

## SSDI UNDER AGE 65 OVER 100 EMPLOYEES



### Your Roadmap to Medicare

Navigating your Medicare enrollment timeline can be confusing. Use this handy guide for a smooth transition.

24 months  
after SSDI

#### Weigh your Options

##### **Recommended: Possible Cost Analysis**

Many times it makes more sense to keep employer group coverage because premiums are fairly low. However if you or your spouse have high premium payments and high copays, deductibles or coinsurance, it is prudent to do a cost analysis between your health plan and Medicare and Supplement. Sometimes Medicare makes more sense for the dependent spouse rather than the primary insured spouse. **(additional consideration if you have a dependent spouse under age 65 that needs to maintain coverage)**

**Call HTA at: 610-430-6650 for a Cost Analysis**

#### Medicare Part B

##### **Recommended: DEFER**

Unless your cost analysis shows Medicare was more cost effective than your group plan, it makes more sense to DEFER Medicare Part B. Many times individuals are automatically enrolled in both Medicare A & B once they have been on SSDI for 24 months. You may have received a Medicare Card in the mail with your Part A & B effective date. Your group health insurance is the primary health insurance if your employer has more than 100 employees. **This means you can defer Medicare Part B without penalty.** If you are collecting social security income, SS will need to keep Part A because it is required to collect ss income (but this is normally a \$0 premium).

**Fill out card or Call SS at: 800-772-1213 to disenroll**

Before Age  
65 or  
Retirement

#### Enroll in Medicare & Medicare Supplement

If you did not elect a supplement when you qualified for SSDI, now is the time to enroll in Medicare Part B, a Supplement and Rx plan. We can provide you with the Employer Verification Form necessary to enroll in Part B if you are over age 65. Assuming you remained on creditable coverage, you will not have any late enrollment penalties. (if your spouse had multiple jobs after age 65, you may need multiple Employer Verification Forms) We are happy to guide you through this process and shop the coverages for you.

#### Then Just Sit Back, Relax and Enjoy Retirement!

Rely on us to help you with all future retirement healthcare needs! Call any time with questions. We will reach out to you in the beginning of October each year to remind you to update us with your current Rx list so we can help you make your Rx plan selection during Annual Enrollment.

**Call HTA at: 610-430-6650**