

## CITY OF NEWBURYPORT



### IF YOU ARE TURNING 65:

- Please remember to contact Social Security 3 months before your 65<sup>th</sup> birthday by calling 1-800-772-1213 or go online to: [www.ssa.gov](http://www.ssa.gov)
- If you are *eligible* and retired you must enroll in Part A and B (see below).
- If you are *ineligible* for free Part A, you must work with the City to participate in the Post 65 program through which *the City subsidizes your A&B penalties*.

**No matter what your situation is please contact Lisa Reilly or Donna Drelick in the City's Human Resources Office at (978) 465-5896. We will make sure your benefits transfer smoothly and your individual situation is addressed.**

1. Medicare is a basic health insurance program for people retired and age 65 or older. It has 2 key components. Medicare Part A covers inpatient services and Part B covers outpatient and provider services. You may visit [www.medicare.gov](http://www.medicare.gov) for more information.
2. If you are ***actively working for the City***, turning 65 and are eligible for Medicare you remain on your current plan (HMO, HMO Select or PPO) and apply for Medicare Part A only. If your spouse turns 65 while you are working he/she also remains on your current plan and applies for Medicare Part A only. You both may be eligible for free Medicare Part A but for cost purposes, may want to defer your Part B under these circumstances. You may visit [www.ssa.gov](http://www.ssa.gov) for more information and to find your local office or contact Social Security at 1-800-772-1213.
3. You are eligible for premium-free Part A if you are age 65 or older and you or your spouse worked and paid Medicare taxes for at least 10 years. If you are retiring and are approaching age 65, you would sign up for Medicare Part B through Social Security. We suggest you begin the process 3 months prior to your 65<sup>th</sup> birthday.
4. Medicare Part B has a premium. The standard premium for 2023 was \$164.00 per retiree. Some retirees may have an income related penalty known as IRMAA. Please visit [www.ssa.gov](http://www.ssa.gov) for more information.
5. Living simply on Medicare Parts A & B is not recommended. You can be at tremendous risk for large out of pocket expenses. It is important to have a medical plan to supplement Medicare and a Part D drug plan is required.
6. As a benefit to you, the City offers a supplement to Medicare. Medex 2 with Blue Medicare RX (a prescription drug plan, Part D plan). You must be receiving a pension from the City or Mass Teachers to be eligible for this benefit.
7. If your spouse is on the plan with you and is not 65 then he/she will stay on the current plan as an individual. We will ask that you sign an enrollment form to transfer your spouse to the individual plan.
8. If you have retired and turned 65 and have more than one dependent on your coverage, the City will work with you directly. In most cases you will remain on the current HMO or PPO plan until dependent turns 26 but you will still need to sign up for Part A and B.
9. When you receive your Medicare card please make a copy and bring it to Human Resources along with a signed enrollment form (**30 days prior to the effective date**). If your spouse is on the plan then he/she will have to fill out an enrollment form too.