

ARE YOUR EMPLOYEES OR THEIR DEPENDENTS AGING INTO MEDICARE?

THE SIZE OF YOUR GROUP MATTERS

Less Than 20 Employees

- 1 Any eligible employees **MUST** enroll in Medicare, because by law Medicare becomes their primary coverage. If the employee doesn't enroll into Medicare, claims may not be paid, and the employee may face financial penalties due to late enrollment.

Less Than 100 Employees

- 2 If an employee (or spouse) qualifies for Medicare due to a disability, Medicare would be considered as their primary coverage.

All Group Sizes

- 3 If your prescription drug plan is not considered creditable coverage, your Medicare-eligible employees may face a financial penalty after retirement.

MEDICARE BASICS FOR MEDICARE-ELIGIBLE EMPLOYEES & THEIR DEPENDENTS

About six months before turning age 65, employees should start thinking about their options and learn about the differences between plans.

Original Medicare (*Government-Provided*)

Part A: Inpatient Care—

For Example, Hospital Stays

Part B: Outpatient Care—

For Example, Doctor Visits

Plans Offered By Private Companies

Part C: Medicare Advantage

Part D: Prescription Drug

Medigap: Medicare Supplement Plans

LET'S GET STARTED

SPEAK TO OUR TEAM OF DEDICATED EXPERTS

If you have employees who are approaching age 65 or older, it's important that they speak to a licensed Medicare Expert about their next steps and options.