



# Medicare, HP, and you - Steps to take when you age into Medicare

Finally taking that trip you've always dreamed of...sending your child off to college...welcoming a grandchild. Life is full of milestones like these. Another big milestone: Becoming eligible for Medicare. The Medicare Toolkit shows you what you'll need to do—and when—and answers your questions about Medicare and HP retiree medical coverage.

## Action checklist

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|--|---|--|
| <input checked="" type="checkbox"/> Three months before you turn age 65, enroll in Medicare Parts A and B. | <input checked="" type="checkbox"/> After enrolling in <u>Medicare</u> Parts A and B, provide your Medicare Beneficiary Identifier (MBI) to the HP Benefits Center. | <input checked="" type="checkbox"/> Then, choose a new HP medical option that coordinates with Medicare. |
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**Tip:** About three months before you or your covered family member turns 65, the HP Benefits Center will send you a notice in the mail about enrolling in Medicare.

As long as you're covered by one of the HP group retiree medical options, you won't need to enroll in Medicare Part D because your HP coverage automatically includes qualifying prescription drug benefits. Options available through Alight Retiree Health Solutions may or may not include Part D.

## IMPORTANT!

As an eligible HP retiree, if you decline HP retiree medical coverage for reasons other than enrolling in coverage through Alight Retiree Health Solutions or a public health exchange, you can only enroll in the future if you do so within 31 days of losing group medical coverage through another employer.

Enroll in Medicare Parts A and B as soon as you qualify

You and your covered family members are generally eligible for Medicare if you're age 65 or older, or if you're under age 65 and you qualify due to disability. If you don't enroll in Medicare Parts A and B when you first become eligible, you may experience:

- A significant reduction in your benefits
- Financial responsibility for the portion of your claims that would have been paid by Medicare if you enrolled when first eligible
- A delay in your Medicare effective date
- Potential Medicare late-enrollment penalties
- Rejection of enrollment in an HP-sponsored Medicare option.

Get a closer look at how and when to take action ([Medicare Toolkit Medicare Enrollment Examples PDF download](#))

## How to enroll in Medicare

- Visit [medicare.gov](https://www.medicare.gov) to apply for Part A and Part B, or call 1-800-MEDICARE (1-800-633-4227), available 24 hours a day, 7 days a week; or
- Contact your local Social Security office to set up an appointment starting three months before you turn age 65 (or the month before your coverage ends, if you're age 65 or older and deferred enrolling in HP retiree coverage because you had coverage through another employer).

Tip: If you're enrolling for or already receiving Social Security benefits, your application for Social Security also serves as your application for Medicare.

*Are you enrolled in the High Deductible Health Plan (HDHP) medical option and contributing to a Health Savings Account (HSA)?*

*Once you enroll in Medicare, you cannot contribute to an HSA. It's important to consult a tax adviser before contributing to an HSA, especially if you'll become eligible for Medicare this year.*

### **Remember to notify the HP Benefits Center of your Medicare enrollment**

Some HP medical options require confirmation of your Medicare enrollment before you can begin participating. As soon as your Medicare enrollment is completed, call the HP Benefits Center at 1-800-890-3100 and provide your MBI (also known as your Medicare number).

When you provide your MBI to the HP Benefits Center, you (or your Medicare-eligible family member) will also enroll in a new medical option that coordinates with Medicare.

### **If some family members aren't eligible for Medicare**

When you (or a covered family member) become eligible for Medicare, any non-Medicare-eligible family members will stay in their current medical options. Nothing changes for them. See the [Medicare enrollment examples \(PDF download\)](#) for additional details.

### **Also see...**

The links below provide additional details about Medicare and HP retiree medical coverage.

#### **Medicare basics**

Medicare has several parts, each of which cover different types of care. See how Medicare Parts A, B, C, and D compare and what they cover ([Medicare Toolkit Medicare Basics PDF download](#)).

#### **Medical coverage options that coordinate with Medicare**

You and Medicare share in the cost of covered hospital and medical expenses, but there are some common health expenses Medicare Parts A and B don't cover. That's why many retirees choose to purchase additional coverage that coordinates with Medicare. Medicare becomes your primary coverage, meaning it pays benefits first, as of the date you (or a family member) enroll in Medicare Parts A and B. Learn more about your medical coverage options ([Options that coordinate with Medicare PDF download](#)). [L]2]

#### **Medicare enrollment examples**

If you still have questions about when to enroll in Medicare and HP-sponsored retiree medical coverage, these examples walk you through several common scenarios. Get a closer look at what to do and when ([Medicare Toolkit Enrollment Examples PDF download](#)).

#### **Terms to know**

Need help remembering Medicare-related terms and definitions? Get a helpful glossary ([Terms to know PDF download](#)).

#### **Need more information?**

Looking for more information about any of the topics covered in this guide? Check out these resources:

- Alight Retiree Health Solutions: [retiree.alight.com/hp](https://retiree.alight.com/hp)
- Centers for Medicare & Medicaid Services (CMS): [cms.gov](https://cms.gov) and [medicare.gov](https://medicare.gov)
- MyHPBenefits: [www.myhpbenefits.com](https://www.myhpbenefits.com)
- HP Benefits Center: 1-800-890-3100 (outside the US, Puerto Rico, or Canada: 1-847-883-0465), Monday through Friday, between 6 a.m. and 6 p.m. Pacific Time (8 a.m. and 8 p.m. Central Time)

### **If you qualify for Medicare due to disability**

If you become eligible before age 65 due to disability, HP provides access to Allsup, an agency that specializes in Medicare coordination services, for help with Medicare enrollment. Contact Allsup at 1-800-883-6650.

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