

Medicare & Coverage Under a Huber Plan Prior to Age 65

You are eligible to enroll in Medicare **before you are 65 years of age if you are deemed disabled and meet other conditions** (ex: no longer actively working). See www.medicarefaq.com/faqs/medicare-for-disabled-individuals/

When you are under 65, you become eligible for Medicare when you are disabled (examples below):

1. You have received Social Security Disability (SSDI) checks for at least 24 months. At the end of the 24-month period, you will automatically be enrolled in Parts A and B.
2. You have End-Stage Renal Disease (ESRD) and need dialysis or a kidney transplant. You can get benefits with no waiting period by applying at your local Social Security Office.
3. Also, if you have Lou Gehrig's Disease, you will automatically be enrolled when you begin receiving disability benefits.

Upon attainment of Medicare eligibility, you and/or your eligible dependents (if disabled) will subscribe to/maintain participation in **Part A & B Medicare** benefits. When meeting these qualifications, benefits will be paid under the Huber Medical Plan **as though the eligible participant were a Medicare Part A & B participant regardless of enrollment**. If you **do not enroll** in Medicare when eligible, late enrollment penalties are imposed which could affect your Medicare premium going forward.

When Medicare is your primary payer – If Medicare would be primary based on your situation, your health care administrator will pay claims as if Medicare should pay first even if you/your dependent, do not to enroll in Medicare. Huber's medical plan will be SECONDARY to Primary Medicare coverage (Parts A & B), and the employee will be responsible for paying premiums for both plans.

When processing claims, the Huber health care administrator will:

- Estimate the Medicare benefits available as if you had enrolled in Medicare Part A & B
- Calculate your benefits, including the estimated Medicare payment
- Pay your claim as if Medicare Part A & B had paid the primary coverage - ****You will be responsible to pay what Medicare would have paid out of your own pocket plus any coinsurance, deductibles, or copays** that are part of your medical plan.

Learn more about when Medicare is the primary payer at www.medicare.gov.

For more information about Medicare, or to enroll:

- Visit or call your local Social Security Administration office
- Call 1-800-772-1213 (TDD: 1-800-325-0778)
- Visit www.socialsecurity.gov

When you enroll in Medicare, you must tell your health care administrator, you can:

- Log in to your Member Website and submit the Other Insurance Information **or**
- Call the number on the back of your medical insurance ID card to report other coverage.

Retiree/dependent enrolled in Huber's retiree medical plan, should continue enrollment in the plan. The benefit is:

- Retiree **must be enrolled** to continue Medical/Rx plan coverage for dependents (spouse/dependent children)
- Continued participation in Huber's Prescription coverage. Retiree should **not enroll in Medicare Part D** until turning age 65.
- Eligibility for Huber's Retiree subsidy - 45-60 days prior to 65th birthday, Retiree will contact United Healthcare and enroll in an AARP endorsed Medicare Supplement or Advantage Plan to receive the Huber Retiree Subsidy.
- Spousal subsidy - Spouse must enroll in Medicare, contact UCH prior to age 65 for spousal subsidy eligibility.
- ****If the retiree drops Huber medical coverage for themselves/dependents, they will not be able to re-enroll in the future.**

*****Medicare Addendum WILL BE PROVIDED to each eligible Retiree and Retiree/LTD**