

Answers

to questions you may have

Q. I'm over 65 and plan to continue working for a few more years. When do I switch from my employer medical plan to Medicare?

A. It depends.

If you're covered by a group health plan, Medicare may currently be paying benefits under Part A. When you're ready to retire and your group coverage will be ending, you'll qualify for a Special Enrollment Period and have an 8-month window to sign up for Part B (medical insurance).

Q. Is the Special Enrollment Period the only time I can enroll in Part B?

A. Not necessarily.

If you do not enroll in Part B during the Special Enrollment Period, you can enroll during the General Enrollment Period from January 1 through March 31 of each year, with coverage starting on July 1. However, for each year you are late in enrolling, you can be charged a penalty.

Q. Do I need to have Medicare Part B before I can join one of your plans?

A. Yes.

You need to have both Medicare Part A and Part B in order to enroll in a Tufts Medicare Preferred Medicare Supplement plan.

Q. Am I covered worldwide through the Tufts Medicare Preferred Medicare Supplement plans?

A. Yes.

You are covered for emergency and urgent care across the globe on our Medicare Supplement plans.

✓ **Part B Special Enrollment Period**

If you are 65 or over and will no longer receive coverage through your (or your spouse's) employer, you can use the Part B Special Enrollment Period to enroll.

To use the Part B Special Enrollment Period, contact Social Security four months before you plan to retire or when your employer or union coverage ends.

The Special Enrollment Period lasts for eight months and begins when your employer or union coverage ends or when employment ends, whichever is first.

✓ **Part B and COBRA**

If you are 65 or over and have COBRA coverage on an employer's policy, you must sign up for Part B during the first eight months you have COBRA to avoid the late-enrollment penalty in the General Enrollment Period. You will not get a Special Enrollment Period when COBRA ends.

We hope you'll give
**Tufts Health Plan
Medicare Preferred**
the opportunity to earn
your trust and confidence.

Medicare Supplement Plans:

Tufts Medicare Preferred Supplement is offered in accordance with Massachusetts law.

TUFTS  Health Plan
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