

MEDICARE – Key Points

Medicare is federal health insurance for:

- Age 65+
- Some persons with disabilities or health conditions





You must actively enroll during your eligibility period!

Contact and more information:

[medicare.gov](https://www.medicare.gov)

Apply for benefits: [ssa.gov](https://www.ssa.gov)

Medicare and Supplemental Health Care Options

PLAN	DESCRIPTION	WHEN TO APPLY
 Part A	Hospital coverage. Usually don't pay a monthly premium if you or your spouse paid Medicare taxes while working. Mandatory enrollment	Initial Enrollment Period. Begins 3 months before the month of your 65 th birthday and ends 3 months after the month of your birthday.
 Part B	Medical coverage. Premiums are based on your reported income from two years prior to enrollment. Mandatory enrollment	Same as Medicare Part A.
 Part C	Private medical insurance that replaces Medicare Parts A & B. Premiums vary based on the plan purchased. Voluntary enrollment	Initial Enrollment Period. Can join, switch or drop a plan during Open Enrollment Period (Oct 15 – Dec 7).
 Part D	Prescription drug coverage. Premiums vary based on coverage. Voluntary enrollment	Initial Enrollment Period. Can only change plan during Open Enrollment Period (Oct 15 – Dec 7).

Normal eligibility is at age 65 for all Medicare options. Other conditions may result in eligibility to enroll in Medicare. See [medicare.gov](https://www.medicare.gov) for details.

APTIA365 RETIREE HEALTH CARE EXCHANGE – Key Points

MERS has partnered with Aptia365 to offer our retirees access to a best-in-class private health care exchange. The exchange gives retirees the option to purchase benefits from the carrier of their choice based on their unique needs.

Advantages:

- Wide variety of plans
- Open to all MERS retirees – your employer does not need to offer the exchange in order for you to utilize it
- Benefits counselors provide step-by-step guidance and enroll you in your selected plan
- Plans are typically effective the first month following enrollment
- Premiums can be paid directly from Health Care Savings Program

Contact and more information:



mersofmich.com/Retiree/Programs/Health-Care-Exchange/

retiree.aptia365.com/mersretiree

855.694.5369

MERS Health Care Savings Program

Are you enrolled in the MERS Health Care Savings Program (HCSP)? If so, upon separation from employment, you can use your accrued account balance to pay the premiums for your retiree health care plan. For more information on HCSP, visit mersofmich.com. To view your individual account information, log in to myMERS.



Aptia365 Retiree Options

PLAN	DESCRIPTION	WHEN TO APPLY
Pre-65 Retirees	Optional medical insurance offered through private companies (also vision and dental options) for those without access to retiree health care and are not yet eligible for Medicare. Eligible upon retirement	Apply within 60 days of losing coverage, or wait until the next open enrollment period (Nov. 1 – Dec. 15 for a Jan. 1 effective date)
Medicare-eligible Retirees	Optional medical and prescription insurance offered through private companies, including: <ul style="list-style-type: none"> • Medicare Supplemental Plan (Medigap) • Medicare Advantage Plans (Part C) • Prescription Drug Coverage (Part D) Eligible at age 65 (Medicare eligible)	Medigap – 6 month Open Enrollment starting the month you turn 65 and enrolled in Medicare Part B. Part C – Initial Medicare Enrollment Period Part D – Initial Medicare Enrollment Period