



Medicare Enrollment

A Medicare Primer: How Medicare affects you as an active employee
and as a retiree



Medicare basics

- Part A Medicare is for hospital coverage
- Part B Medicare is for doctor visits and outpatient hospital services
- Part C is Medicare Advantage Plan
 - Combines Part A, Part B and usually Part D
 - not required if you have USG healthcare coverage
- Part D is prescription drug coverage



Medicare enrollment while you are actively employed at GSU

- At age 65, you have the option to enroll in Medicare Part A
- If you receive Social Security, you are required to be enrolled in Part A
- Those enrolled in the HSA Open Access POS plan may not contribute to the HSA if you choose to enroll in Medicare (Parts A,B,C or D)
- Part B enrollment is *NOT* required, as a monthly fee will be incurred
- Your [USG medical coverage is primary](#) and Medicare is secondary



Medicare enrollment

Retiring from GSU at age 65 or older

- You and/or your spouse must enroll in Medicare Part B or *pay the full cost of the premium* (employee and employer portions) at the non-Medicare enrolled rate
- You and/or your spouse are not subject to a penalty to enroll in Part B
- Medicare becomes *primary* and the medical coverage from Georgia State becomes *secondary*



How to apply for Medicare

- If you will be Medicare eligible at the time of your retirement or thereafter:
 - Start the Medicare enrollment process up to three months prior to your retirement date
 - Enroll on line at <http://www.medicare.gov/>
 - It really is fast and easy!
 - Provide a copy of you and your spouse's Medicare Part B card to HR once you have entered the information in ADP
 - Do this in the month of the birthday
 - If it is after your birthday HR will apply the information



Medicare Coordination

How Medicare coverage coordinates with your USG medical plan



BOR Open Access POS Benefit Coordination with Medicare

- \$100. charge for a medical office visit
- Healthcare provider files with Medicare first, Medicare allows \$100. charge
 - If deductible is met, Medicare pays 80%
- Healthcare provider then files claim with BCBS, which allows \$100. charge
 - The remaining 20% portion is paid fully by BCBS



HSA Open Access POS Benefit Coordination with Medicare

- Before HSA deductible is met:
 - Medical claim filed through Medicare
 - Retiree pays Medicare deductible and Medicare co-pays
 - Claim is filed with BCBS; the entire *allowed amount* goes towards the BCBS deductible until deductible is met
- Once HSA deductible is met:
 - Claim is filed with Medicare first; after Medicare pays, claim is filed with BCBS and plan pays the rest



HSA Open Access POS Benefit Coordination with Medicare

- Pharmacy Coverage (2013)
 - Retiree pays 100% of negotiated rate until deductible is met; then retiree pays 15% and plan pays 85% up to annual out-of-pocket limit
 - Out-of-pocket maximum: \$3,000 for single coverage or \$6,000 2 or more



Medicare Part D

Prescription plan drug coverage



Medicare Part D

- Kaiser Sr. Advantage Plan
 - Kaiser will automatically serve as Medicare Part D provider
- BOR Open Access POS
 - Contains pharmacy plan with Express Scripts
- The cost of Medicare Part D is included as part of the medical premium for both plans