

Retiring over 65/turning 65

1. Sign up for both Part A and Part B, up to 3 months before your birth day, with your Social Security office. (Do NOT sign up for Part D)
2. You will need to fill out a Medicare Enhanced form, see Central Office for form
3. Send Central Office a copy of notice from SS that indicates the amount you will be charged for Part B (typically \$136.60 per person).

Notes:

1. You will NOT be without insurance!
2. Once you receive your Medicare card please present this to HR so that they may make a copy showing that you have signed up for both Parts A and B.
3. Once you have your new insurance cards you must be sure that all of your doctors know that you have Medicare Parts A and B, and also a supplemental plan (Harvard Pilgrim Medicare Enhanced). The reason for this is that when your doctor bills Medicare they also include the information for your supplemental insurance. Medicare pays their portion and then it is forwarded to your supplemental insurance company. If the doctor's office does not do this, you will receive a bill! If this occurs, please contact your doctor's office and have them correct it.
4. Your supplemental insurance will be automatically deducted from your pension check. Often this takes several months to finally settle down, as we do not always know what the effective date of your supplemental insurance will be. If you have any questions, please call the office at 978-448-5505 ext. 3804.
5. Below is an example of how your premiums and Part B reimbursement is calculated:

Harvard Pilgrim Medicare Enhanced	\$123.20 (per person)
Medicare Part B	\$136.60 (per person)
Monthly Total	\$259.80 (per person)
Medicare Part B Reimbursement (65%) (This check is cut once a month and adjusted any time there is a change to your amount)	\$ 88.79 (per person)
Net Monthly Total	\$171.01 (per person)

6. Your Delta Dental contribution rate does not change.
7. If you carry the \$2,000 life insurance while working – this will change to \$1,000 once you retire and will cost \$.12 per month.