits and are age 65, you automatically qualify for Medicare. Employers and Employees pay into Railroad Retirement Medicare for future benefits through Railroad Retirement/ Social Security taxes. Employer and Employee **Medicare tax is 1.45%** (if you make over \$200,000 there is an increased tax rate).

Medicare will pay for many health care expenses, but not all of them. In particular, Medicare does not cover most nursing home care, or long-term care services in the home. There are also special rules on when Medicare pays your bills that apply if you have employer group health insurance coverage through your own job or the employment of a spouse.

Medicare Card Example

<https://www.medicare.gov/forms-help-and-resources/your-medicare-card.html>

## How do I enroll or waive Medicare Coverage?

Contact your local Railroad Retirement Board (RRB) or Social Security Office to learn about the different Medicare Options available and learn how to waive Medicare Coverage if you are still an active employee.

Contact information:

Railroad Retirement Board: 877-772-5772

Social Security Office: 800-772-1213

## **I am on the Retiree Medical Plan. What happens when I turn 65? Will my spouse still be covered under the Retiree Medical Plan if he/she is under age 65?**

When a retiree or dependent becomes Medicare eligible by turning 65 or is able to early enroll, he/she is no longer qualified to be on the Retiree Medical Plan. That participant will be dropped from coverage at the end of the month prior to their birthday. **This is an automated process and the retiree does not need to take any action.**

*Example: if an EE is turning 65 on July 15th, their coverage will be terminated June 30th and Medicare would begin July 1st.*

The remaining participant will be covered until he/she also becomes Medicare eligible.

A new confirmation, if applicable, will be sent to the retiree, along with a letter explaining the changes that have been made to their enrollment status.