



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 online or at your local Social Security office

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 you do not have to pay a premium. SERS' health care provides substitute coverage for those not eligible for premium-free Part A.
- You must enroll in Part B and pay the required premium to Social Security.
- 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.

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

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.