



Things to Remember

Conversion to Post 65 Medicare Coverage

- Medicare Coverage: At age 65, retirees and eligible dependents will be required to enroll in Medicare Part A and Part B coverage to be covered under the Medicare Advantage PPO/Anthem Plan.
- Apply for Medicare within 90 days before you or your eligible dependent reaches age 65. Contact the local Social Security Office to apply at: **1-866-593-5680**
- **Medicare Premiums:** Upon your effective date of coverage with Medicare, you will likely be charged a Medicare Premium from CMS. The County provides a Medicare Reimbursement for those who qualify. To qualify for Medicare reimbursements of Medicare Part A and Part B premiums (or Part D-IRMAA if applicable), you must be enrolled in the County's Retiree Health Plan and have at least **ten (10) years of service with the County**. Reimbursements are only for retirees (**not dependents**).
- Medicare Premium Reimbursement: There are two categories that may apply to retirees, 1) those who do not qualify for Social Security Insurance (SSI) and can be placed on a direct pay to Medicare to pay the Medicare premiums, or 2) those who will receive SSI and will have their Medicare premiums automatically deducted from their SSI benefits and can be reimbursed by the County on a bi-annual basis.
- Retirees who are receiving SSI benefits and are seeking a reimbursement must provide a Benefit Verification Letter on an annual basis to the Human Resources Department. It is your responsibility to submit the required documentation each year on a timely basis as the County will not accept requests more than six (6) months old. We are unable to reimburse your Medicare Premium without the benefit verification letter. You can contact the local Social Security Office and request a copy of your Benefit Verification Letter at: **1-866-593-5680**
- Your Pinnacle coverage will continue once you have been converted to Anthem. You will receive a notification from Pinnacle regarding the termination of your previous group coverage, no action is required from you. Your account will automatically reactivate under your new post 65 group account. Your benefits with Pinnacle will remain the same with no lapse in coverage. You will receive a new ID card from Pinnacle upon your new effective date.
- In the future, be careful not to apply for more than one supplemental insurance plan when covered under Medicare or Medicare will drop your coverage with the County and add the new coverage automatically.
- Please note that the ICARE benefits are different than the County of Imperial Insurance. The County of Imperial Human Resources office will send you separate information regarding your health coverage and information regarding Open Enrollment each year.
- Contact your Human Resources Department with any benefit questions at (442) 265-1148.