



WHAT IS MEDICARE?

Medicare is a federal health insurance program for people:

- age 65 and older
- any age with certain medical conditions
- diagnosed with end stage renal disease

Medicare covers medically necessary health care and some preventive care.

Medicare was never intended to pay 100% of health care costs.

Medicare Enrollment

- Enroll within 90 days of turning age 65
- Enrollment can be delayed when you have employer health care
- Enroll at your local Social Security office or online at www.ssa.gov/medicare

Medicare and SERS' Health Care

If you waive SERS' health care coverage at retirement, you can enroll within 90 days of becoming eligible for Medicare.

When you have SERS' coverage, you must enroll in Medicare when you become eligible. Once enrolled, you are placed in a Medicare Advantage Plan.

- You should enroll in Part A if it is free. If Social Security says you must pay for Part A, you do not need to sign up when you enroll in SERS' Medicare Advantage Plan. Your SERS plan will cover your Part A services without you having to pay the Part A premium.
- Everyone must enroll in Part B and pay the required premium to Social Security.

MEDICARE OPTIONS

OPTION 1

Original Medicare Part A and Part B

(Part B premium required; most qualify for premium-free Part A)

+

Prescription Coverage Part D

(monthly premium charged)

+

Supplement Insurance (monthly premium charged)

SERS offers Option 2 coverage

When you are enrolled in SERS' coverage, you may be eligible to receive \$45.50 per month to help you pay your Part B premium.

OPTION 2

Medicare Advantage Plan Part C

with Prescription Coverage

Includes Parts A, B, and D

(monthly premium charged; you still pay the Part B premium)

Do you have questions about Medicare? We can help.

Call SERS Health Care Services toll-free at 800-878-5853 or email us at healthcare@ohsers.org.





HELPFUL RESOURCES



School Employees Retirement System of Ohio

Phone: 800-878-5853 (toll-free)

Email: healthcare@ohsers.org

Website: www.ohsers.org

Medicare Basics

Visit www.ohsers.org and click on “**Video Center**” in the top menu.

Learn about the different parts of Medicare, what each covers, and how they work together with SERS health coverage.

Videos include:

- Signing Up for Medicare
- Why It's Important to Pay Your Part B Premium
- What Medicare Covers
- All About Medicare Part D
- Your Medicare Coverage Choices

Medicare

www.medicare.gov

Provides answers about Medicare eligibility and coverage.

www.ssa.gov/benefits/medicare

When you become eligible for Medicare, contact the Social Security Administration to enroll. In some circumstances, you may be automatically enrolled in Medicare if you are already receiving Social Security.

Ohio Senior Health Insurance Information Program (OSHIP)

Phone: 800-686-1578 (toll-free)

Website: www.insurance.ohio.gov

Once you reach the Ohio Department of Insurance website, click “**Consumers**” on the top navigation bar. OSHIP provides free health insurance information and services for people with Medicare.

Ohio Department of Aging

Phone: 800-266-4346 (toll-free)

Website: www.aging.ohio.gov

Call or go online to learn about the benefits and resources available for seniors within the state of Ohio. For more information on specific resources, call the following toll-free numbers:

- **Area Agencies on Aging**
866-243-5678
- **Golden Buckeye Program**
800-422-1976
- **Energy Assistance Programs**
800-282-0880
- **Long-Term Care Ombudsman**
800-282-1206

HEALTHY U Ohio and STEADY U Ohio initiatives support educational programs to help you and your loved ones live a healthier and safer life. Contact your Area Agency on Aging toll-free at 866-243-5678 to learn more.