

How And When To Enroll In Medicare Parts A&B

- **Contact Social Security by calling (1-800-772-1213), visiting a local office or you may be able to enroll online at www.socialsecurity.gov**
- ***You have two (2) opportunities to enroll in Medicare A&B, do NOT miss your opportunity or you will be penalized.***

Initial Enrollment Period

If you ARE already receiving benefits from Social Security:

You will be automatically enrolled starting the first day of the month you turn 65. **Contact Social Security.**

If you are NOT yet receiving benefits from Social Security:

Strongly Recommend contacting Social Security **3 months prior** to your 65th birthday (1st opportunity)

OR

3 months prior to your retirement date if still working after age 65 (2nd opportunity)

If you have deferred Medicare Part B for some reason and now need to enroll. **Contact Social Security.**

General Enrollment Period – Penalty Applies

If you don't sign up for Part A and Part B when you're first eligible, (age 65 or retirement) you will have the opportunity to enroll between January 1 and March 31 each year, for a July 1 effective date.

Late enrollment penalty (LEP):

Premium goes up 10 percent for each 12-month period that you decline coverage. This is not a one-time penalty, **but continues throughout enrollment.**

Note: Completing the application form and submitting it doesn't automatically enroll you in Medicare Part B. Social Security must first determine if you're eligible.

Active employees working at age 65 and older. SISC does not require Medicare until the employee becomes retired, then Medicare is required.

Active employee and early retiree under age 65 = group plan is primary

Retiree over 65 or with Medicare = Medicare is primary, group plan is secondary