

Becoming Medicare Eligible at Dartmouth

The information below will help you to determine what your next step may need to be as a covered member of the active Dartmouth College medical plan. The Government will send you a booklet called ***Medicare & You*** that will explain the federal Medicare plan for you. Please refer to the Medicare & You booklet to answer your Medicare questions.

What you need to know:

- **If you are an active employee who plans on continuing to work or are a covered dependent of an active employee who plans to continue working:**
 - Enroll in Medicare Part A (hospital insurance) - premium free
 - If you are enrolled in the High Deductible Health Plan with a HSA you cannot enroll in Medicare Part A.
 - ***Do not*** enroll in Medicare Part B (federal medical coverage) or Part D (prescription drug coverage) *at this time*. Medicare will allow you to delay your enrollment in Medicare Part B as long as you have Creditable Coverage through your employer or the employer of your spouse/partner. Creditable Coverage is defined by Medicare as being coverage that is equal to or better than what Medicare offers.
 - Dartmouth employees and their eligible dependents can continue to be covered under the current active Dartmouth medical plan until the primary subscriber (the Dartmouth employee) retires.

- **If you are a Dartmouth employee and are planning to retire soon:**
 - Contact Social Security 3-4 months prior to your retirement date, to sign up for Medicare Part B. (and Part A if you have not already done so) for you and any Medicare eligible members of your household, whom you plan to continue covering.
 - If you are eligible for the Dartmouth College Retiree Health program, contact the Benefits Office 3 months prior to your official retirement date, to set up coverage under the Dartmouth College Medicare Supplement (DCMS) plan.
 - **Send a copy of your new Medicare card to the Benefits Office, showing coverage under Medicare Part A & Part B. Coverage under Part A & Part B must be set up before the DCMS plan can pay your claims.**
 - If you are enrolling in the DCMS plan, DO NOT enroll in a separate Medicare D prescription drug plan. The DCMS plan includes a Medicare Part D prescription drug plan through Express Scripts (Pharmacy Drug Provider).

ADDITIONAL INFORMATION:

Medical Coverage for you or your Spouse/Partner during Active Employment:

If you are an active employee or a spouse/partner of an active employee and you have medical coverage through your employer or your spouse's/partner's employer, that is considered to be "creditable" (as good or better coverage than what the federal Medicare program offers), Medicare will allow you to delay your enrollment in Medicare Part B until you retire or become ineligible for your active employer plan. Medicare Part A is premium-free and you can enroll at age 65 without affecting your active employer coverage. If you enroll in Medicare Part B you will pay a premium for your coverage. (see section below for additional information on Medicare premiums.)

Medical Coverage in Retirement:

In addition to Medicare Part A, you will need to contact Social Security 3 months prior to your retirement date to set up coverage under the federal Medicare Part B plan. Your Dartmouth Retiree Health plan will include a medical supplement to your Medicare Part A and Part B plans through Cigna; and a Medicare Part D prescription drug plan through Express Scripts. You will be enrolled in the Dartmouth College Medicare Supplement (DCMS) plan and the Medicare Part D plan when you complete and return the Retiree Health Election form.

Your DCMS and Medicare Part D coverage will begin the first of the month following the date of your retirement, to coincide with your Medicare Part B start date.

Ex: If you were retiring on May 15th your DCMS plan & Medicare Part B would begin on June 1st.

Medicare premiums:

Once you have set up your Medicare Part B plan through Social Security you will pay a premium for your Part B coverage that is based on your income, as reported through your federal income tax returns. If you are considered to be a Higher Income beneficiary according to Social Security, the law requires an adjustment to your monthly Medicare Part B medical and Medicare Part D prescription drug plan premiums. This adjustment is referred to as an IRMAA (or Income Related Monthly Adjustment Amount).

Retiree Health Premiums and Subsidies:

Your Retiree Health premium pays for your DCMS plan as well as the base premium for your Medicare Part D plan. If you meet the basic eligibility requirements for the Dartmouth College Retiree Health plan, you may receive a subsidy from Dartmouth College toward your Retiree Health premium, based on age and years of benefit-eligible service.

Premium Billing:

Once you are enrolled in the DCMS plan, you will begin receiving a monthly invoice from Dartmouth College for any unsubsidized portion of your household retiree medical insurance costs. ***If you do not owe a premium, you will not receive an invoice.***

EXTRA HELP:

Extra Help is a Medicare program designed to help people with limited income and resources pay Medicare prescription drug costs. You may qualify for Extra Help, also called the low income subsidy (LIS), if your yearly income and resources are below the 2012 limits.

Important Address information: *If you use a PO Box as your mailing address, you must provide* a separate residence address in addition, in order to utilize the College's Medicare D prescription plan. Express Scripts will mail to a PO Box address but uses your residence address to verify your US residency.

If you have any questions, please feel free to contact the Benefits Office at (603) 646-3588 or Susan Sanborn, Retiree Benefits Counselor, at 603-646-3744 or Susan.M.Sanborn@dartmouth.edu