

Your Medicare Checklist

It's never too early to start thinking about your retirement.



When can you enroll? Your initial Medicare eligibility period begins three months before your 65th birthday. It ends three months after your 65th birthday.

4+ months before your 65th birthday

Start Researching

- Determine the right time to enroll.** Will you or your spouse still be working when you turn 65?
- Research the different parts of Medicare.**
- Keep in mind the late enrollment penalty.** You may pay a 10% premium increase for each year you delay enrollment.
- Remember the five year rule.** To keep your medical coverage during retirement, you must have five years of continuous enrollment in the FEHB program before you retire.
- Meet with your agency's benefit manager.** Ask questions specific to your needs.

3+ months before your 65th birthday

Shopping

- Confirm that your current doctor and/or any specialists accept Medicare.**
- Consider combining FEP & Medicare to get more.** You'll pay zero out-of-pocket costs for covered services, get coverage for the things Medicare doesn't cover and FEP Blue Basic members with Medicare Part A and Part B can get reimbursed up to \$800 a year.
- Learn about your prescription drug coverage.** FEP members eligible for Medicare can enroll in the Medicare Prescription Drug Program (MPDP). This Medicare Part D plan offers lower out-of-pocket costs for higher-cost drugs, more approved prescription drugs than our traditional pharmacy benefit and a cap on the amount you pay out-of-pocket on prescriptions annually. Learn more at fepblue.org/medicarerx.
- Determine the right FEP plan for your health care needs and budget.**
- Don't lose your coverage.** As long as you don't cancel your health insurance, it will never go away for as long as you're retired. If you do choose to cancel you will never be able to re-enroll in the FEHB program.

Enrolling in Medicare

- You'll need to have the following items handy:** Your original birth certificate or a certified copy, your W-2 forms from the last two years and your Social Security Card or number.
- Request an application for Original Medicare (Medicare Part A and Part B).** Call the Social Security Administration at 1-800-772-1213 (TTY: 1-800-325-0778) or visit ssa.gov/medicare to find an office near you.
- Complete and return your signed application.** Submit your application to receive your Medicare card and welcome kit by mail.

After you've enrolled in Medicare

Using Your Benefits

- Remember to show both your Medicare ID card and your FEP member ID card when you get care.** This will help ensure your claims are processed correctly. There's no paperwork for you.
- Don't agree to a private contract.** We recommend you do not sign a contract like this. If you do, Medicare will not cover your service and FEP will only pay the amount we would have paid if Medicare paid their portion.
- Sign up for a Medicare Reimbursement Account.** FEP Blue Basic members who have Medicare Part A and Part B can get reimbursed up to \$800 a year for paying their Medicare Part B premiums.
- Take advantage of your prescription drug benefits.** With MPDP, you can order prescription refills at one of our 65,000+ in-network (Preferred) retail pharmacies or through the FEP Mail Service Pharmacy (FEP Blue Basic and FEP Blue Standard members only).



We're here to help you prepare for what's next. Visit fepblue.org/medicare for more.