When to Enroll in Medicare – Employees

**Who is eligible for Medicare:**

Generally you are eligible to enroll in Medicare Part A without having to pay a premium if:
- you or your spouse worked for at least 10 years in Medicare-covered employment and
- you are 65 years or older

You might also qualify for coverage if you have a disability or End-Stage Renal disease.

**If you are an active employee:**

Employees and their family members* who are enrolled in a UC employee medical plan may delay enrollment in all parts of Medicare until the UC employee retires or leaves UC employment, but we recommend the following:

**Part A (Hospital) – Enroll when first eligible at age 65**
- Enrolling in Part A when first eligible will speed-up Part B enrollment and ease your transition into the retiree medical plan when you are ready to retire. Your spouse should also enroll at age 65, if eligible.
  - **Note:** Health Savings Plan members may not be enrolled in Medicare. Delay enrollment in ALL parts of Medicare if you wish to participate in this medical plan.
- Contact the Social Security Administration to confirm eligibility and to enroll in Part A.
  - Call 1-866-695-6285 (local Paseo Nuevo office) or 1-800-772-1213 (nationwide)
  - Enroll online at [http://www.ssa.gov/medicareonly/](http://www.ssa.gov/medicareonly/)
- Part A will be a “secondary” insurance and will contribute little if anything toward your hospital expenses while you are enrolled in an employee medical plan.
- There is no monthly premium for Part A.

*Note for Domestic Partners:* The Domestic Partner of a UC employee should contact the Social Security Administration to clarify options and consequences of delaying enrollment in Part B. If the Domestic Partner does not enroll when first eligible at age 65, it is likely s/he will pay a penalty for delaying enrollment in Medicare Part B. *(This practice may be changing soon, please consult with SSA).*

**When the UC employee retires:**

**Part B (Medical) – Enroll when the UC employee retires**
- You and your spouse will have a "special enrollment period" to apply for Medicare Part B.
- Apply for Medicare Parts A (if not already enrolled) and B about one month prior to your retirement date. See Social Security Administration contact information above.
- Some UC employees who are not coordinated with Social Security will be eligible for Medicare through the work history of their spouse. Your spouse must be at least age 62 before you can use his/her work history to apply for Medicare.

**Part D (Drug) – Enroll when the UC employee retires**
- The UC retirement counselor will help you enroll in the UC Part D plan.

**If you or a family member turn 65 after you retire,** UC Retiree Insurance Programs will mail you instructions and enrollment forms about three months prior to your and your family member’s 65th birthday.