

IF YOU ARE TURNING 65:

If you are **retired** and you or your covered spouse turns 65 and is eligible for Medicare you **must** enroll in Medicare Parts A and B.

If you are **actively working** for the Town of Burlington and you or your covered spouse is turning 65 and eligible for Medicare, you only need to apply for Medicare Part A.

Contact Social Security 3 months before you retire (if you or your spouse will be 65+) or 3 months before your 65th birthday (if you are retired) to apply for Medicare, or you can apply online at www.ssa.gov/medicare

National Social Security office: 1-800-772-1213 or visit www.ssa.gov

Cambridge Social Security office: 1-888-527-9340
or locate your local Social Security office at www.ssa.gov/locator/

Below are general guidelines for Medicare. Contact Christine Sinacola at 781-270-1622 and then follow up with Social Security for your specific situation.

Medicare (for more information visit www.ssa.gov/medicare)

1. Medicare is a basic health insurance program for people age 65 or older:
 - a. Hospital insurance (**Part A**) helps pay for inpatient hospital care and certain follow-up services. There is no cost for Part A.
 - b. Medical insurance (**Part B**) helps pay for doctors' services, outpatient hospital care and other medical services. You pay a monthly premium for Part B. Most people will pay the standard premium amount. Some people with higher incomes pay a higher premium.
2. If you are **actively working for the Town**, turning 65 and are eligible for Medicare you remain on your current plan (HMO or PPO) but will take Part A. If your covered spouse turns 65 while you are working he/she also remains on your current plan and takes Part A. There is no penalty to waive Part B if you are actively working and enrolled on the Town's health insurance plan.
3. If you are retiring and you or your covered spouse is not Medicare eligible at the time of retirement, you will remain on the Town's non-Medicare healthcare plans. **You must be receiving a pension from Middlesex Retirement or MA Teachers Retirement to be eligible for this benefit.**
4. If you are retired and Medicare eligible, the Town offers insurance plans to supplement Medicare. **You must be receiving a pension from Middlesex Retirement or MA Teachers Retirement to be eligible for this benefit.** You can find rates and a comparison of Medicare supplement plans at www.burlington.org/382/Benefits-Information.
5. When you are retired, once you or your spouse turns 65, the person that is 65 will enroll in Medicare Parts A & B and a Medicare Supplement. The spouse who is not yet 65 will remain on the current health insurance plan as an individual.
6. If you have children on the plan and either the retiree or spouse is 65 then the spouse who is not yet 65 stays on the current HMO or PPO plan along with the children until all children turn 26. If both retiree and spouse turn 65 then both retiree and spouse will go onto a Medicare Supplement and children will stay on the active plan until age 26.
7. When you receive your Medicare card please make a copy and bring it to Christine Sinacola in the Benefits Office. If retired, also bring along a signed Medicare Supplement plan enrollment form (45 days prior to the effective date).