

MEDICARE

As you may be aware, the City of Providence now requires post-65 Medicare-eligible retirees to enroll in Medicare Part A and B. The Medicare information on our website is to assist you, but please note this is from the City of Providence not Social Security. If you have specific questions regarding Medicare or Social Security please feel free to contact the national toll free number at 1-800-772-1213 or please visit the national website at www.socialsecurity.gov.

1. Medicare Eligible –

A Medicare-eligible retiree is defined as a:

- Retiree over age 65
- Who has worked 10 years (40 quarters) in Medicare-covered employment OR who has a spouse, former spouse, or deceased spouse who worked 10 years in Medicare-covered employment

2. **Part B General Enrollment Period** – January 1st-March 31st for an effective date of July 1st

3. **Part D General Enrollment Period** – November 7th-December 15th for an effective date of January 1st

4. **Initial Enrollment Period** - Occurs three months before you turn 65, including your birth month, and three months after you turn 65.

5. **Part B Special Enrollment Period** – If you didn't take Medicare Part B when you were first eligible because you or your spouse were working and had group health plan coverage through your or your spouse's employer or union, you can sign up for Medicare Part B during a **Special Enrollment Period**. You can sign up:

- a. Anytime you are still covered by the employer or union group health plan through your or your spouse's **current or active** employment, or
- b. During the 8 months following the month the employer or union group health plan coverage ends, or when the employment ends (whichever is first).
- c. If you are disabled and working (or you have coverage from a working family member), the Special Enrollment Period rules also apply.